

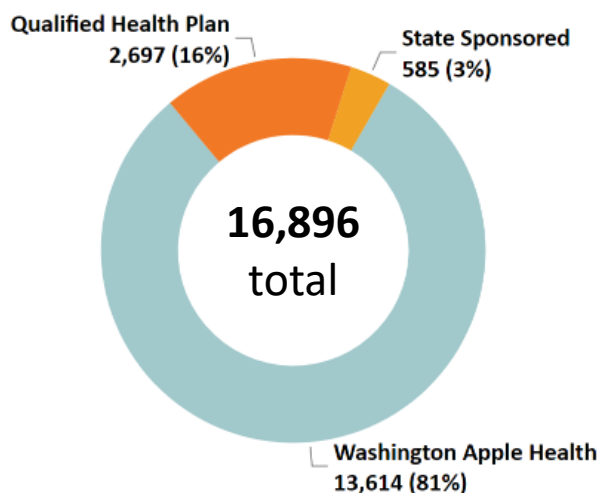


Legislative Report: Premium Assistance Program for Employees of Licensed Child Care Facilities (Sept. 2022)

The Washington Health Benefit Exchange (Exchange) was directed by the Legislature during the 2021 session to implement, in coordination with the Washington State Department of Children, Youth, and Families (DCYF), a new premium assistance (sponsorship) program for employees of licensed child care facilities.

To be eligible for this state sponsorship program, the employees must have an annual household income up to 300% of the federal poverty level (FPL) and not have Washington Apple Health (Medicaid) or Medicare. This temporary state sponsorship program launched in fall 2021 and is effective through 2023. The program enables eligible employees to enroll in high-quality, Silver-level, Cascade Care plans for zero-dollar monthly premiums through *Washington Healthplanfinder*.

Connecting Employees to Coverage through *Washington Healthplanfinder*



Health Coverage

As of September 2022, **nearly 50%** (16,896) of the approximately 35,000 employees working in licensed child care facilities in Washington have been connected to health coverage through *Washington Healthplanfinder* (remainder may get coverage from another source (e.g., employer or spouse) or may be uninsured).

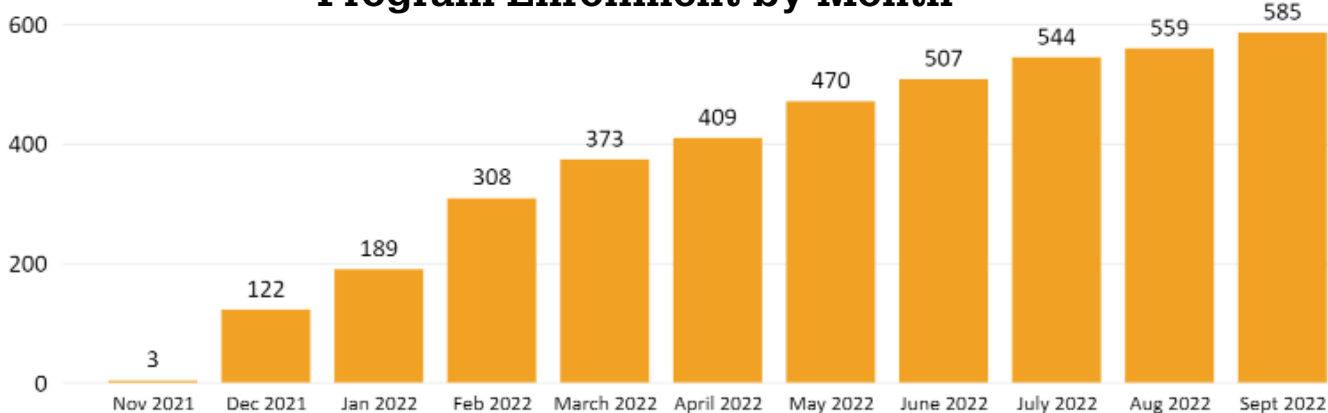
- 13,614 are covered by Washington Apple Health (Medicaid).
- 3,282 are covered by qualified health plans (QHPs).
 - Including 585 employees in the state sponsorship program paying \$0 monthly premiums.



Outreach to Employees of Licensed Child Care Facilities

Since the program's inception, the Exchange has been working with DCYF and outreach partners across the state including small businesses; child care associations; navigators; brokers; and other community-based partners to help spread the word, resulting in steady sponsorship program growth.

Program Enrollment by Month



DCYF, a critical implementation partner, receives funding from the Legislature to identify child care employees in licensed facilities, and conduct multilingual outreach. To help create program awareness, DCYF shares program information through emails to new and existing employees (leverages their credentialing and onboarding processes). Information is provided in English, Spanish, and Somali. DCYF also routinely reaches out to child care providers, business owners, associations, and other interested stakeholders through newsletters, social media, and other communication channels. Employees report hearing about the program most often from their employer (49%) and from DCYF emails (37%).

The Exchange has also partnered with Yakima Neighborhood Health Services (YNHS), to provide free, multilingual, statewide, enrollment assistance for child care workers. YNHS is a long-time Exchange Lead Navigator organization that receives additional funding from the Legislature via the Exchange to support bilingual staff who help employees, and their families, enroll in coverage. Language assistance is provided in more than 200 languages. YNHS receives referrals from DCYF, answers questions from child care employers and employees (averages over 300 calls and 160 emails per month), and conducts proactive outreach, including a bilingual statewide media campaign (more information available at <https://www.ynhs.org/news/health-coverage-for-childcare-workers>).



Coverage Gains Among Employees of Licensed Child Care Facilities: Thousands Are Newly Covered through *Washington Healthplanfinder*

Outreach efforts for the new state sponsorship program have been broad based, multi-faceted, and multilingual. Beyond the sponsorship program, these efforts have helped thousands of employees, and their family members, newly connect with health insurance coverage, even when found not eligible for the new program.

In 2021 and 2022 (as of September), **nearly 5,000 employees of licensed child care facilities newly gained health insurance coverage through *Washington Healthplanfinder*.**

- 3,000 through Washington Apple Health.
- 1,800 through QHPs.
 - Including 470 in the new state sponsorship program.

Washington Healthplanfinder is an integrated online portal that connects one in four Washingtonians to health coverage through Apple Health, and QHPs. *Washington Healthplanfinder* is also the only place where state residents can access federal and state subsidies that help lower QHP costs. Often, even employees and family members found not eligible for the new sponsorship program (limited to those not eligible for Medicaid who are also under 300% FPL) receive help enrolling in other available free and low-cost options.

"This program came at a much-needed time. It allows me to not only have medical insurance, but to stay in a job I love."

- Leah Zickler, child care worker



"Having this insurance has help[ed] me a lot, I don't have to worry about paying another bill a month. I couldn't afford insurance so I couldn't see a doctor. It was to[o] expensive for me. I am very thankful...[to] this program for giving me the opportunity to afford insurance. I hope it helps others as much as it helps me."

- Elia Huerta, child care worker



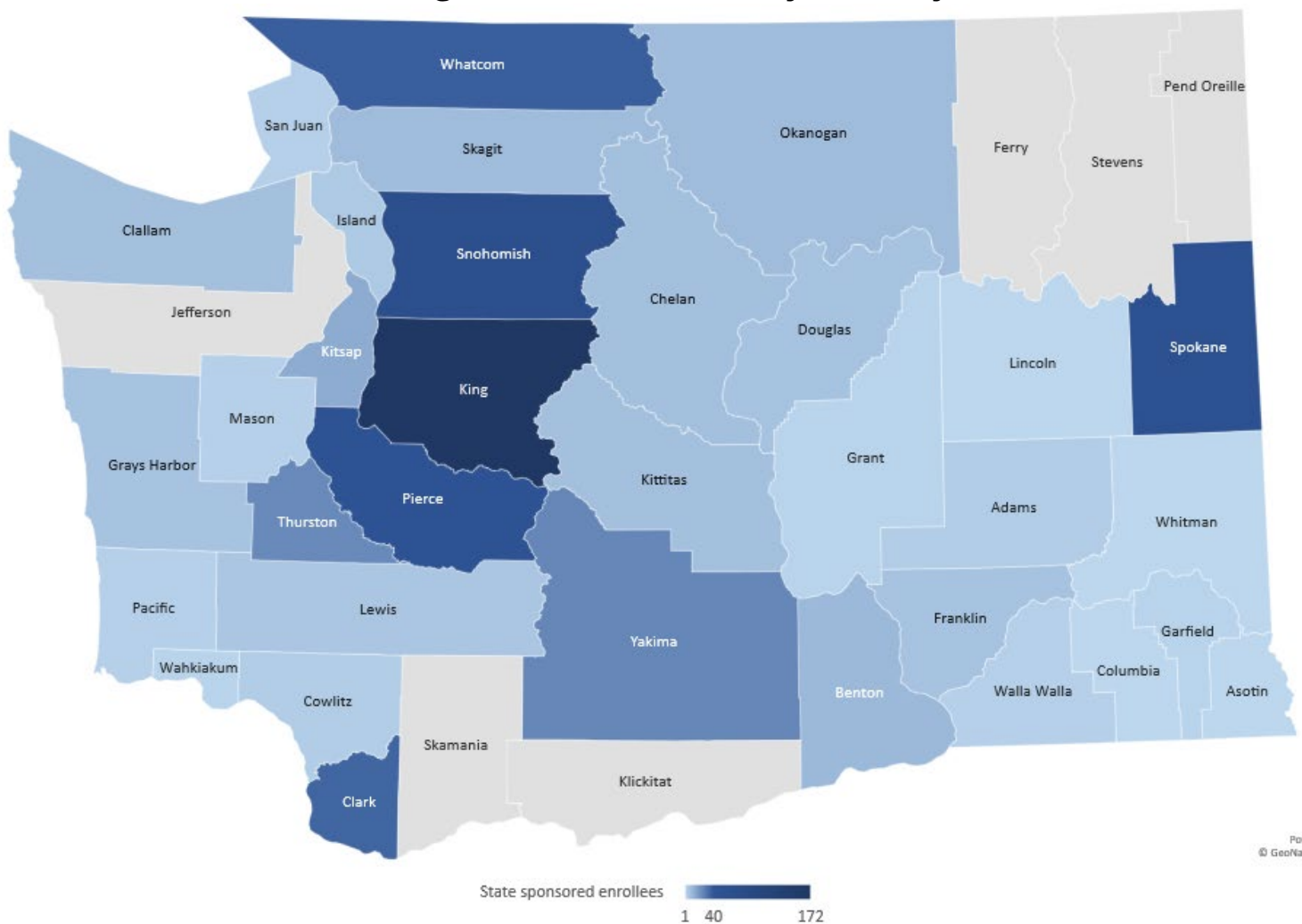
Demographic Information for State Sponsored Employees of Licensed Child Care Facilities

The state sponsorship program serves a diverse population of employees from across the state.

Geography

- The program serves employees from 33 of Washington's 39 counties.
- The highest enrollment is from the following urban and rural counties: King; Snohomish; Spokane; Pierce; Whatcom; Clark; Yakima; Thurston; Kitsap; and Benton.

Program Enrollment by County



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Demographic Information for State Sponsored Employees of Licensed Child Care Facilities, Continued

Sex

- 94% of state sponsored employees identified themselves as female, compared to 55% of the overall QHP population.

Ethnicity & Race

Among enrollees who report their race and/or ethnicity:

- 22% of state sponsored employees report being Hispanic, compared to 13% of the overall QHP population.
- 7% of state sponsored employees report being Black/African American, compared to 3% of the overall QHP population.
- 2% of state sponsored employees report being American Indian or Alaska Native, compared to 1% of the overall QHP population.

Language Preferences

- 20% of state sponsored employees indicate a language preference other than English, compared to 8% of the overall QHP population.
 - The most popular languages include Spanish; Russian; Mandarin; Arabic; Korean; Somali; and Amharic.

Age

- 52% of state sponsored enrollees are between the ages of 19-34 years old, compared to 24% of the overall QHP population.



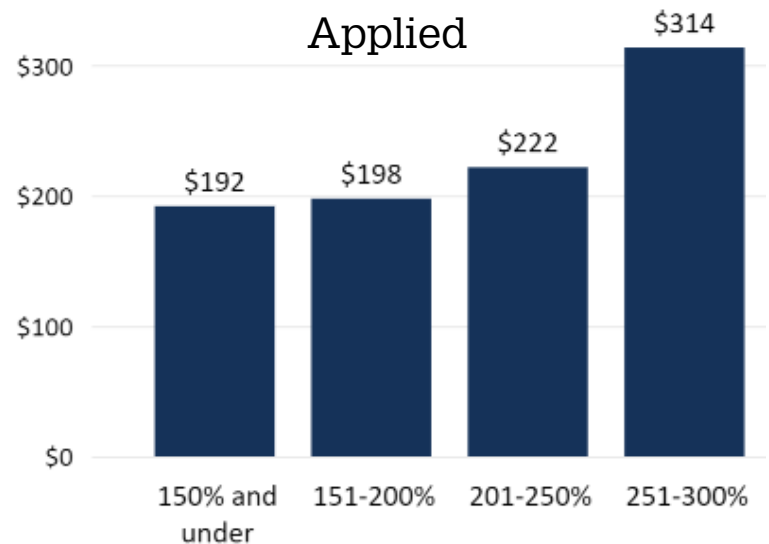


Customer Savings & Program Financing

The Exchange was appropriated the following during the 2021-2023 biennium to support the Premium Assistance Program for Employees of Licensed Child Care Facilities program:

- \$400k (\$250,000 CRSSA and \$150,000 ARPA) in pass-through funding for a Navigator Lead Organization to conduct outreach and enrollment assistance for this program. As of July 2022, this amount has been passed through in full to YNHS to support outreach and enrollment activities through June 2023.
- \$3.8 M (\$1.2M CRRSA and \$2.6M ARPA) for program implementation. This funding is used by the Exchange to make monthly premiums on behalf of sponsored employees to their respective carriers.
- On average, **sponsored employees are saving \$246 per month** by participating in this program.
- The chart to the right shows the average monthly premium payment the Exchange makes on behalf of sponsored employees (after federal subsidies have been applied).
- To date, the Exchange has made \$1.28M in premium assistance payments on behalf of sponsored enrollees. Projected total premium payment amounts for 2022 will average about \$150,000 per month. The remaining funds will support premiums payments through June 2023.
- Exchange operational funds that support broader sponsorship programming are leveraged to cover the administrative costs for this program. Since its launch, the Exchange has supported qualified third-party payors (sponsors) who want to help lower the cost of health coverage for sponsored enrollees. The Exchange currently supports 18 sponsorship programs, including those funded by Tribes, nonprofits, and federal and state partners.

Average Program Monthly Payment by FPL: Net Premium Remainder After Advance Premium Tax Credit Applied

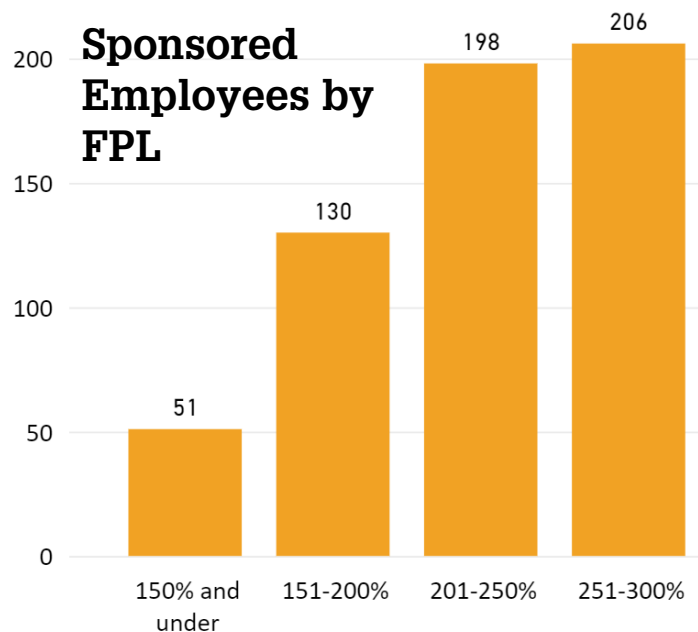




Looking Ahead

The Exchange will continue to partner with DCYF, YNHS, and additional child care stakeholders to expand the reach of the sponsorship program to through 2023. Upcoming population specific efforts in 2023 will include:

- Targeted outreach to employees of licensed child care facilities who are currently on Medicaid, who will be losing that coverage at the end of the federal public health emergency.
- Transition planning for and targeted outreach to sponsored employees who will no longer receive \$0 monthly premiums, and will need to start making premium payments themselves, when the sponsorship program ends (Dec. 31, 2023).
- After the sponsorship program ends, employees up to 250% FPL will benefit from state premium subsidies. These subsidies may not cover the full premium costs but will help keep premiums low (<\$10) for most sponsored employees up to 250% FPL.
- Employees over 250% FPL (205 currently) will not be income eligible for state premium subsidies but will continue to qualify for available federal subsidies.



The Exchange will continue to monitor program outcomes during the 2023 plan year, will continue dialogue with DCYF and YNHS about how lessons learned could be further leveraged to continue engagement with and outreach to employees of licensed child care facilities, and will continue dialogue with interested legislators about this topic.

Please feel free to contact Joan Altman, Director of Government Affairs & Strategic Partnerships at the Exchange (joan.altman@wahbexchange.org) with any questions about this report.

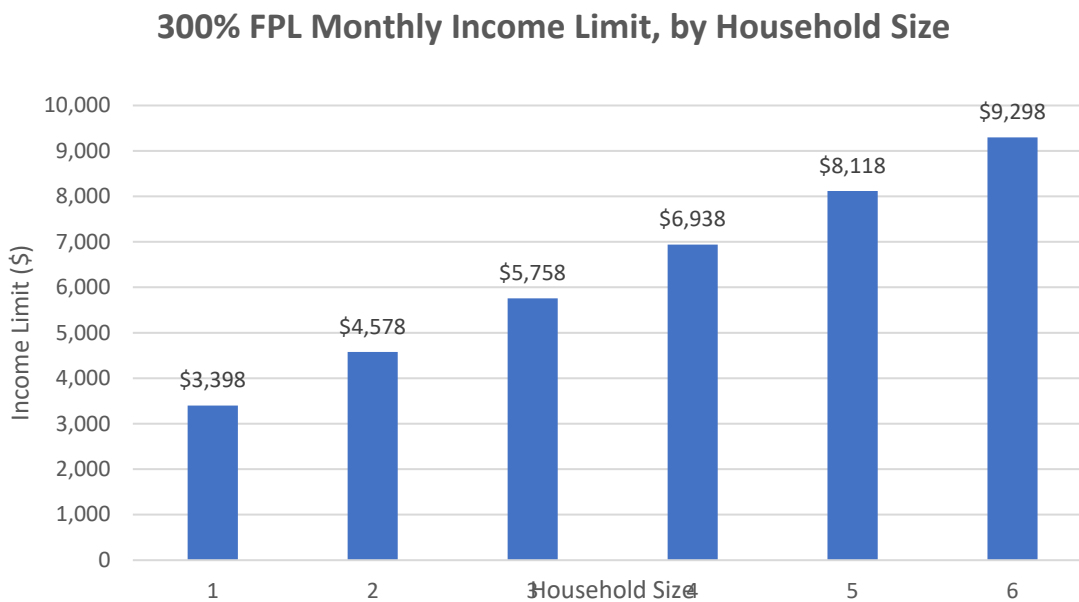
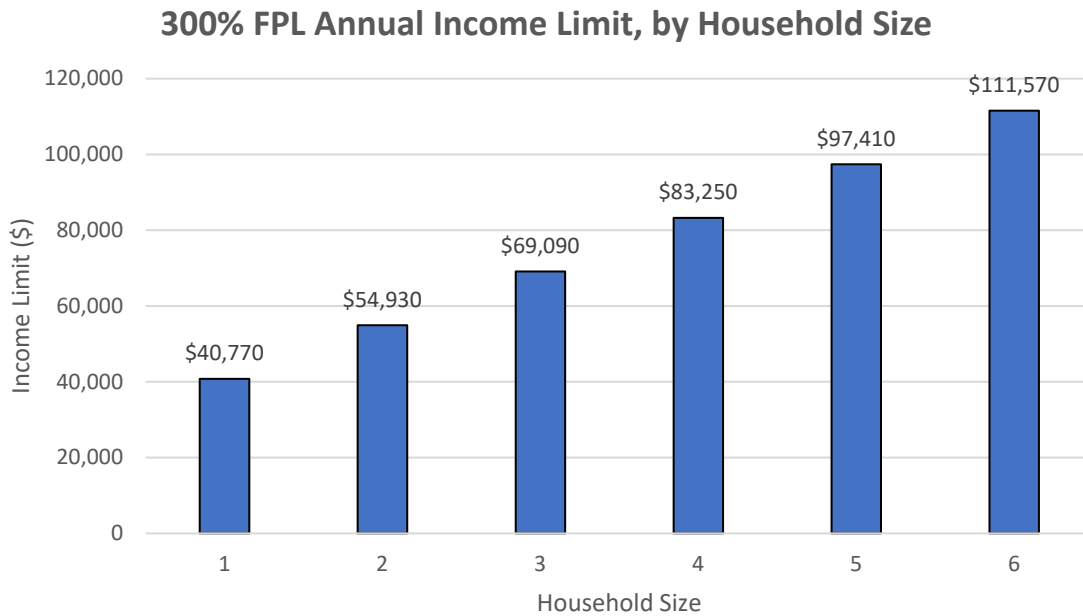
Appendix

I. Statutory Program Eligibility Requirements ***Engrossed Substitute Senate Bill 5693 (Sec. 214 (6)(b))***

An individual is eligible for the child care premium assistance program for the remainder of the plan year if the individual:

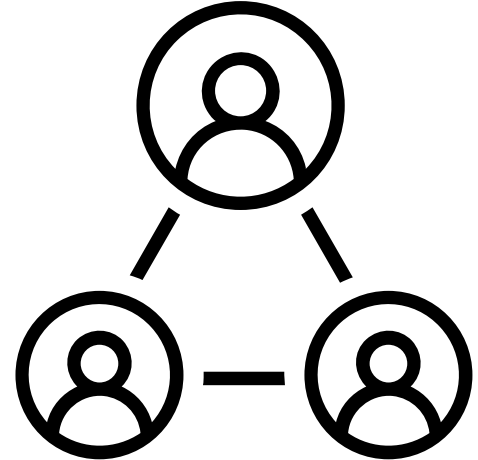
- (i) Is an employee working in a licensed child care facility;
- (ii) Enrolls in a silver standardized health plan under RCW 43.71.095;
- (iii) Prior to January 1, 2024, has income that is less than 300 percent of the federal poverty level
- (iv) Applies for and accepts all federal advance premium tax credits for which he or she may be eligible before receiving any state premium assistance
- (v) Is ineligible for minimum essential coverage through Medicare, a federal or state medical assistance program administered by the health care authority under chapter 74.09 RCW, or for premium assistance under RCW 43.71A.020; and
- (vi) Meets other eligibility criteria as established by the exchange.

II. Annual & Monthly Income Limits, 300% Federal Poverty Level (FPL)



III. Implementation Partner Roles

- **Department of Children, Youth & Families (DCYF):** Identifies employees working in licensed child care facilities and does initial outreach to them.
 - Communicates initial program information and instructions about how to sign up.
 - Communicates information about employees to Exchange and YNHS to support implementation activities.
- **Exchange Lead Navigator Organization, Yakima Neighborhood Health Services (YNHS):** Provides outreach and enrollment assistance to individuals identified by DCYF as licensed childcare facility employees.
 - Communicates sponsorship program requirements and responds to employee and employer inquiries.
 - Works with Exchange as needed to facilitate enrollment.
- **Washington Health Benefit Exchange (Exchange):** Establishes procedural requirements for eligibility and continued participation in premium assistance program; opens special enrollment periods for sponsored customers; makes monthly premium assistance payments to carriers.
 - Communicates to carriers which customers are sponsored



“As an employer, we see our staff struggle to find safe, affordable, and quality childcare. Offering health care subsidies provides an opportunity — hopefully an incentive — to keep quality child care workers in the field, and quality employees in our workforce.”

- Rhonda Hauff, CEO, YNHS

IV. Implementation Partner Outreach

Illustrative Outreach Channels			
<i>Audience</i>	<i>DCYF</i>	<i>Exchange</i>	<i>YNHS</i>
Child Care Workers	<ul style="list-style-type: none"> ▪ Direct emails to employees ▪ Direct emails to QHP enrolled employees 	<ul style="list-style-type: none"> ▪ Targeted customer outreach ▪ Social media 	<ul style="list-style-type: none"> ▪ Targeted outreach via phone & email ▪ Program website ▪ Statewide marketing campaign ▪ Social media
Child Care Business Owners	<ul style="list-style-type: none"> ▪ Quarterly emails ▪ Social media 	<ul style="list-style-type: none"> ▪ Small employer outreach 	
Child Care Stakeholders	<ul style="list-style-type: none"> ▪ Monthly e-newsletters ▪ Social media 	<ul style="list-style-type: none"> ▪ Webinars 	

Sample DCYF Outreach Notification to Employees of Licensed Child Care Facilities

- Notice sent in English, Spanish, and Somali.

- [Health Insurance Coverage for Child Care Employees – You May Qualify](#)
- [Cobertura del seguro médico para empleados de cuidado infantil: podría reunir los requisitos](#)
- [Caymiska Caafimaadka ee Shaqaalaha Daryeelka Ilmaha – Waad U Qalmmi Kartaa](#)

Health Insurance Coverage for Child Care Employees – You May Qualify

Dear Child Care Worker,

Our records indicate that you are an employee of a licensed child care facility in Washington State. Because of this, you may be eligible for a new program that provides **health insurance coverage for \$0 monthly premiums** through [Washington Healthplanfinder](#).

The Washington Health Benefit Exchange administers this program in partnership with Yakima Neighborhood Health Services. Trained assisters at Yakima Neighborhood Health Services are helping anyone in the state who receives this notice apply for this program and get covered.

Save this notice for your records. It will help determine your eligibility for this program.

How to Sign Up

Call or email Yakima Neighborhood Health Services to get free help from trained assisters. Please provide your first and last name, phone number, and the best time to call. Yakima Neighborhood Health Services will contact you and help you complete an online application through Washington Healthplanfinder to see if you qualify.

Call: 509-574-0826

Email: cnavi@ynhs.org

Health Care Premium Assistance for Employees of Child Care Facilities

Language assistance is available in more than 200 languages.

You may qualify for other programs, including free or low-cost coverage through Washington Apple Health.

More program information is also available online: www.wahealthplanfinder.org/us/en/childcare.

Note: This is not a DCYF program. Please direct all questions to Yakima Neighborhood Health Services or the Washington Health Benefit Exchange.

Sample YNHS Statewide Outreach Campaign Materials

- Includes videos and additional collateral materials (social media posts, messaging) in English and Spanish.



Child Care Employees!

You are now eligible for \$0 monthly health plans!

Through the Washington Health Benefit Exchange

Whether you work in a family home, child care center, or outdoor nature-based program, **you could be eligible.**

Eligibility is based on income. If your household income is \$40,770 for a family of one, up to \$83,250 for family of four, you could qualify.



DOCTOR VISITS LAB TESTS MEDICATION EMERGENCY CARE

 **YAKIMA Neighborhood Health**

Our navigators are available to help you apply for free!

509-574-0826 • ccnavi@ynhs.org • ChildcareWorkerHealth.org



Child Care Employees:

You are now eligible for \$0 monthly health plans!

 **YAKIMA Neighborhood Health**



Cuidadores de niños:

¡Ahora eres elegible de planes de salud de \$0 al mes!

 **YAKIMA Neighborhood Health**

VI. Additional Resources

YNHS Outreach Campaign Websites:

- English <https://www.childcareworkerhealth.org/>
- Spanish <https://www.saluddecuidadordeninos.org/>

Exchange Websites:

- *Washington Healthplanfinder* page for child care workers
 - <https://www.wahealthplanfinder.org/us/en/childcare.html>
- Corporate page for stakeholders
 - <https://www.wahbexchange.org/partners/sponsors/childcare/>