

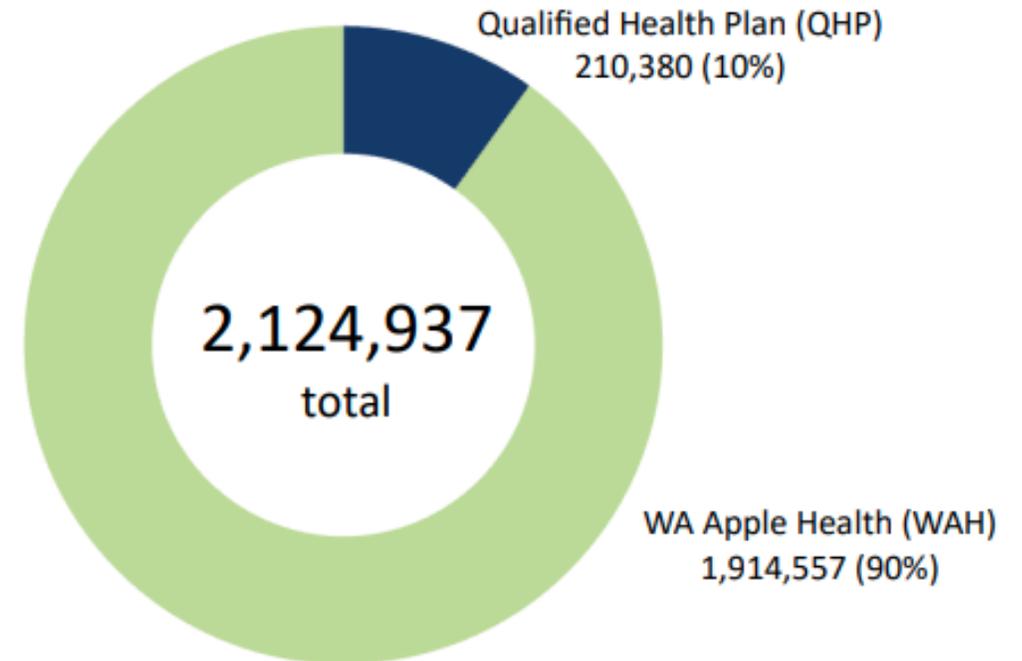


Exchange Update: Medicaid Public Health Emergency Wind Down

Senate Health & Long-Term Care Committee
July 19, 2023

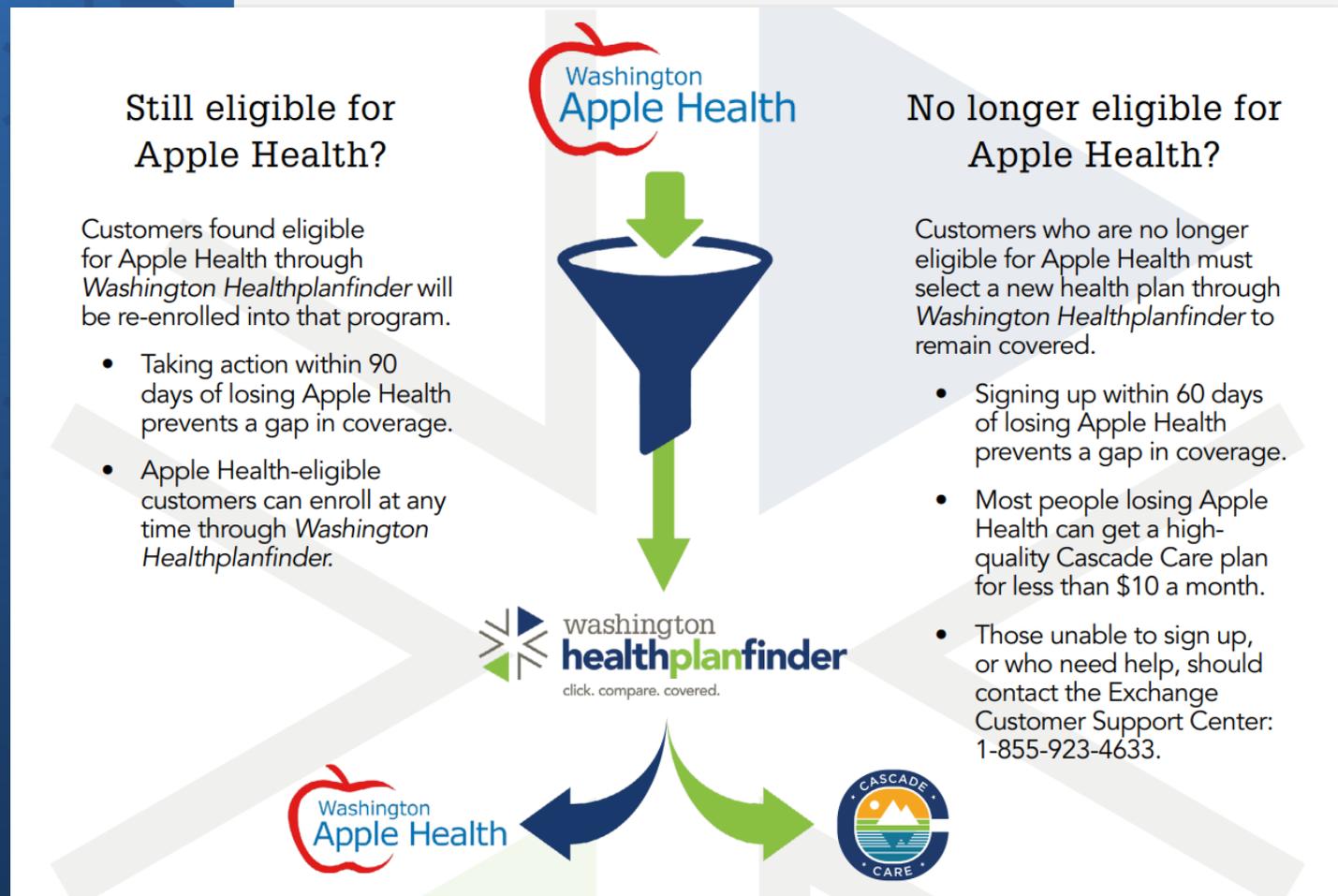
How the Exchange is supporting Medicaid redeterminations

- Washington Healthplanfinder generates unwind related customer notices (request for information, termination/renewal, etc.) and processes renewals.
- Washington Healthplanfinder Customer Support Center and assister network provides outreach and enrollment support.
- Legislature provided funding supporting:
 - Additional call center staffing
 - Real-time monitoring and reporting on Washington Healthplanfinder customers who churn off Apple Health
 - Enhanced community-based outreach

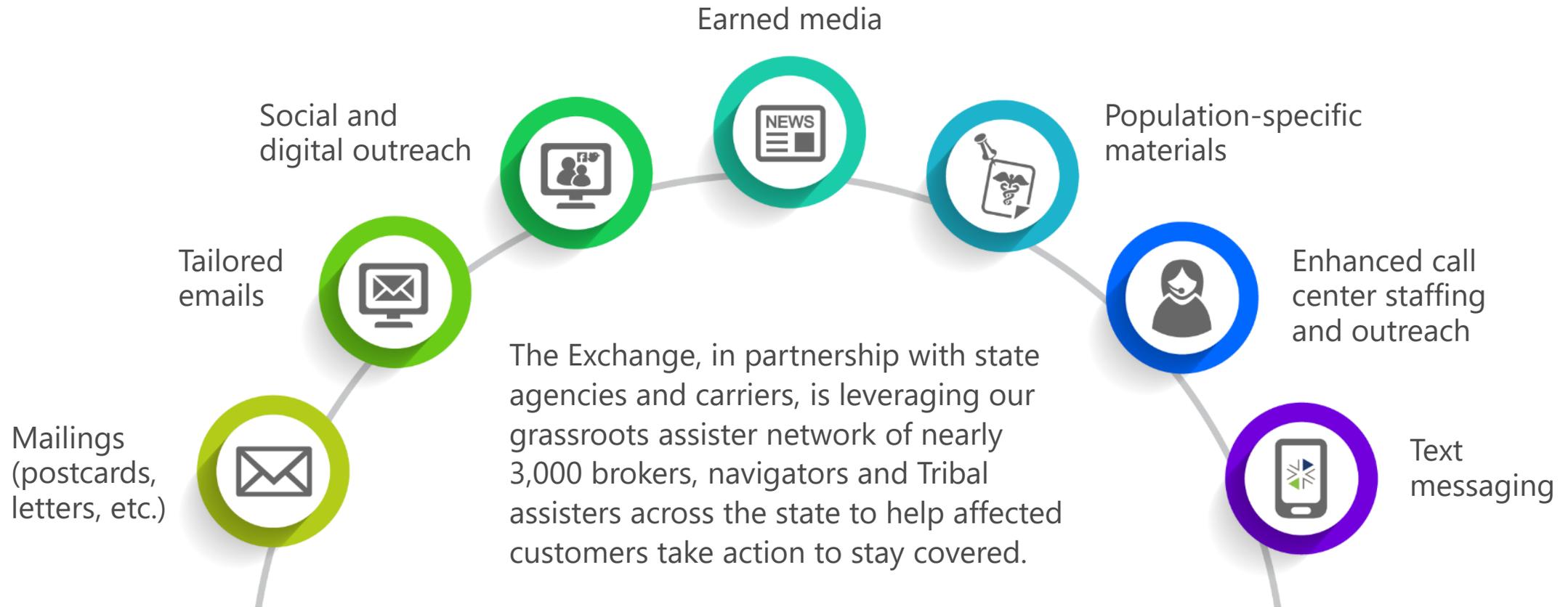


How the Exchange is supporting Medicaid redeterminations

- Washington State Health Care Authority, the Exchange, carrier and outreach partners are reaching out to customers before they lose Apple Health coverage, to encourage them to take needed actions.
- Customers have up to 60-90 days after they lose Apple Health coverage to take action and avoid a gap in coverage.

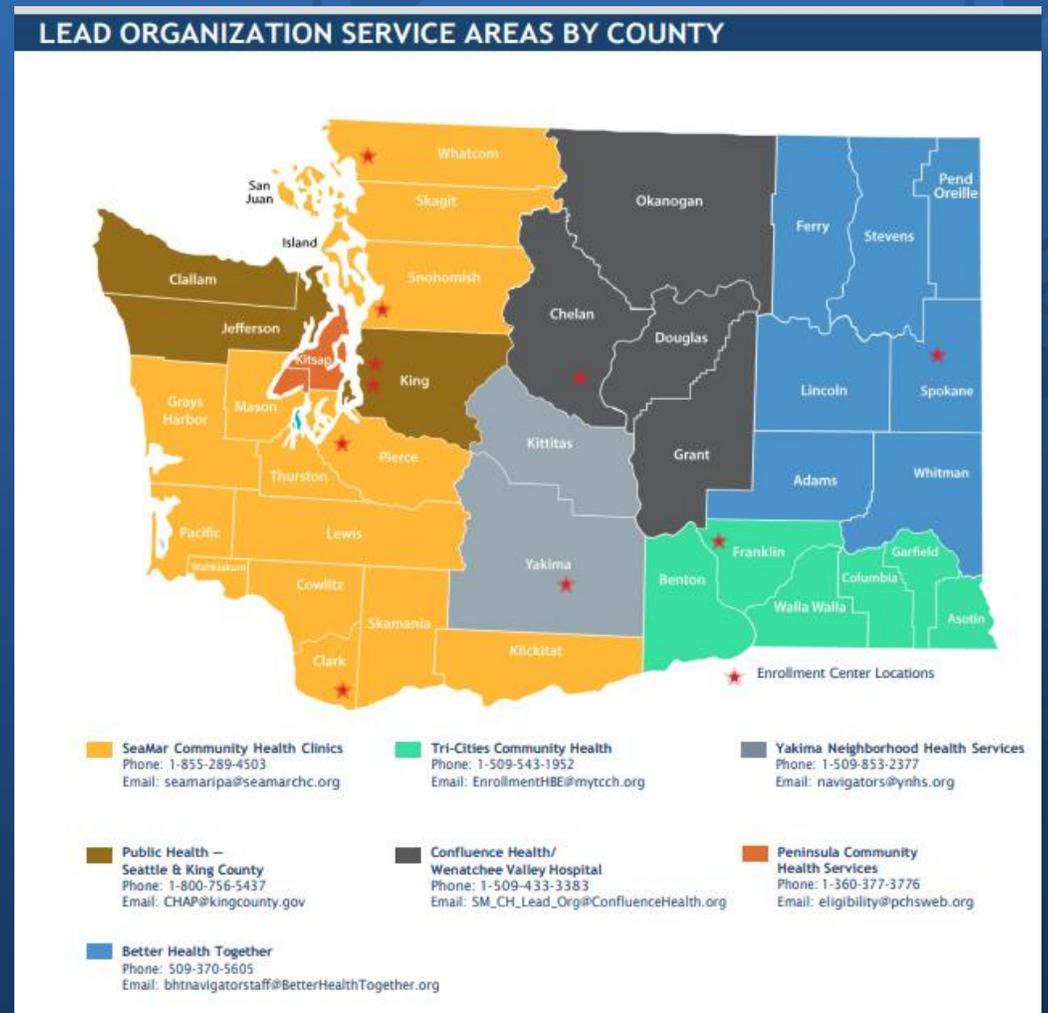


Leveraging multiple outreach modalities



Leveraging statewide navigator & broker networks

- The Exchange is leveraging data to inform assister outreach on a monthly basis.
- Focused outreach also being done to those who are qualified health plan (QHP) eligible and do not have a known source of coverage.
- Constituents who need assistance can visit wahealthplanfinder.org and click “Help Center” to find a local navigator or broker.



Supporting Enhanced Community-Based Outreach

- Public Health - Seattle & King County
- Yakima Neighborhood Health Services
- Sea Mar Community Health Centers
- Better Health Together (Spokane area)
- FND Insurance (Pierce County Enrollment Center)
- Suzie Health Solutions (Wenatchee Enrollment Center)



Key outcomes to date

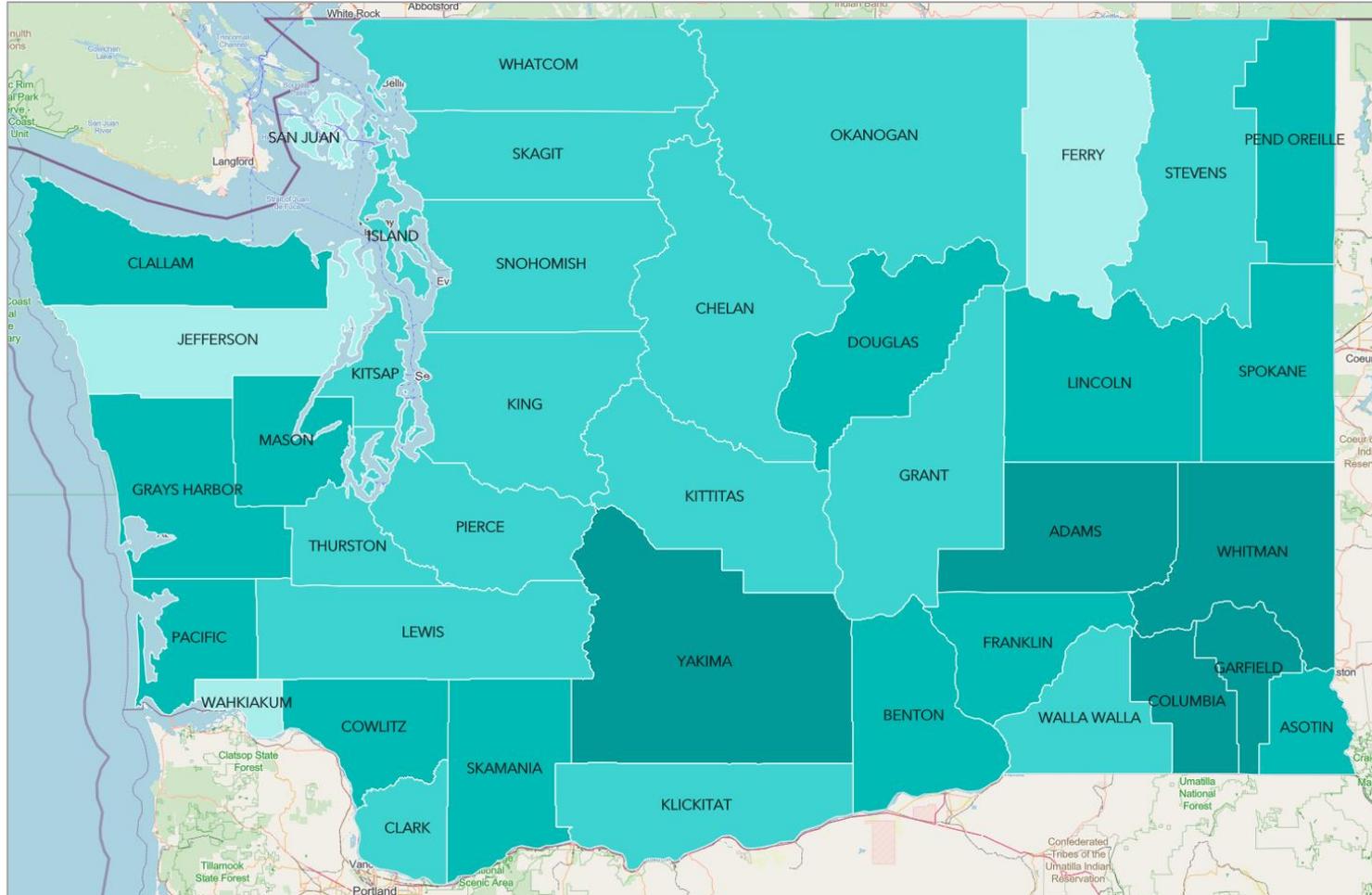
- Outreach: generating significant increases in call center and website activity
 - Washington Healthplanfinder web traffic up 64% compared to this time last year
 - Call center activity also significantly higher (driven by 42% increase in Medicaid volume)
- Coverage: ~44,000 of those who lost Apple Health since April 1 have already regained coverage through Washington Healthplanfinder.
 - 30,000 Apple Health (MAGI)
 - 14,000 QHP
- Impact of State Subsidies for those in QHPs:
 - 57% benefitting from Cascade Care Savings (new state subsidy for those up to 250% FPL)
 - 6 in 10 receiving Cascade Care Savings paying \$25/month or less for premium
 - Those benefitting from Cascade Care Savings more likely to be younger (<35 y/o) and non-white.

**Let's get started! Visit
WAHealthplanfinder.org**

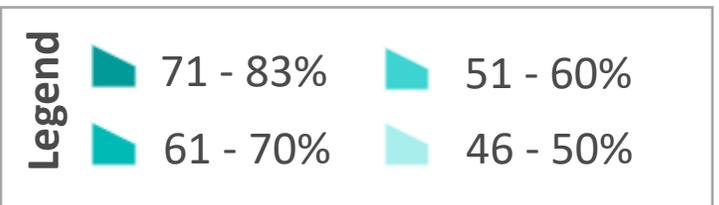
Tap to learn more.



Cascade Care Savings (state subsidies) helping former Apple Health customers in rural areas afford QHP coverage



- In several rural counties, Cascade Care Savings is helping 70-83% of former Apple Health customers afford their current QHP coverage:
 - Garfield: 83%
 - Whitman: 80%
 - Columbia: 73%
 - Adams: 71%
 - Yakima: 71%



Avoid a gap in coverage



Apply now at wahealthplanfinder.org

¿Perderá Washington Apple Health pronto?

Manténganos informados en wahealthplanfinder.org



No longer on Washington Apple Health?

Don't wait to apply at wahealthplanfinder.org



Next Steps

- Continue engaging partner networks to help us spread the word
 - Exchange partner toolkit is located at wahbexchange.org/partners/partners-toolkit/
- Continue monitoring monthly enrollment trends, outreach to those without a known source of coverage
- Learn from early experience and adapt

Questions?

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Appendix



Exchange background

Washington Health Benefit Exchange (Exchange) was established by the Washington State Legislature in 2011 as a public-private partnership

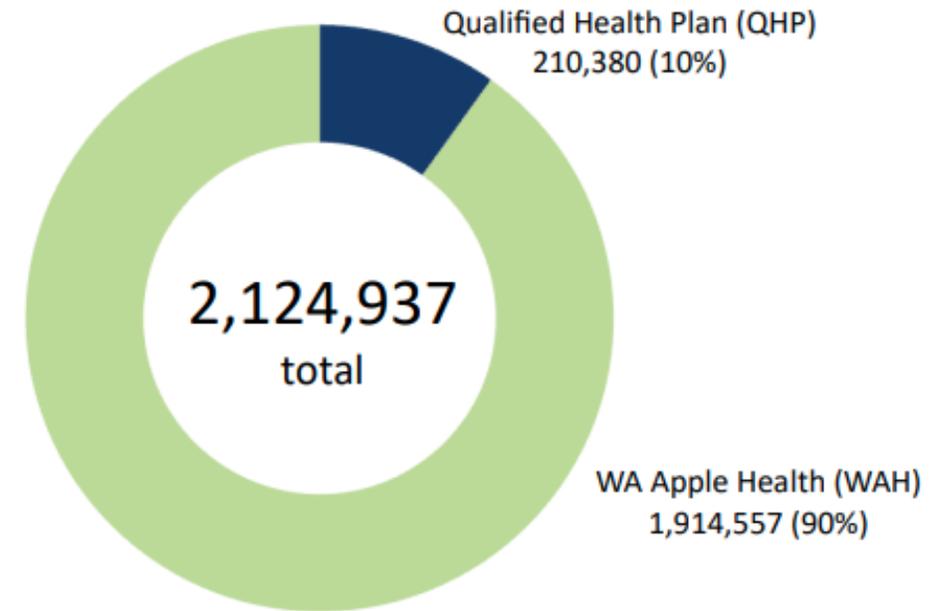
- ▶ Governed by bipartisan Board nominated by the Legislature
- ▶ Funding appropriated by the Legislature



Exchange Background

The Exchange operates [Washington Healthplanfinder](#), the state's the online health-insurance marketplace

Over 2 million people — one out of every four — Washingtonians use [wahealthplanfinder.org](https://www.wahealthplanfinder.org) to get health insurance



As of [Spring 2023 Enrollment Report](#)

Exchange Customers

- ✓ Washington Healthplanfinder is used by people who are uninsured; lose Apple Health or employer-based coverage; work for small businesses unable to provide health insurance; are self-employed, participate in the gig economy; work seasonally; and/or do not yet qualify for Medicare
- ✓ Washington Healthplanfinder connects customers to financial help that lower health care costs
 - Federal subsidies (including ARPA enhanced subsidies)
 - State premium subsidies (as of 2023)



Exchange customers



Washington Healthplanfinder supports customers by:

- Verifying eligibility in real-time
- Providing plan shopping tools and free enrollment and language assistance
- Securely transferring data to issuers, state-agency partners, and federal-agency partners
- Generating customer notifications
- Processing renewals



Official *Washington Healthplanfinder* website

Home En Español E.g. How do I renew my cover 

 **washington healthplanfinder**
click. compare. covered.

[SIGN IN](#)

[GET COVERAGE](#) [CURRENT CUSTOMERS](#) [HELP CENTER](#)

 Need to make a change? Find out if you qualify for [special enrollment](#).

What would you like to do today?

- [➔ Sign In to Your Account](#)
- [✍ Report Changes](#)
- [🍏 Free or Low-Cost Apple Health](#)
- [🔄 Renew Your Coverage](#)
- [👤 Apply Now](#)
- [🛒 Browse and Compare Plans](#)
- [❓ Frequently Asked Questions](#)
- [💳 Make a Payment](#)

Find Health Coverage Now

Free or low-cost Washington [Apple Health](#) is available year-round, and you may qualify for a [special enrollment](#) if you are uninsured or have certain life changes. Browse 2022 health plans, including [Cascade Care](#) plans.

[See if you can enroll](#)

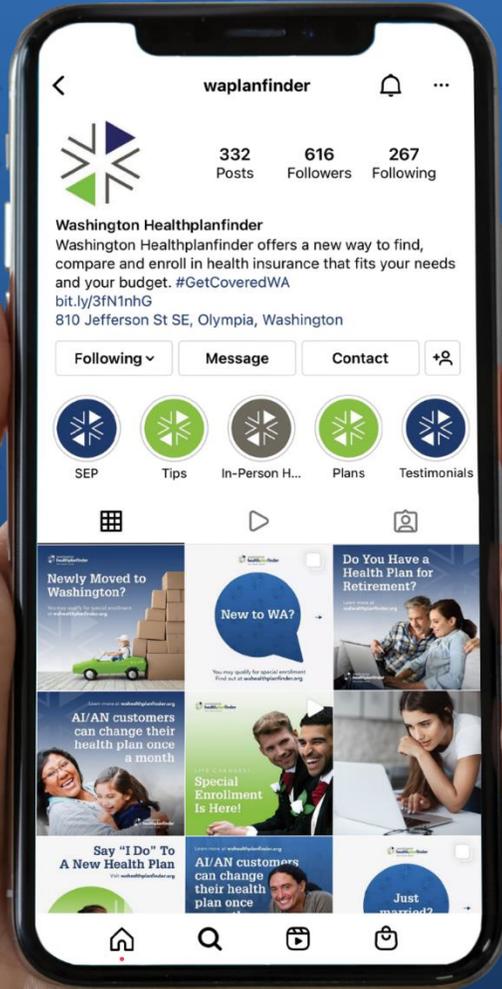
Care for How You're Living

[Sign in](#) to your account and make sure your information is up to date.

Get help virtually so you can stay home and stay healthy.

[Get Virtual Help](#)





Follow Us!



Washington Healthplanfinder



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Contact Us

Chat with us

Sign in to chat with a live person during Customer Support Center hours



Call us at

1-855-923-4633
1-855-WAFINDER



Visit us at

wahealthplanfinder.org



Download the

WAPlanfinder app



Free Enrollment Assistance Available Statewide

To connect with an assister, visit wahealthplanfinder.org and click "Help Center"; from here, you can search for a navigator or broker in your community

To connect with the *Washington Healthplanfinder* Customer Support Center, call 1-855-923-4633 (TTY: 855-627-9604) assistance is available in more than 200 languages



**850+ Navigators &
Certified Application
Counselors**



100+ Tribal Assisters



2,000+ Certified
Producers



10 Enrollment
Centers

Cascade Care: Helping make health insurance affordable and accessible for every *Washington Healthplanfinder* customer

- All **Cascade Care plans** let customers pay less at the doctor's office with more predictable costs. For example, regular check-ups and mental health office visits are covered without a deductible.
- **Standard plans** are high-quality, low-cost, thoughtfully designed plans available exclusively to Washington Healthplanfinder customers.
- The nation's first **public option plan**, Cascade Select, is selected by the state and intended to be the most affordable plans for Washington Healthplanfinder customers.
- A **state subsidy** named Cascade Care Savings lowers customers' premiums through state-funded premium assistance. Low-income customers can get Cascade Care Silver or Gold plans for lower costs than non-Cascade plans



Cascade Care

Cascade Care makes health insurance accessible and affordable for every *Washington Healthplanfinder* customer.



-  **Lower premiums**
-  **Higher quality benefits**
-  **Lower copays**
-  **Easier plan shopping**
-  **Available in all counties**
-  **Extra savings for those who qualify**

2 in 3

Washington Healthplanfinder QHP customers are enrolled in Cascade Care plans

55,000+

Washington Healthplanfinder customers have lowered their monthly premiums with Cascade Care Savings

14%

Lower premiums before subsidies in public option plans, on average, compared to non-Cascade plan premiums

Data as of 5/2023



WWW.WAHEALTHPLANFINDER.ORG | WWW.WAHBEXCHANGE.ORG