

2024 OPEN ENROLLMENT PREVIEW REPORT

Snapshot as of the end of open enrollment for plan year 2024,
based on plan selections. All data as of Jan. 16, 2024.

Data Sources & Definitions

Washington Health Benefit Exchange's (Exchange) 2024 Open Enrollment Preview Report includes data on customers who have selected a health plan for 2024. This report provides initial data and analysis following the end of open enrollment, which occurred from Nov. 1, 2023, to Jan. 15, 2024. The upcoming 2024 Spring Enrollment Report will include customers who have enrolled in and paid for their 2024 coverage.

Definitions

Standard plans (marketed as Cascade Care plans) include public option plans (marketed as Cascade Select plans). State premium subsidies (marketed as Cascade Care Savings) are available for Silver and Gold standard plans.

In Washington, Medicaid is called Washington Apple Health (WAH). Free or low-cost coverage is available year-round for those who qualify. Apple Health clients enroll and renew online using *Washington Healthplanfinder*. Apple Health is administered by the Washington State Health Care Authority, www.hca.wa.gov.

Data Sources

Historical data sourced from Healthplanfinder Database as of Jan. 2023; data for plan year 2024 is as of Jan. 16, 2024. Data in this report are based on plan selections, subject to change based on data supplied by carriers, and are rounded for ease of readability. Rounding may cause variability in totals.

For more information on the Medicaid Unwind, see "Keeping People Covered During the Medicaid Unwind: Data Snapshot Report, January 2024."

For more information on Immigrant Health Coverage, see the handout titled, "Immigrant Health Coverage Expansion, January 2024."

Contact Information

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Open Enrollment Highlights

This year's open enrollment period saw record numbers, with about 273,000 Washingtonians selecting a qualified health plan (QHP) and the most standard plan selections in the history of the Exchange. Contributors to this increase include enhanced federal subsidies, state premium subsidies, the end of the COVID-19 Public Health Emergency continuous Medicaid coverage, and implementation of the new Immigrant Health Coverage Expansion.*

Open enrollment by the numbers

Plan year 2024 saw a record number of plan selections.

- 273,000 customers are in a qualified health plan (QHP).
- Nearly 52,000 new* customers.

More than 70% of customers are in a standard plan (Cascade Care).

- 137,000 customers are in a standard plan, the highest enrollment in the history of the Exchange.
- 63,000 customers are in a public option plan, doubled from 2023.

More than 80% of customers are receiving state or federal subsidies.

- Over 94,000 customers are receiving state premium subsidies (Cascade Care Savings), including 22,000 new* customers.
- Over 210,000 customers are receiving enhanced federal premium subsidies.

Subsidies have been essential in maintaining coverage for those losing access to Washington Apple Health (Medicaid).

- 41,000 customers who lost Apple Health now have a QHP.
- 95% of customers who selected a QHP after losing access to Apple Health are receiving state and federal subsidies.

Immigrant Health Coverage (IHC) expansion for QHP launched Nov. 1, 2023.

- 2,200 customers newly accessed QHP health coverage.

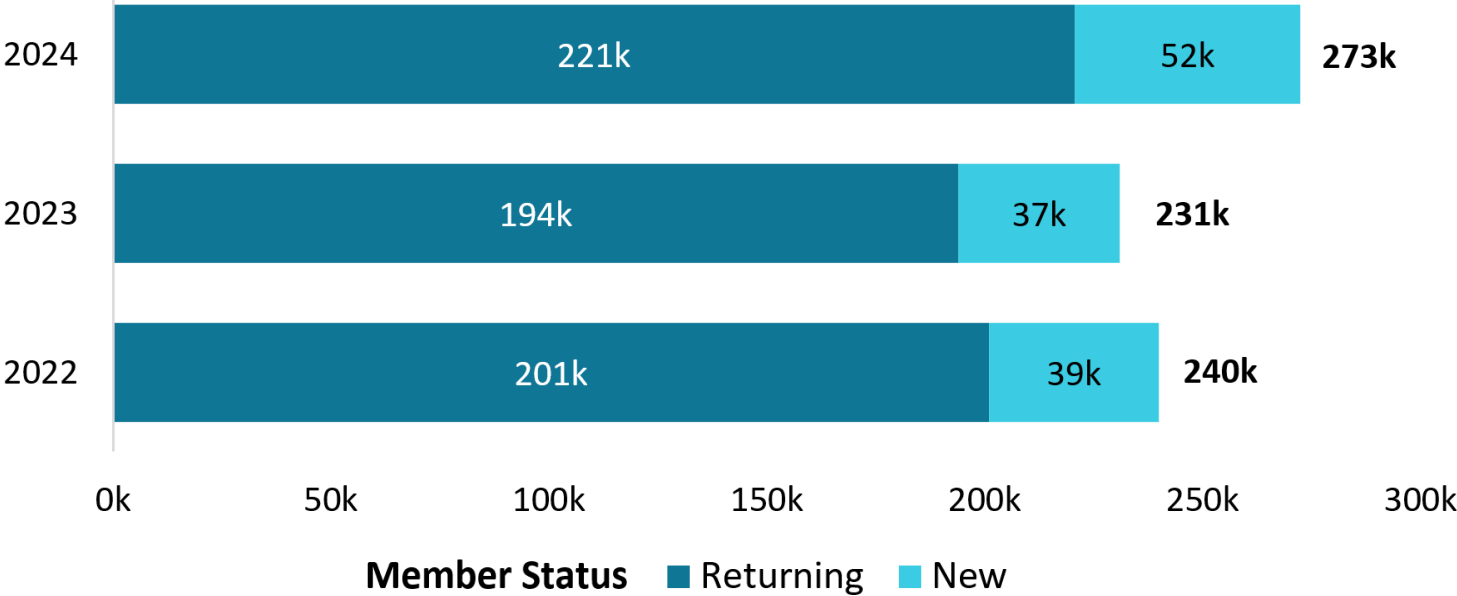
*Immigrant Health Coverage here refers to QHP expansion for all Washingtonians regardless of citizenship status.

**New customer is defined as an individual who did not have coverage through *Washington Healthplanfinder* at any time in the previous plan year. Customers with a gap in coverage shorter than 12 months are not counted in the "new" category.

Qualified Health Plan Selections

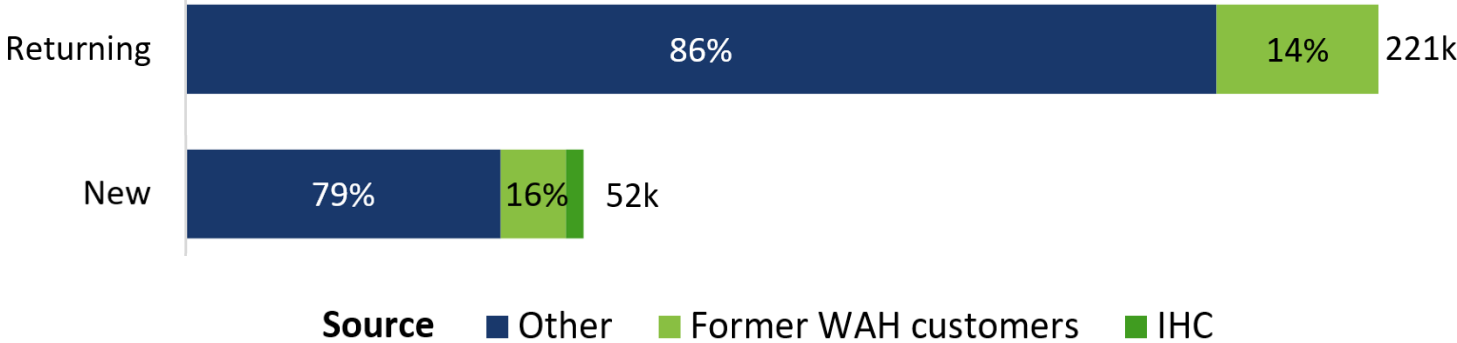
The number of people selecting a plan increased 18% compared to 2023. New customers increased by 40% (15,000) and open enrollment began with a higher number of returning customers than any previous year.

Plan selection by returning and new customers



Approximately 41,000 customers selected a QHP after losing Apple Health (WAH), and 2,200 customers selected plans under the newly implemented Immigrant Health Coverage (IHC) expansion (4% of new customers).

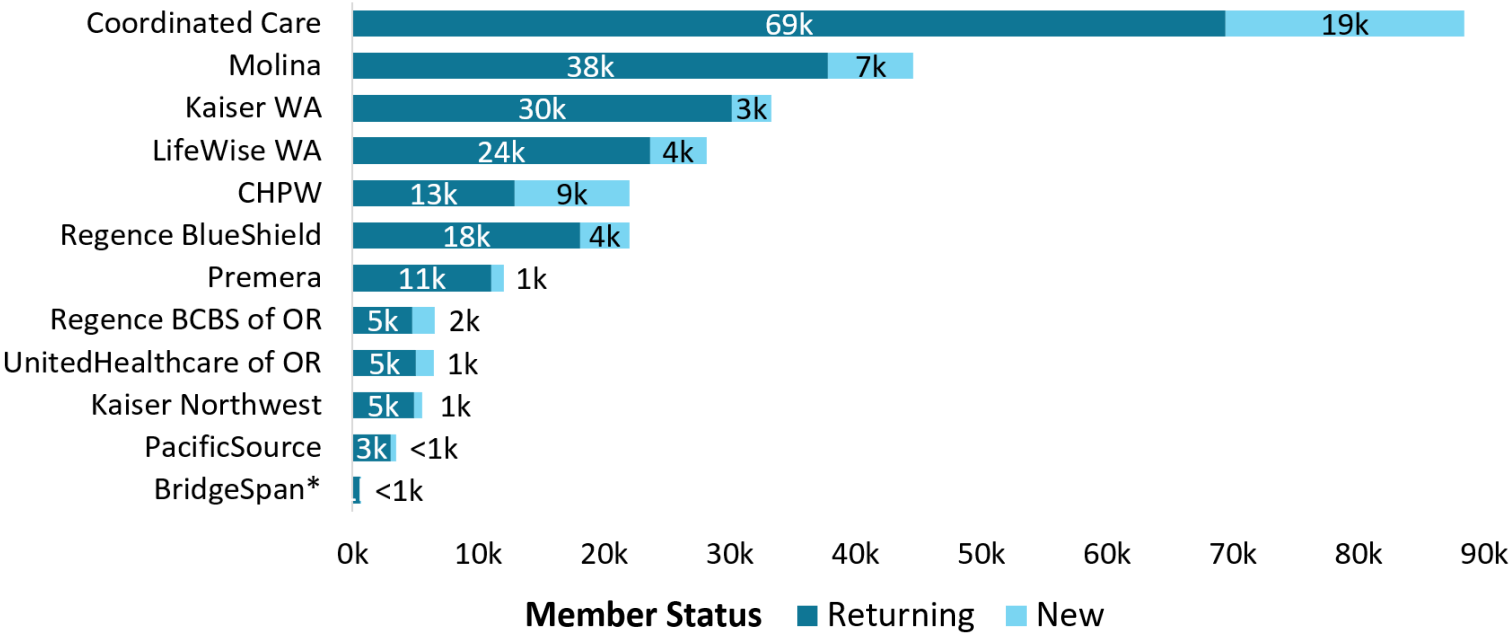
Origins of QHP customers



Qualified Health Plan Selections

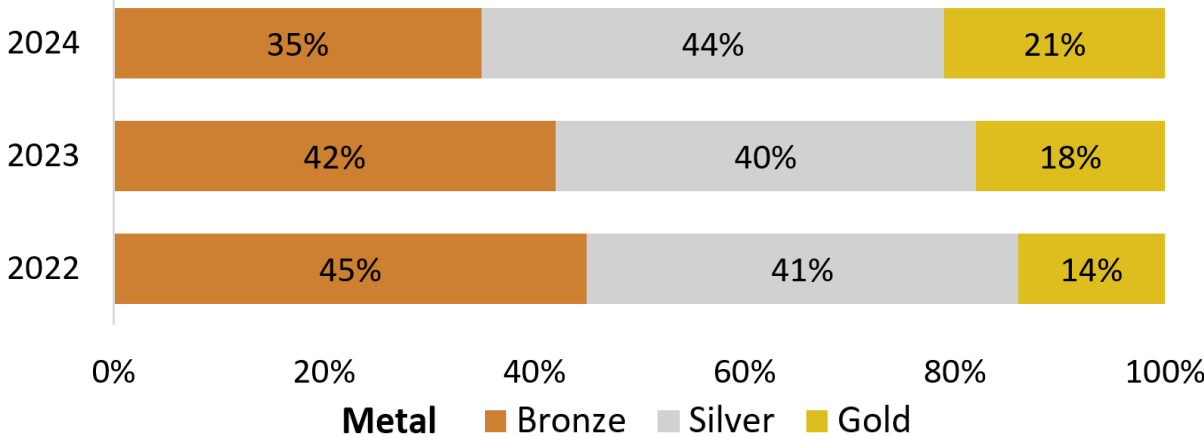
Approximately 71% of QHP customers selected plans from four carriers — Coordinated Care, Kaiser Washington, LifeWise Washington and Molina.

Returning & new plan selections by carrier



Silver and Gold selections increased for 2024, while Bronze decreased by 7%. Over 40,000 more customers selected Silver or Gold plan, compared to 2023.

Plan selections by metal level**



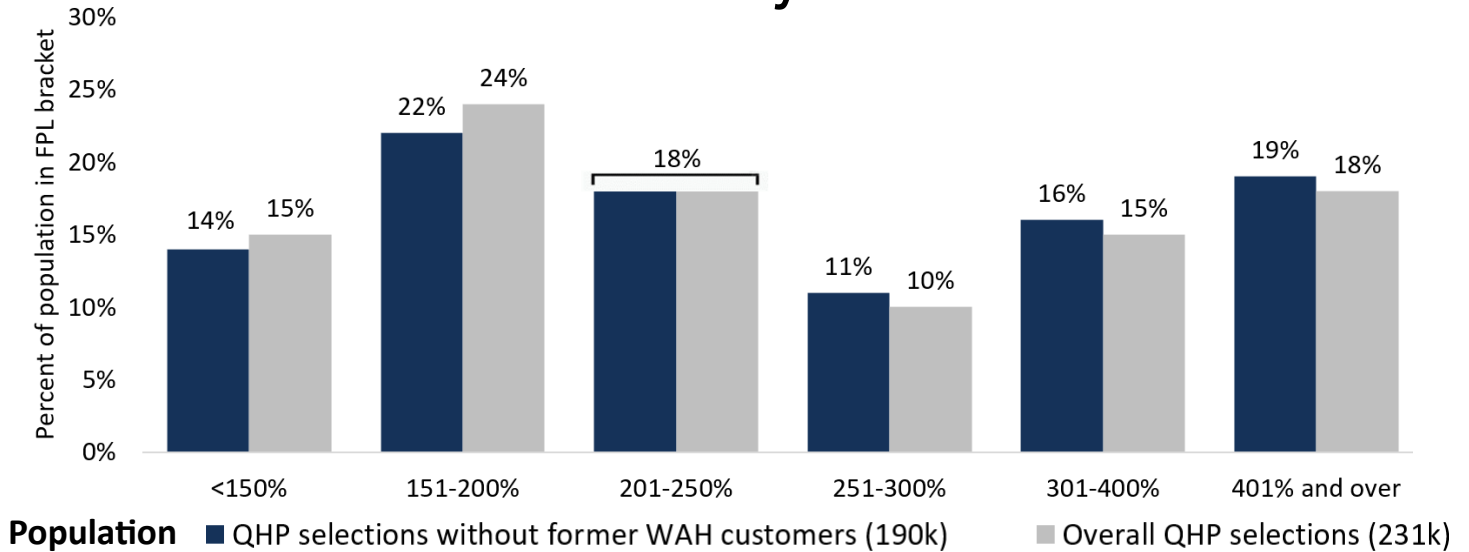
*<1k here refers to both returning and new customers.
 ** Catastrophic coverage (<400 customers in 2024) not included in chart.

Former Apple Health Plan Selections

Former Apple Health customers selecting a QHP

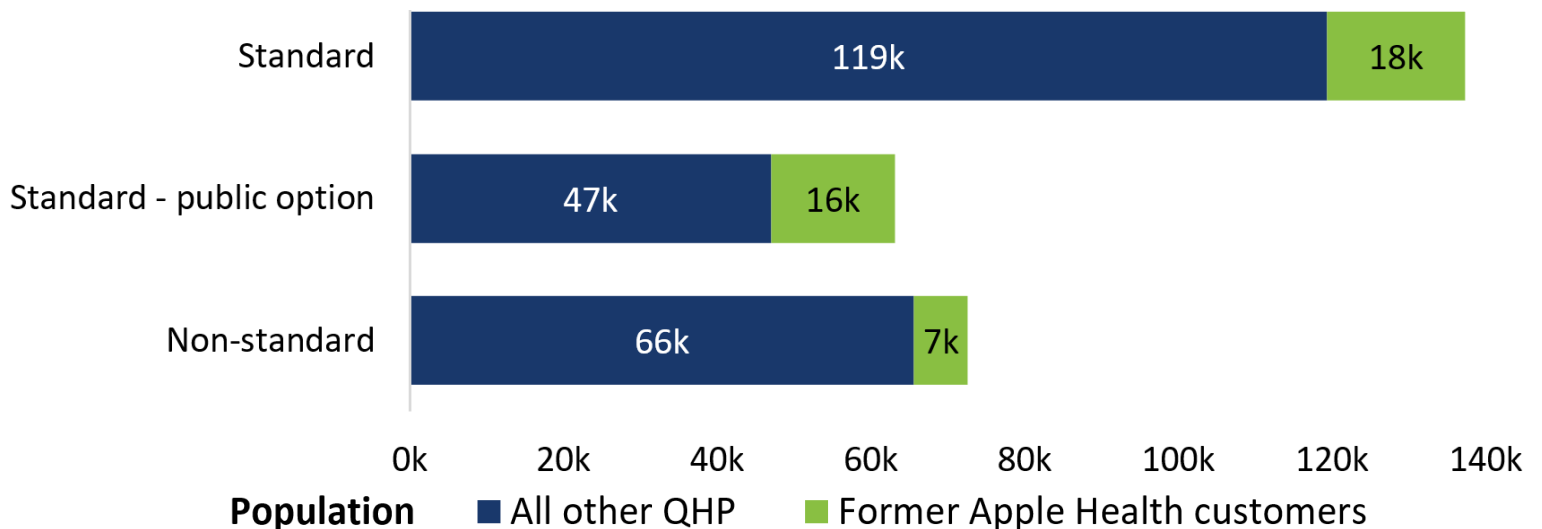
Following the expiration of the COVID-19 Public Health Emergency, routine Apple Health redetermination resumed April 1, 2023. About 41,000 Washingtonians maintained health coverage by moving to QHPs after losing access to Apple Health.

Customers by FPL*



Former Apple Health customers by plan type

Eighty-four percent (84%) of former Apple Health customers are in standard plans. Seventy-one percent (71%) of other Exchange customers are in standard plans.

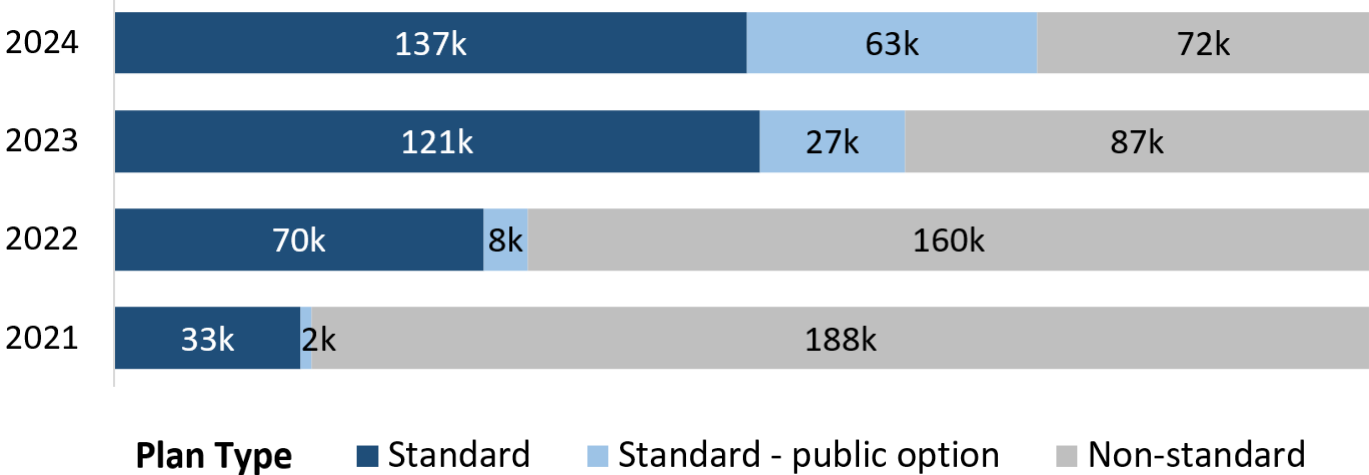


* Excludes customers who did not report their income.

Selections by Plan Type

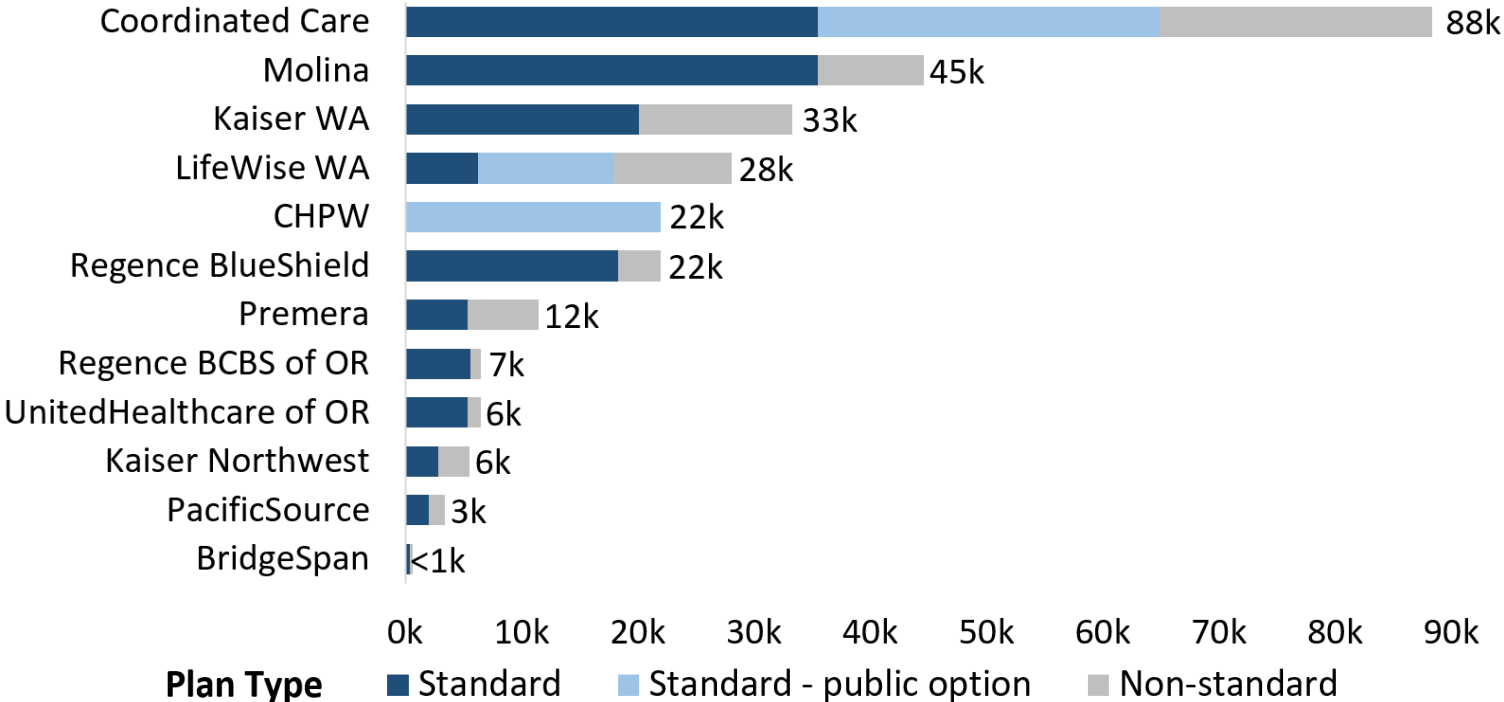
Over 200,000 customers (73% of all customers) are now in a standard plan. Over twice as many customers selected a public option plan compared to 2023.

Plan selection by type and year



The majority of customers for almost every carrier are now in standard plans.

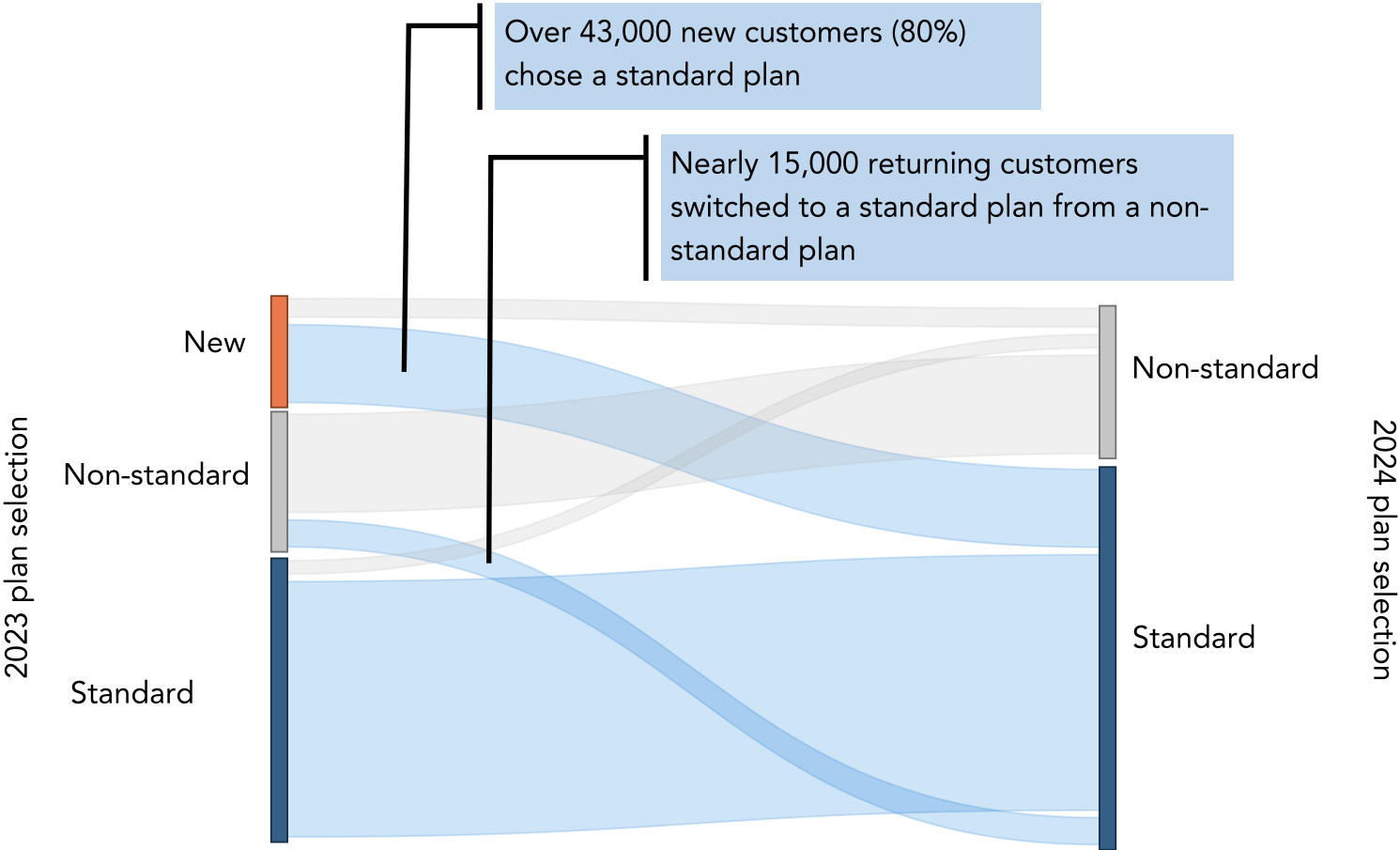
Plan selections by type and carrier



Selections by Plan Type

About 58,000 customers newly selected or moved into a standard plan.

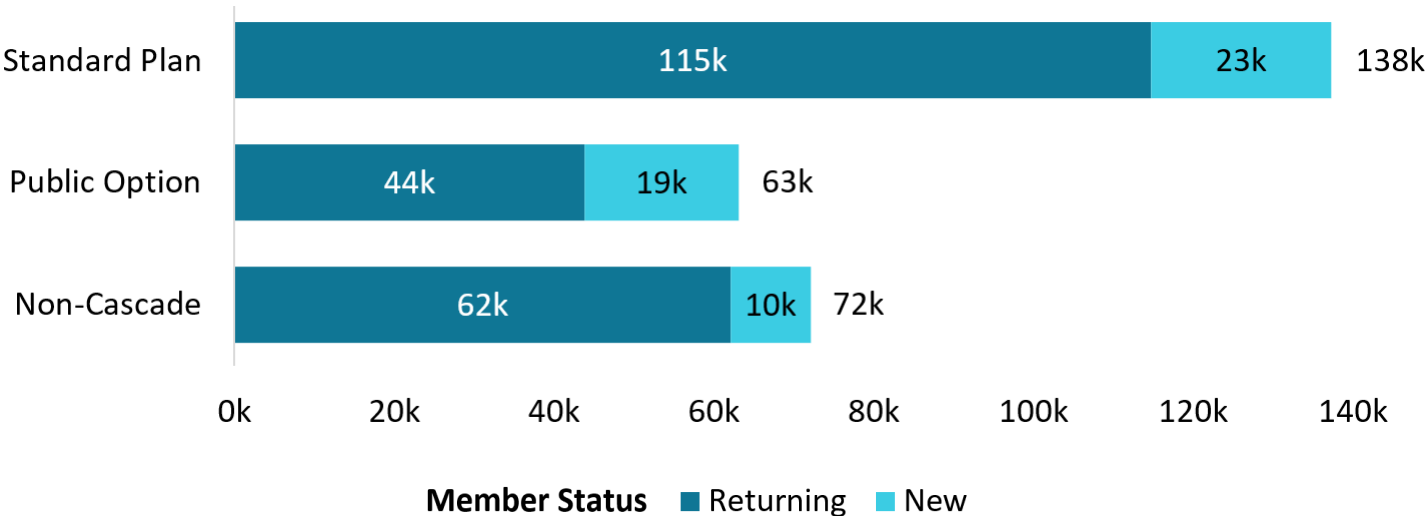
Customer movement to standard plans



2023 status	2024 plan type	Count
Not enrolled ("new")	Non-standard	10k
Not enrolled ("new")	Standard	43k
Non-standard	Non-standard	55k
Non-standard	Standard	15k
Standard	Non-standard	7k
Standard	Standard	142k

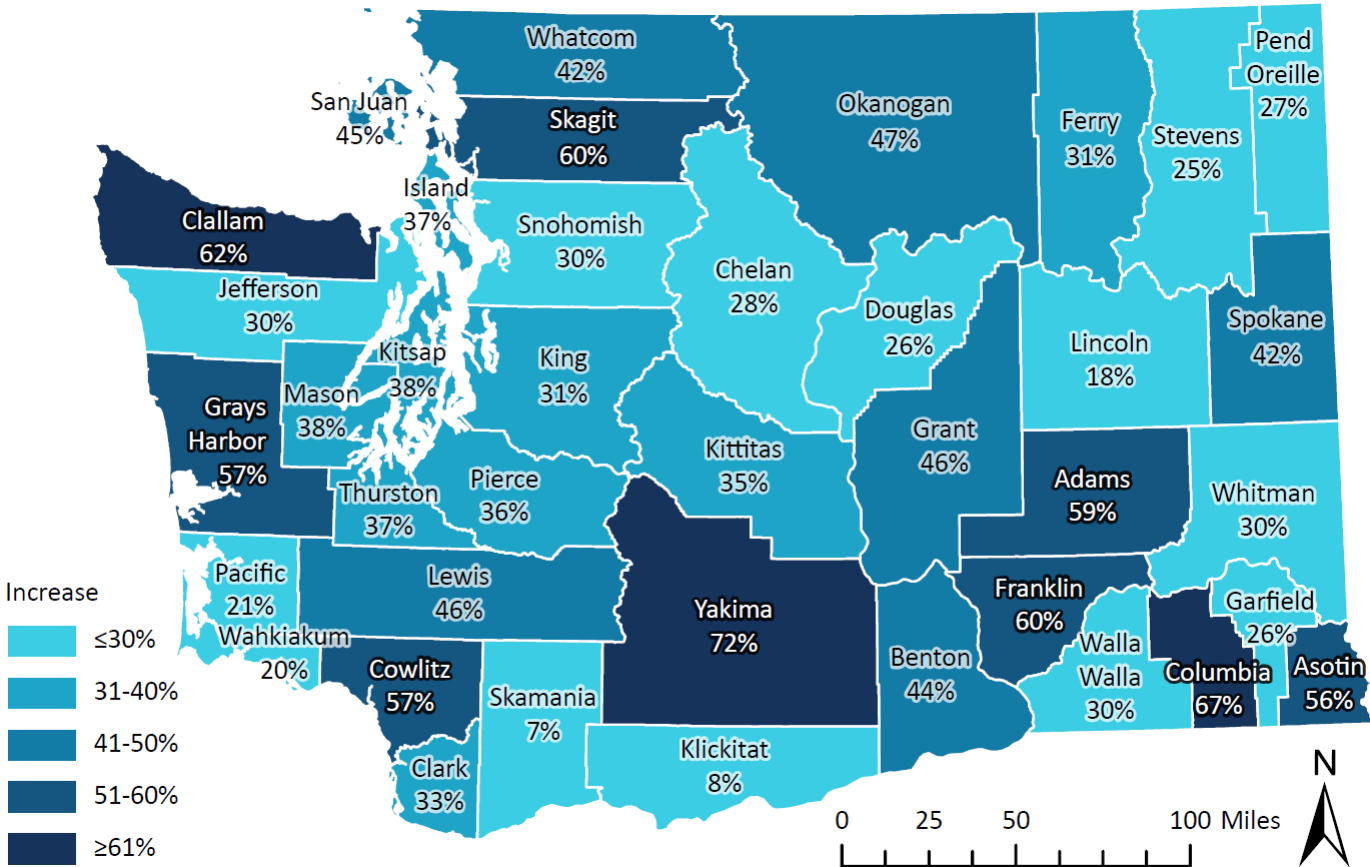
Selections by Plan Type

New and returning by plan type



The largest percent increase in standard plan selections occurred in rural counties. On average, Washington counties experienced a 39% increase in standard plan selections compared to 2023.

Year-over-year increase in standard plan selections by county



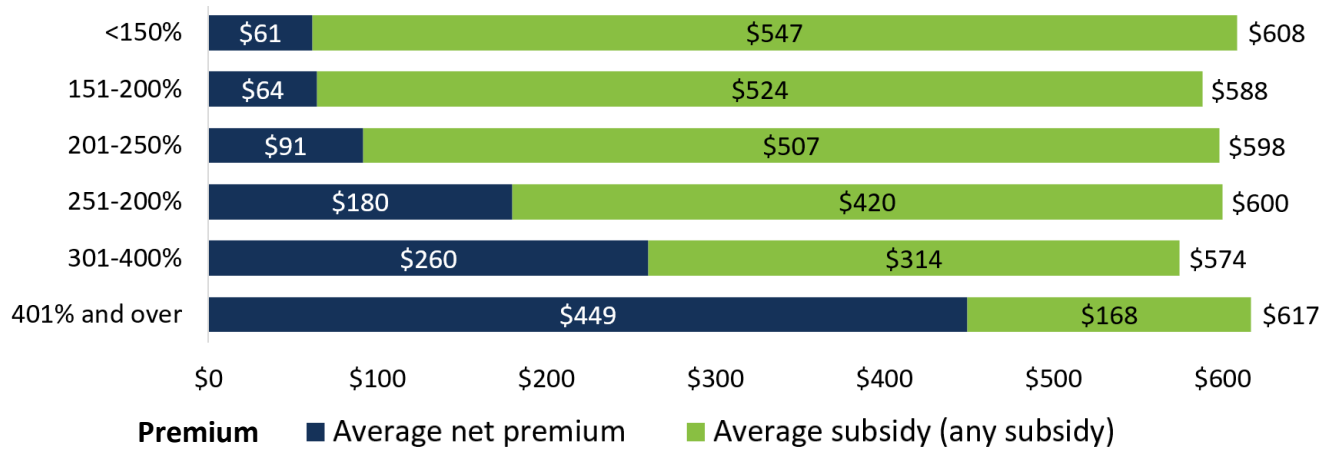
Qualified Health Plan Subsidization

State and federal subsidies are helping keep premiums affordable for Exchange customers in 2024. Eighty-one percent (81%) of customers are subsidized in 2024 compared to 76% in 2023.

- 112,000 (41%) pay \$100 or less per month
- 69,000 (25%) pay \$25 or less per month
- 56,000 (21%) pay \$10 or less per month

People across all eligible income categories benefited from federal and state subsidies. The average net premium for a customer receiving any type of subsidy was \$172 per member per month, while the average net premium for an unsubsidized customer was \$586. The maximum gross premium was \$2,525. Approximately 19% of the population was unsubsidized.

Subsidy and net premium by FPL among subsidized customers



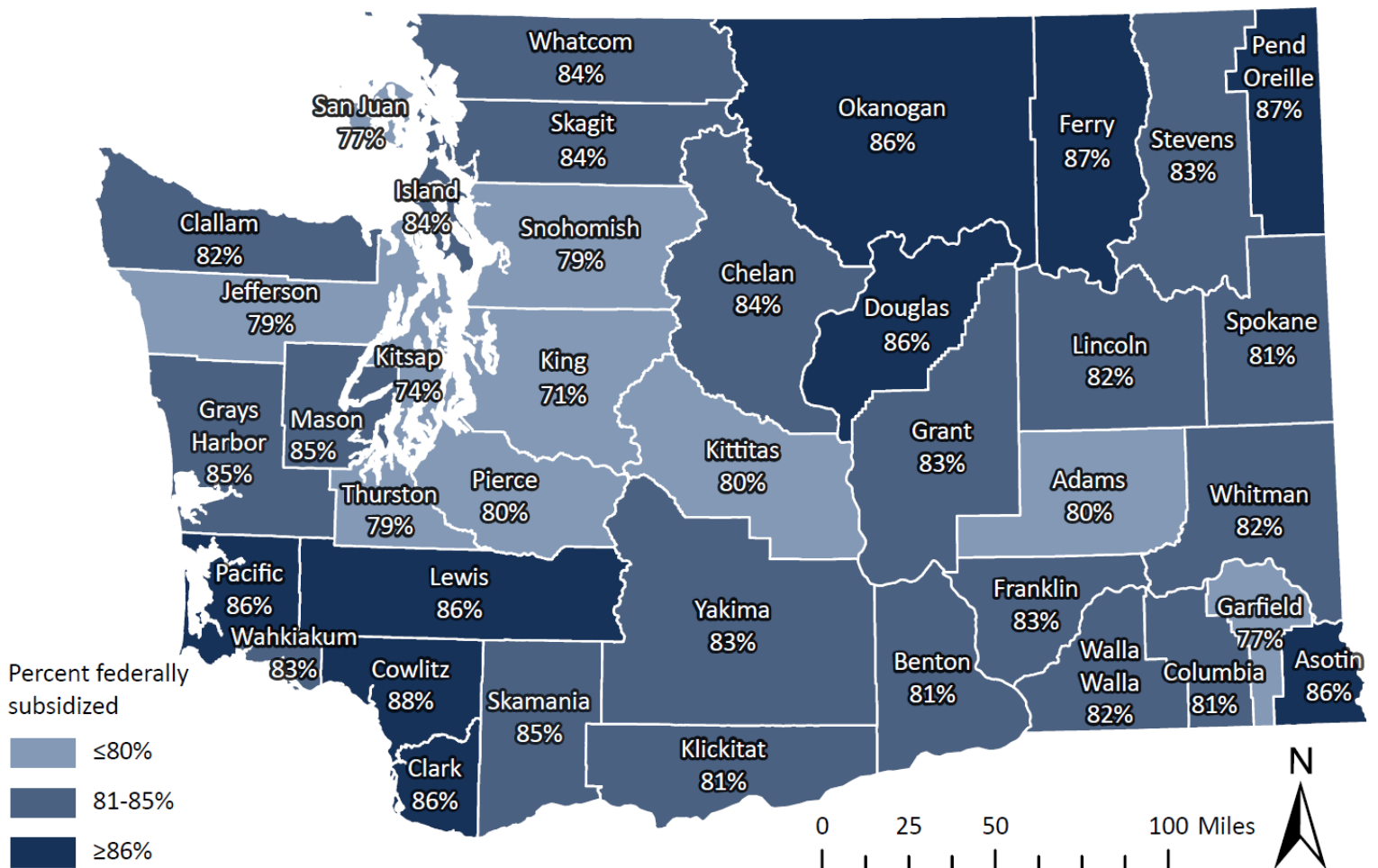
Customers Receiving Federal Subsidies

Subsidies are an instrumental part of keeping people covered. More Washingtonians than ever before are eligible for a subsidy in 2024, with 78% eligible for federal subsidies (advance premium tax credit, or APTC).

Highlights:

- Over 210,000 customers qualified for federal subsidies for 2024.
- The average federal subsidy amount was \$420 per member per month.
- The average net premium for those getting federal subsidies was about \$170 per member per month.
- On average, 78% of customers received federal subsidies.

Percent of QHP population receiving APTC



Customers Receiving State Subsidies

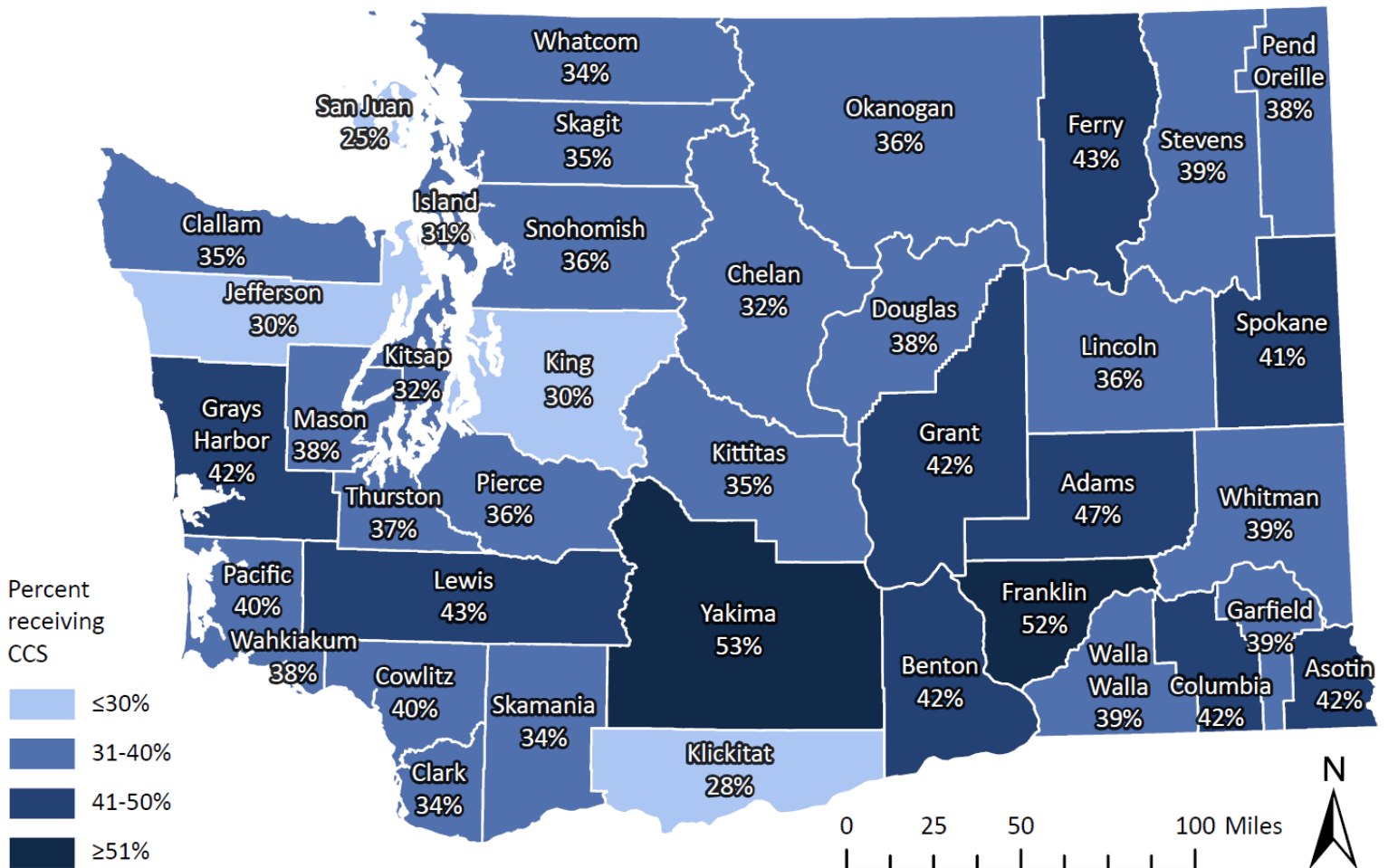
Cascade Care Savings (CCS), Washington’s state subsidy, entered its second year in 2024. Over 94,000 customers qualified for state subsidies, an increase of 45,000 over 2023 (92%).

Customers below 250% FPL and who are enrolled in a Cascade Care Silver or Gold plan are eligible for up to \$250/month of state-funded premium subsidy based on location, plan choice, and income.

Highlights:

- Over 94,000 customers were eligible for state subsidies in 2024.
- Almost 8,000 of those customers received the maximum amount of state subsidy (\$250) because they did not qualify for federal subsidies.
- On average, 35% of customers received state subsidies.

Percentage of QHP customers receiving state subsidies by county



County Summary

County	Total selections	Standard plan selections			Premium subsidies		
		Standard	Standard — public option	Non-standard	Percent of selections subsidized	Average net premium for subsidized* plans	Average net premium for unsubsidized plans
Adams	410	140	160	110	85%	\$119	\$579
Asotin	530	200	220	120	90%	\$160	\$550
Benton	5,520	1,820	2,560	1,140	85%	\$158	\$504
Chelan	3,440	1,040	1,440	960	86%	\$157	\$535
Clallam	3,120	1,470	690	960	85%	\$259	\$676
Clark	19,620	13,080	420	6,120	88%	\$140	\$564
Columbia	120	80	10	30	86%	\$182	\$560
Cowlitz	3,290	2,100	250	940	90%	\$137	\$662
Douglas	1,300	440	560	300	88%	\$155	\$550
Ferry	210	100	50	60	90%	\$109	\$744
Franklin	1,880	710	880	290	89%	\$138	\$557
Garfield	70	30	10	30	83%	\$178	\$588
Grant	2,300	910	760	640	87%	\$138	\$603
Grays Harbor	2,170	1,600	0**	570	89%	\$271	\$779
Island	3,460	1,310	1,090	1,060	86%	\$151	\$687
Jefferson	1,830	920	300	610	80%	\$205	\$633
King	95,400	50,500	18,550	26,350	74%	\$191	\$605
Kitsap	8,930	6,300	220	2,410	77%	\$214	\$654
Kittitas	1,780	810	520	450	83%	\$163	\$532
Klickitat	1,060	570	280	210	82%	\$239	\$560
Lewis	2,320	1,090	730	490	90%	\$177	\$598
Lincoln	420	280	0**	140	83%	\$159	\$507
Mason	1,770	930	400	440	88%	\$189	\$644
Okanogan	1,670	530	590	550	88%	\$152	\$599
Pacific	760	310	260	190	88%	\$229	\$737
Pend Oreille	450	310	30	100	89%	\$138	\$583
Pierce	25,950	13,830	5,580	6,540	83%	\$172	\$549
San Juan	1,810	320	840	650	78%	\$133	\$634
Skagit	4,970	1,830	1,790	1,340	87%	\$131	\$642
Skamania	420	180	150	90	86%	\$249	\$611
Snohomish	27,220	13,770	7,140	6,300	82%	\$174	\$544
Spokane	18,050	7,750	6,320	3,990	85%	\$149	\$504
Stevens	1,480	660	430	400	86%	\$144	\$531
Thurston	8,680	4,000	2,520	2,160	82%	\$184	\$575
Wahkiakum	150	30	100	20	86%	\$201	\$630
Walla Walla	1,620	660	500	450	86%	\$179	\$514
Whatcom	11,870	4,370	3,960	3,540	86%	\$127	\$577
Whitman	1,140	490	300	350	85%	\$181	\$557
Yakima	5,330	1,870	2,470	990	89%	\$113	\$487
Grand Total***	272,490	137,330	63,080	72,080	81%	\$172	\$586

* "Subsidies" means APTC and/or Cascade Care Savings.

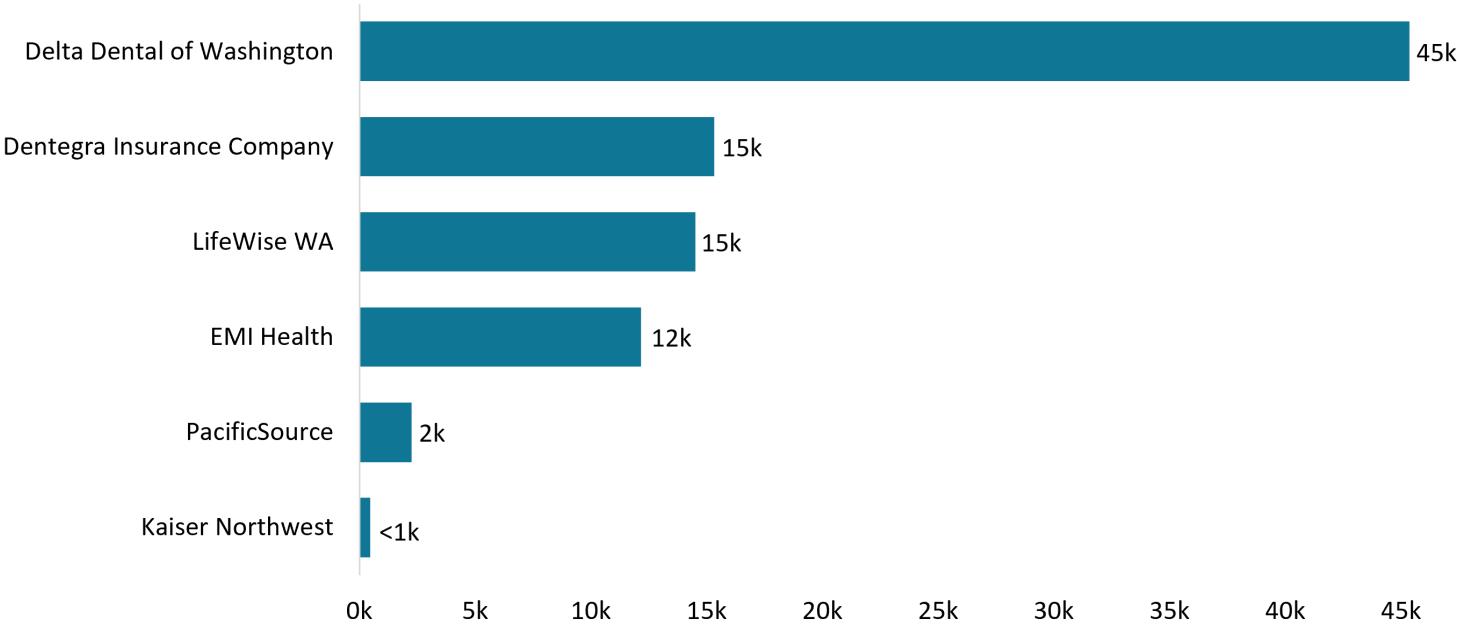
** Two counties without standard — public option plan selections do not have standard — public option plans available.

*** County-level totals have been rounded to the nearest 10; grand totals are the rounded sums of non-rounded raw data.

Qualified Dental Plan Selections

Over 90,000* customers are in a qualified dental plan (QDP) for plan year 2024. This is a 34% increase from last year's total of 67,000 customers. Six dental carriers participated in the Exchange in 2024.

QDP selections by carrier



* Includes nearly 6,200 individuals who signed up for only a dental plan.