



Open Enrollment Report

Michael Marchand, Chief Marketing Officer
Policy Committee
January 26, 2021



Agenda

Open enrollment snapshot

Year to year comparison

Plan shopping trends

Outreach

Today's presentation will be a first look at open enrollment plan selections. This report does not list enrollments. Data source: *Washington Healthplanfinder* as of Jan 19, 2021 unless otherwise noted

Current State of the Uninsured

FIGURE 1. ESTIMATED UNINSURED IN WASHINGTON (NUMBER AND PERCENTAGE)
2019, PRE-COVID 2020, AND WEEKLY SINCE APRIL 2020

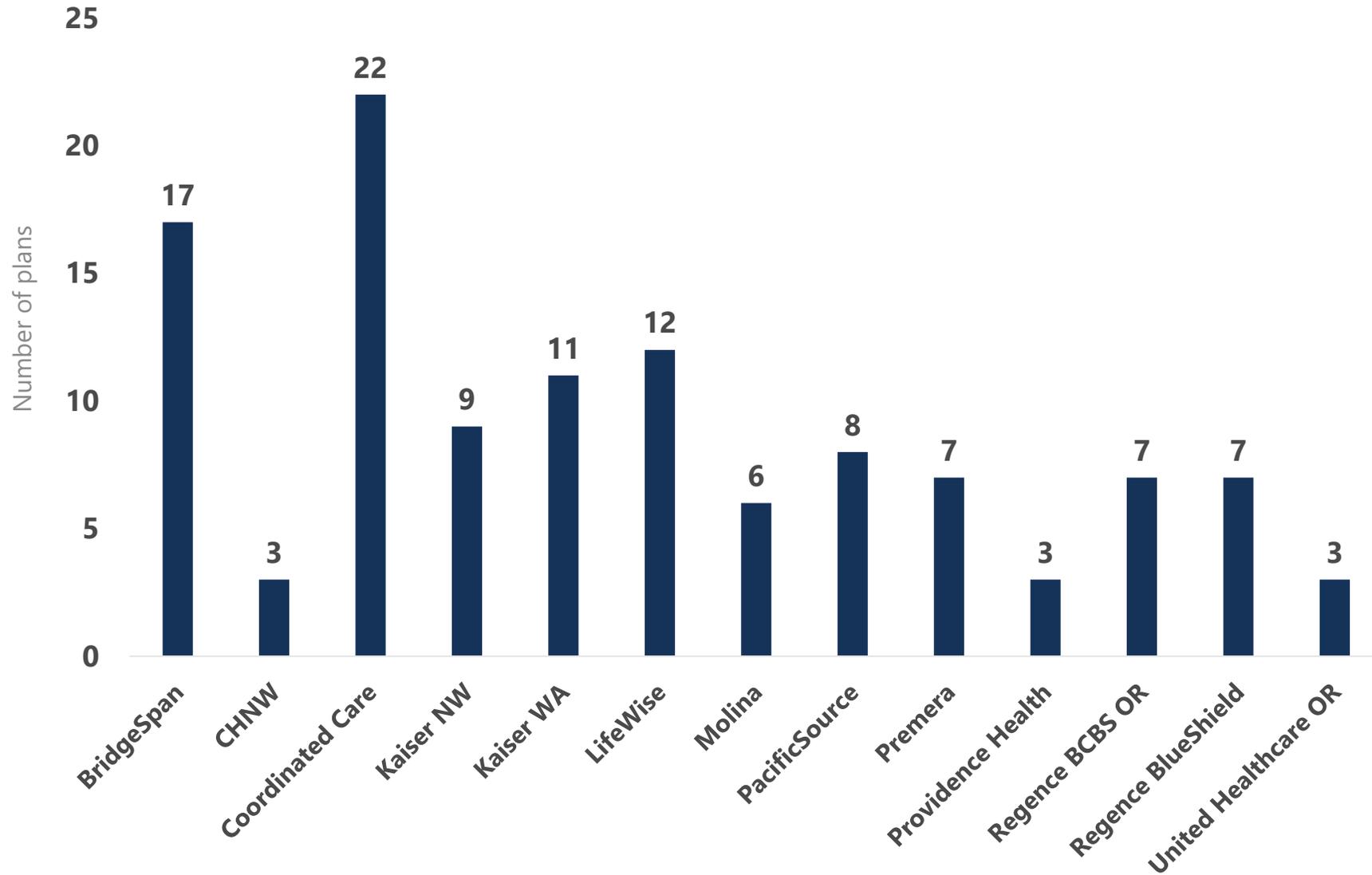


Open Enrollment Traffic

This open enrollment we saw more consumers submit applications and more consumers were determined eligible for Medicaid/CHIP

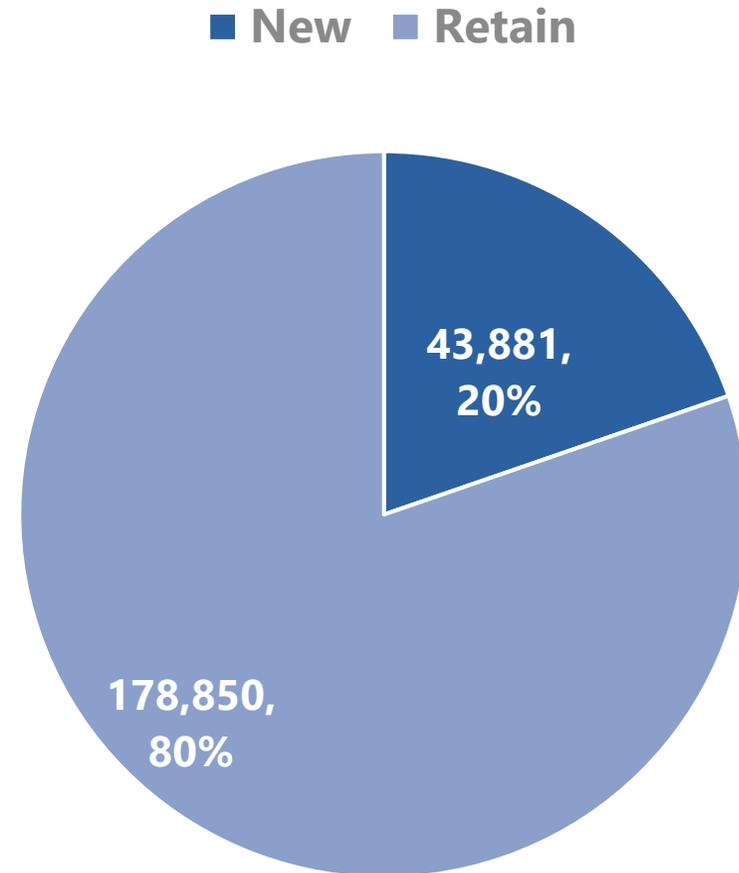
	OE 2020	OE 2021	Percent increase
Number of Submitted Applications (gross)	482,089	627,957	23%
Consumers on Applications Submitted (gross)	987,788	1,367,048	28%
Consumers Determined Eligible for Medicaid/CHIP (gross)	568,373	838,951	32%
Consumers Eligible for QHP (gross)	285,527	277,506	-3%
Consumers Eligible for QHP, with Financial Assistance (gross)	167,594	166,709	-1%

2021 Open Enrollment Landscape: Total Plans by Carrier

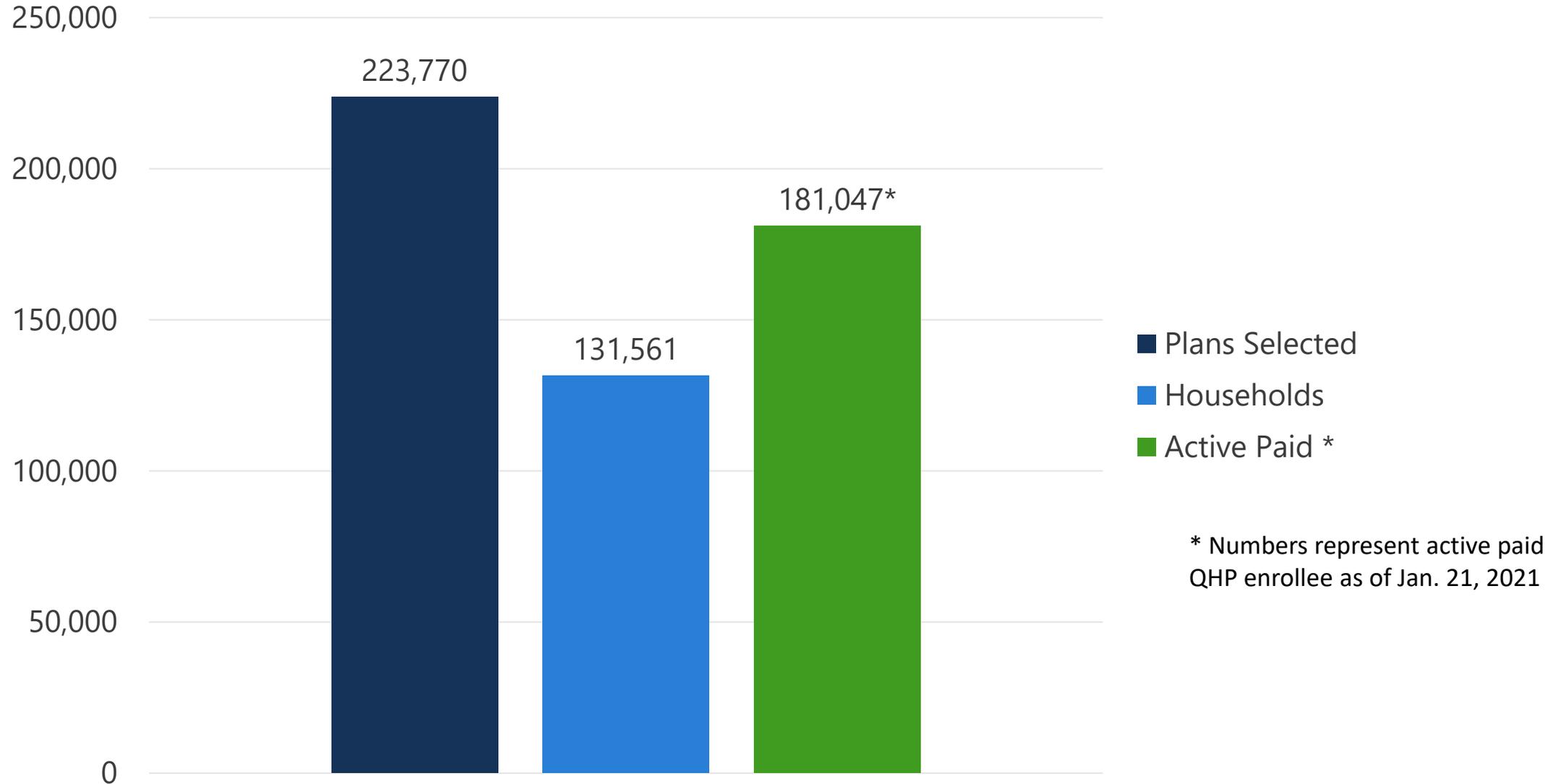


Open Enrollment Snapshot: Nov. 1, 2020 – Jan. 19, 2021

Nov. 1, 2020 – Jan. 19, 2021	
Plan selections	222,731
Subsidized	137,869 (62%)
Unsubsidized	84,862 (38%)
Average net premium	\$263

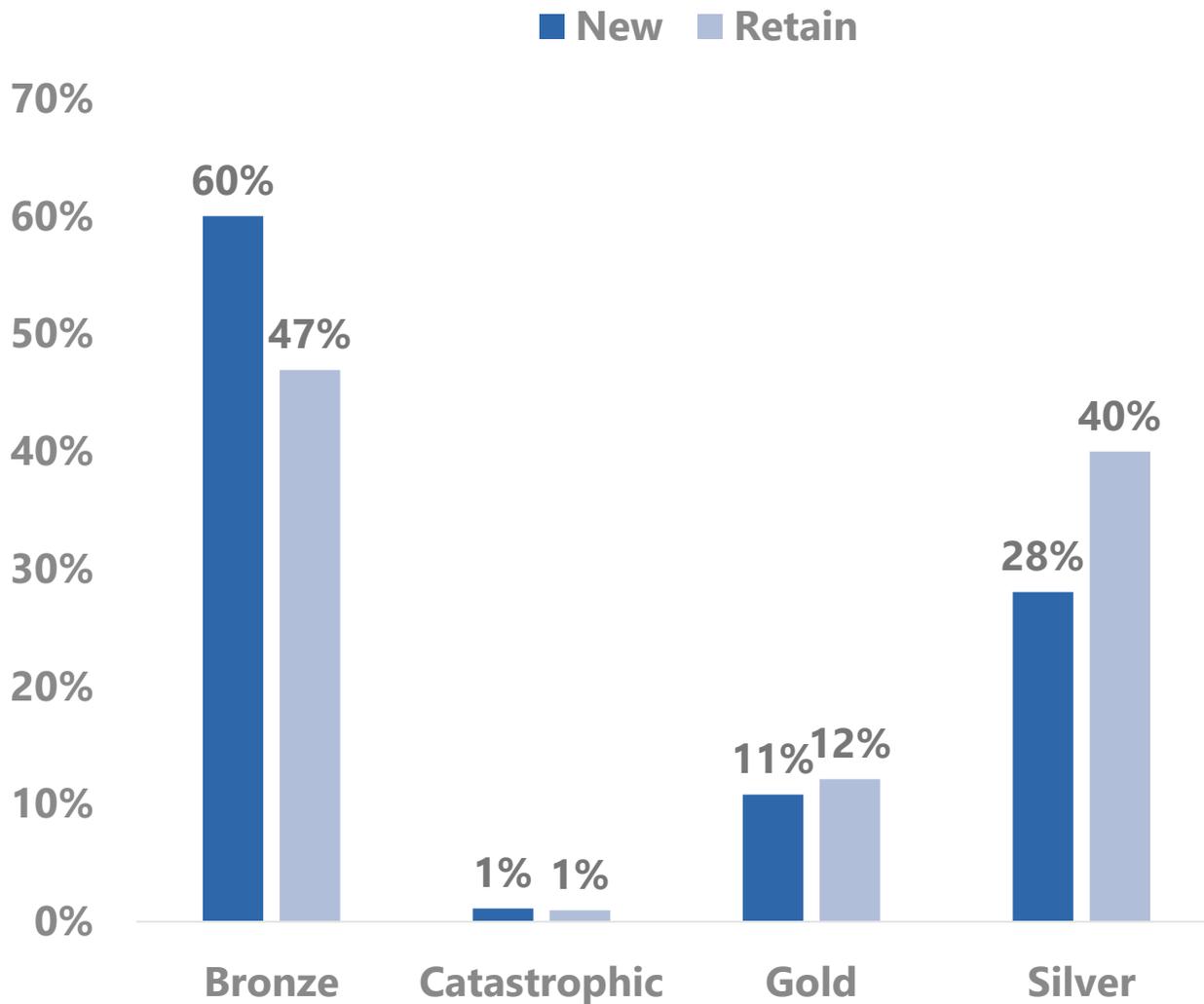


Current Payments – As of Jan. 21, 2021



Open Enrollment Snapshot: Nov. 1, 2020 – Jan. 19, 2021

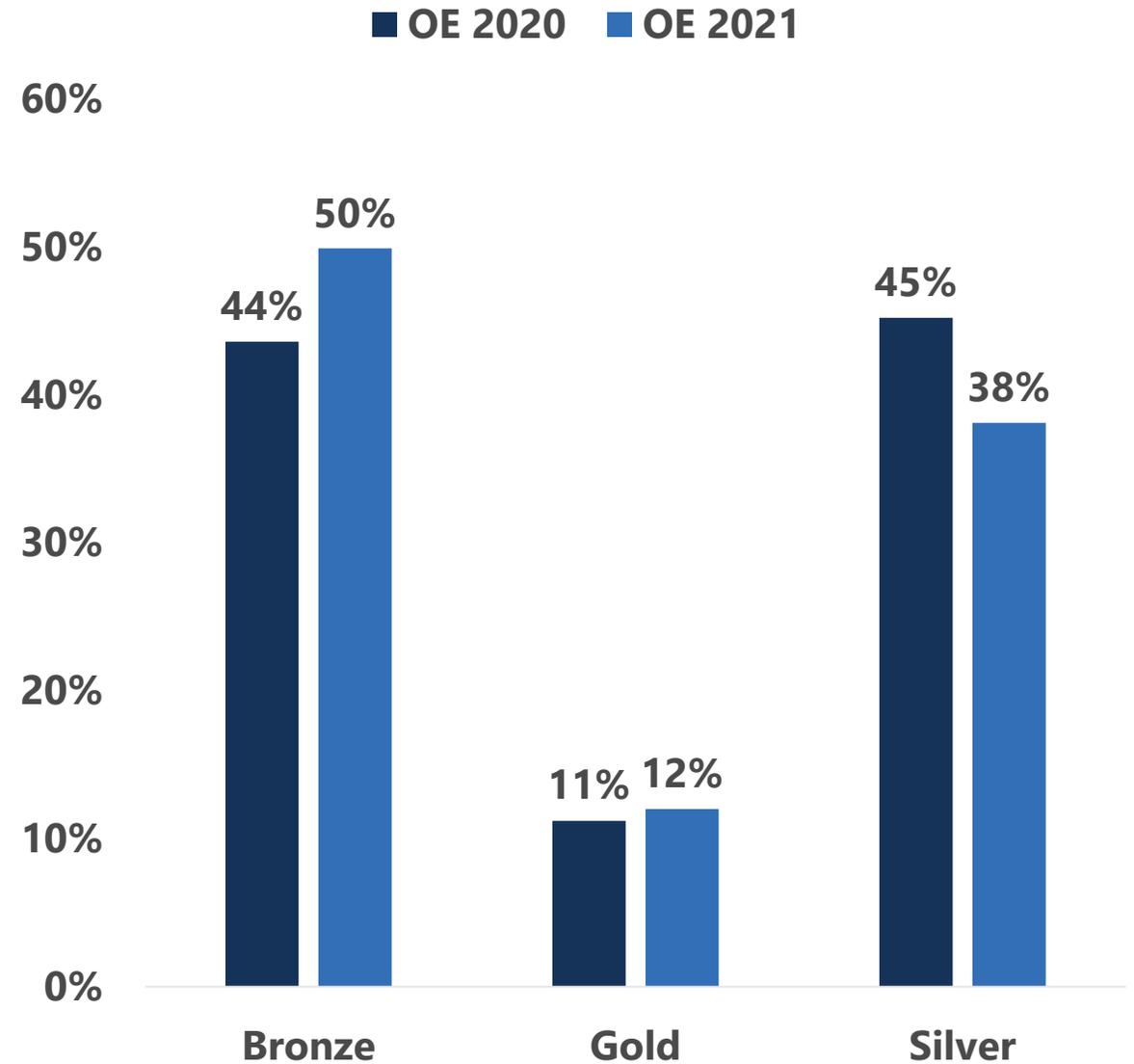
Metal Level	Plan Selections	Percentage
Bronze	110,259	50%
Catastrophic	2,231	1%
Gold	26,431	12%
Silver	83,810	38%
Total	222,731	100%



Shifting to Bronze: Year-to-Year Trends

Metal level selections have shifted significantly year over year

Bronze selections are up by 17% and silver selections are down by 13%

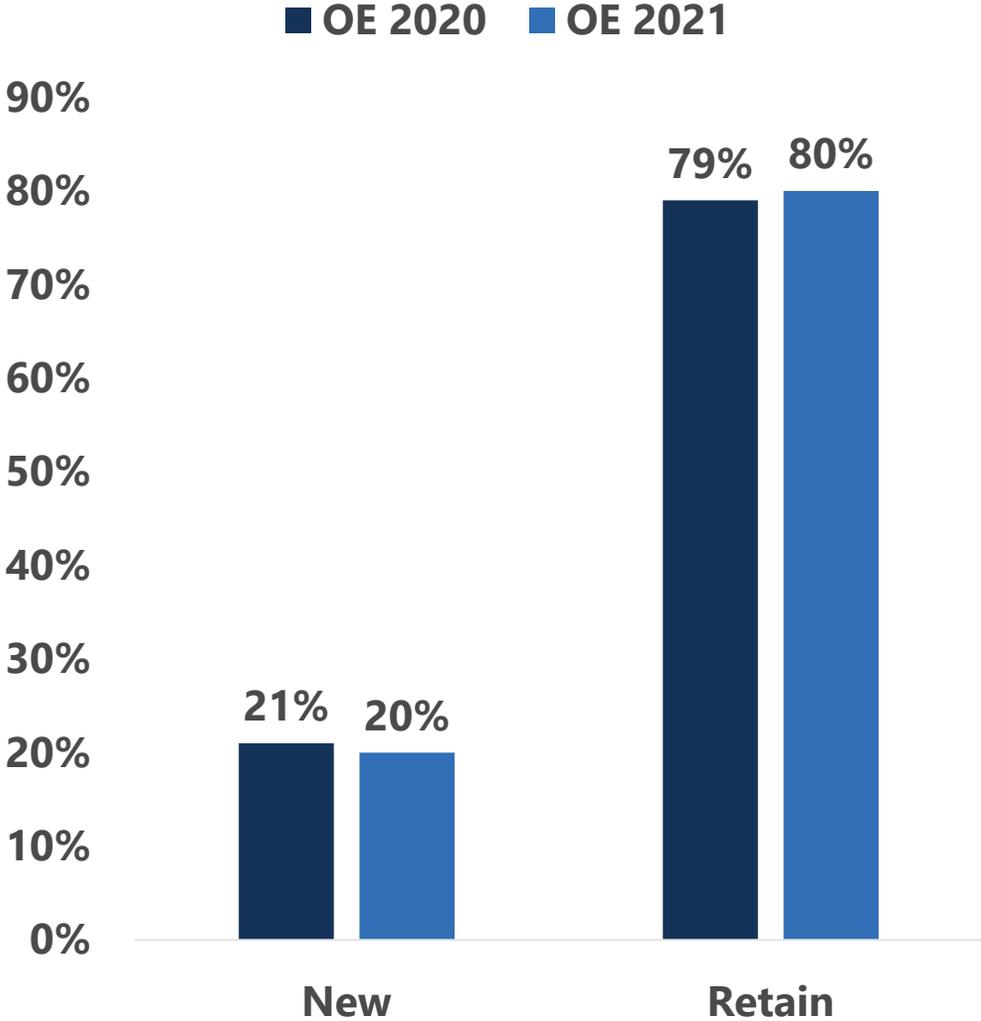


Year to Year Trends

Plan selections are up 5%

New consumer plan selections are at the similar levels as last year

	OE 2020	OE 2021	Percent increase
Plan selections	212,743	222,731	5%

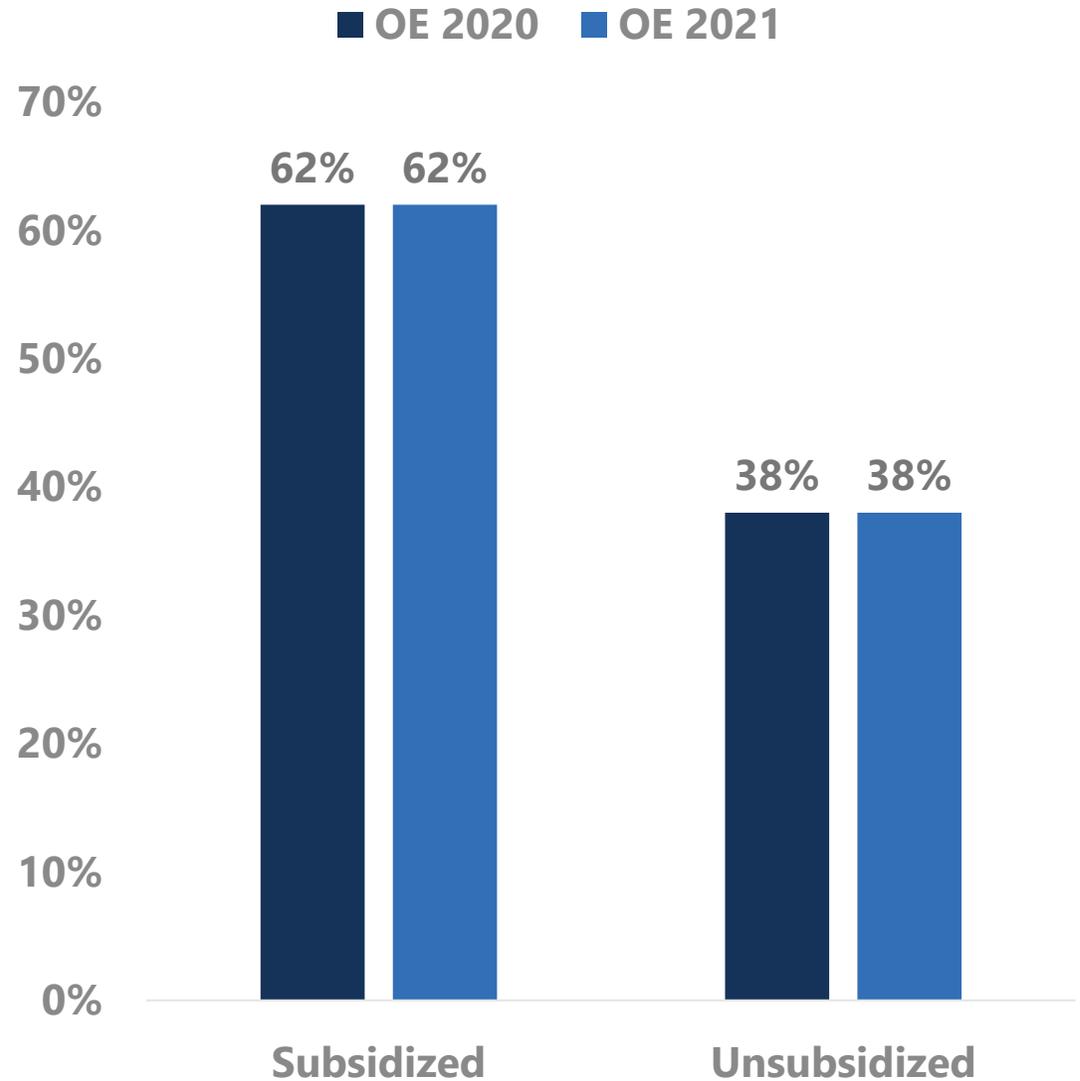


Year to Year Trends

New enrollees are more likely to receive subsidies: New customers are 66% subsidized/34% unsubsidized, while renewed customers are 61% subsidized/39% unsubsidized

Net premiums are down by 7%

	OE 2020	OE 2021
Average net premium	\$282	\$263

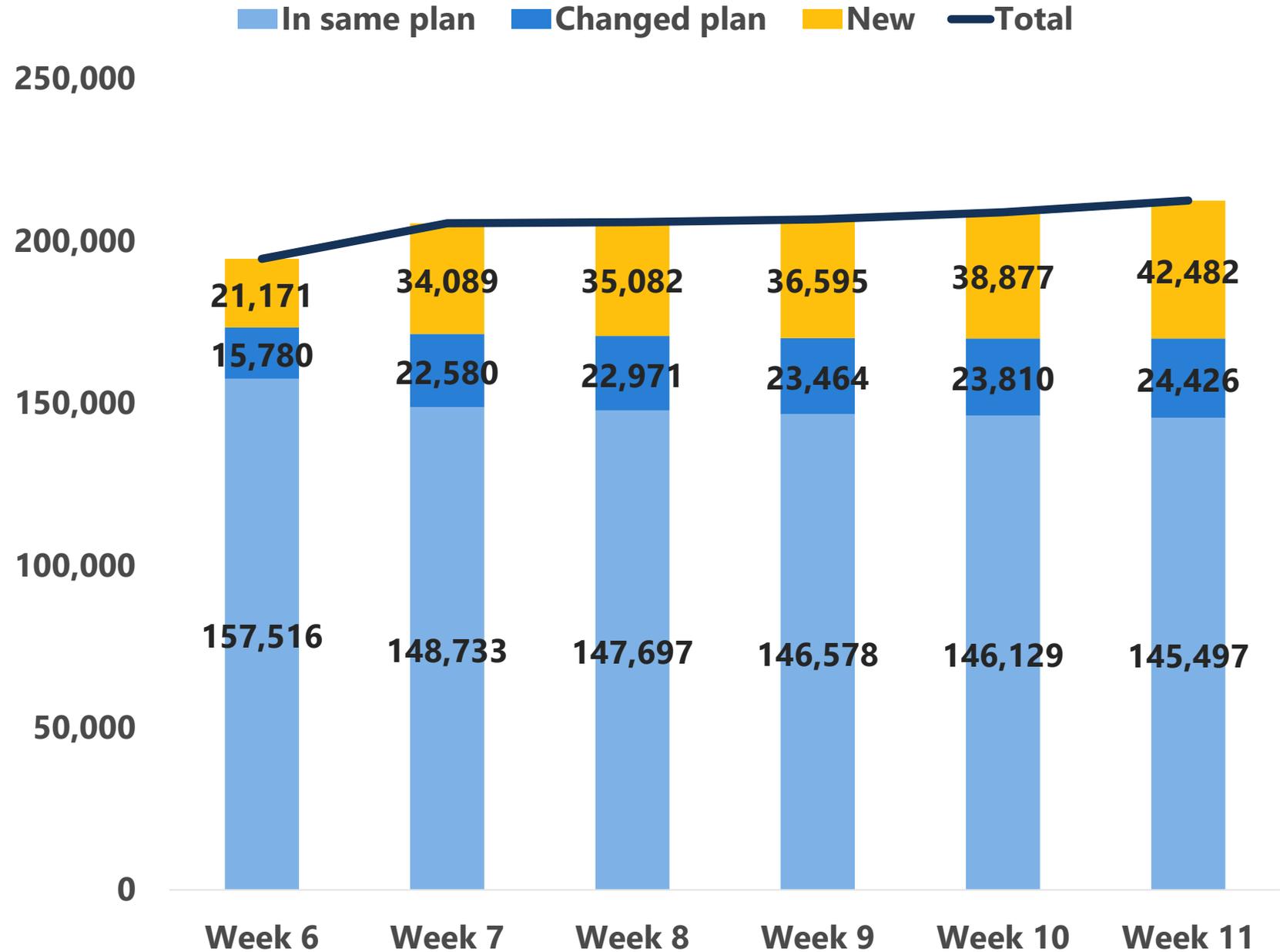


Plan Shopping

The December 15th deadline brought in an influx of new consumers.

There was another uptick in new consumers on the final deadline.

Approximately 15% of the autorenewal population changed their plan. The majority of consumers stuck with their same plan.



New Plan Selections

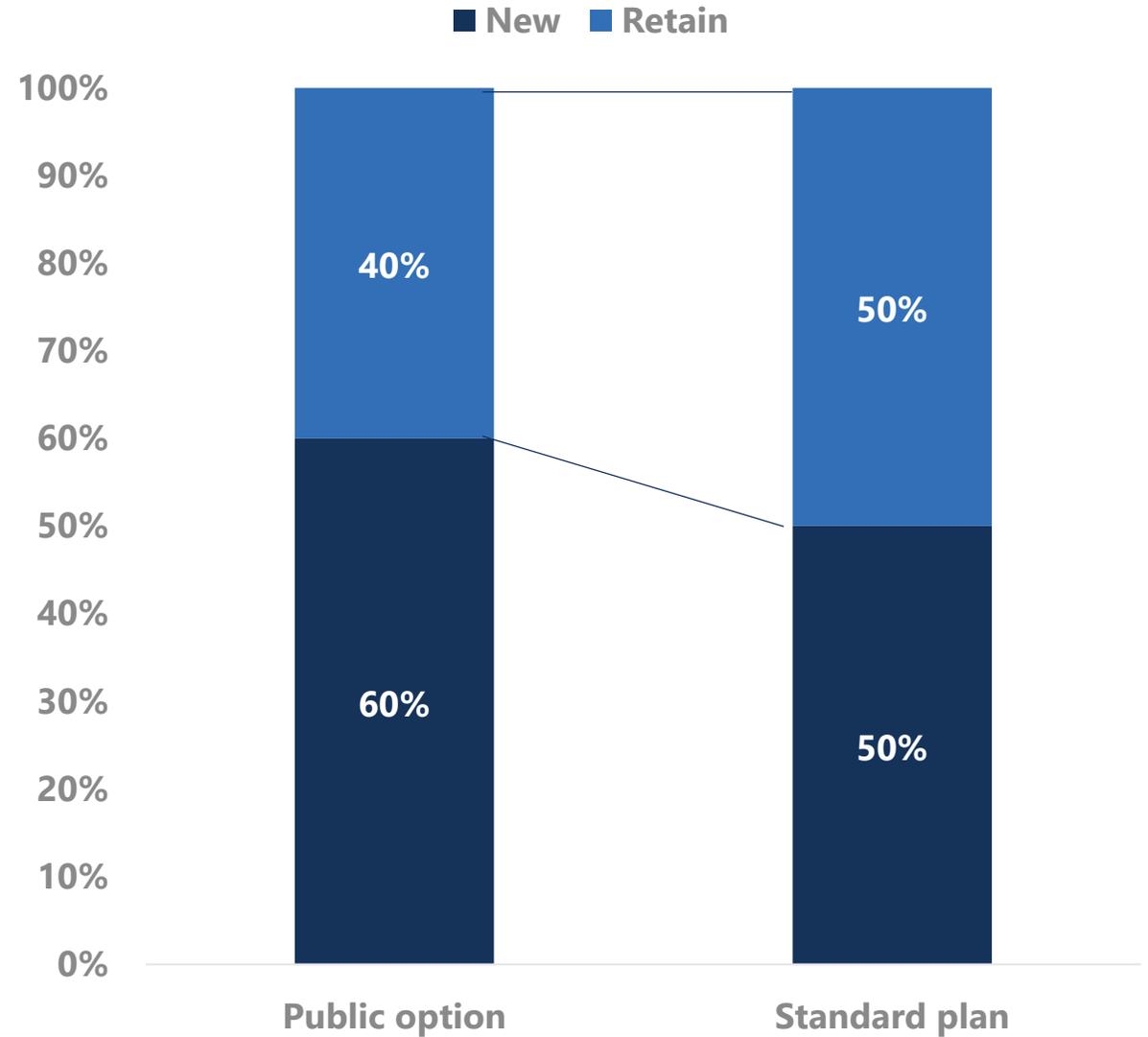
40 percent of new consumers are choosing Cascade Care plans

- Including all standard and public option plans

Type of plan	New plan selections	Percentage
Nonstandard plan	26,330	60%
Standard plan <i>(non-public option)</i>	16,437	37%
Public option	1,114	3%
Total	43,881	100%

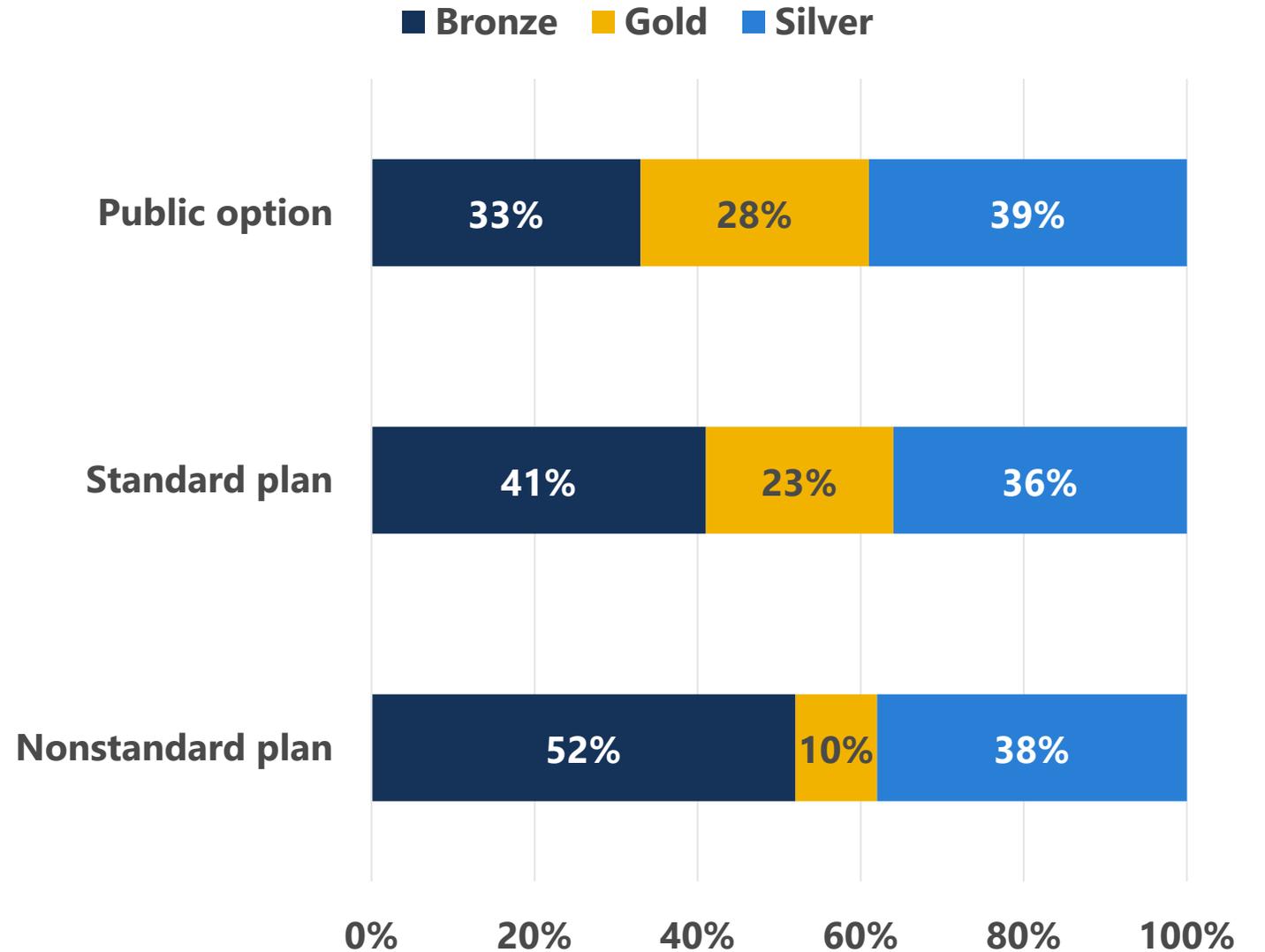
Plan Shopping

Type of plan	Plan selections	Percentage
Nonstandard plan	187,717	84%
Standard plan	33,142	15%
Public option	1,872	1%



Metal Level Selections

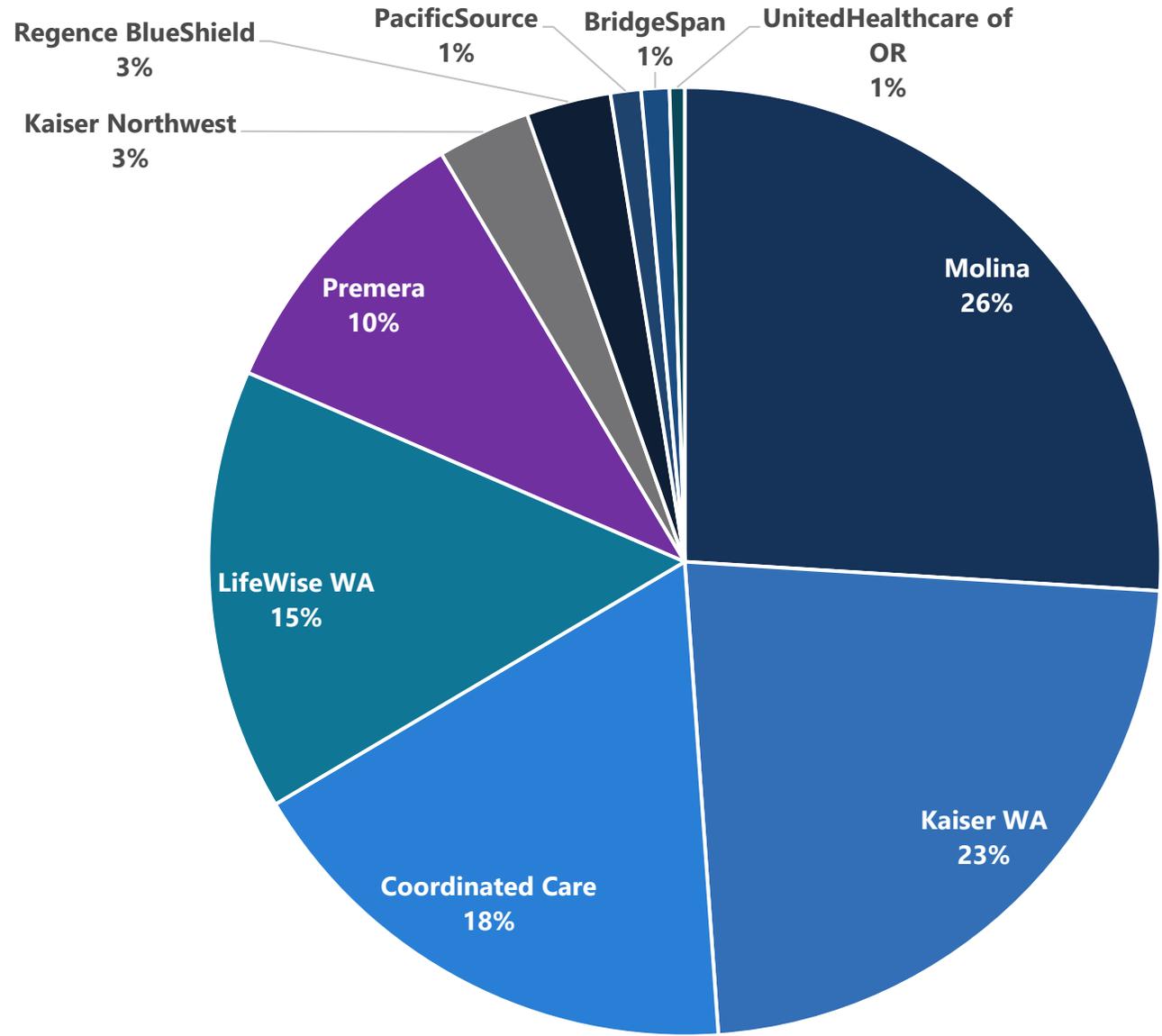
Public option and standard plan enrollees select less Bronze, more Gold plans



Plan Selections By Carrier

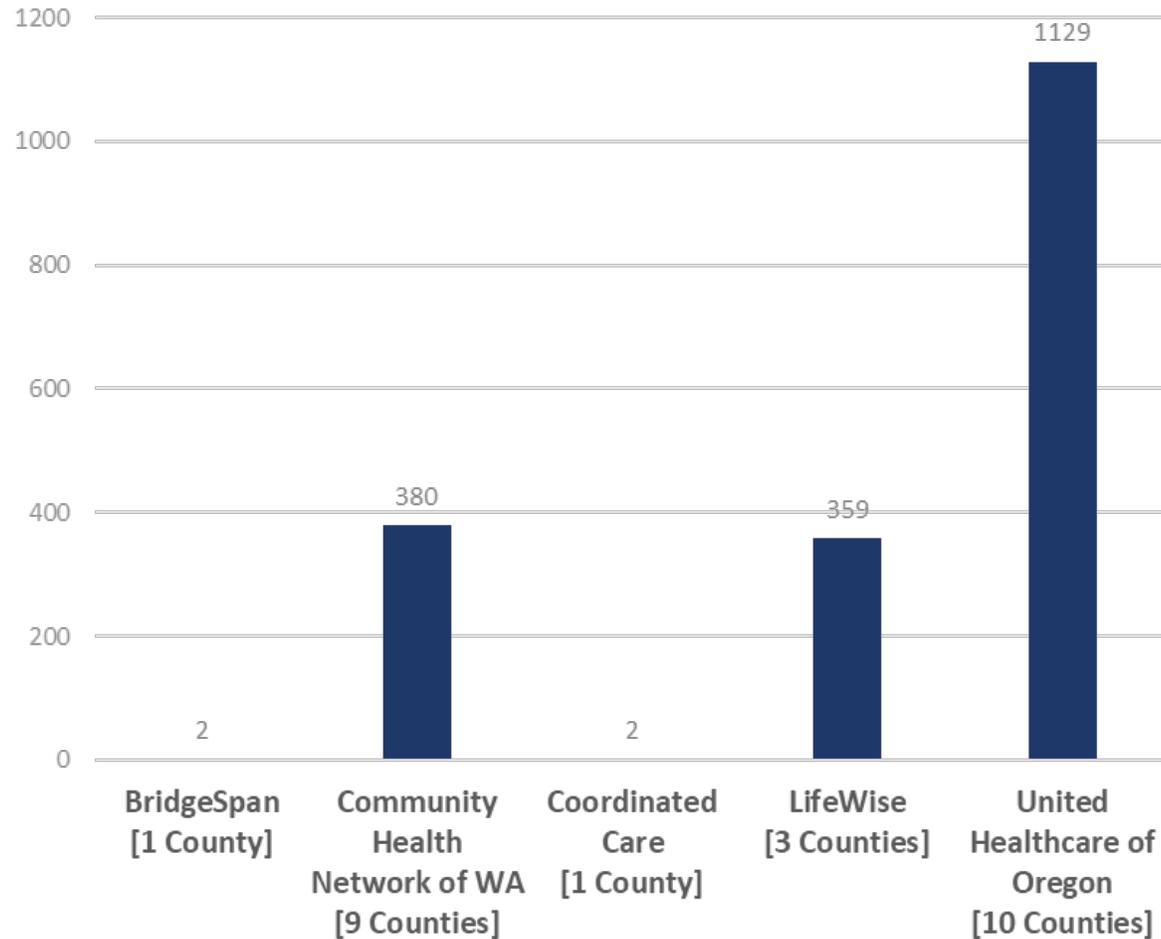
Molina and Kaiser Foundation Health Plan of Washington have almost half of the total enrollment.

Regence BlueShield saw the largest gains among new carriers to the market.



*Only carriers with $\geq 1\%$ are included in this graph.
Regence BCBS of Oregon, Providence Health Plan, and Community Health Network of Washington all have enrollment $< 1\%$*

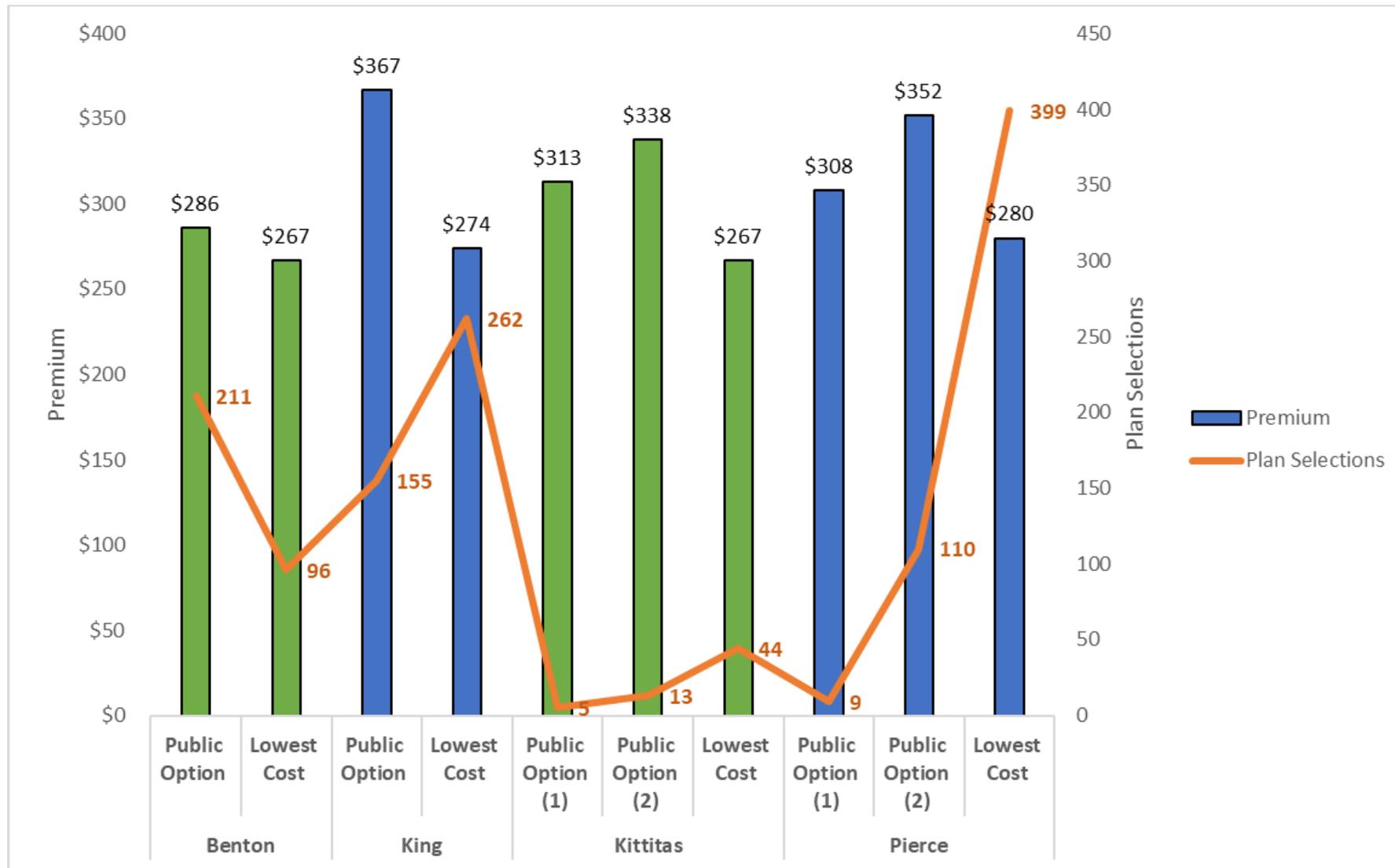
Public Option Plan Selections By Carrier



Highest P.O. Selection by County:

County	Carrier	Enrollment
King	United	474
Pierce	United	303
Benton	LifeWise	309
Clallam	United	183
Chelan	CHNW	76

Bronze Plan Premiums & Public Option Selection

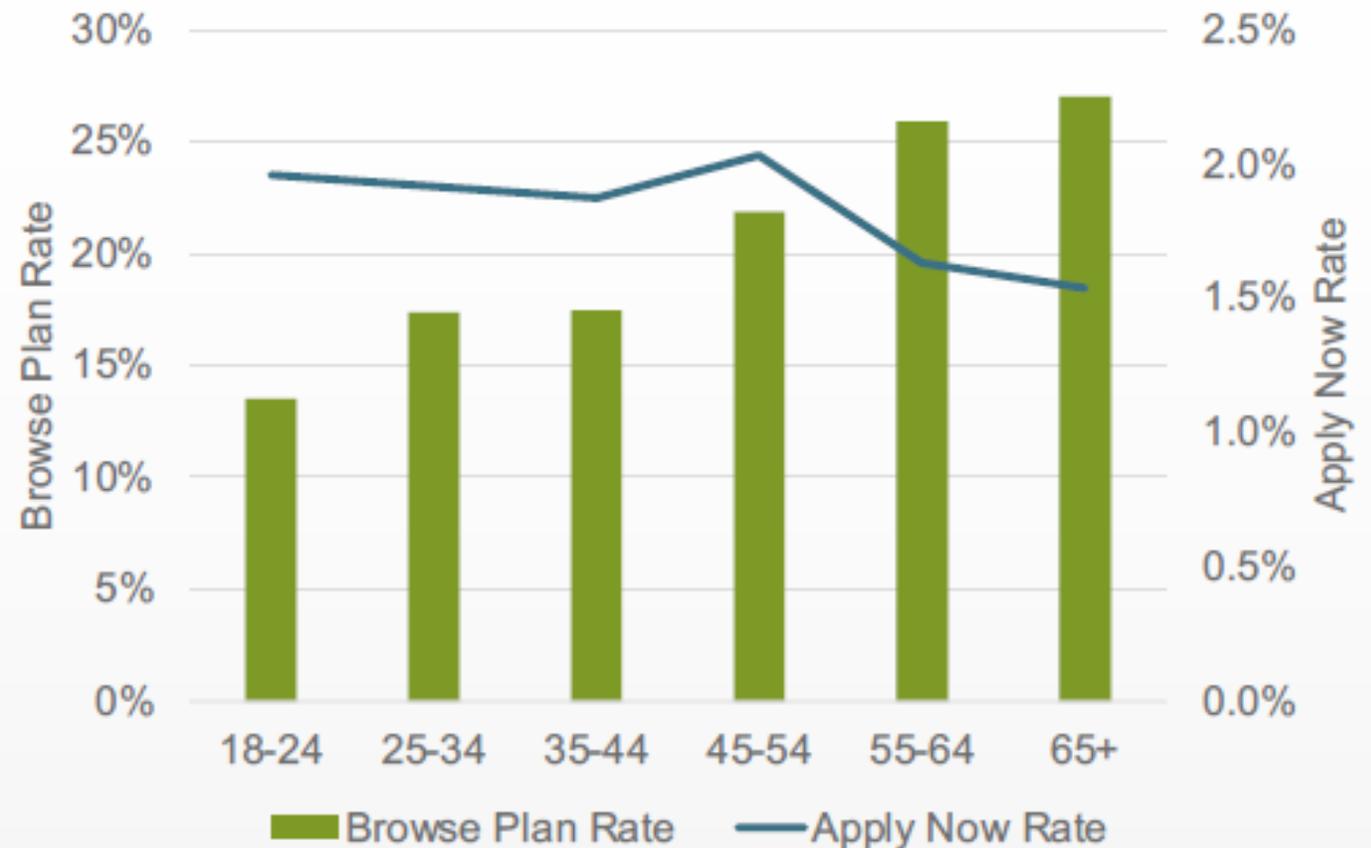


**Premiums are for a 40-year-old non-smoker and plan selections are as of 1/19/2021*

Google Analytics

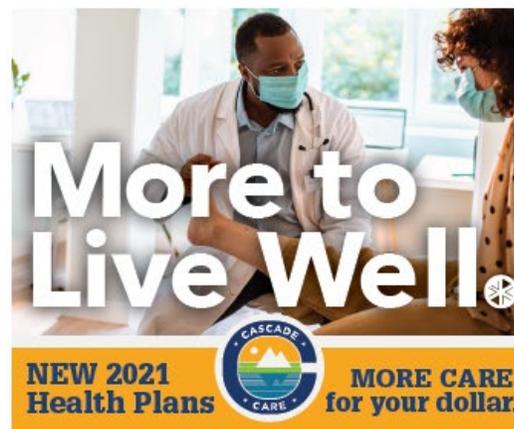
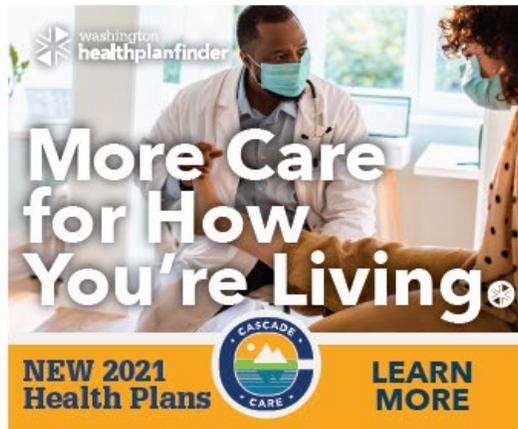
GOOGLE ANALYTICS

- 25 – 34 made up the largest portion of total web traffic (28%) during OE 8 campaign
 - This group was less likely to browse plans (17% of users browsed a plan), but were likely to apply for a plan (1.9% of users applied)
- In general, the younger age cohorts were less likely to browse a plan but more likely to apply



Outreach & Marketing Takeaways

- Price still rules – Affordability remains primary concern
- People wanted insurance and kept insurance
- Virtual appointments worked and still need for in-person help
- Cascade Care brought people to the Exchange
- Open enrollment fatigue with consumers





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