

HEALTH COVERAGE ENROLLMENT REPORT

Spring 2023 Report

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Data Sources & Definitions

Data Sources

1. Qualified Health Plan (QHP) and Qualified Dental Plan (QDP) enrollment data (paid enrollments only) was sourced from the Washington Health Benefit Exchange (Exchange) Database as of March 31, 2023, unless otherwise noted.
2. Washington Apple Health (WAH) data was provided by Washington State Healthcare Authority as of Feb. 28, 2023, unless otherwise noted.

Note: WAH data capture by category causes some small totals; HCA statistical methodology suppresses small numbers from total calculation.

3. Washington State Office of Financial Management (OFM) data was used for county population under 65 years of age in 2022.

This enrollment report and additional data related to the enrollment report (Excel) can be found at <https://www.wahbexchange.org/about-the-exchange/reports-data/enrollment-reports-data/>.

Definitions

“Assisters” includes insurance brokers and navigators and are typically free for customers of any income level. **Insurance brokers** are experts who can help customers shop for plans, understand financial help, and get customers enrolled. **Navigators** help customers enroll and answer any general questions about health insurance options or the application process.

“Cascade Care Plans” are Public Option (Cascade Select) and Standard (Cascade) Plans. **“Non-Standard”** and **“Non-Cascade”** plans describe all plans that do not fall into Cascade Care plan categories. Cascade Care plans were offered for the first time for the coverage year 2021.

“Cascade Care Savings” offered exclusively through *Washington Healthplanfinder*, allows those who qualify (up to 250% of the federal poverty level) to receive state funded premium assistance to pay for Cascade Care Silver and Gold plans.

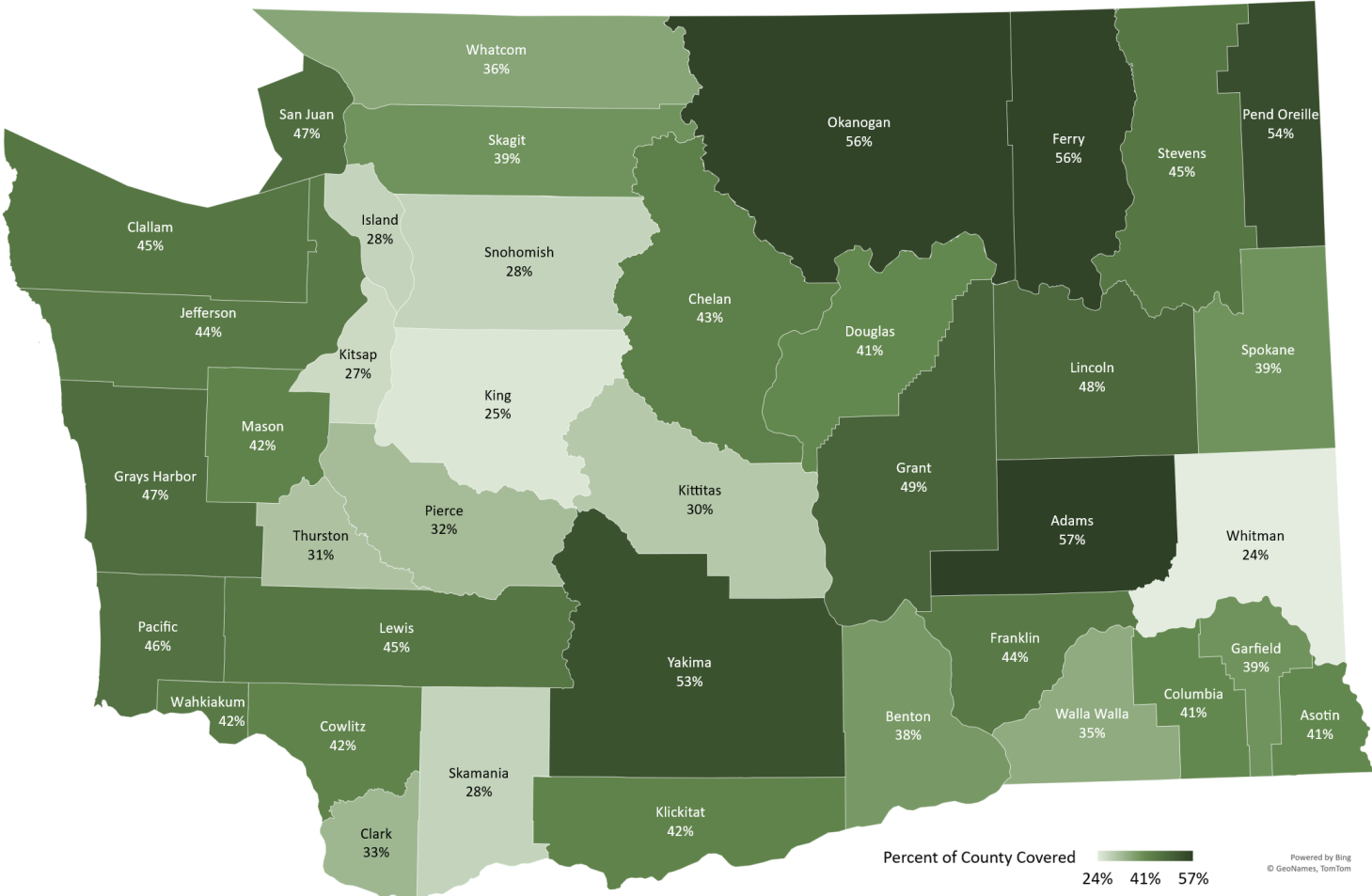
“APTC recipients” is all customers who receive advance premium tax credits (APTC).

“CCS recipients” is all customers who receive Cascade Care Savings (CCS), regardless of whether they also receive APTC.

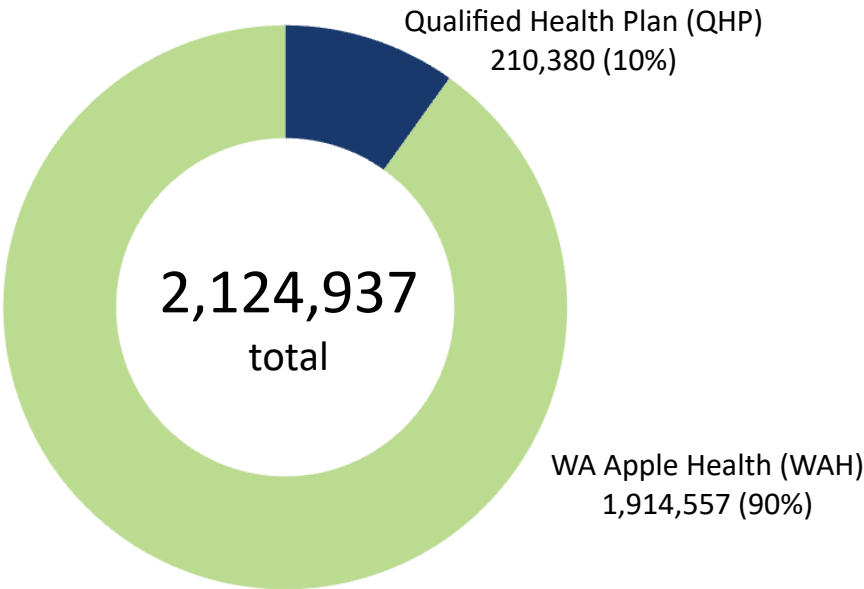
Total Enrollees

Percent of Residents Covered by *Washington Healthplanfinder* by County (<65 Years)

32% of Washingtonians (<65) are covered through *Washington Healthplanfinder*.



By Coverage Type



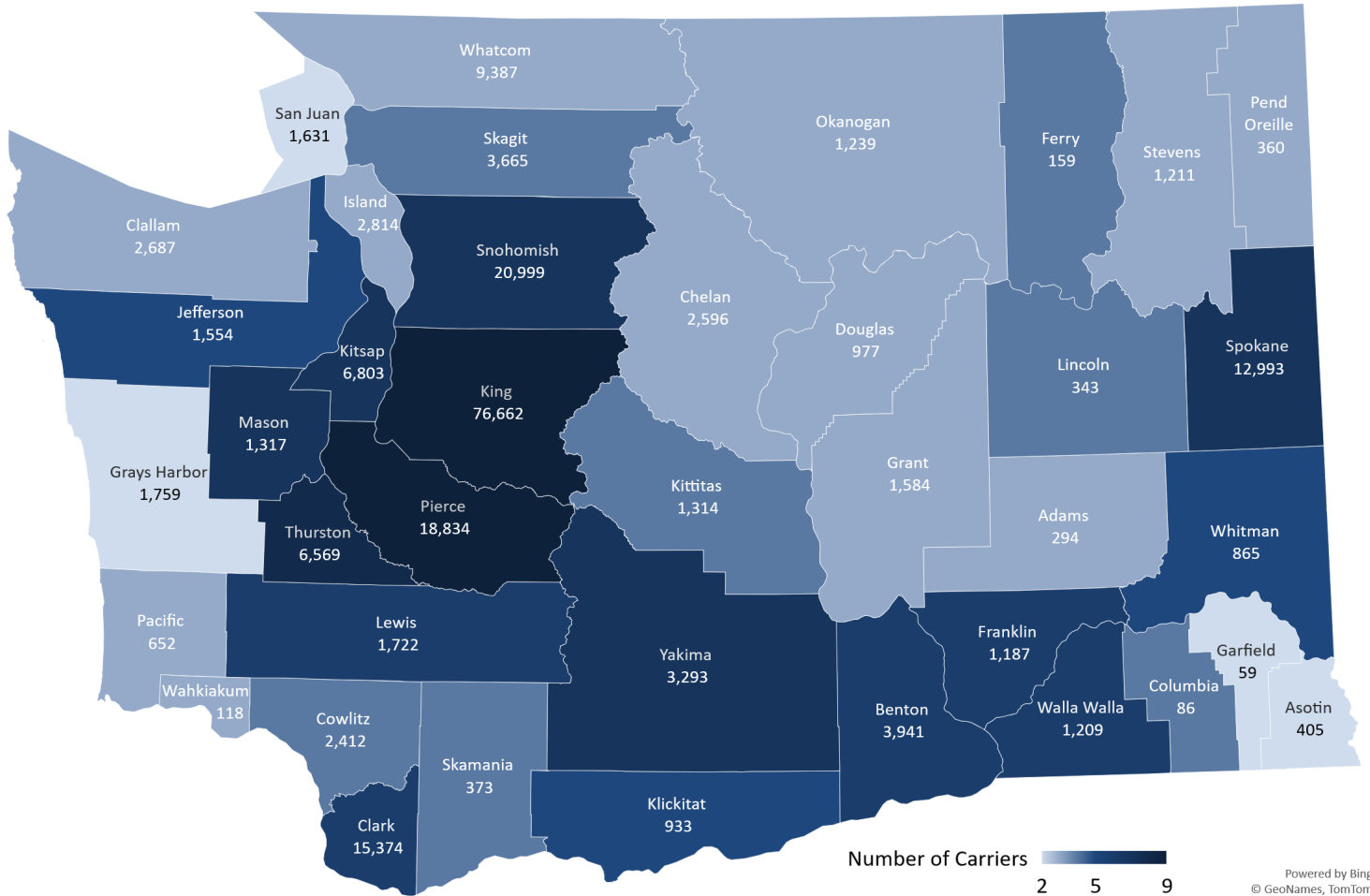
Top 10 Counties by Percent Covered

County	Percent
Adams	57%
Ferry	56%
Okanogan	56%
Pend Oreille	54%
Yakima	53%
Grant	49%
Lincoln	48%
Grays Harbor	47%
San Juan	47%
Pacific	46%

Qualified Health Plan Enrollees

Number of Qualified Health Plan Enrollees and Carriers by County

All Washington counties have two or more carriers; 23 counties have four or more.



By Carrier

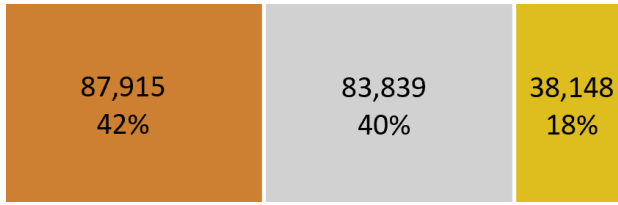
Carrier	Enrollees	Percent
Coordinated Care Corporation	54,118	26%
Molina	41,310	20%
Kaiser WA	36,531	17%
LifeWise WA	25,515	12%
Regence BlueShield	16,637	8%
Premera	13,805	7%
Kaiser Northwest	5,628	3%
CHPW	4,862	2%
UnitedHealthcare of OR	4,284	2%
PacificSource	3,383	2%
Regence BlueCross BlueShield of OR	3,195	2%
BridgeSpan	1,112	1%

Top 10 Counties

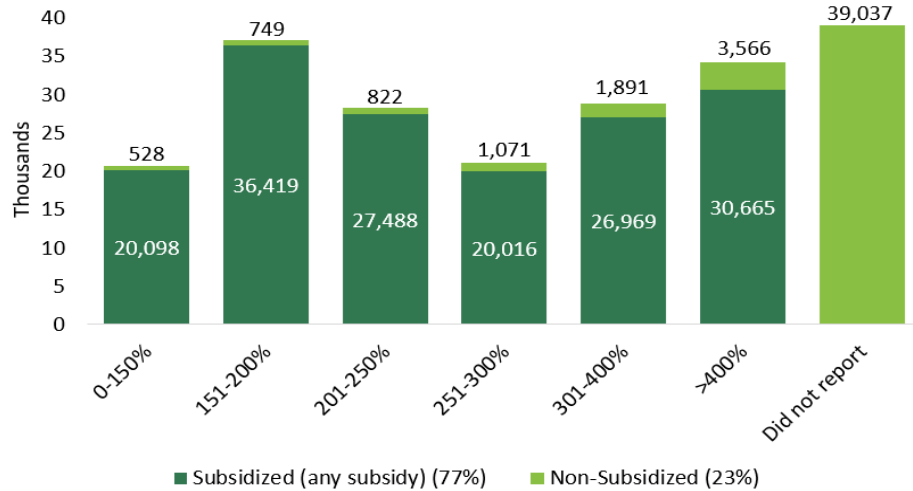
County	Enrollees
King	76,662
Snohomish	20,999
Pierce	18,834
Clark	15,374
Spokane	12,993
Whatcom	9,387
Kitsap	6,803
Thurston	6,569
Benton	3,941
Skagit	3,665

Qualified Health Plan Enrollees

Metal Level Breakdown



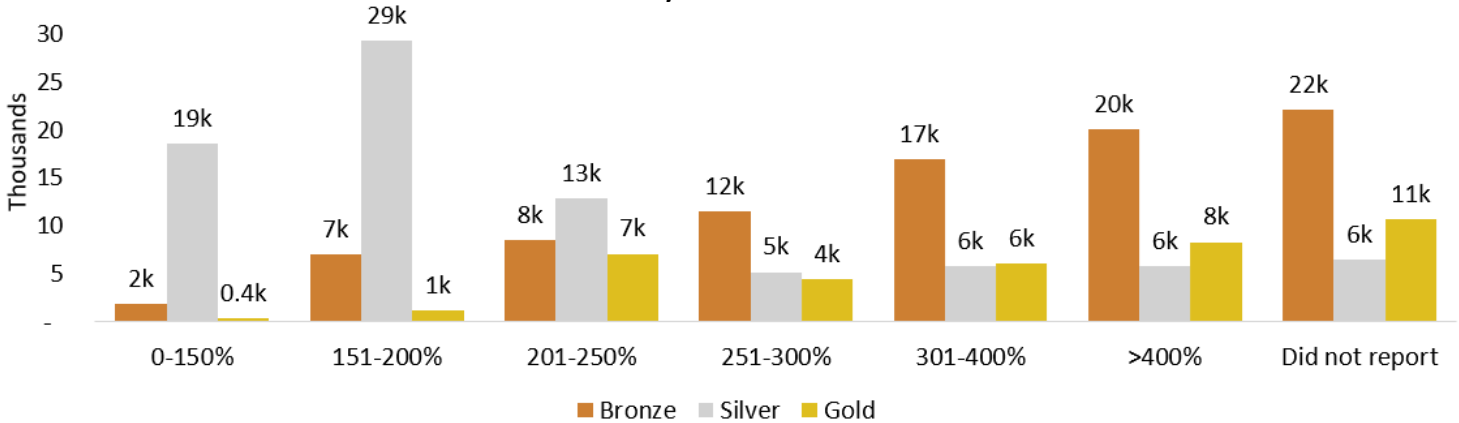
By Federal Poverty Level (FPL)



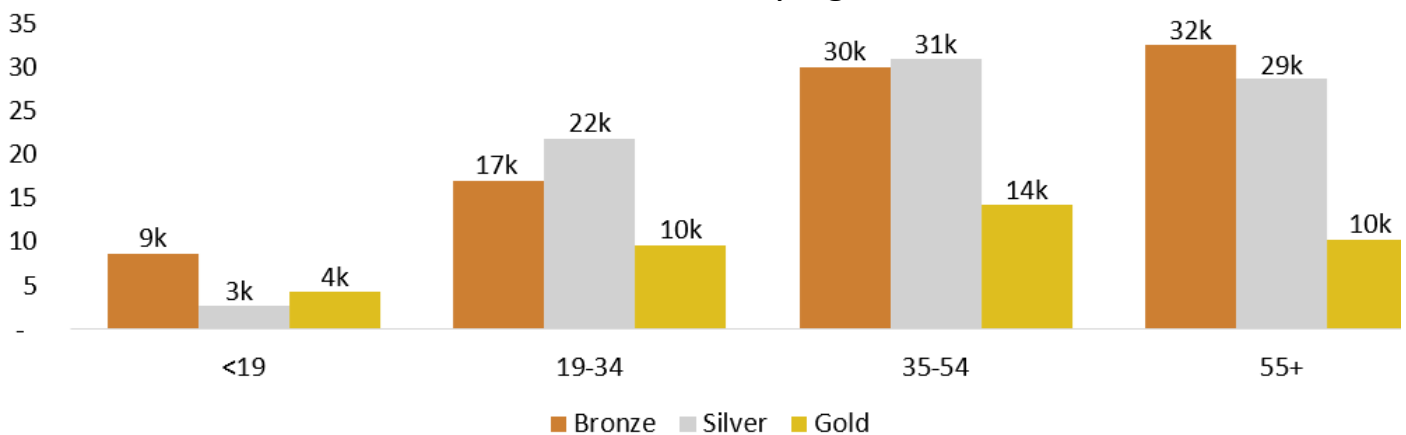
Bronze plans cover an average of 60% of the cost of essential health benefits, while the customer pays 40%; Silver plans cover 70% (up to 94% with cost-sharing reductions), while the customer pays 30%; Gold plans cover 80%, while the customer pays 20%. Catastrophic plans (<1% of QHP enrollees) are not included in the graphic.

Subsidized (any subsidy) includes those receiving state and/or federal subsidies. Subsidized enrollees in households with members not reporting income (1,061; <0.5%) excluded.

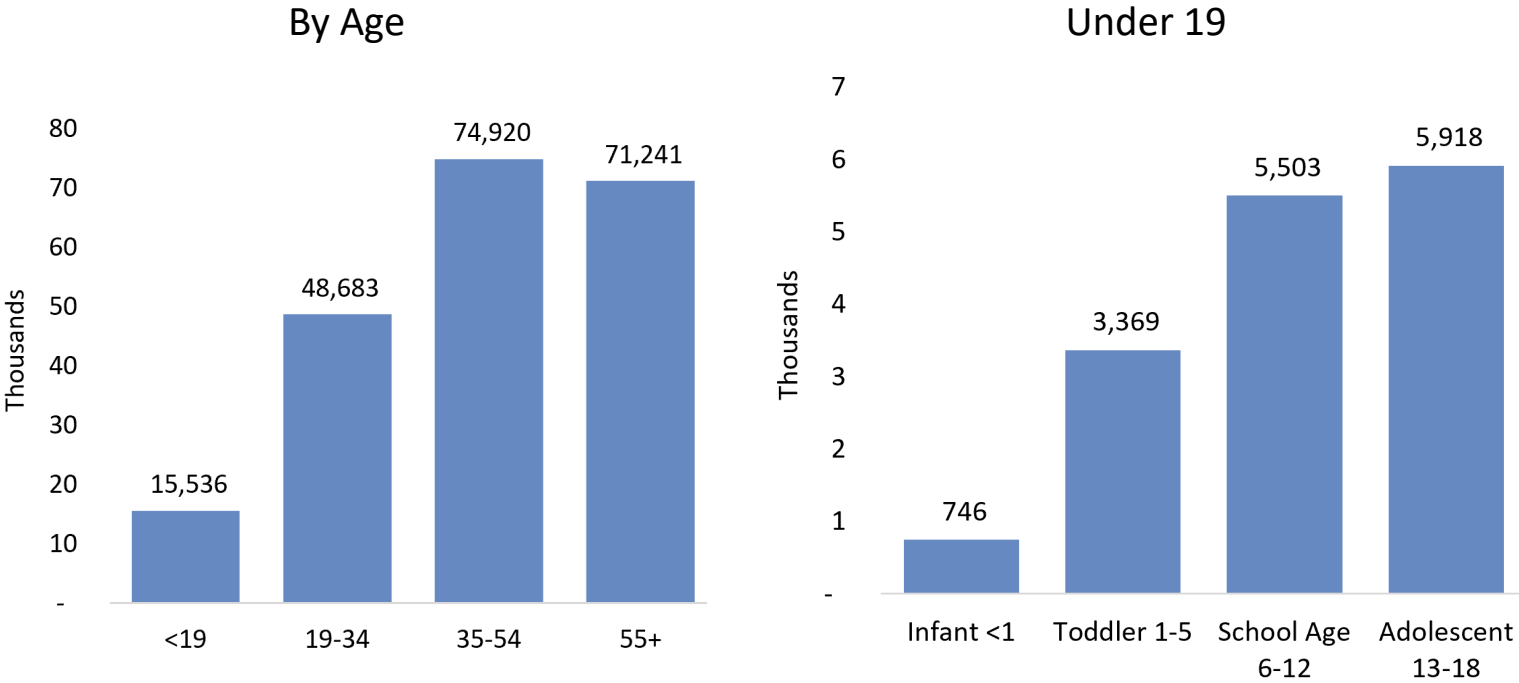
FPL by Metal Level



Metal Level by Age

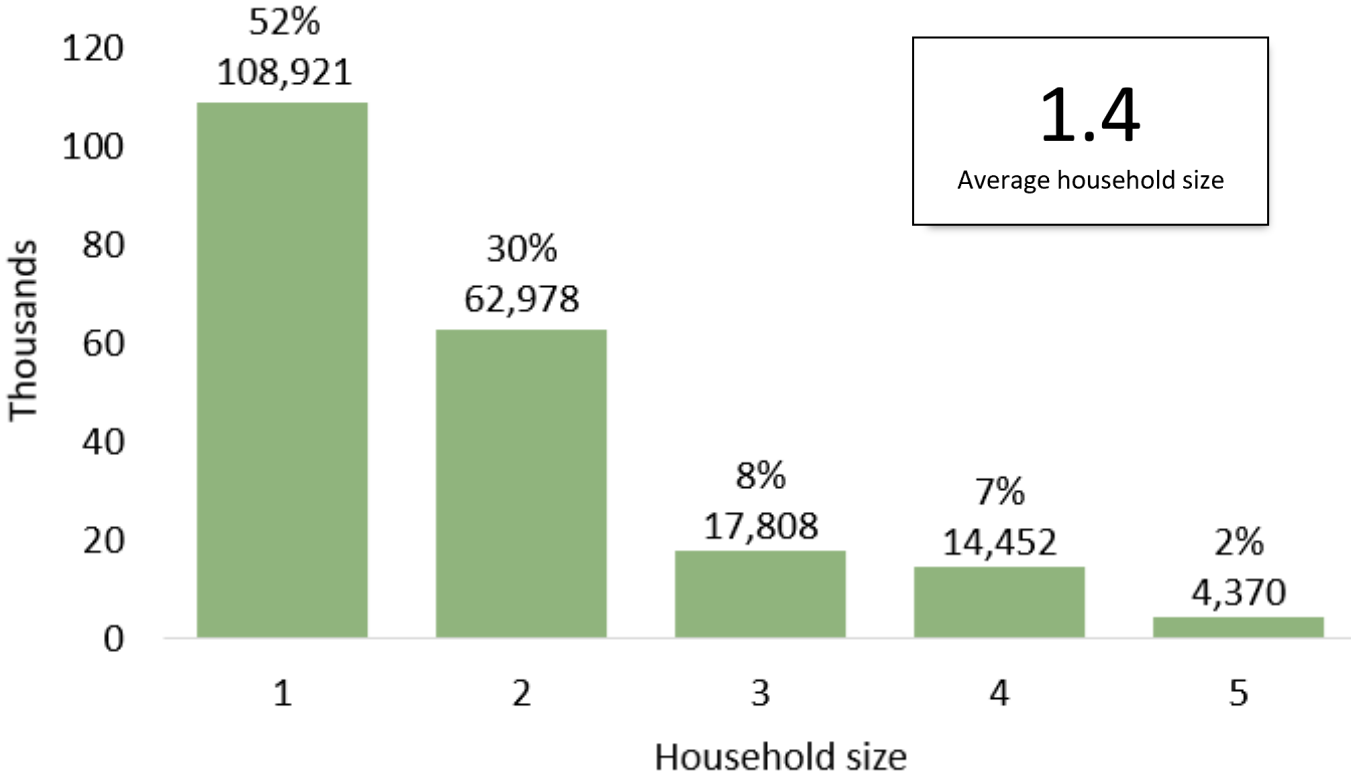


Qualified Health Plan Enrollees



By Household*

*52% of people are in one-person households;
 82% of people are in one- or two-person households.*



*Six- and seven-person households (1,851 QHP enrollees) excluded from the graphic.

Qualified Health Plan

New Enrollees

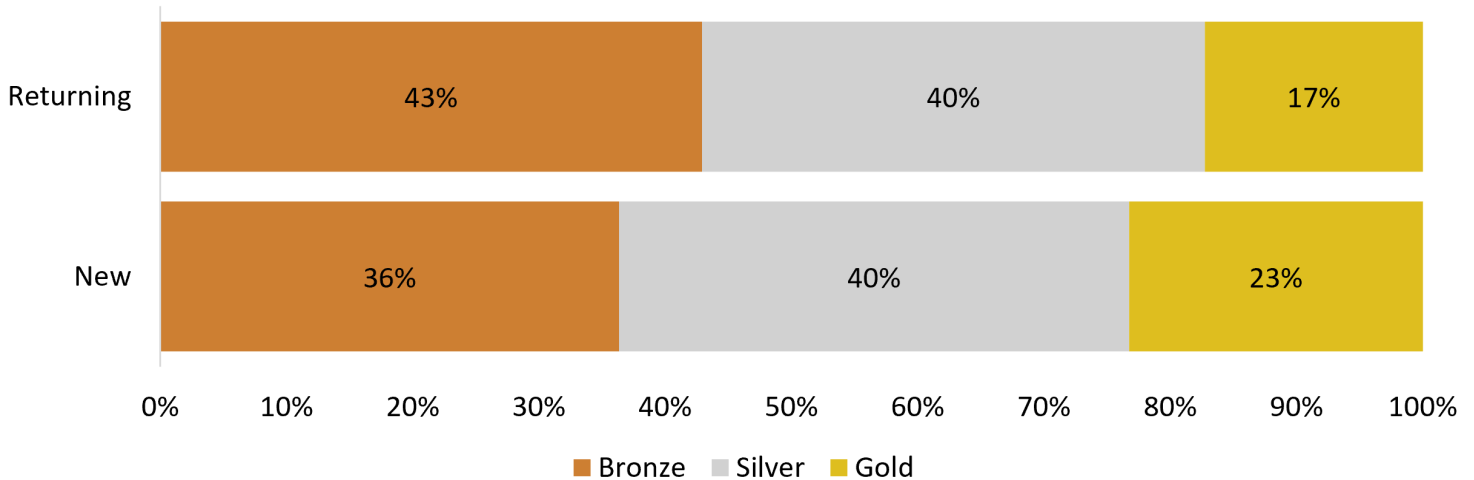
New* and Returning by Age

New enrollees were younger (under 35) than returning enrollees



New* and Returning Enrollees by Metal Level

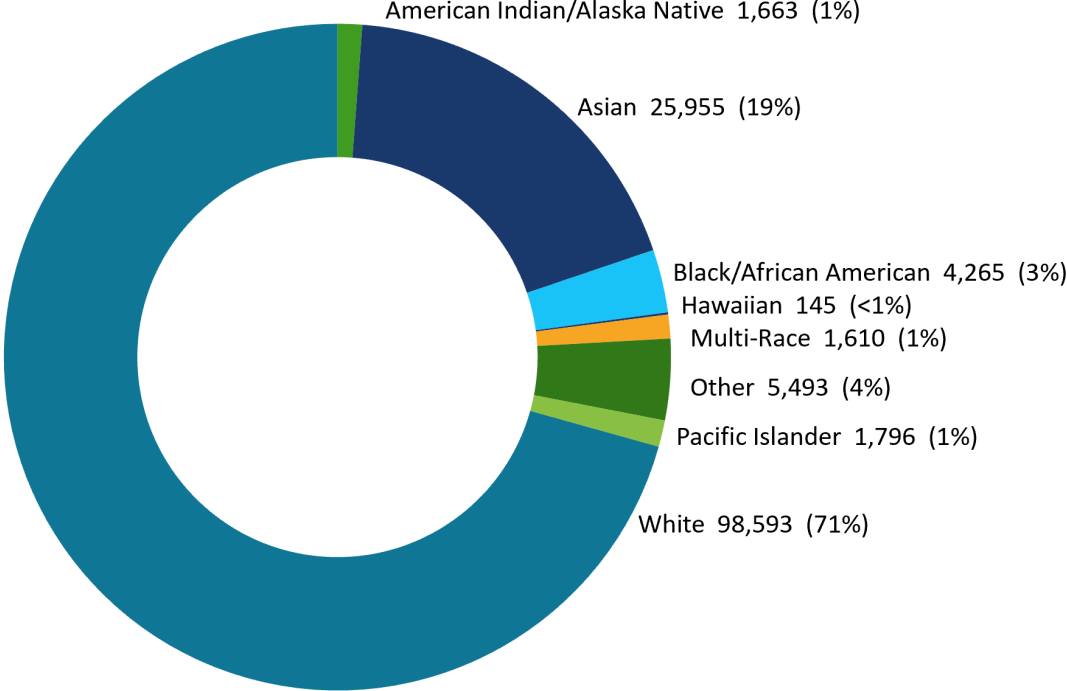
23% of new enrollees chose Gold plans for 2023, compared to 18% for 2022.



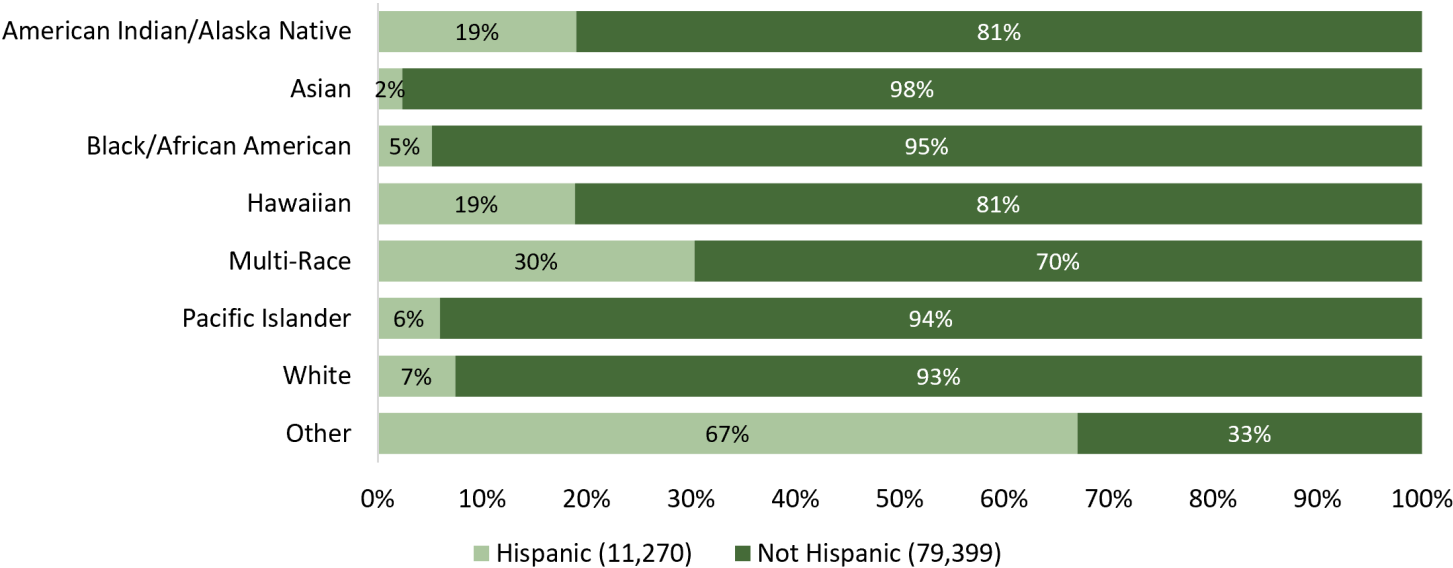
* "New" Qualified Health Plan (QHP) enrollees did not have coverage during the prior plan year (2022); "Returning" QHP enrollees had at least one month of coverage in the previous plan year.
Catastrophic coverage accounted for <1% of enrollees and is not in graphic.
Additional demographics are available in the 2023 Spring Enrollment Excel.

Qualified Health Plan Enrollees

By Race*



Race by Ethnicity*



* Hispanic Ethnicity and Race are collected separately and are shown as different categories.

Charts exclude customers who did not report race or ethnicity.

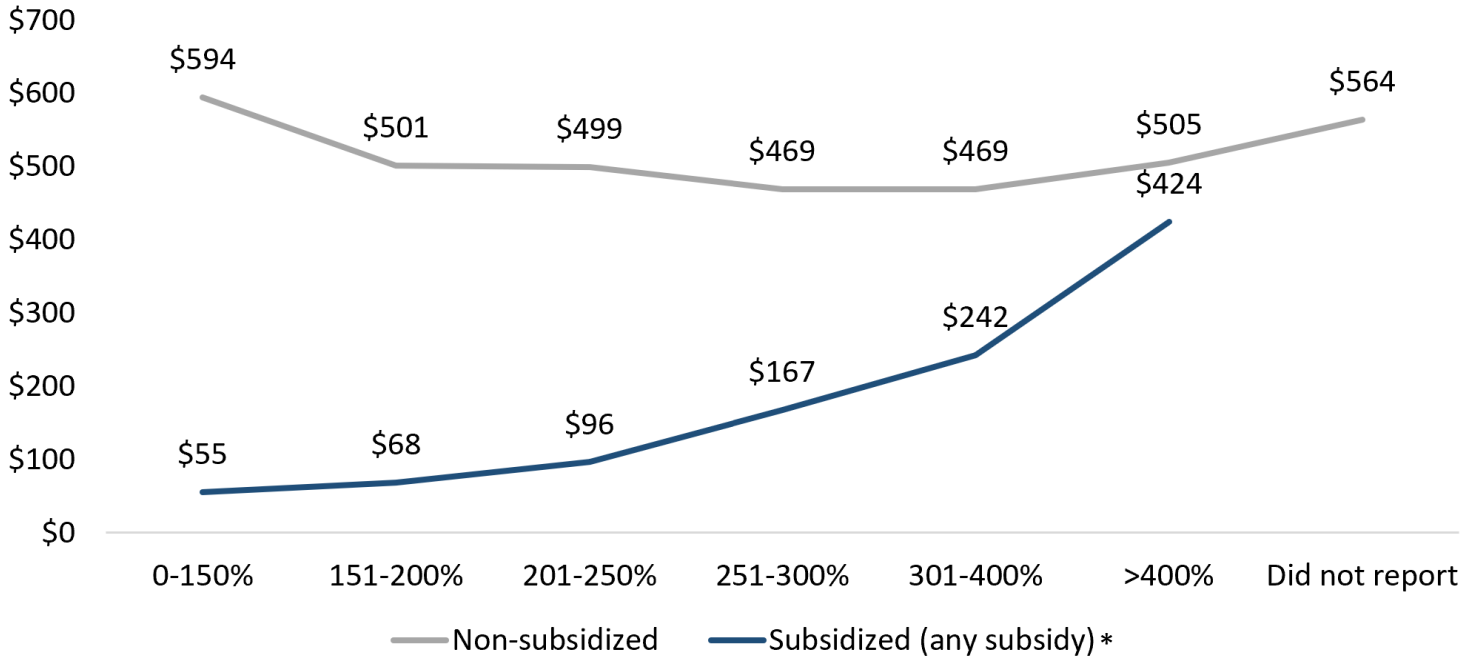
- Race not reported: 70,860, 34% of 210,380
- Ethnicity not reported: 119,711, 57% of 210,380

Additional demographics are available in the 2023 Spring Enrollment Excel.

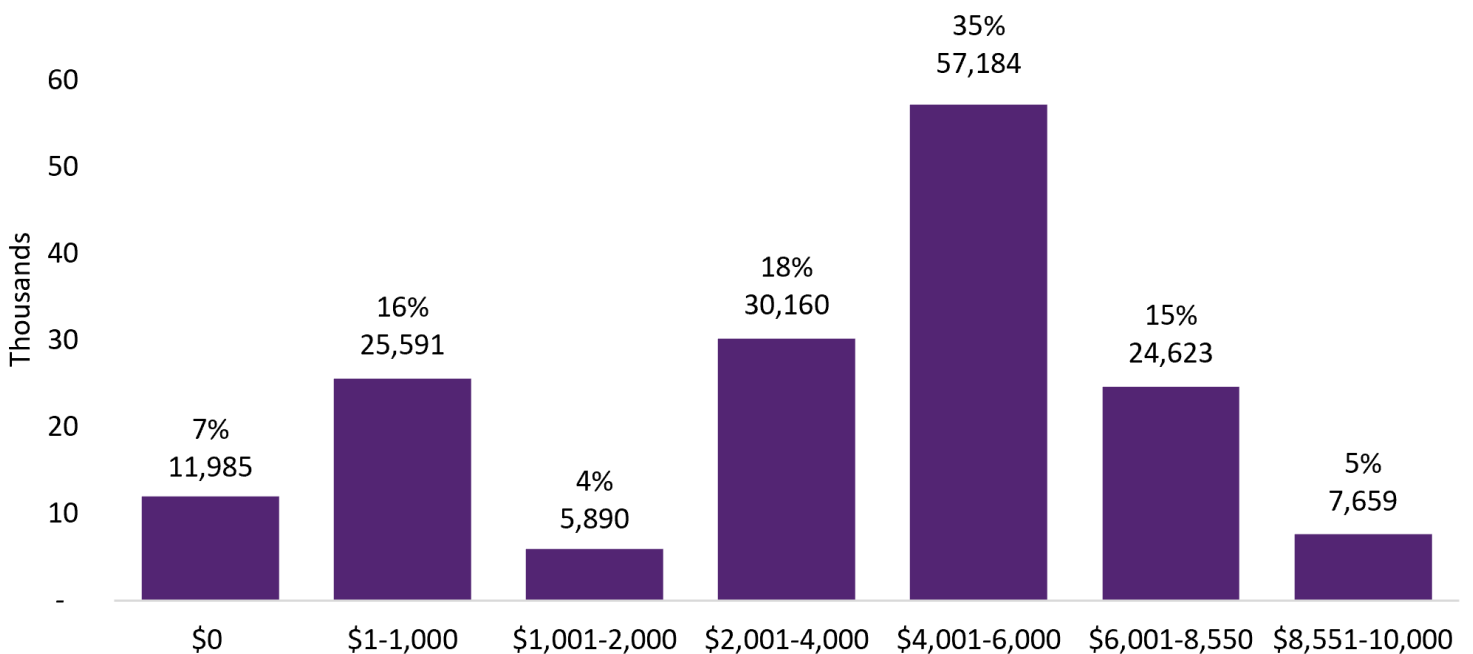
Qualified Health Plan Enrollees

Average Net Premium per Customer per Month

On average, subsidized customers pay nearly \$400 less on monthly premiums



Qualified Health Plan Enrollees by Plan Deductible **



* "Subsidized (any subsidy)" is defined as enrollees who receive federal and/or state subsidies.

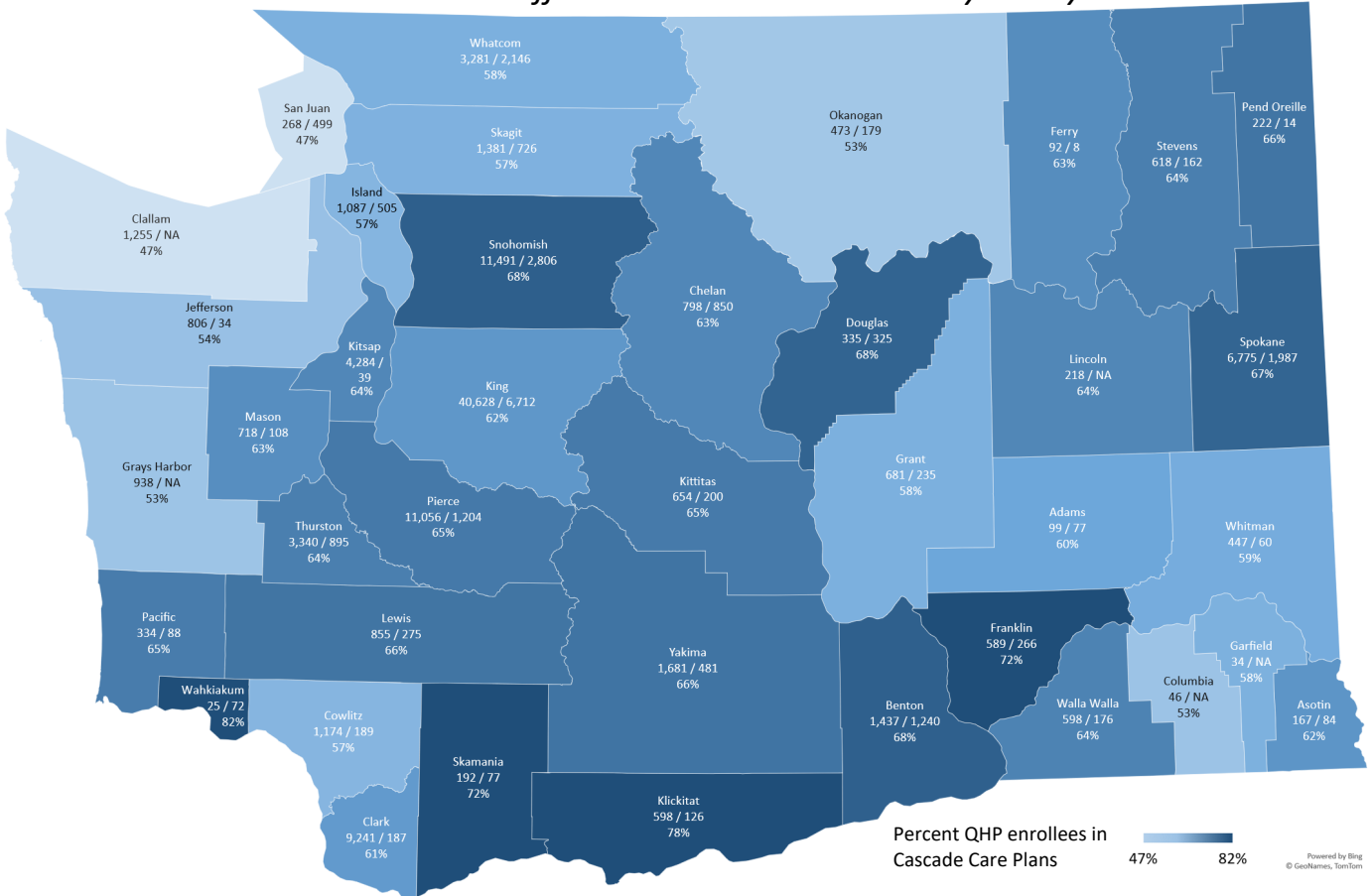
** 163,092 (77%) QHP enrollees are in a plan with an integrated deductible; 44,646 (21%) QHP enrollees are in a plan with separate deductibles for medical and pharmacy services (excluded from graphic).

Plan deductible includes both individual and family deductibles, counted by covered individual .

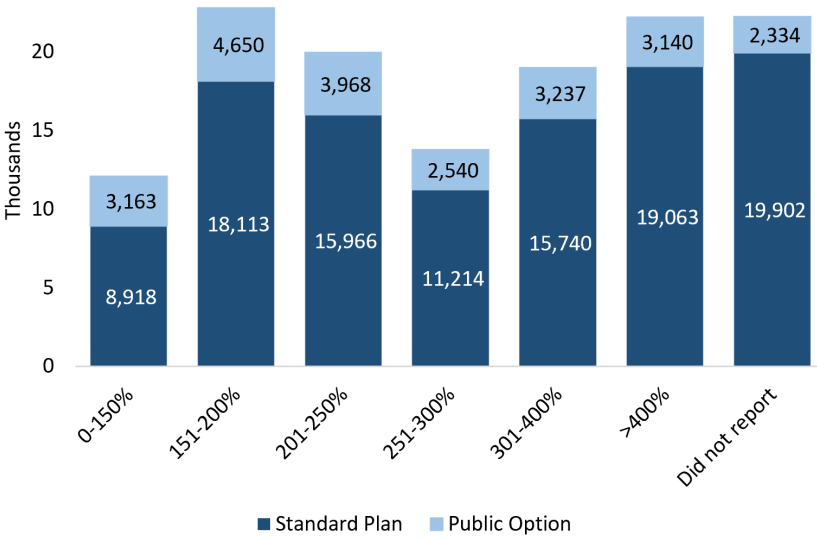
Cascade Care Plan Enrollees

Cascade Care Enrollees by County (Standard/Public Option Enrollees), Percent of Qualified Health Plan (QHP) Enrollees in Cascade Care Plans by County

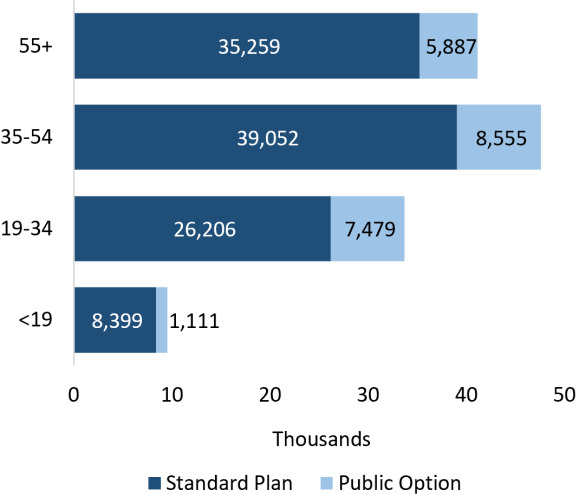
All carriers offer Cascade Care Plans in every county



By FPL



By Age

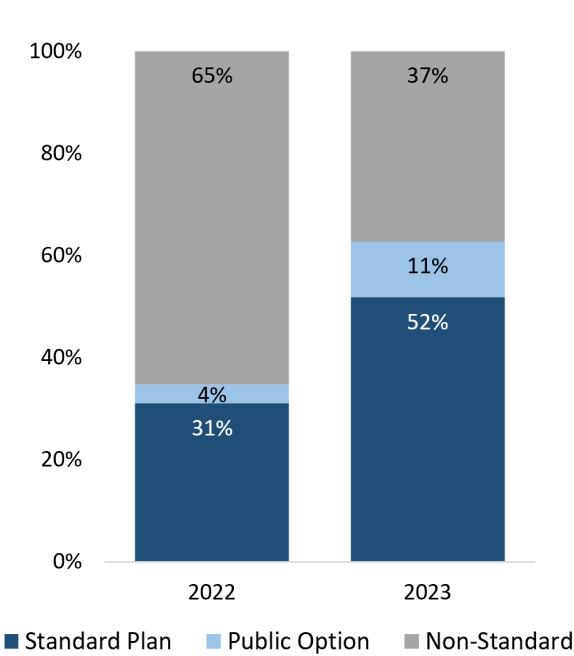


*Cascade Care Plans include public option (Cascade Select) and standard (Cascade) plans. "Non-Standard" and "Non-Cascade" plans describe all plans that do not fall into Cascade Care plan categories. Cascade Care Plans were offered for the first time for the coverage year 2021.

Cascade Care Plan Enrollees

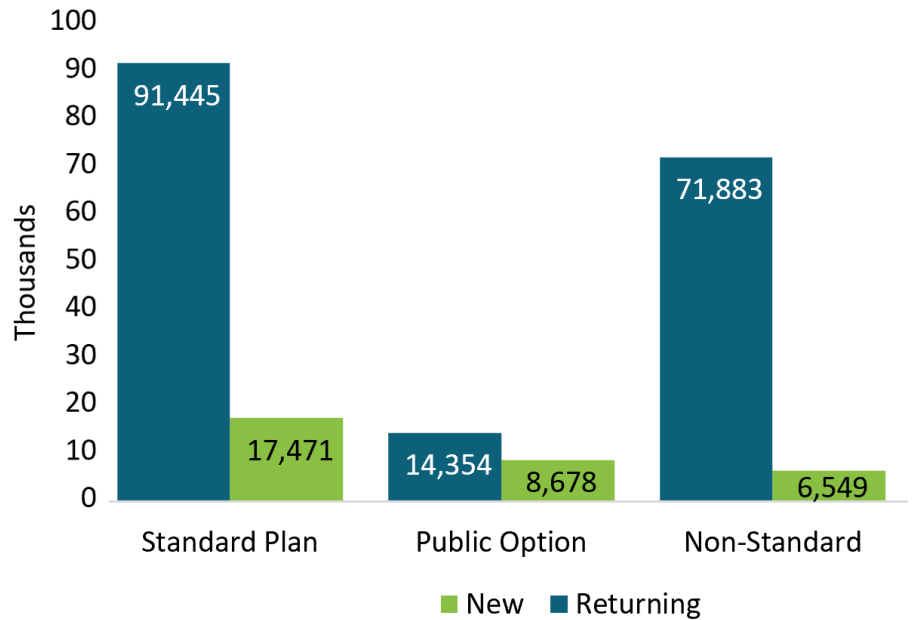
2022 and 2023 by Enrollment

63% of Qualified Health Plan (QHP) customers are in a Cascade Care plan up from 35% in 2022.



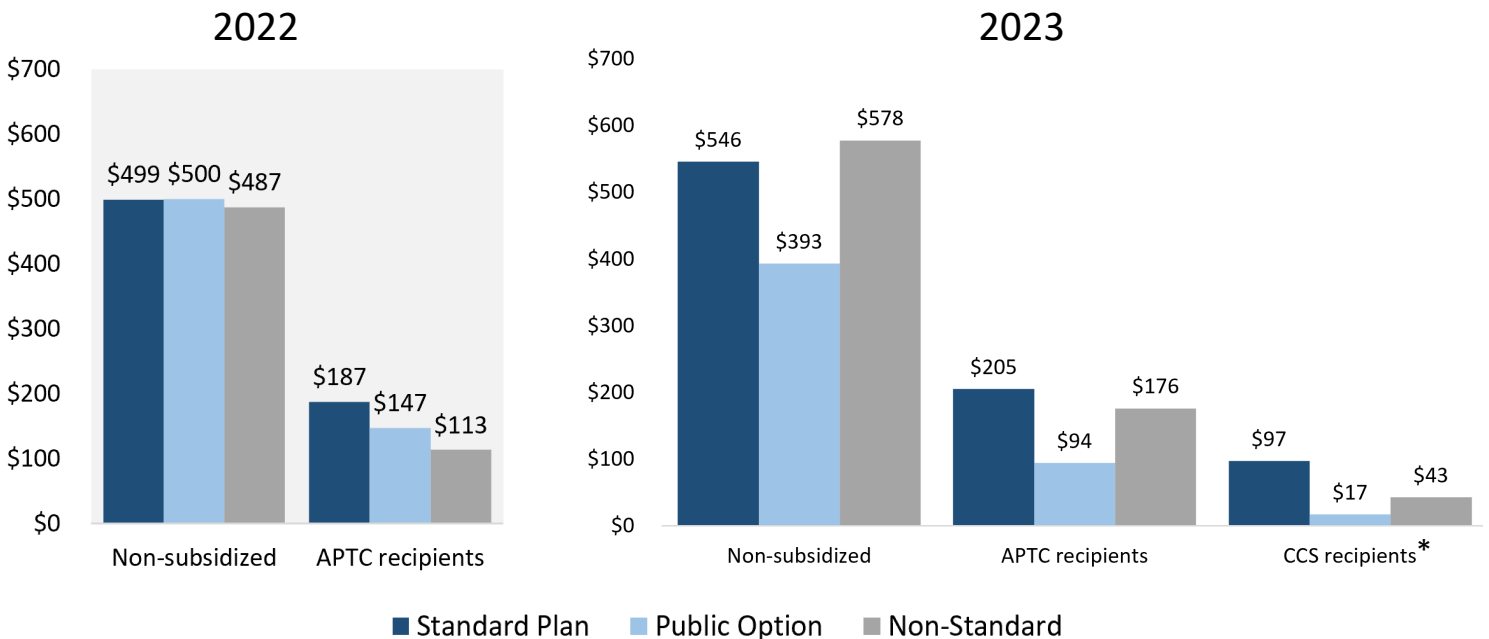
2023 by New and Returning

80% of new QHP customers enrolled in a Cascade Care plan for 2023, up from 53% for 2022.



Monthly Net Premium per Person by Plan Type

Net premiums decreased significantly for public option enrollees for 2023.

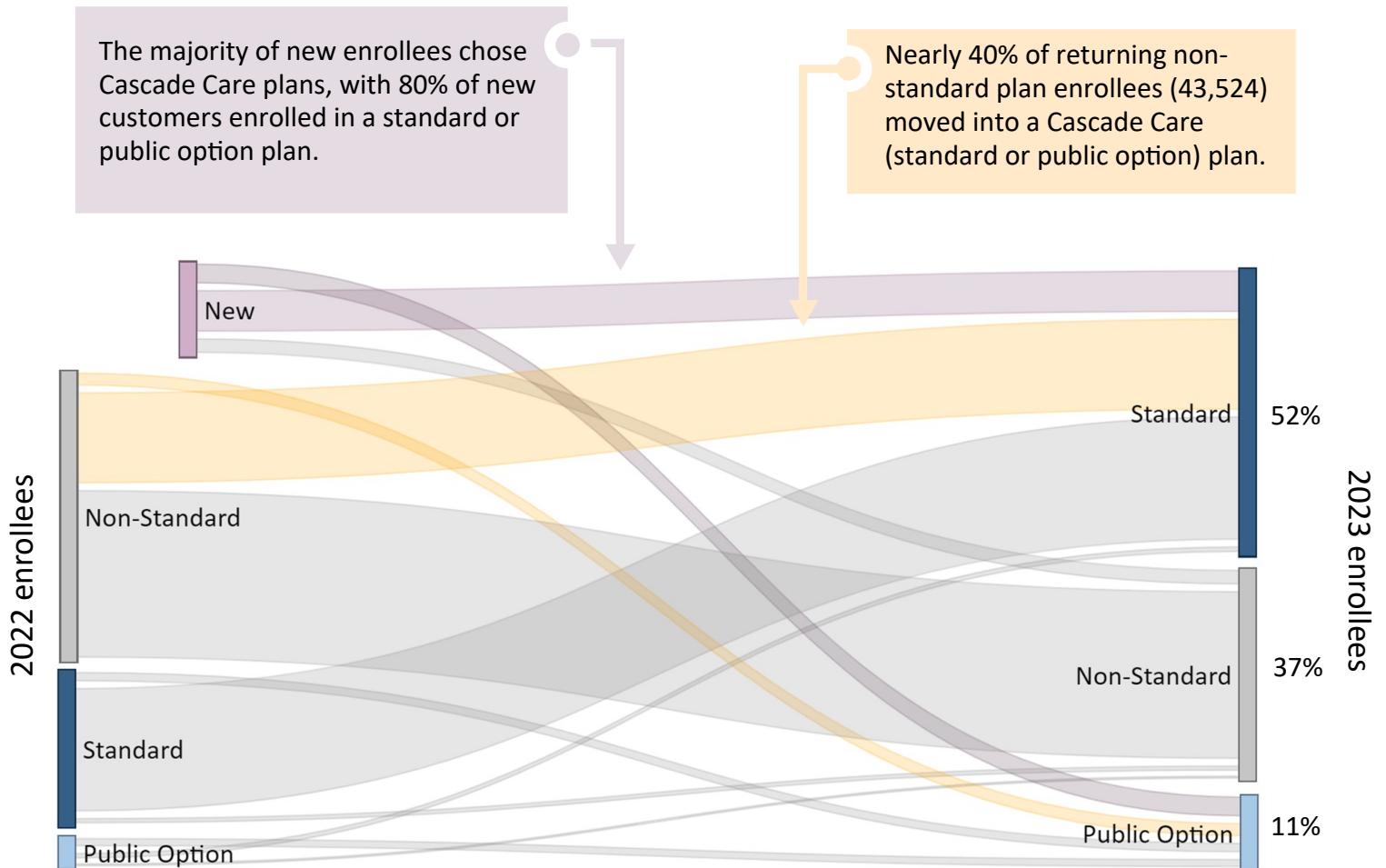


*Typically, Cascade Care Savings recipients must be enrolled in a Cascade Care Silver or Gold plan to qualify. For members of the AI/AN population, this requirement is waived.

Plan Movement Toward Standard Plans

Plan Movement Among Qualified Health Plan (QHP) Enrollees, 2022 to 2023

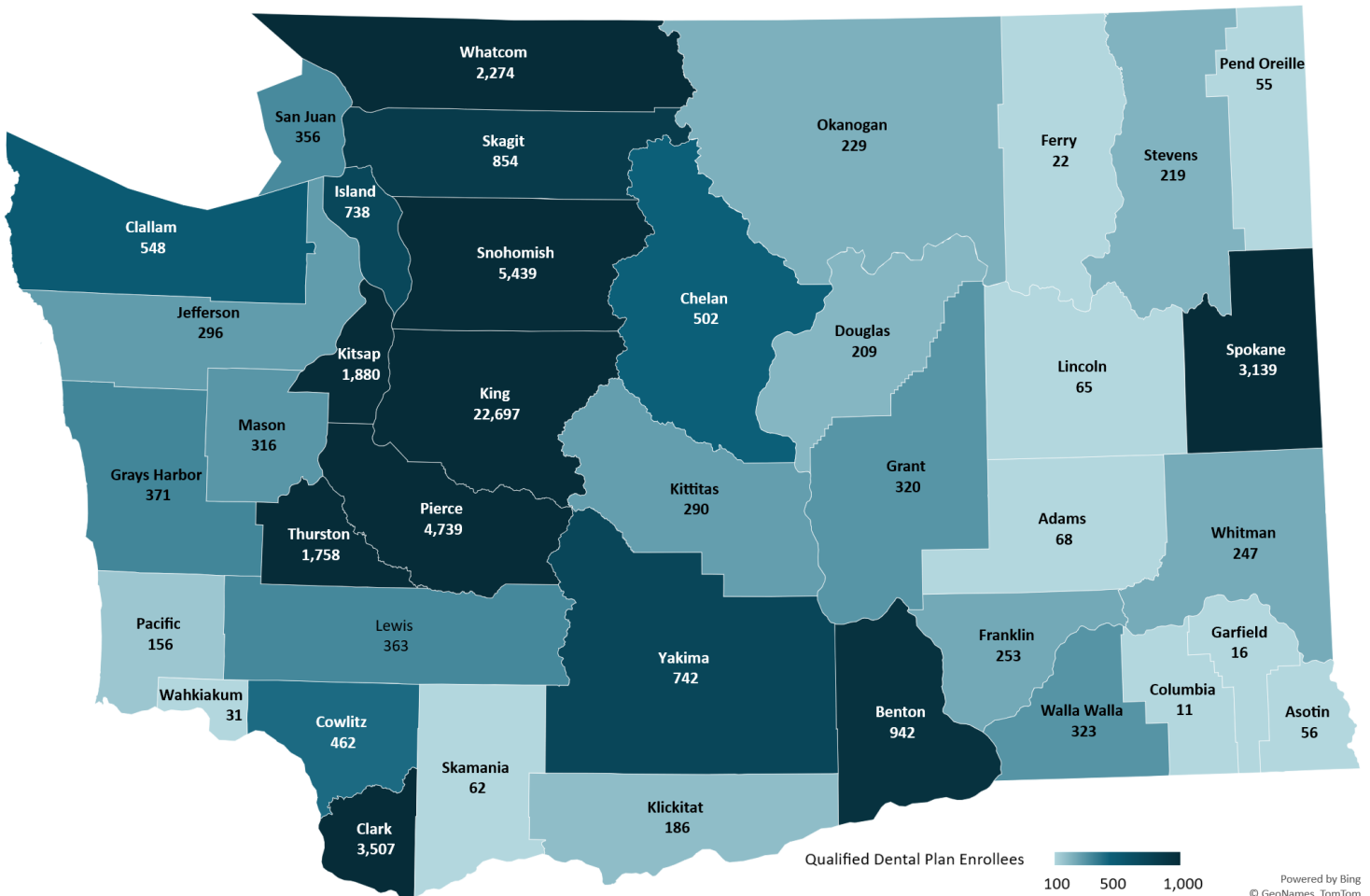
In 2023, Cascade Care Standard Plans are now the most prevalent plan type among QHP enrollees.



This graphic maps returning enrollees from their last selected 2022 plan type to their 2023 plan type. New enrollees are depicted in pink.

Qualified Dental Plan Enrollees

Number of Qualified Dental Plan (QDP) Enrollees by County



Top 10 Counties

County	Enrollees
King	22,697
Snohomish	5,439
Pierce	4,739
Clark	3,507
Spokane	3,139
Whatcom	2,274
Kitsap	1,880
Thurston	1,758
Benton	942
Skagit	854

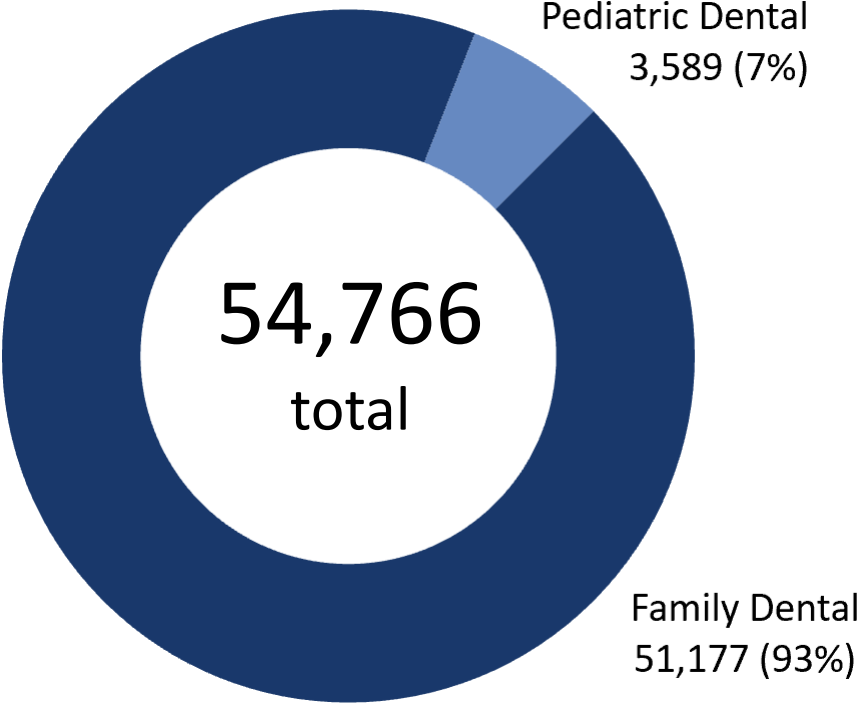
By Carrier

Carrier	Enrollees	Percent
Delta Dental of Washington	34,329	63%
Dentegra Insurance Company	11,014	20%
LifeWise WA	8,379	15%
PacificSource	896	2%
Kaiser Northwest	148	<1%

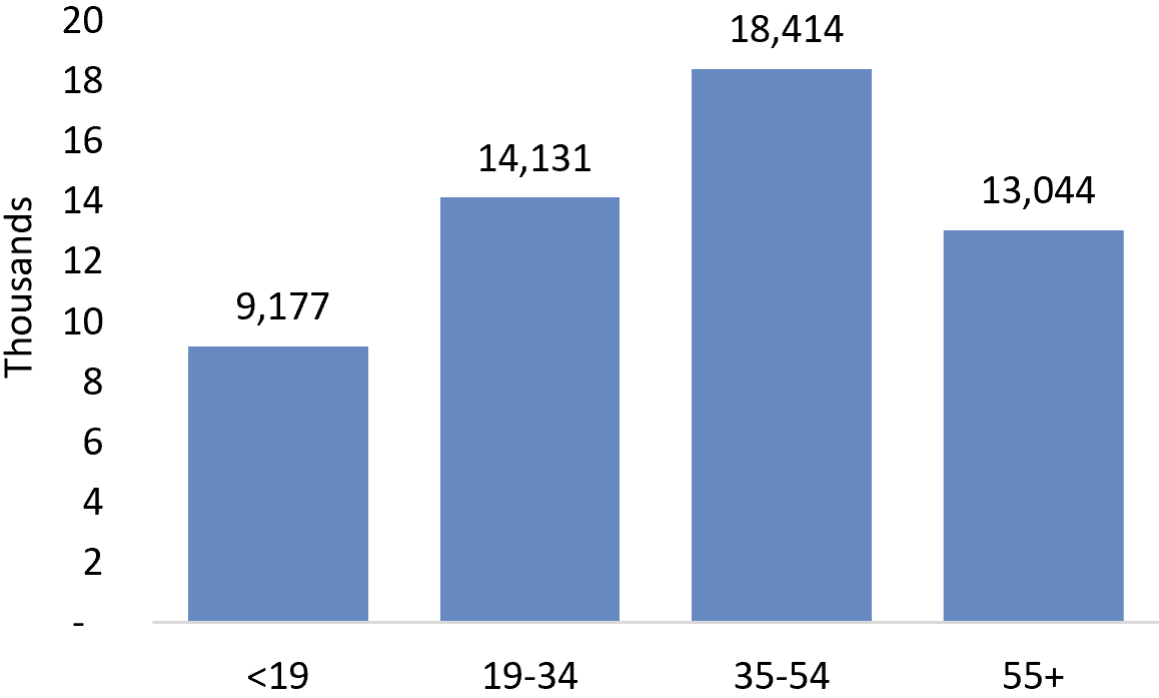
Three of five dental carriers offer both family and pediatric dental plans. Dentegra offers family plans only and Kaiser offers pediatric plans only.

Qualified Dental Plan Enrollees

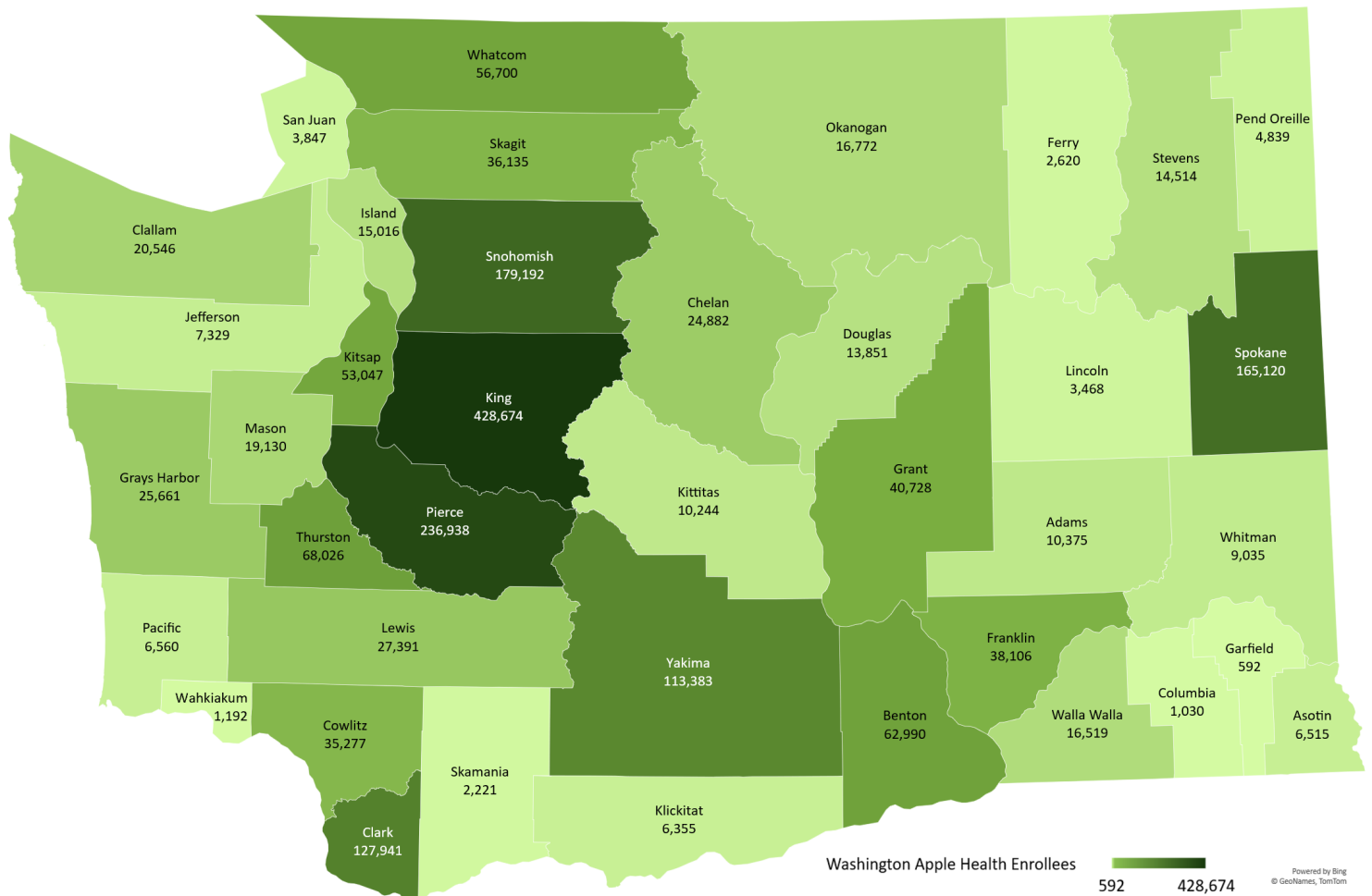
By Plan Type



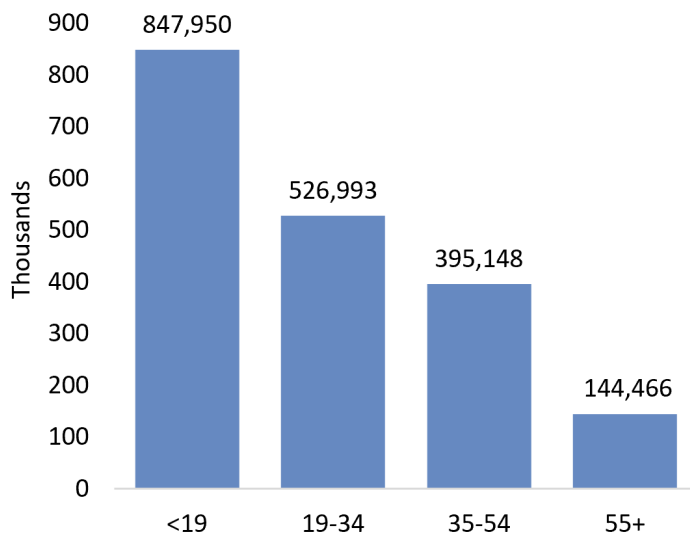
By Age



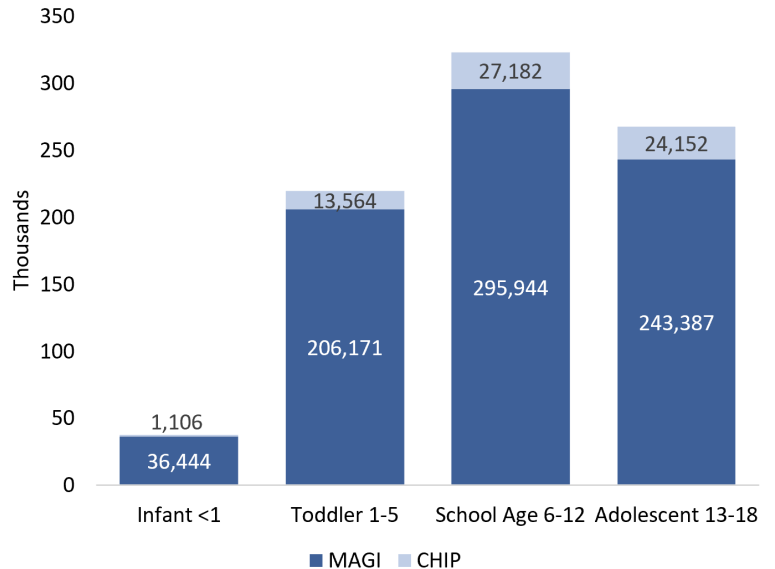
Number of Washington Apple Health Enrollees by County



By Age

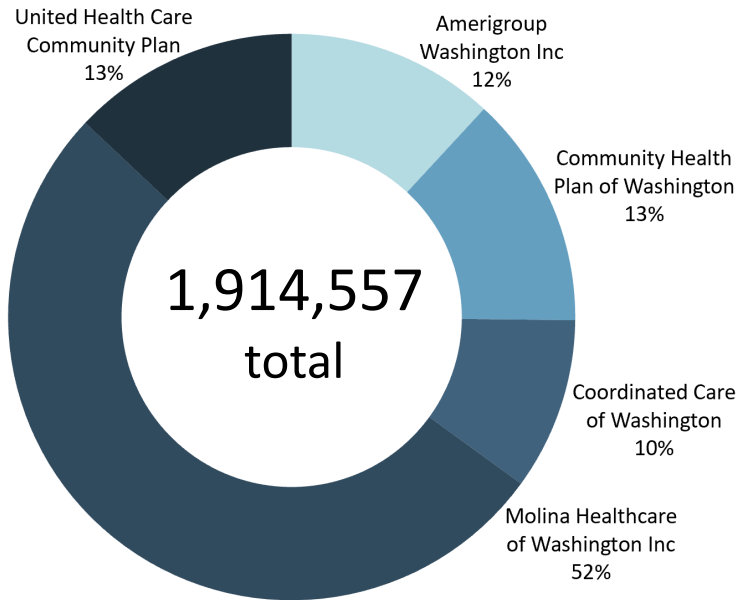


Under 19

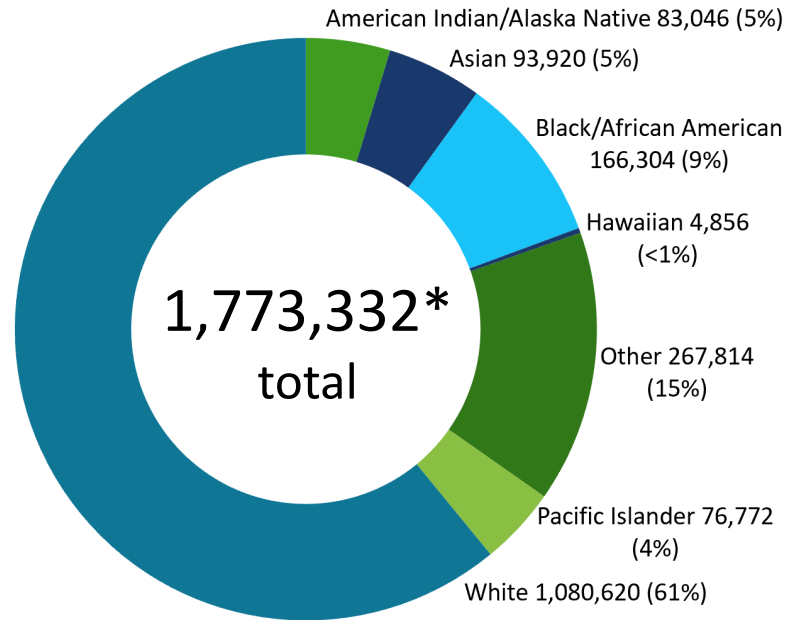


Washington Apple Health (WAH)

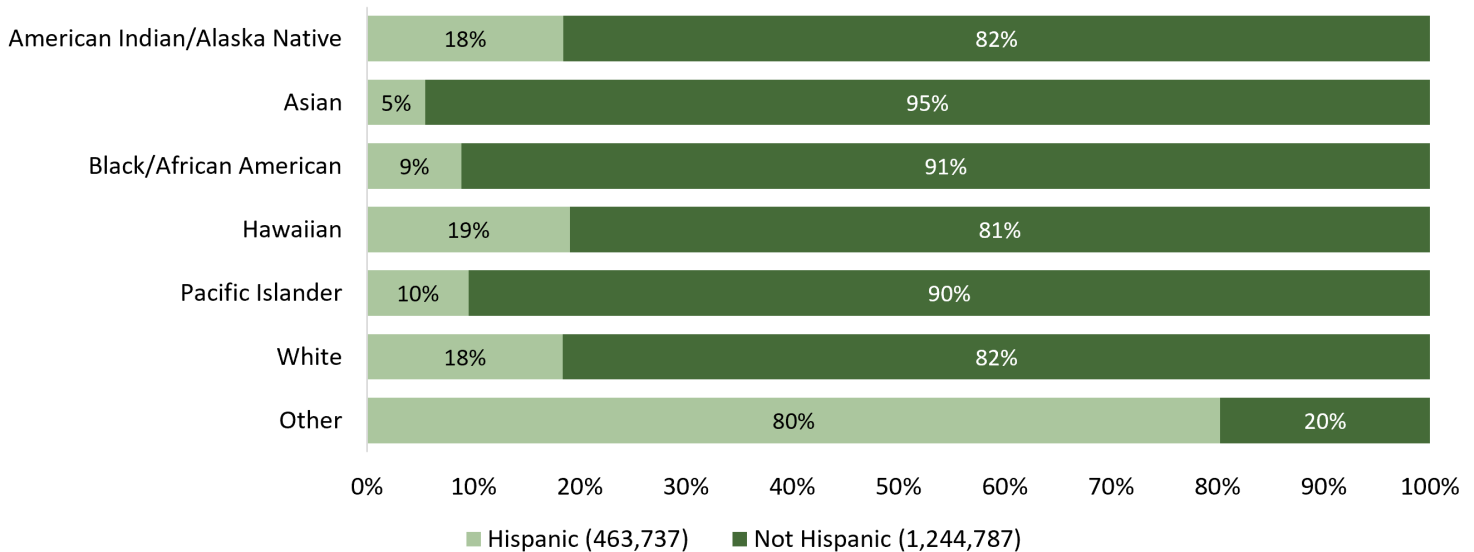
By Carrier



By Race



By Race and Ethnicity*



* Hispanic Ethnicity and Race are collected separately and are shown as different categories. Apple Health doesn't have a multi-race option when reporting. Graphics exclude customers who did not report race or ethnicity.

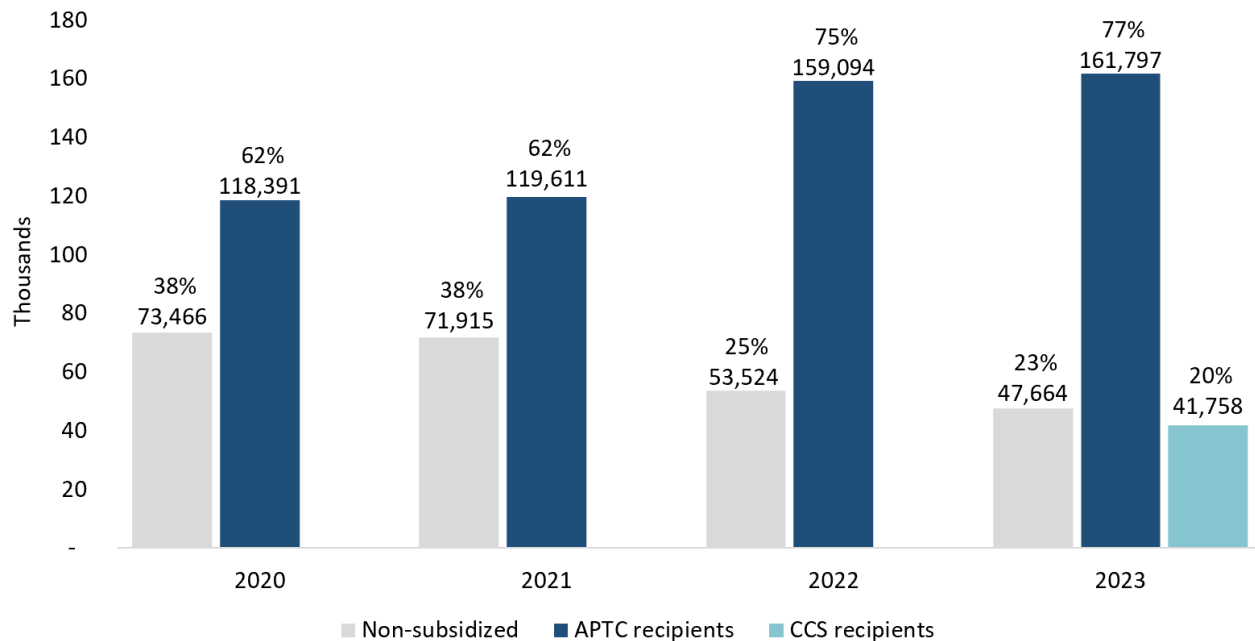
- Race not reported: 141,222, 7% of 1,914,557
- Ethnicity not reported: 226,033, 12% of 1,914,557

Additional demographics are available in the 2023 Spring Enrollment Report Excel.

Qualified Health Plan Subsidy Status

Enrollment by Subsidy Status*

77% of QHP customers are receiving state and/or federal subsidies to help pay monthly premiums.



CCS Recipients by Net Premium

Net Premium Cascade Care Savings Enrollees

\$0	10,656
\$1-50	10,969
\$51-100	8,995
\$101+	11,138
Total	41,758

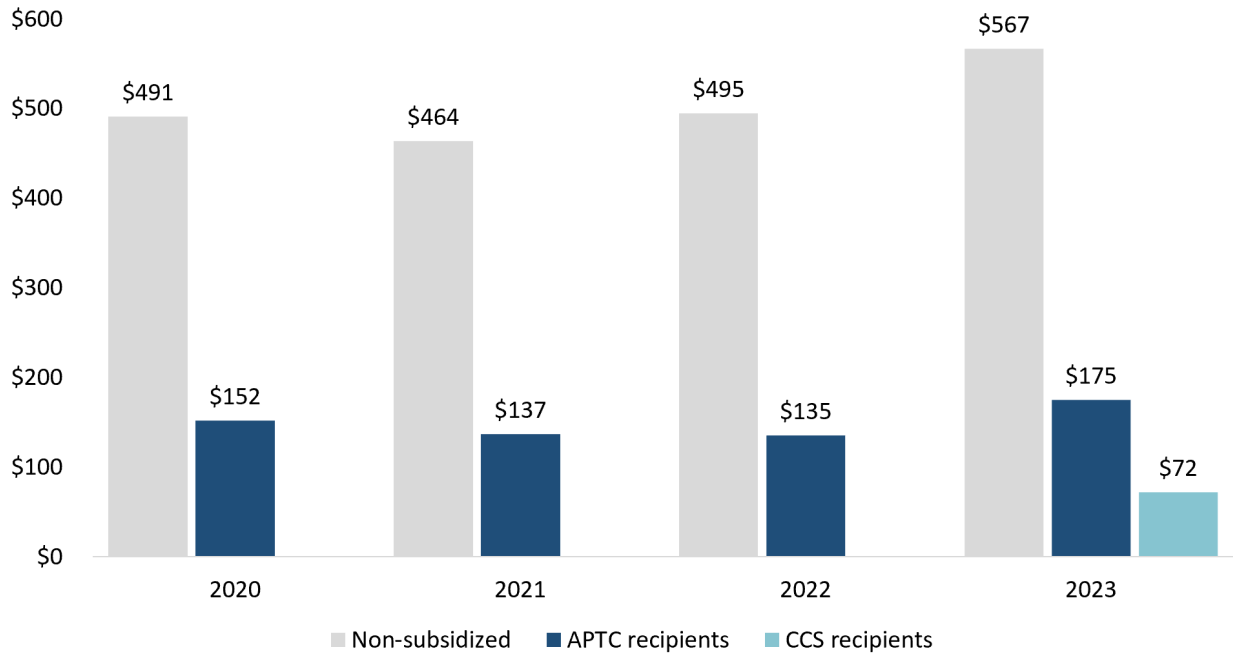
The total number of Cascade Care Savings (CCS) recipients reflects QHP enrollees who were actively enrolled in February and effectuated by March 31, 2023. CCS enrollment continues to grow with the CCS Special Enrollment Period (SEP). The SEP is available to enrollees up to 250% of the federal poverty level who are not already enrolled in a Cascade Care Silver or Gold plan.

* "APTC recipients" is defined as all customers who receive federal advance premium tax credits (APTC).

"CCS recipients" is defined as all customers who receive Cascade Care Savings (CCS).

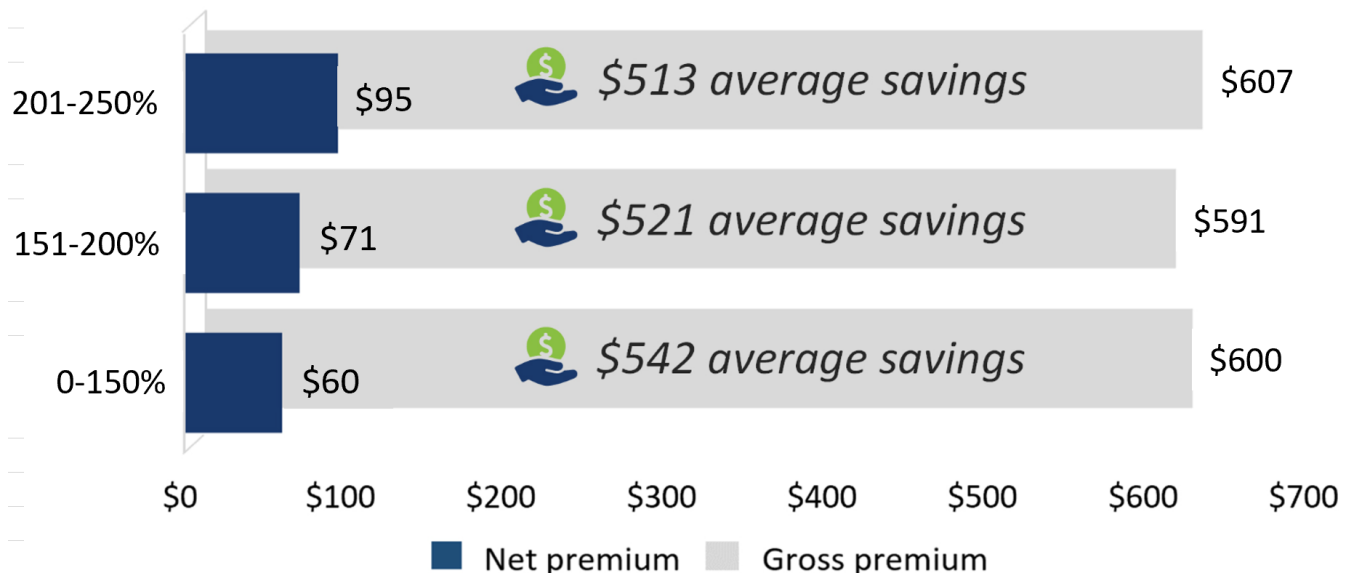
CCS was newly available for 2023 for QHP enrollees up to 250% of the federal poverty level (FPL). A majority of the 41,758 CCS recipients (all but 919) also receive federal APTC (are included in the 161,797 APTC recipients). Percentages do not sum to 100% because subsidy categories are not mutually exclusive.

Average Monthly Net Premium by Subsidy Status

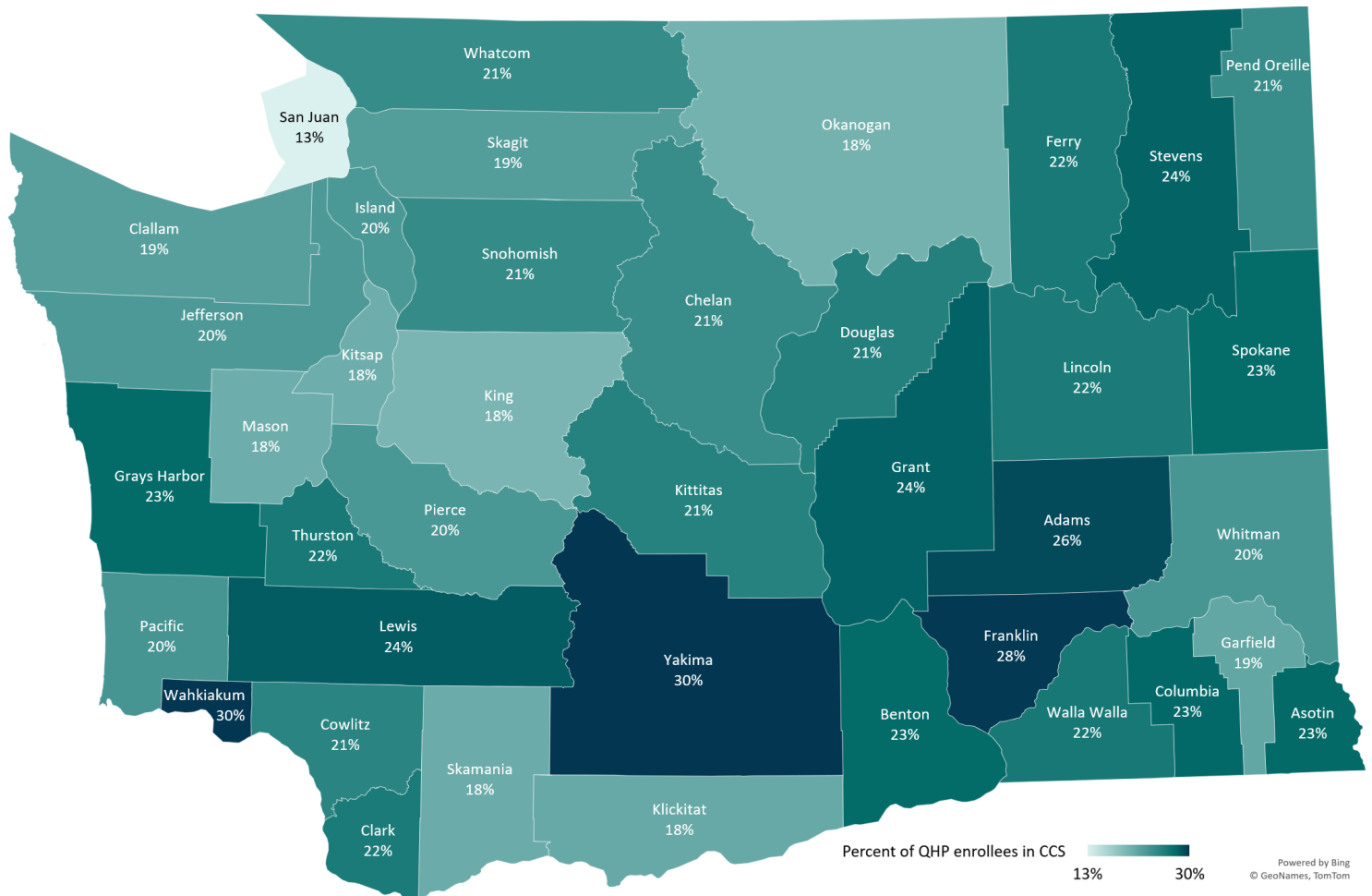


Net and Gross Premium for All Cascade Care Savings Recipients by FPL

The almost 42,000 people receiving Cascade Care Savings save an average of over \$520 per member per month in federal and state subsidies, for an average net premium of \$72.



Percent of Qualified Health Plan enrollees who are Cascade Care Savings recipients



Cascade Care plans, overall, saw their largest growth in Eastern Washington. Three of the four counties with more than 25% of enrollees receiving Cascade Care Savings are located east of the Cascades — Adams, Franklin and Yakima counties.

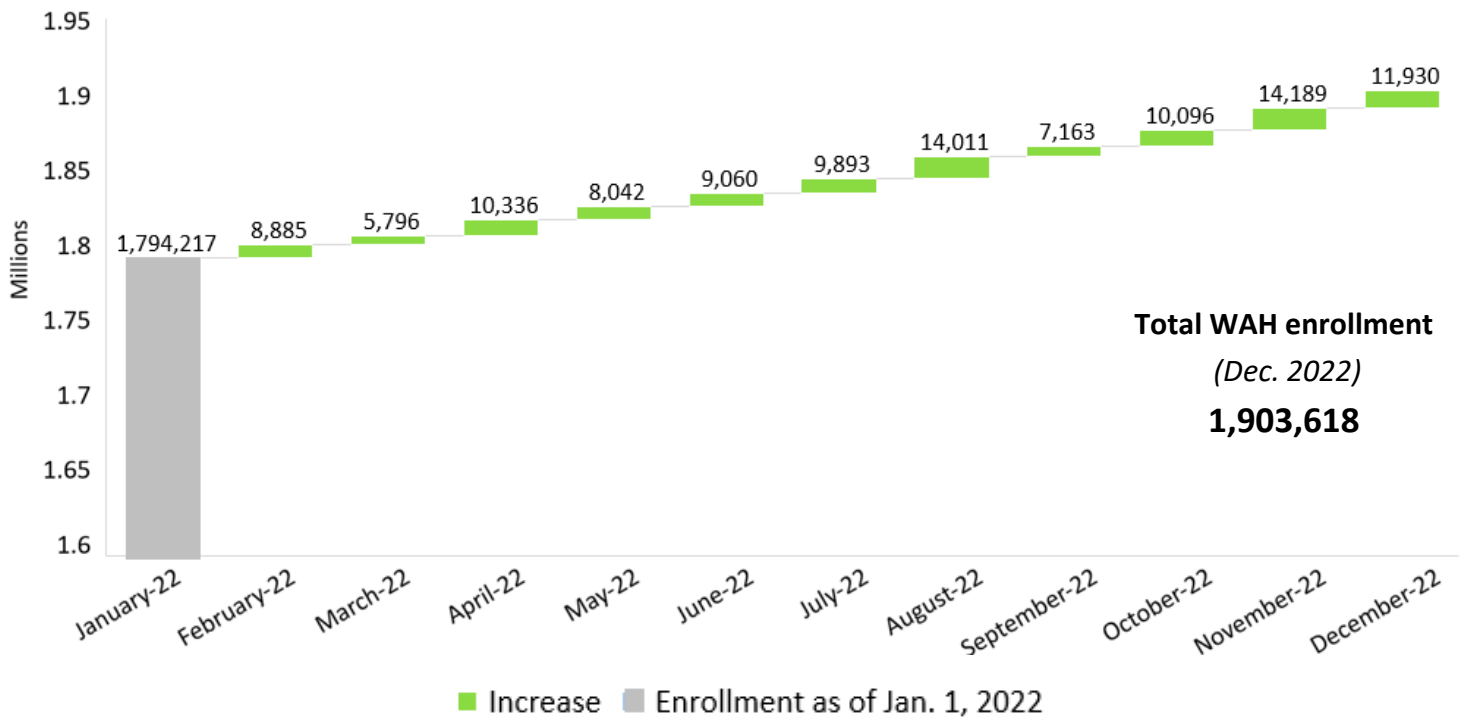
Top 10 Counties

County	Enrollees
King	13,466
Snohomish	4,352
Pierce	3,715
Clark	3,366
Spokane	2,979
Whatcom	1,936
Thurston	1,449
Kitsap	1,234
Yakima	1,001
Benton	911

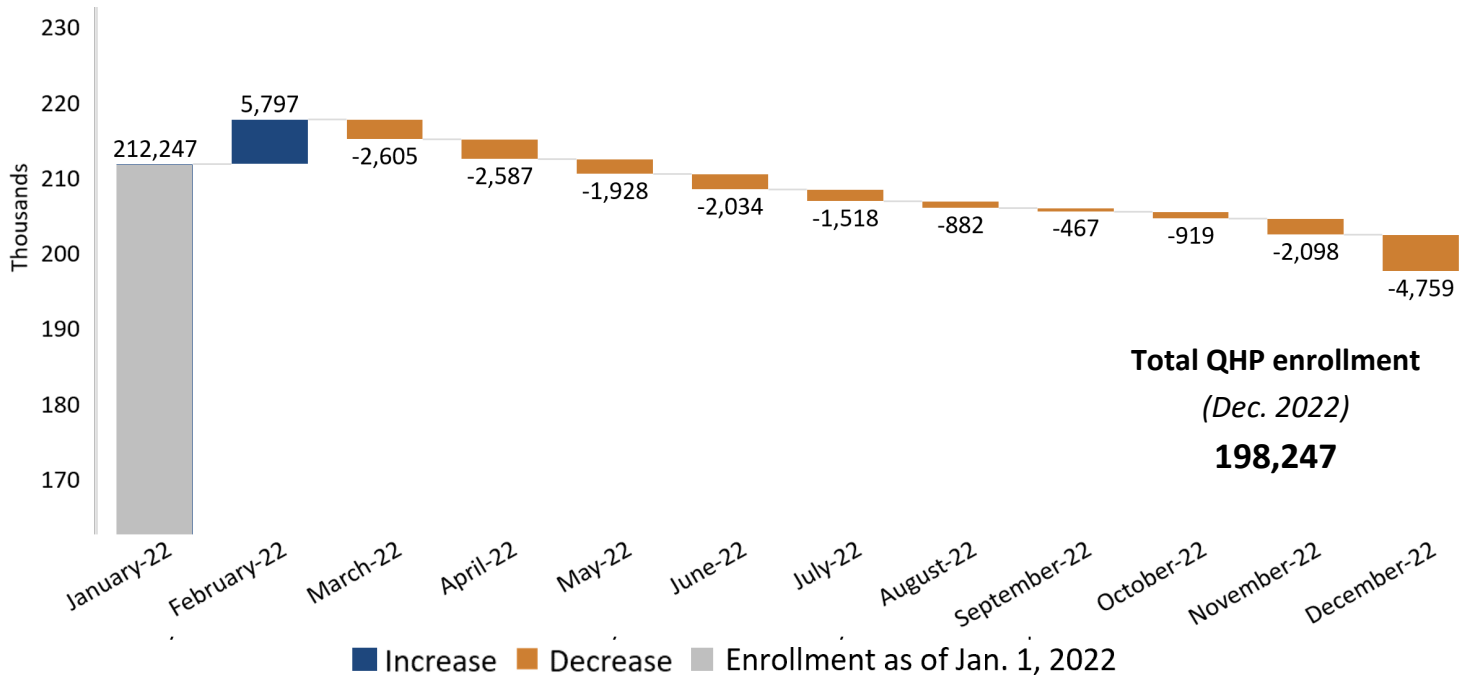
Overview of Net Enrollment

Consistent with 2021, more than 109,000 people gained Washington Apple Health (WAH) coverage during 2022, while Qualified Health Plan (QHP) enrollment decreased slightly (14,000).

2022 Net Washington Apple Health (WAH) Enrollment

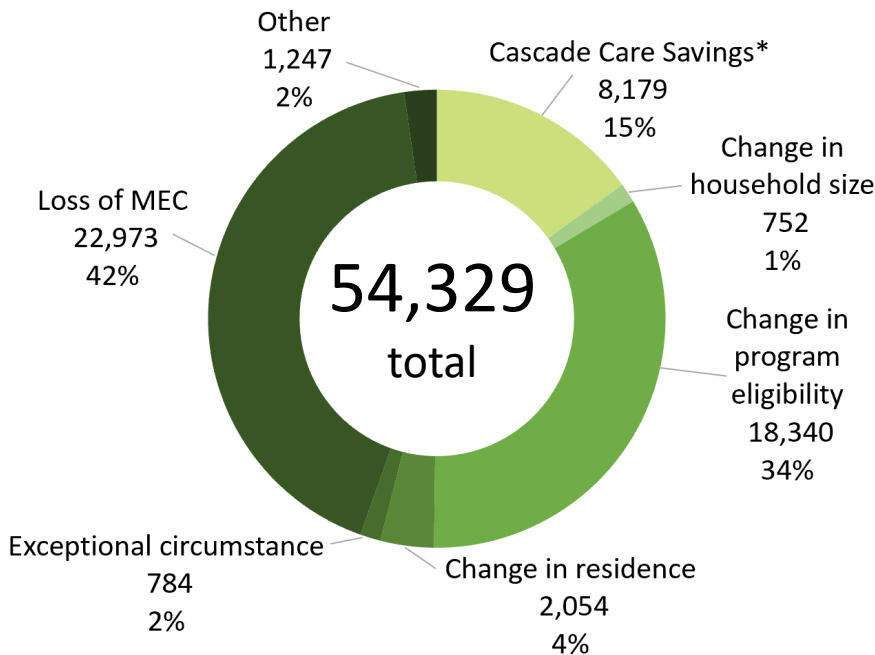


2022 Net Qualified Health Plan (QHP) Enrollment

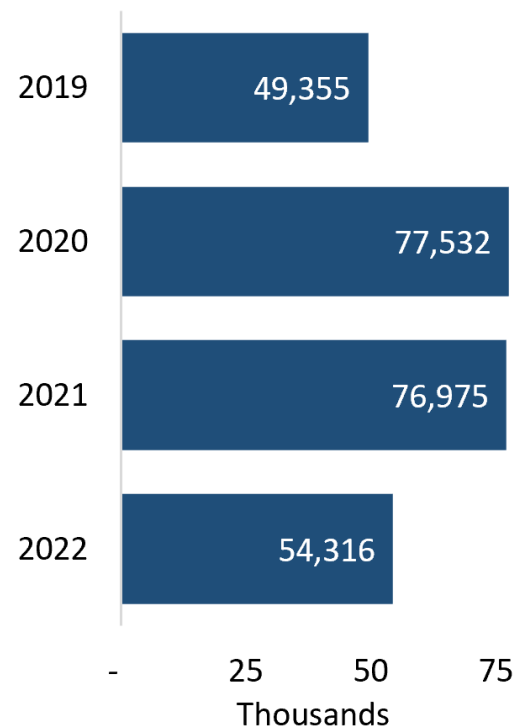


Qualified Health Plan Special Enrollment

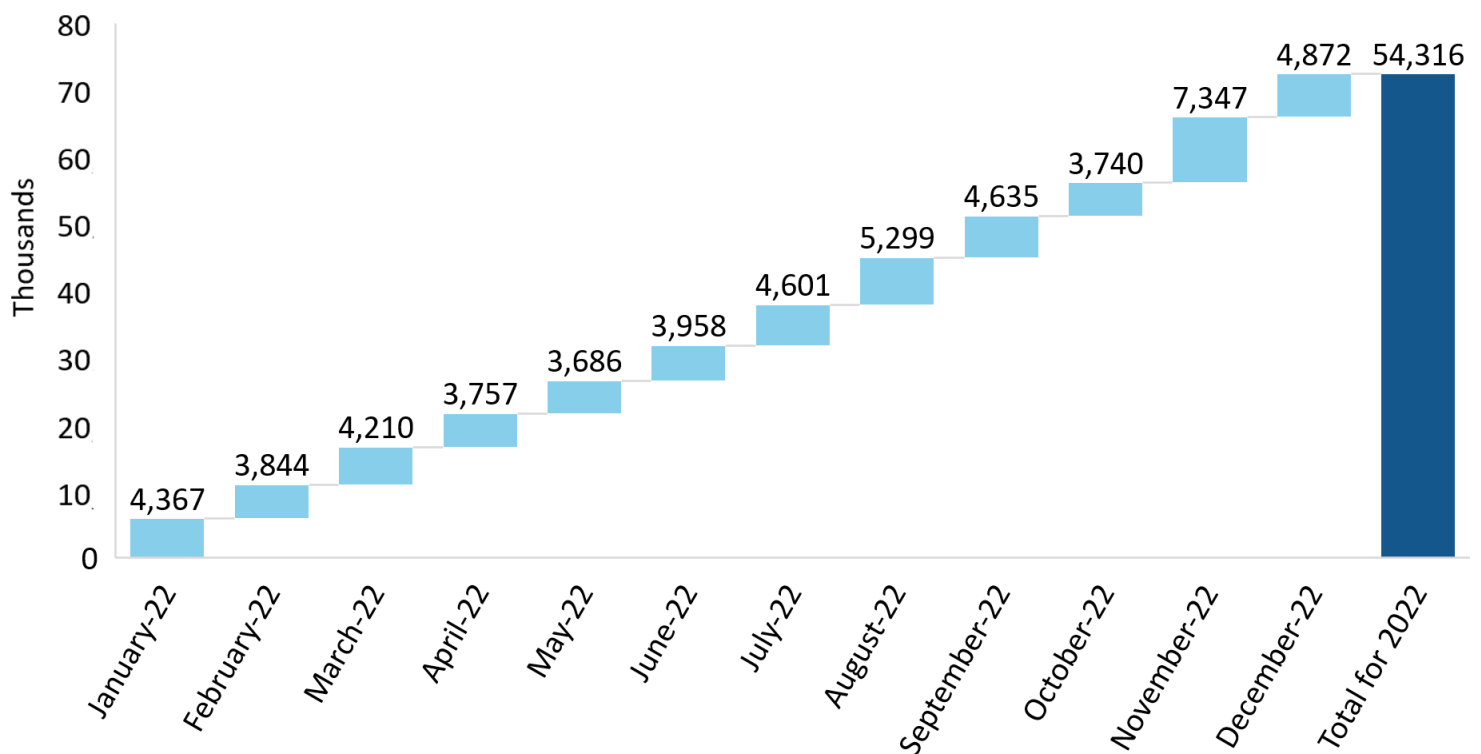
2022 Special Enrollment



Annual Special Enrollment



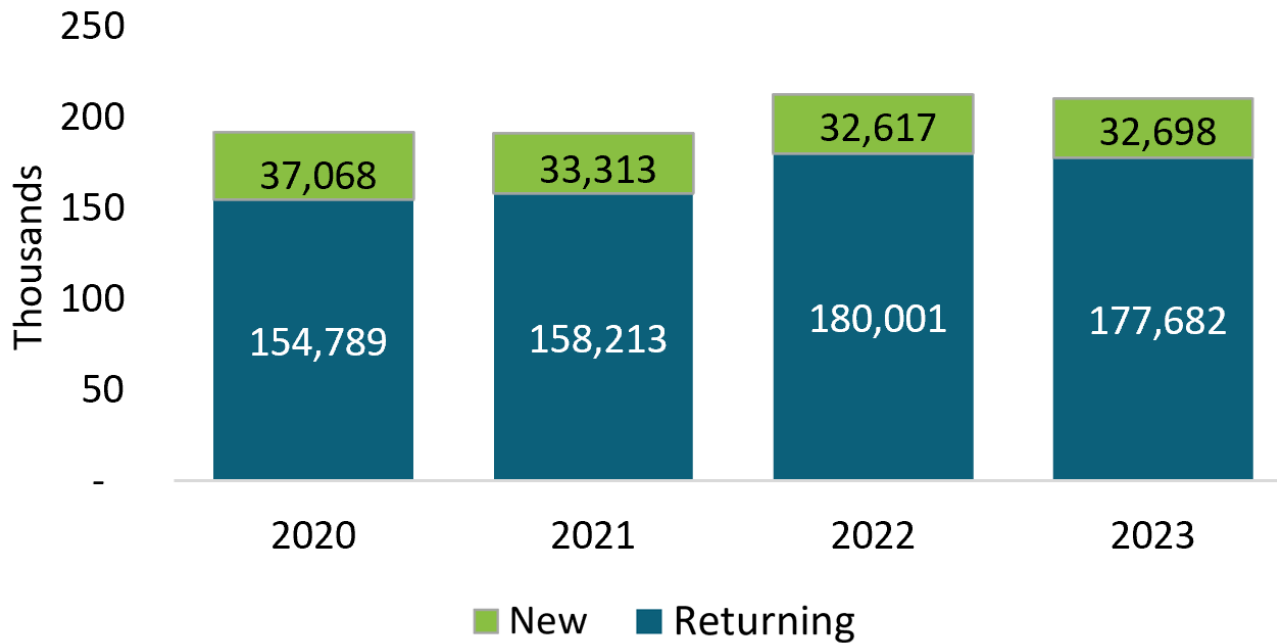
2022 Qualified Health Plan Special Enrollment Period Enrollment by Month



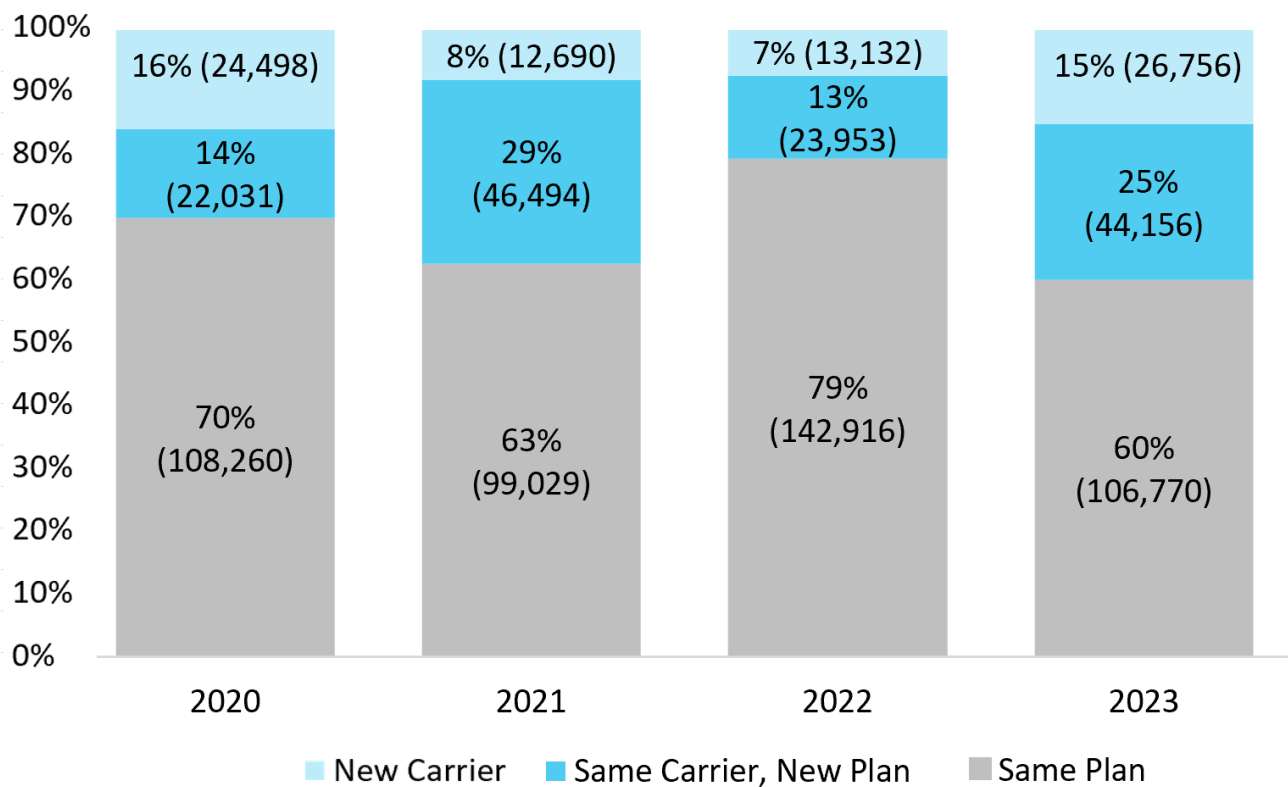
*Cascade Care Savings Special Enrollment Period (SEP) was first available beginning in July 2022. This SEP is available to all enrollees up to 250% percent who are not enrolled in a Cascade Care Silver or Gold plan.

Qualified Health Plan Additional Trends

Enrollment by New and Returning Status



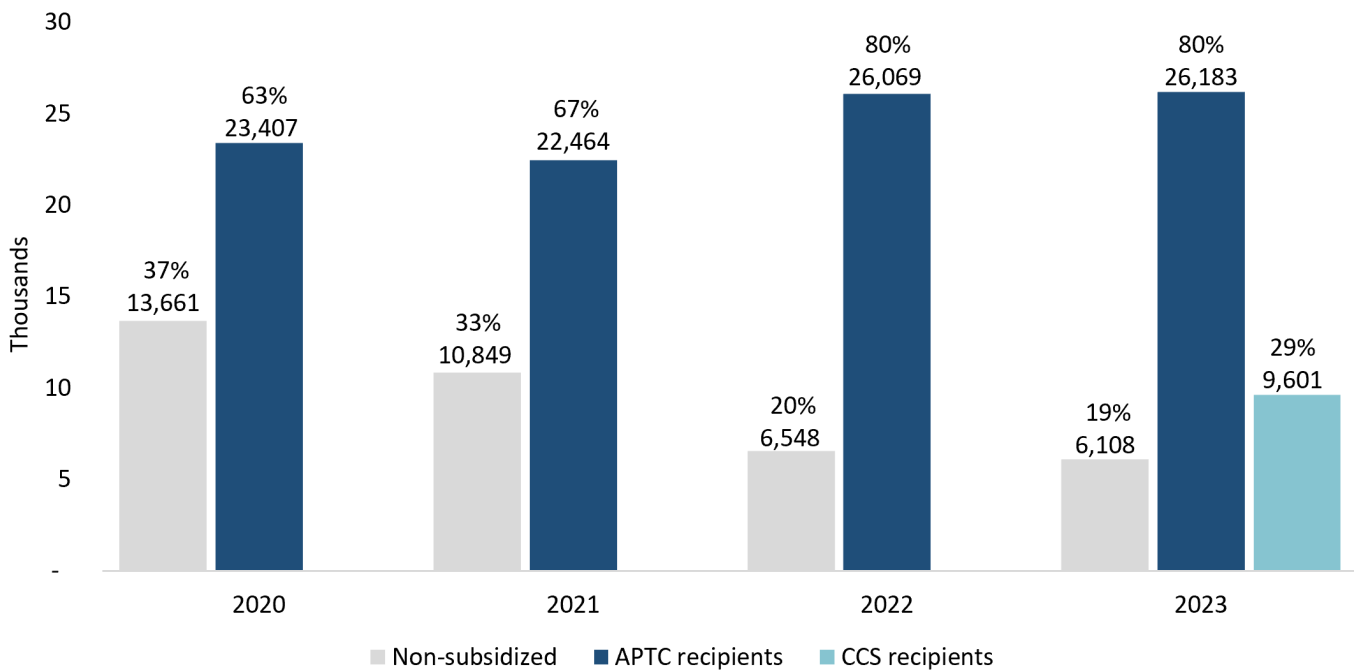
Plan Movement Among Returning Enrollees



Qualified Health Plan Additional Trends

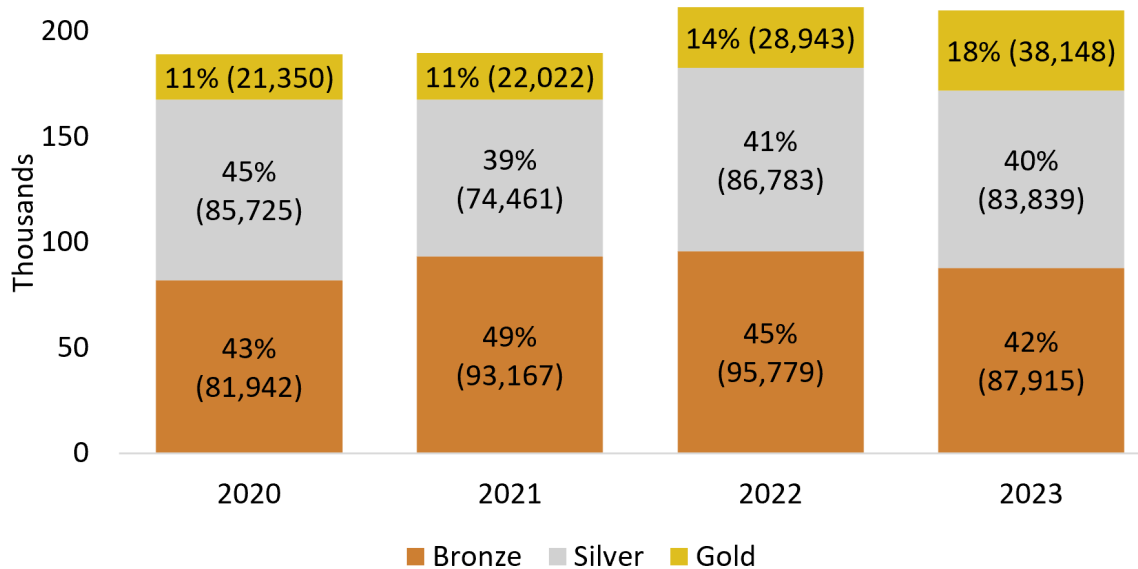
New Enrollees by Subsidy Status*

Nearly 30% of new Qualified Health Plan (QHP) enrollees receive Cascade Care Savings.



Enrollment by Metal Level, All QHP Enrollees

In 2023, QHP enrollees moved into Gold plans in higher proportions than the previous years.



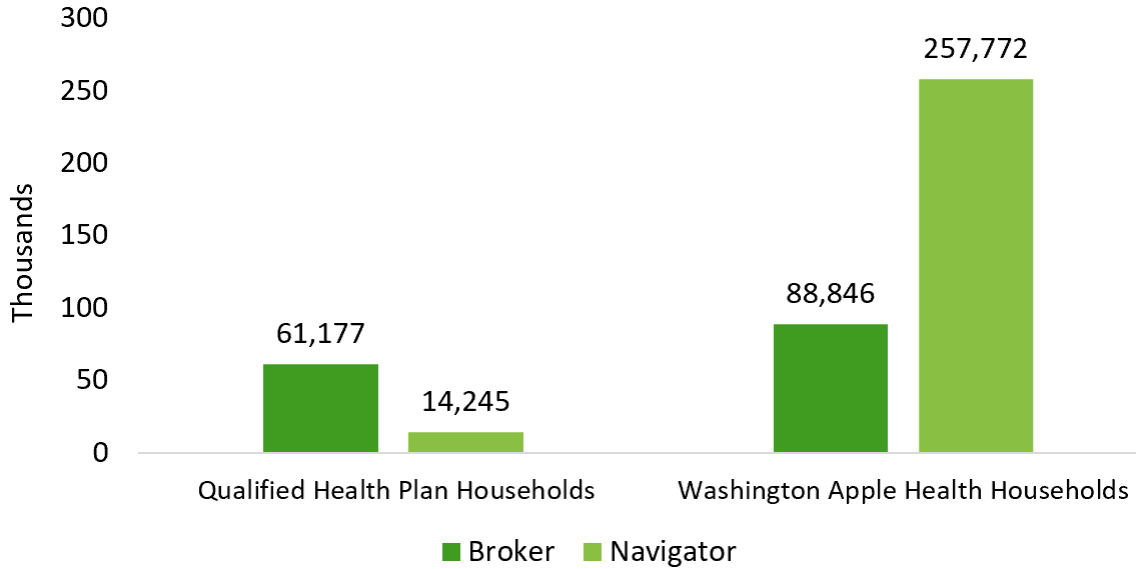
* In 2023, Cascade Care Savings was launched. Prior to 2023, enrollees were only eligible for federal subsidies. "APTC recipients" is defined as all customers who receive advance premium tax credits (APTC). In 2023 this is regardless of whether or not they also receive CCS.

"CCS recipients" is defined as all customers who receive Cascade Care Savings (CCS), regardless of whether they also receive APTC.

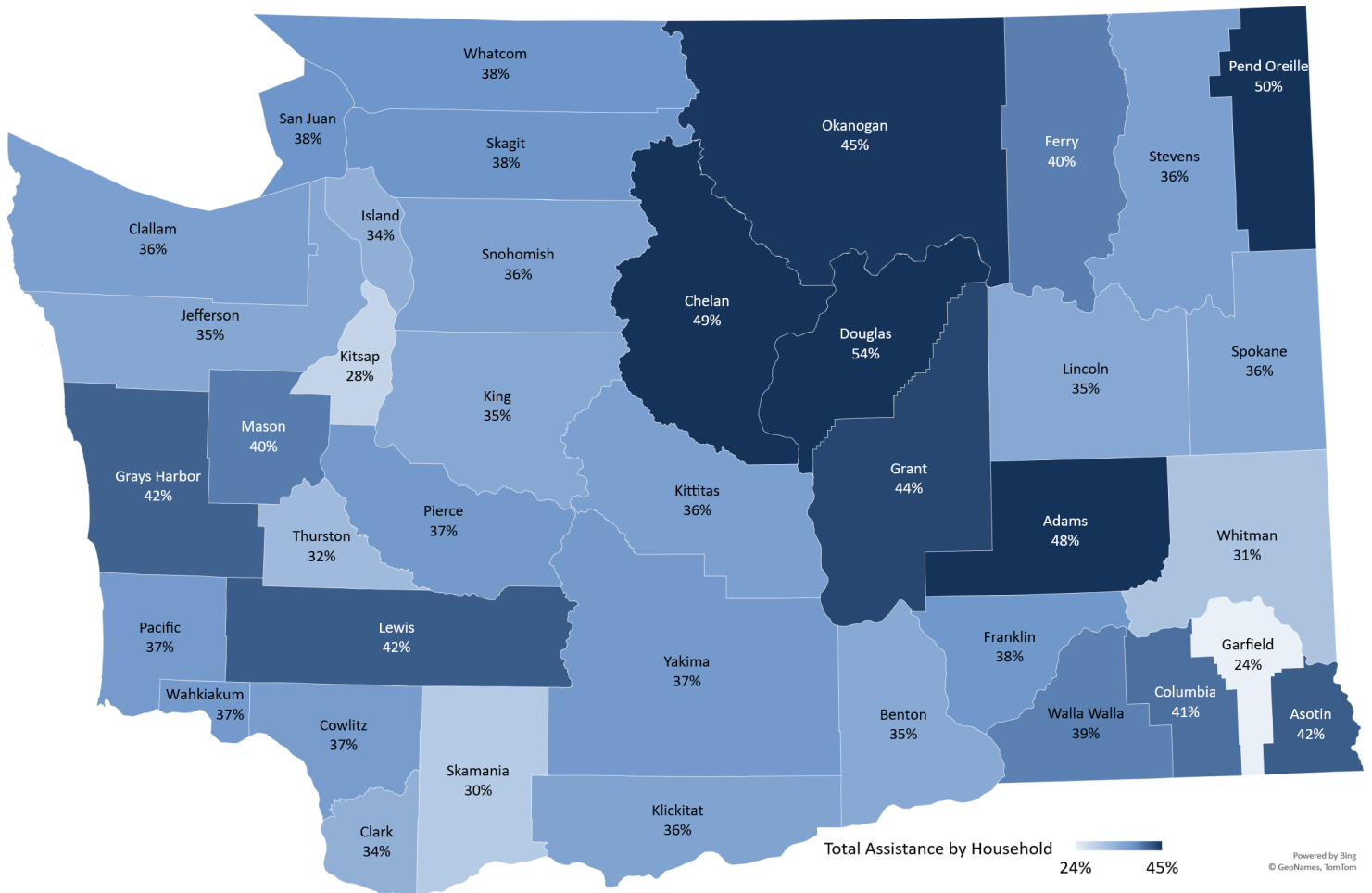
Additional demographics are available in the 2023 Spring Enrollment Excel.

Households Partnered with an Assister

Fifty percent of the more than 150,000 QHP households partnered with a broker or navigator

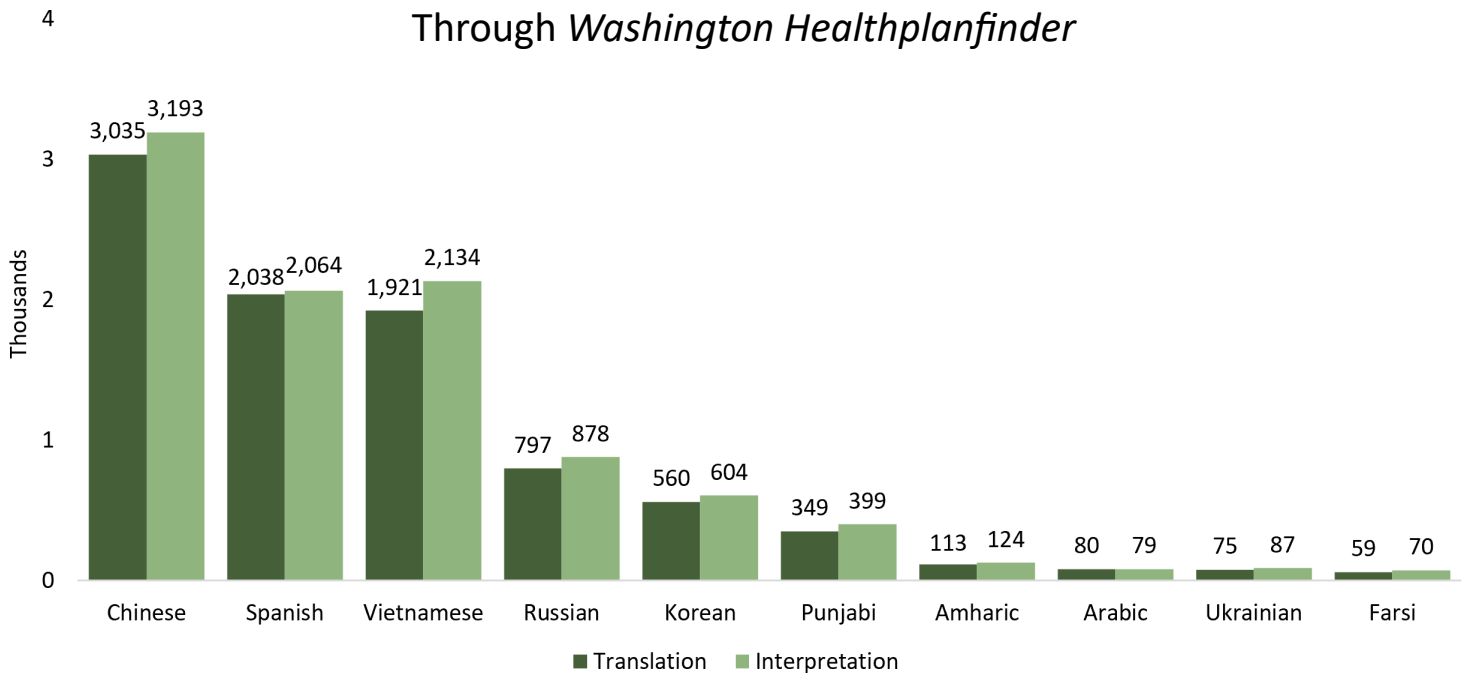


Qualified Health Plan Enrollees Partnered with an Assister by County

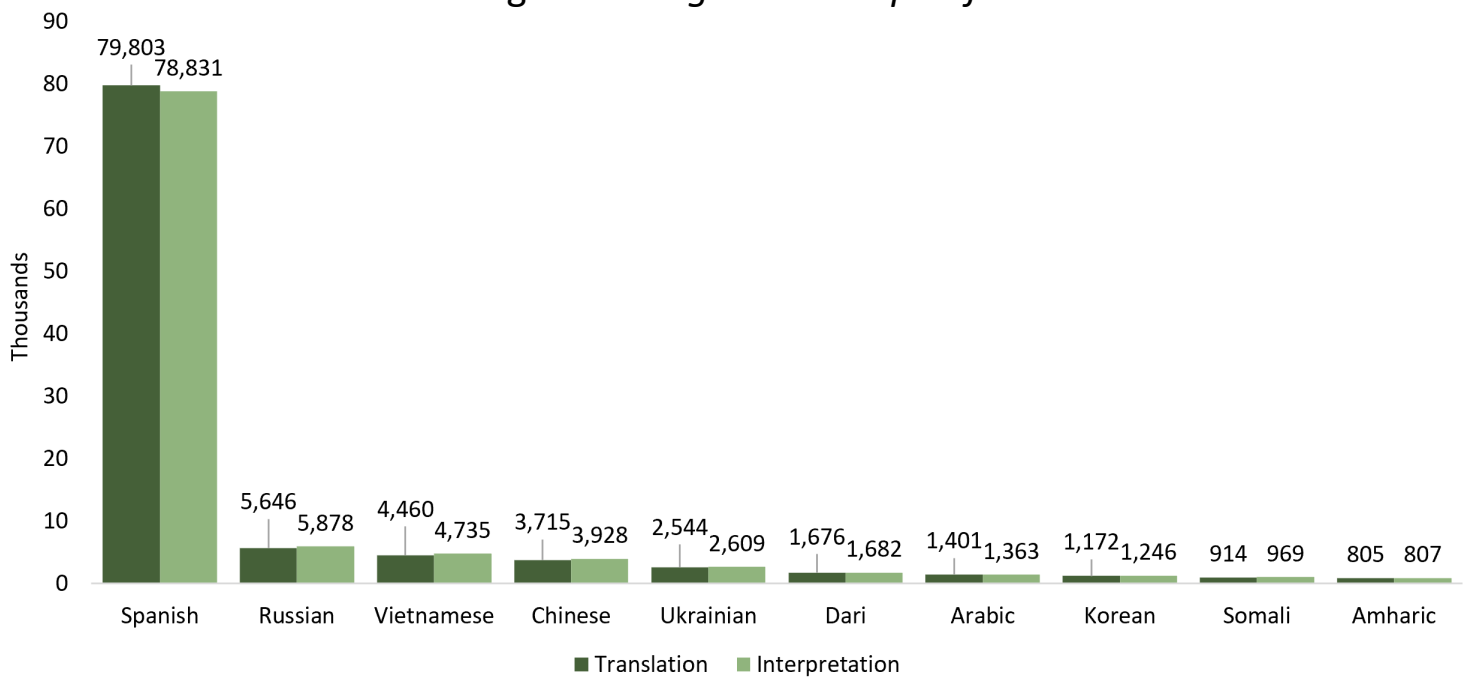


Language Assistance Requested Through Healthplanfinder

Top 10 Languages Requested by Qualified Health Plan Enrollees Through *Washington Healthplanfinder*



Top 10 Languages Requested by Washington Apple Health (WAH) Clients Through *Washington Healthplanfinder*



Graphics display requests for language assistance made through the online *Washington Healthplanfinder* application. In 2023, Ukrainian was newly added to QHP Top 10 languages, replacing Cambodian in 2022. Language assistance is also provided by multilingual and bilingual Customer Service Representatives at the Customer Support Center, and through telephonic interpretation that supports 240+ languages. Additional information on these modalities is available in the 2023 Enrollment Report Excel.