

Health Coverage Enrollment Report

Spring 2024 Report

Table of Contents

Data Sources & Definitions	3
<u>Coverage</u>	
Open Enrollment	4
Qualified Health Plan (QHP) Enrollees	5
QHP New Enrollees	8
QHP Enrollees (Continued)	9
Cascade Care Plan Enrollees	11
Qualified Dental Plan (QDP) Enrollees	13
<u>Washington Apple Health</u>	
Washington Apple Health (Medicaid)	15
<u>Affordability</u>	
QHP Subsidy Status	18
Cascade Care Savings	19
Federal Premium Subsidy	21
<u>Historical Trends</u>	
Overview of Net Enrollment	22
QHP Special Enrollment	23
QHP Additional Trends	24
<u>Customer Support</u>	
Customer Support	26
Language Assistance	27

Data Sources and Definitions

Data Sources

1. Qualified health plan (QHP) and qualified dental plan (QDP) data includes enrollees with health insurance during February 2024 who made their first payment as of March 31, 2024.
2. Washington Apple Health (Medicaid) data was provided by Washington State Health Care Authority as of Feb. 29, 2024, unless otherwise noted.

Note: Apple Health 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 2023.

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

Definitions

“APTC eligibles” is all customers who received eligibility for advance premium tax credits (APTC). A total of 7.5% of these customers receive no APTC due to factors such as plan choice, price and/or choosing to not use federal subsidies in advance.

“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.

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

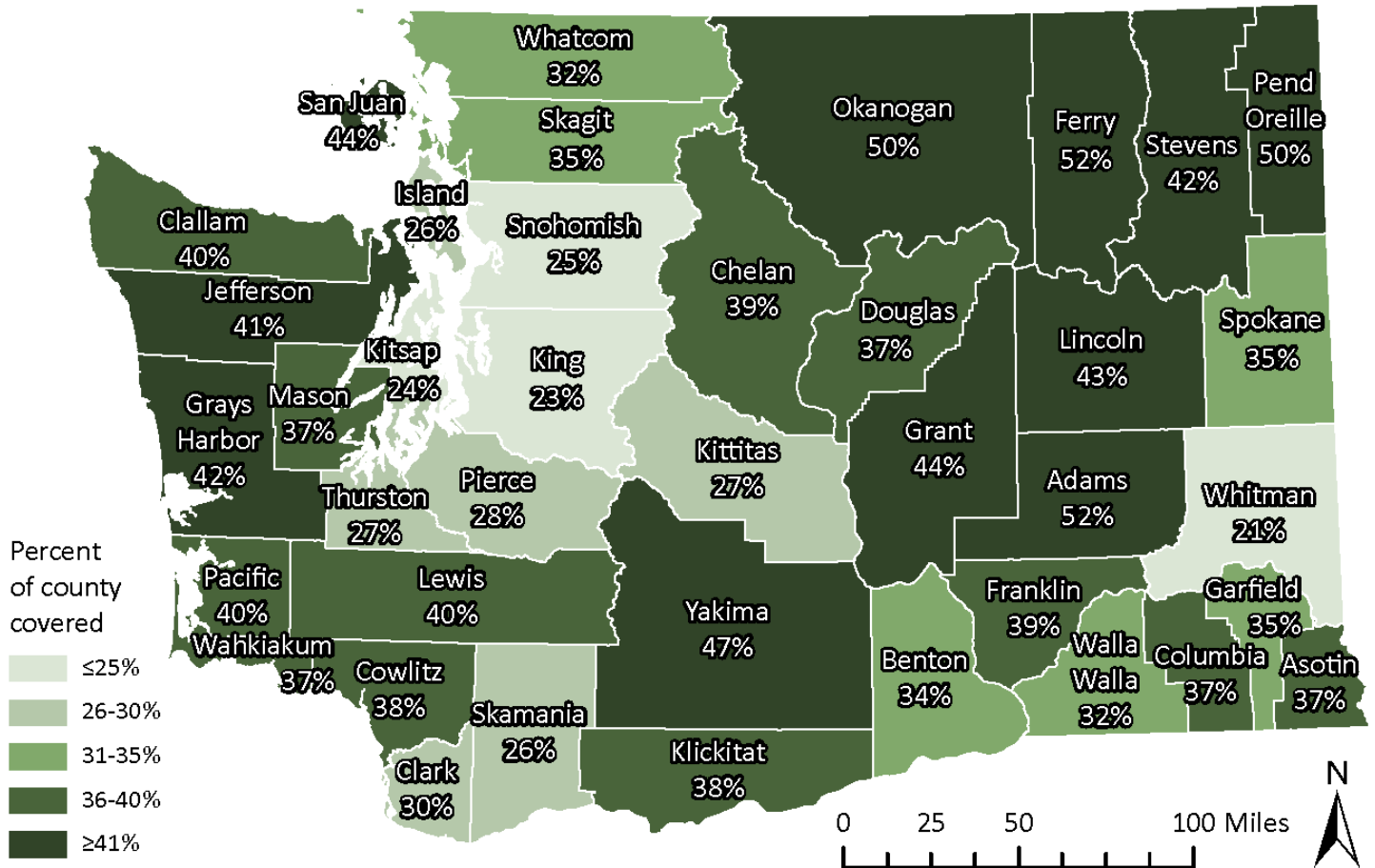
“CHIP” stands for Children’s Health Insurance Program, also known as Apple Health for Kids.

“MAGI” stands for Modified Adjusted Gross Income, which is the term for people income-eligible for Apple Health.

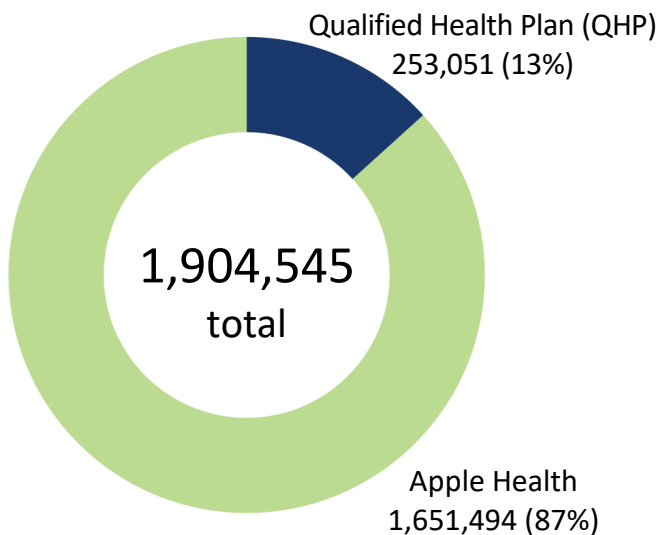
Open Enrollment

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

Nearly 1 in 3 Washingtonians (<65) are covered by *Washington Healthplanfinder*.



By Coverage Type



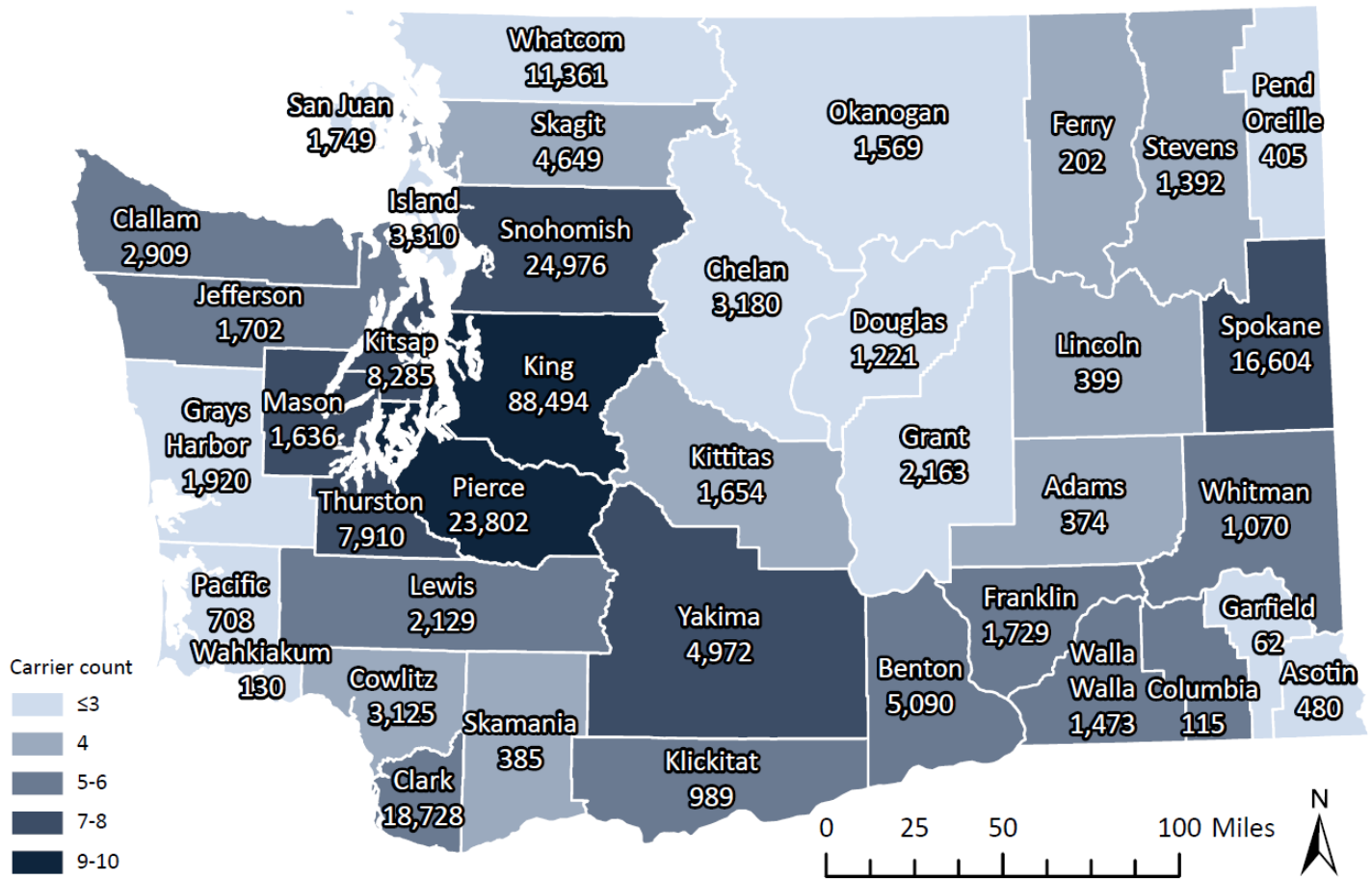
Top 10 Counties by Percent Covered

County	Percent
Adams	52%
Ferry	52%
Pend Oreille	50%
Okanogan	50%
Yakima	47%
Grant	44%
San Juan	44%
Lincoln	43%
Grays Harbor	42%
Stevens	42%

Qualified Health Plan Enrollees

Number of Qualified Health Plan Enrollees and Carriers by County

Every county has two or more carriers; the vast majority have four or more.



By Carrier

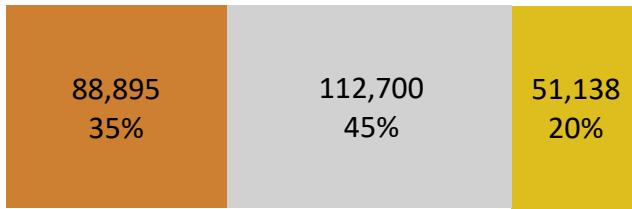
Carrier	Enrollees	Percent
Coordinated Care Corporation	79,475	31%
Molina	41,545	16%
Kaiser WA	31,048	12%
LifeWise WA	26,698	11%
CHPW	21,423	8%
Regence BlueShield	20,719	8%
Premera	10,842	4%
Regence BlueCross BlueShield of OR	6,375	3%
UnitedHealthcare of OR	5,790	2%
Kaiser Northwest	5,287	2%
PacificSource	3,296	1%
BridgeSpan	553	<1%

Top 10 Counties by Enrollees

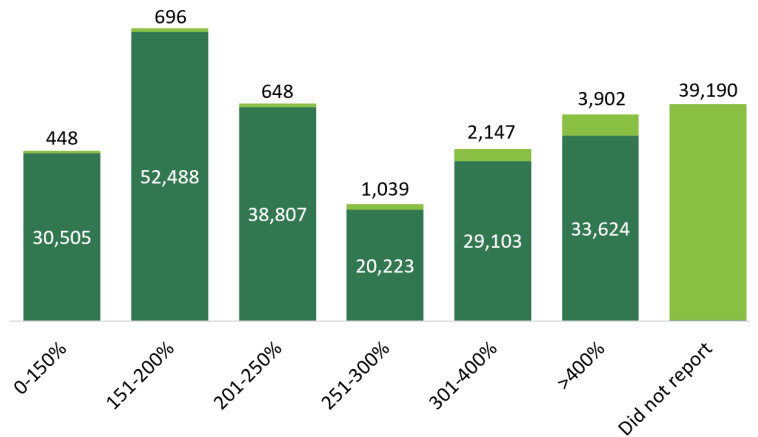
County	Enrollees
King	88,494
Snohomish	24,976
Pierce	23,802
Clark	18,728
Spokane	16,604
Whatcom	11,361
Kitsap	8,285
Thurston	7,910
Benton	5,090
Yakima	4,972

Qualified Health Plan Enrollees

Metal Level Breakdown



By Federal Poverty Level (FPL)

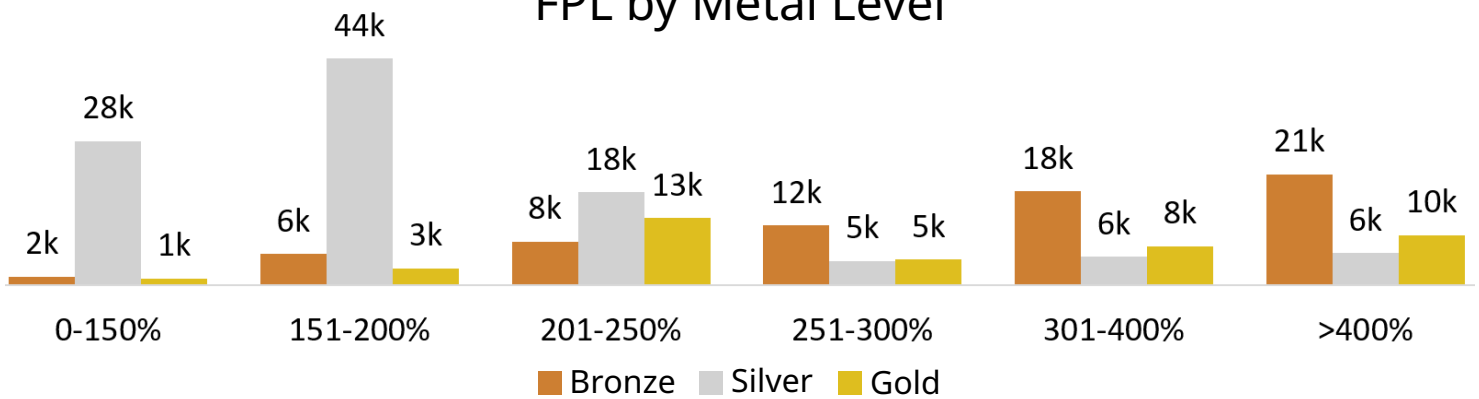


All plans have customer cost-sharing for a portion of essential health benefits. Bronze plans cover 60%; Silver* plans cover 70%; and Gold plans cover 80%.

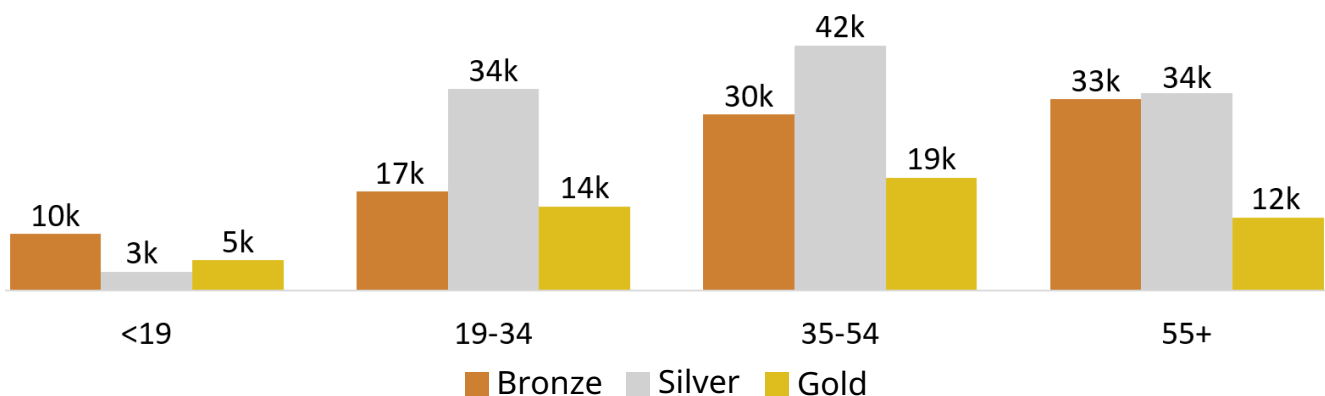
■ Subsidized (any subsidy) (81%) ■ Non-subsidized (19%)

Subsidized (any subsidy) includes those receiving state and/or qualifying for federal premium subsidies. Subsidized enrollees in households with members not reporting income (231) excluded.

FPL by Metal Level

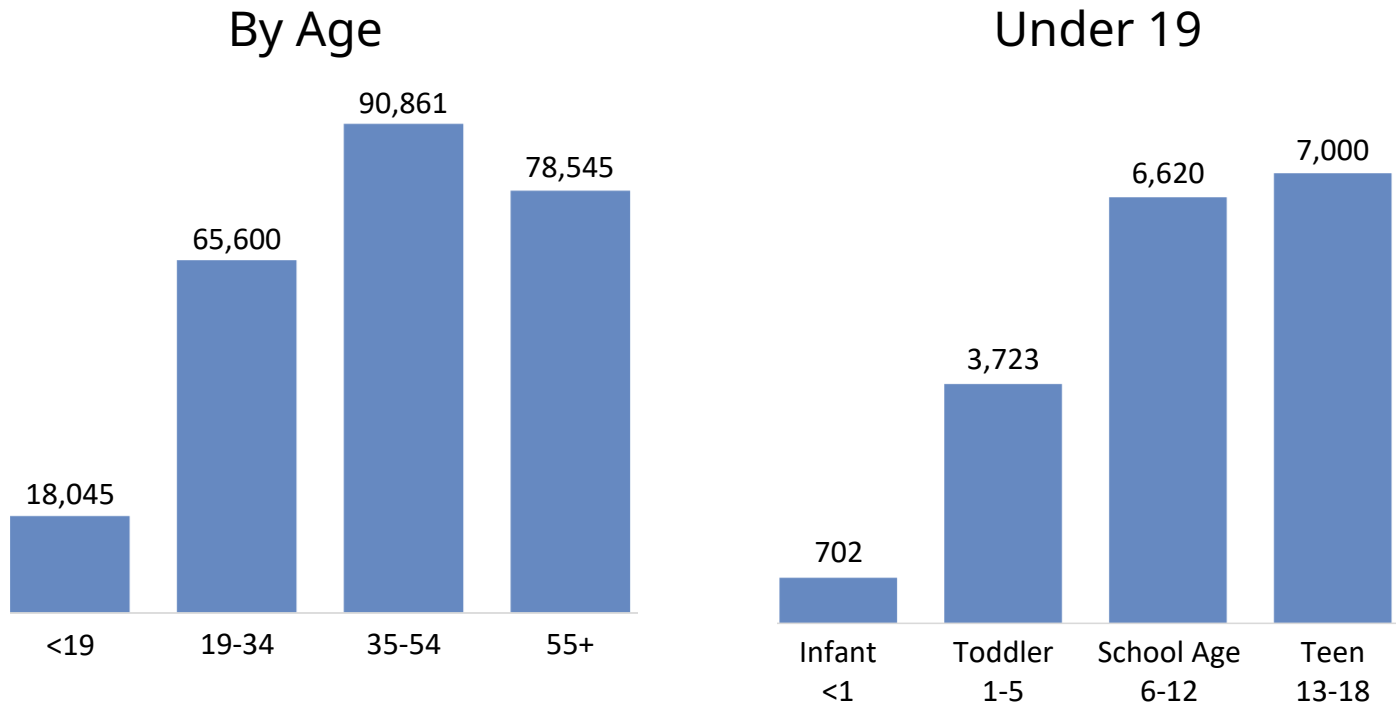


Metal Level by Age



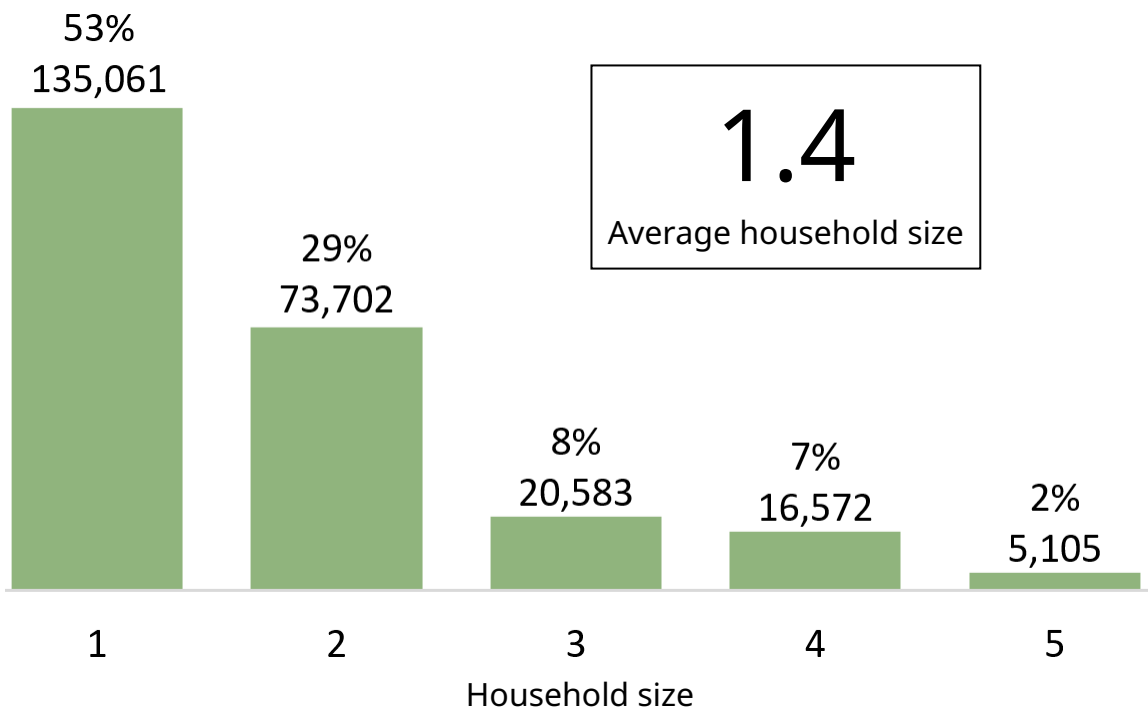
*Note: Silver plans can cover up to 94% with cost-sharing reductions, and catastrophic plans are not included in the graphic.

Qualified Health Plan Enrollees



By Household *

Eighty-two percent of enrollees are in one- or two-person households.



* Six- and seven-person households (2,028 QHP enrollees) excluded from the graphic.

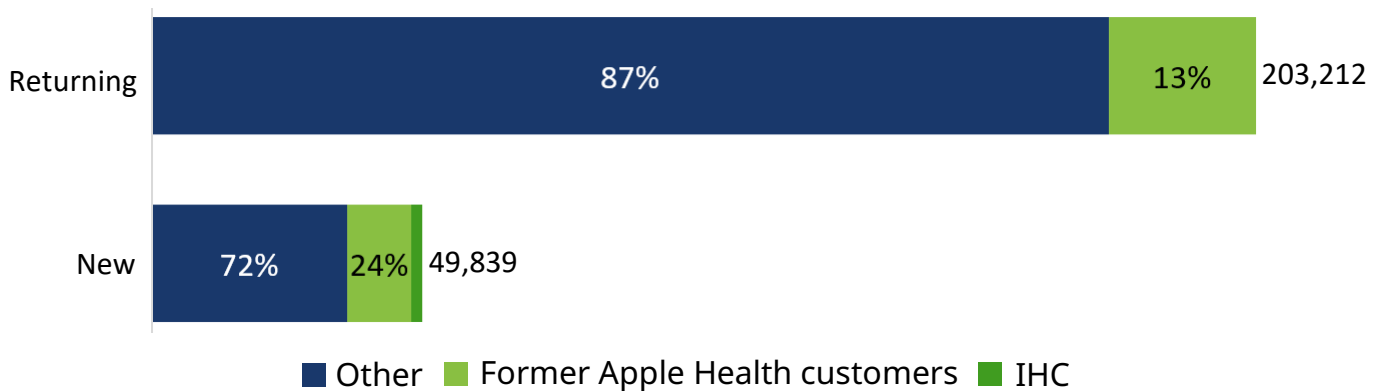
Qualified Health Plan Enrollees

New * and Returning by Age



Origins of QHP enrollees

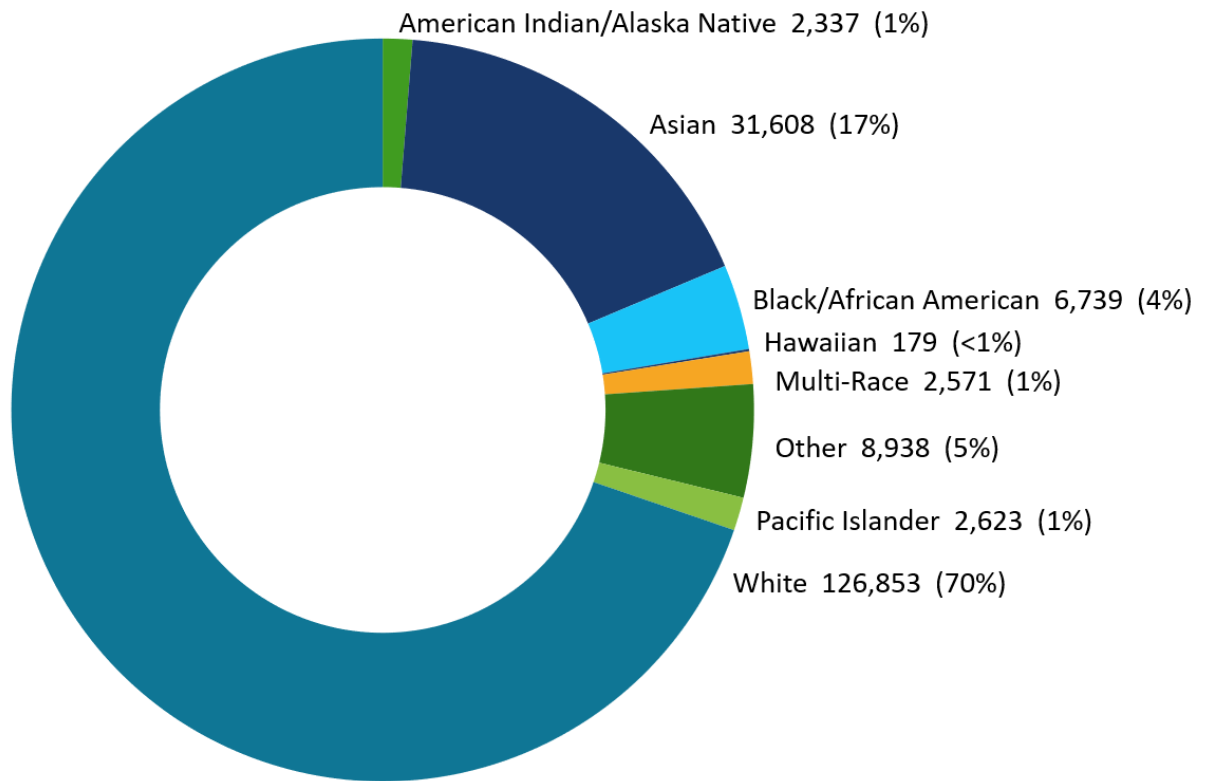
Nearly 40,000 customers retained coverage by enrolling in a QHP after losing Apple Health. The newly implemented Immigrant Health Coverage (IHC) expansion resulted in 1,448 customers enrolling (3% of new customers).



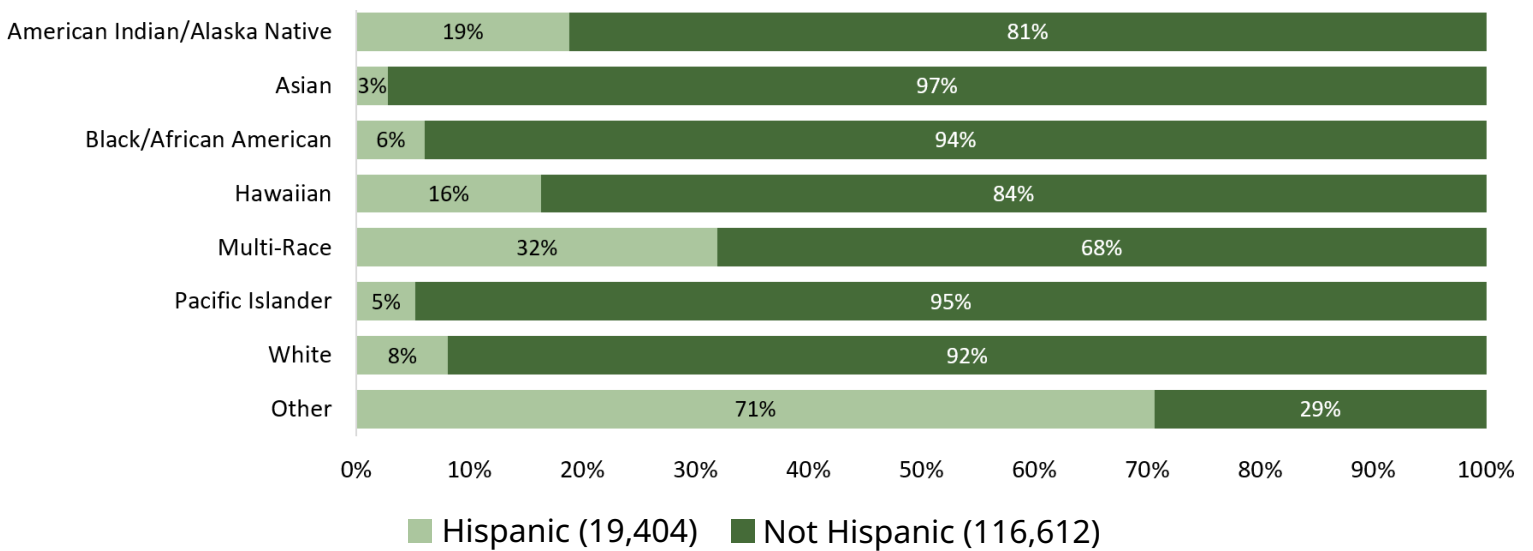
* "New" QHP enrollees did not have health insurance through *Washington Healthplanfinder* during the prior plan year (2023); "Returning" QHP enrollees had at least one month of coverage in the previous plan year. "Other" is inclusive of all new and returning customers who do not fall into either the "IHC" or "Former WAH customers" categories. Additional information about the IHC expansion and Medicaid redetermination can be found at wahbexchange.org/about-the-exchange/reports-data/enrollment-reports-data/.

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.

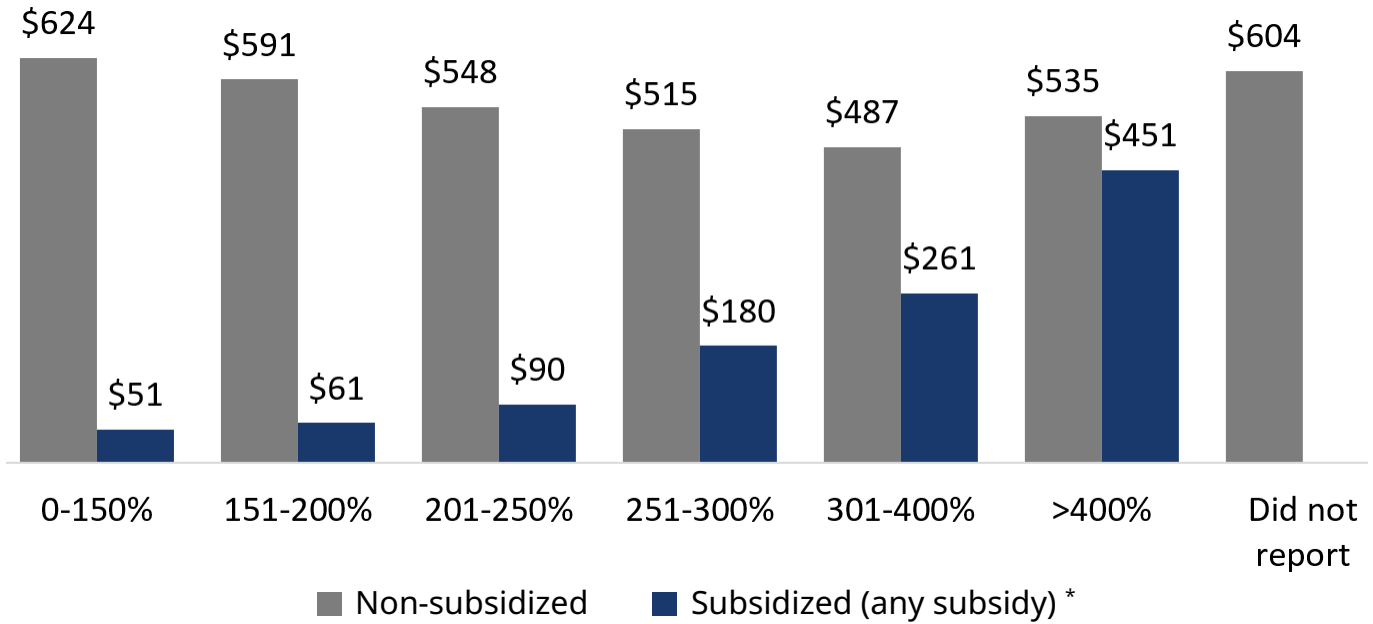
- Race not reported: 71,203; 28% of 253,051.
- Ethnicity not reported: 117,035; 46% of 253,051.

Additional demographics are available in the 2024 Spring Enrollment Excel.

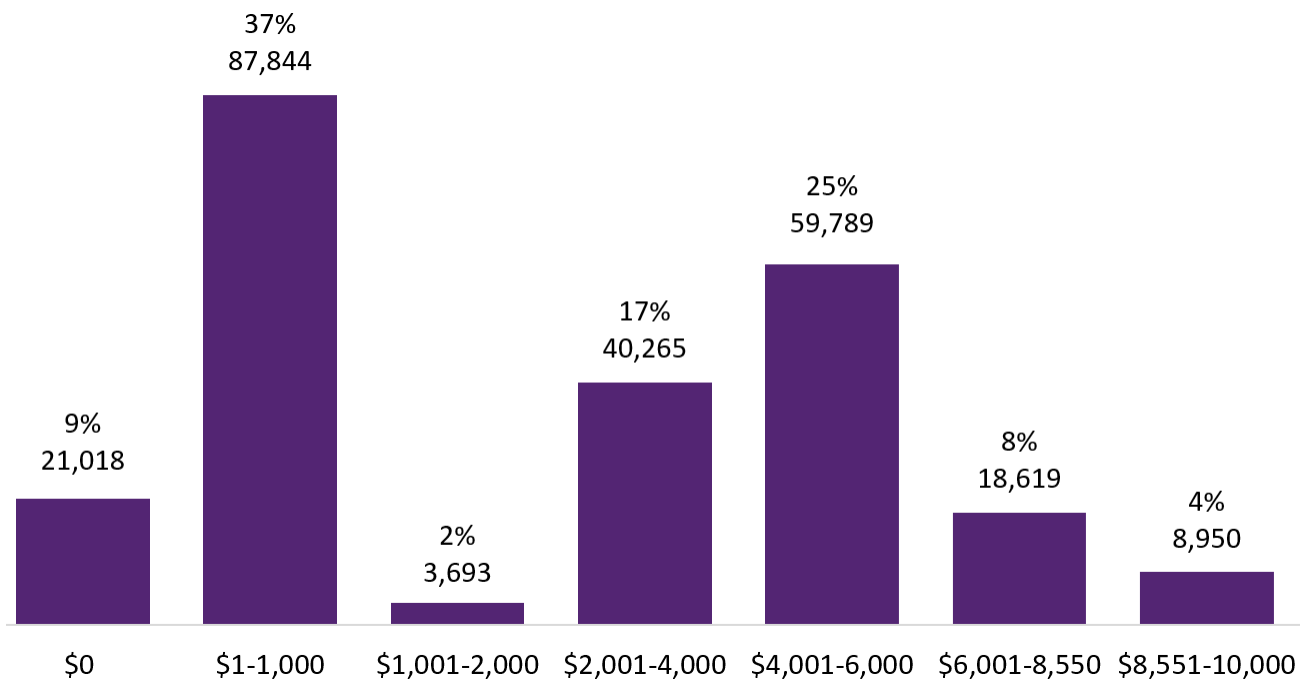
Qualified Health Plan Enrollees

Average Net Premium per Customer per Month by FPL

On average, subsidized customers pay over \$420 less on monthly premiums.



Qualified Health Plan Enrollees by Plan Deductible †



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

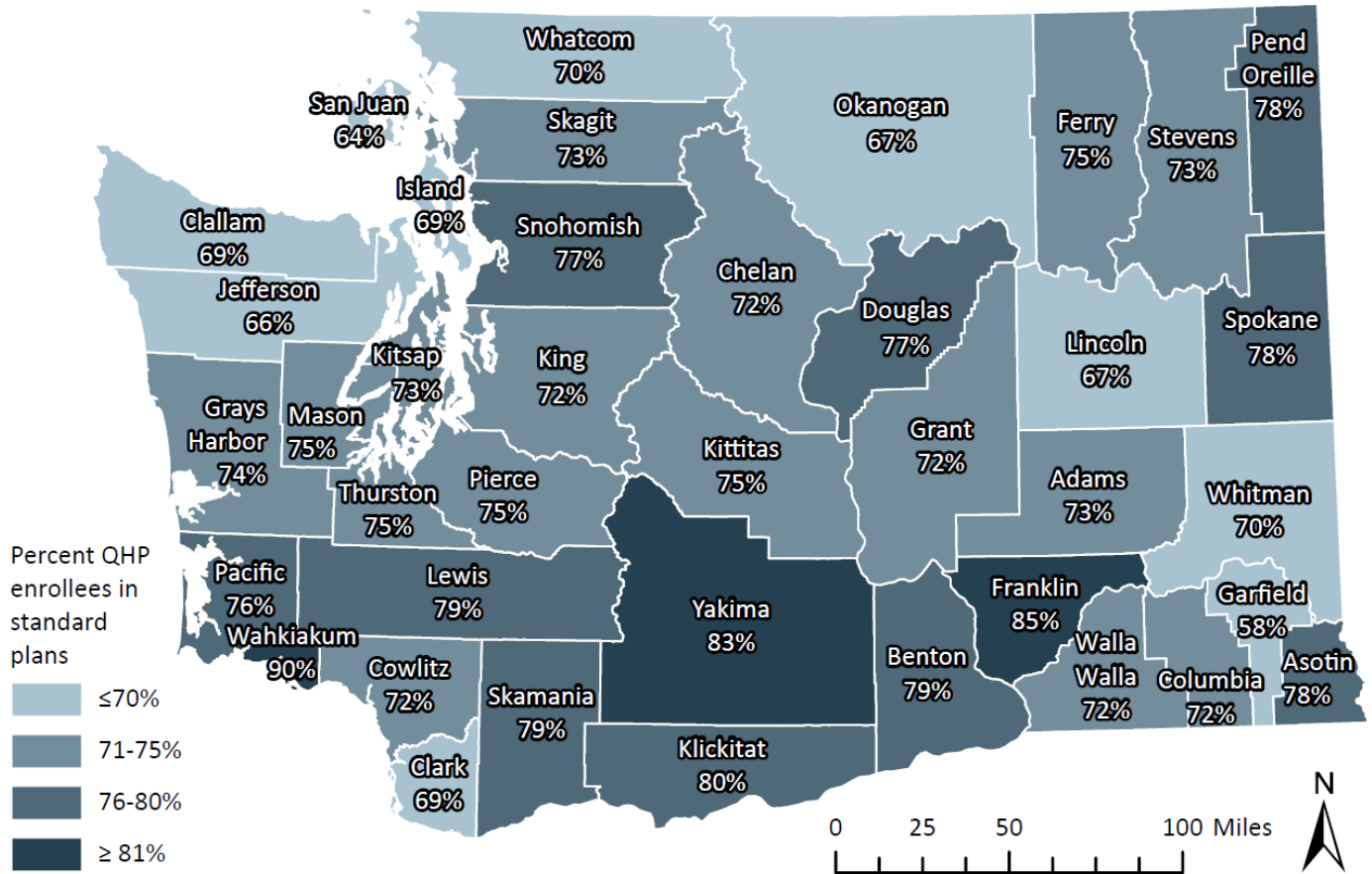
† 240,178 (95%) QHP enrollees are in a plan with an integrated deductible; 12,873 (5%) QHP enrollees are in a plan with separate deductibles for medical and pharmacy services (excluded from graphic).

Cascade Care Plan Enrollees

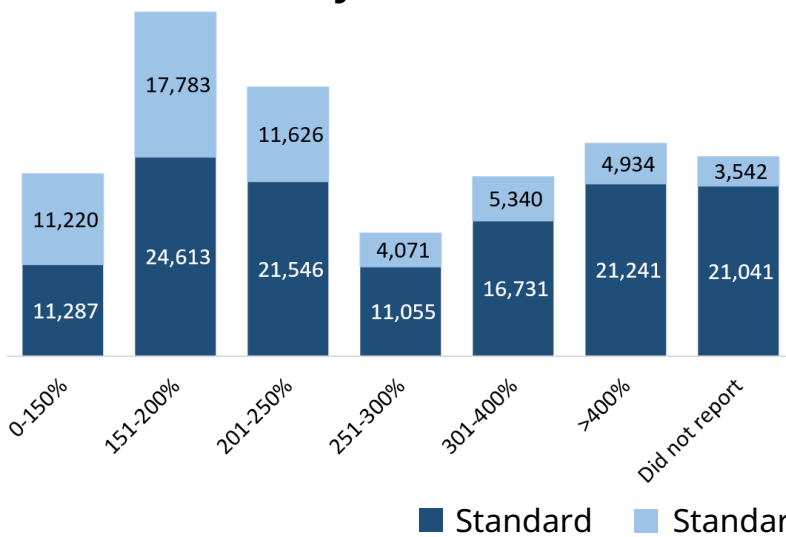
Cascade Care Plans include public option (Cascade Select) and standard (Cascade) plans, both have standard design and were offered for the first time for the coverage year 2021.

Percent of Qualified Health Plan (QHP) Enrollees in Cascade Care Plans by County

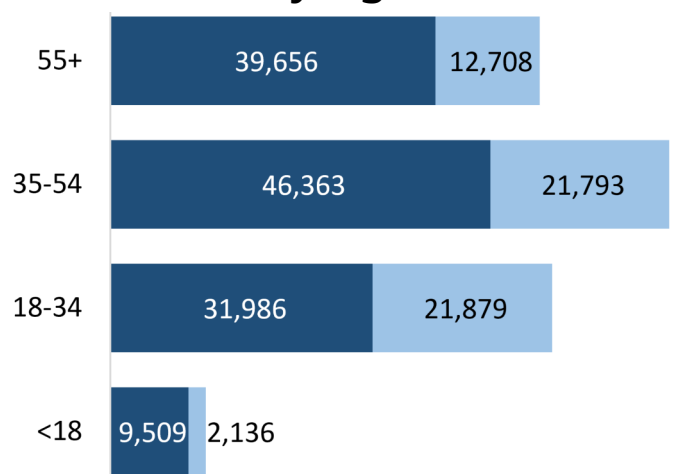
All carriers offer Cascade Care Plans in every county.



By FPL



By Age

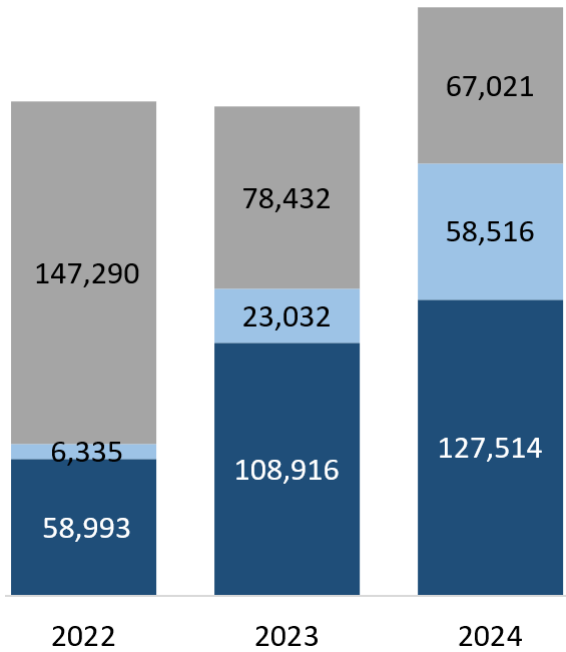


"Non-Standard" and "Non-Cascade" plans describe all plans that do not fall into Cascade Care plan categories.

Cascade Care Plan Enrollees

2022-2024 by Enrollment

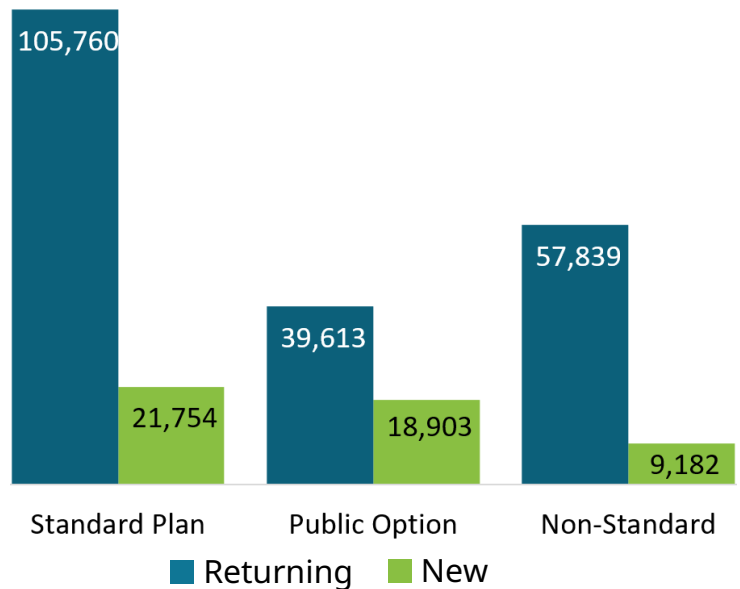
73% of qualified health plan customers are in a Cascade Care plan, up from 63% in 2023.



■ Standard ■ Standard - Public Option ■ Non-Standard

2024 by New and Returning

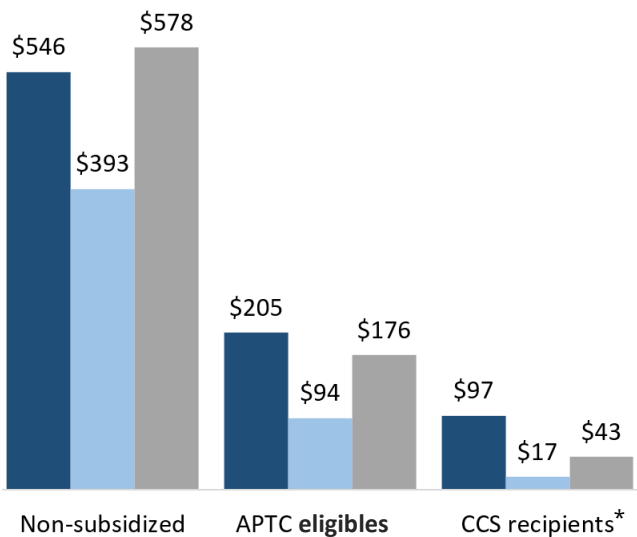
82% of new QHP customers enrolled in a Cascade Care plan for 2024, up from 80% in 2023.



■ Returning ■ New

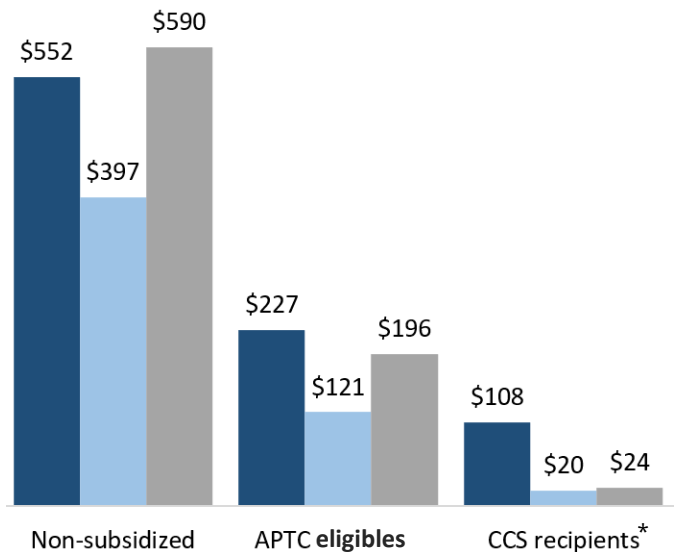
Monthly Net Premium per Person by Plan Type

2023



■ Standard ■ Standard - Public Option ■ Non-Standard

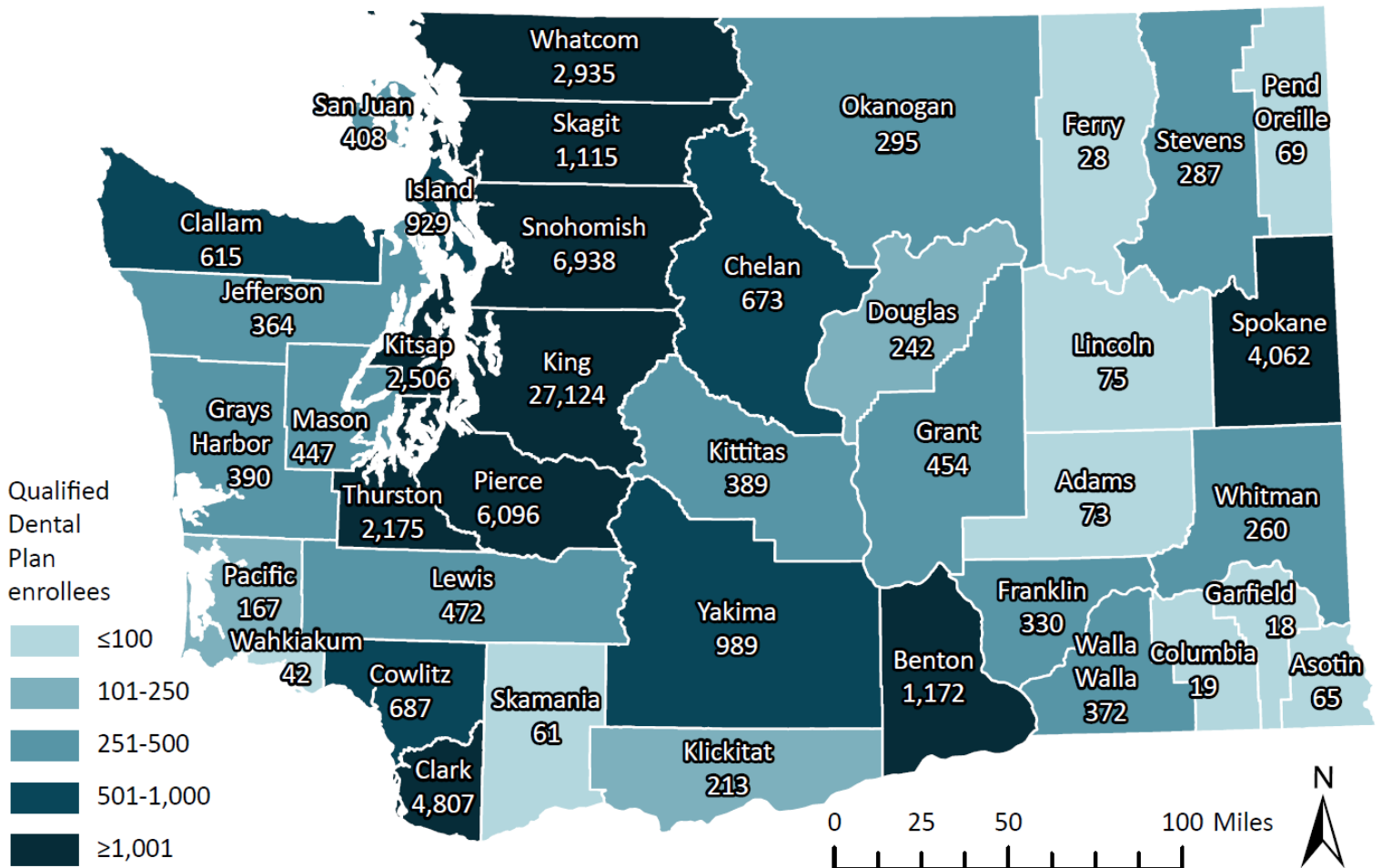
2024



* Typically, Cascade Care Savings recipients must be enrolled in a Cascade Care Silver or Gold plan to qualify; this requirement is waived for members of the American Indian/Alaska Native population. ¹²

Qualified Dental Plan Enrollees

Number of Qualified Dental Plan (QDP) Enrollees by County



Top 10 Counties

County	Enrollees
King	27,124
Snohomish	6,938
Pierce	6,096
Clark	4,807
Spokane	4,062
Whatcom	2,935
Kitsap	2,506
Thurston	2,175
Benton	1,172
Skagit	1,115

By Carrier

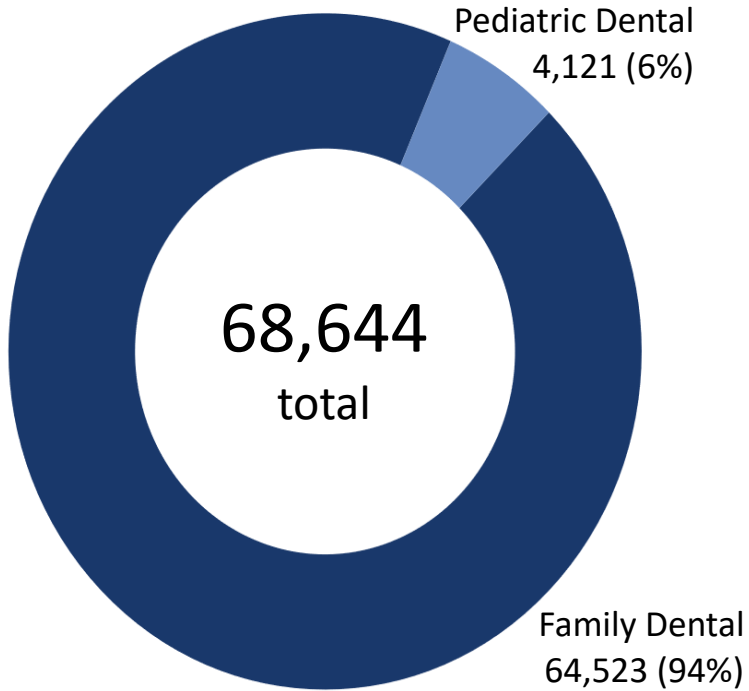
Carrier	Enrollees	Percent
Delta Dental of Washington	38,862	57%
Dentegra Insurance Company	11,489	17%
LifeWise WA	10,442	15%
Companion Life Insurance Company - EMI Health	5,819	8%
PacificSource	1,591	2%
Kaiser Northwest	441	1%

Three of six dental carriers on the Exchange offer both family and pediatric dental plans. Companion, Dentegra, and Kaiser NW offer family plans only.

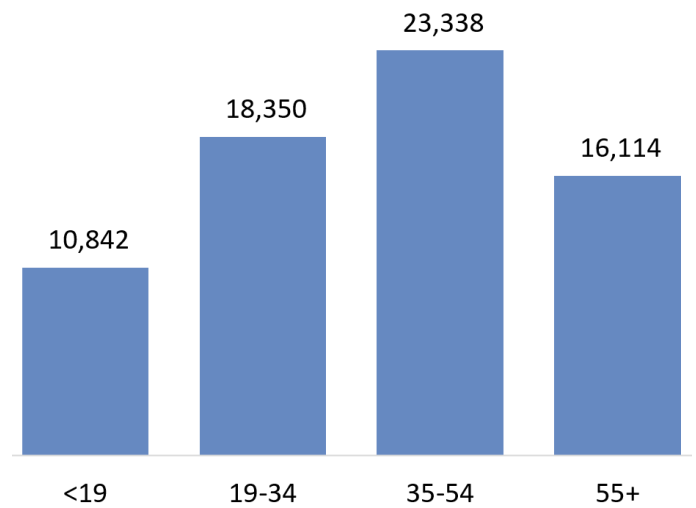
Qualified Dental Plan Enrollees

A total of 61,840 people (90% of QDP enrollees) enrolled in both a QHP and a QDP; 6,804 (10%) enrolled in a QDP only.

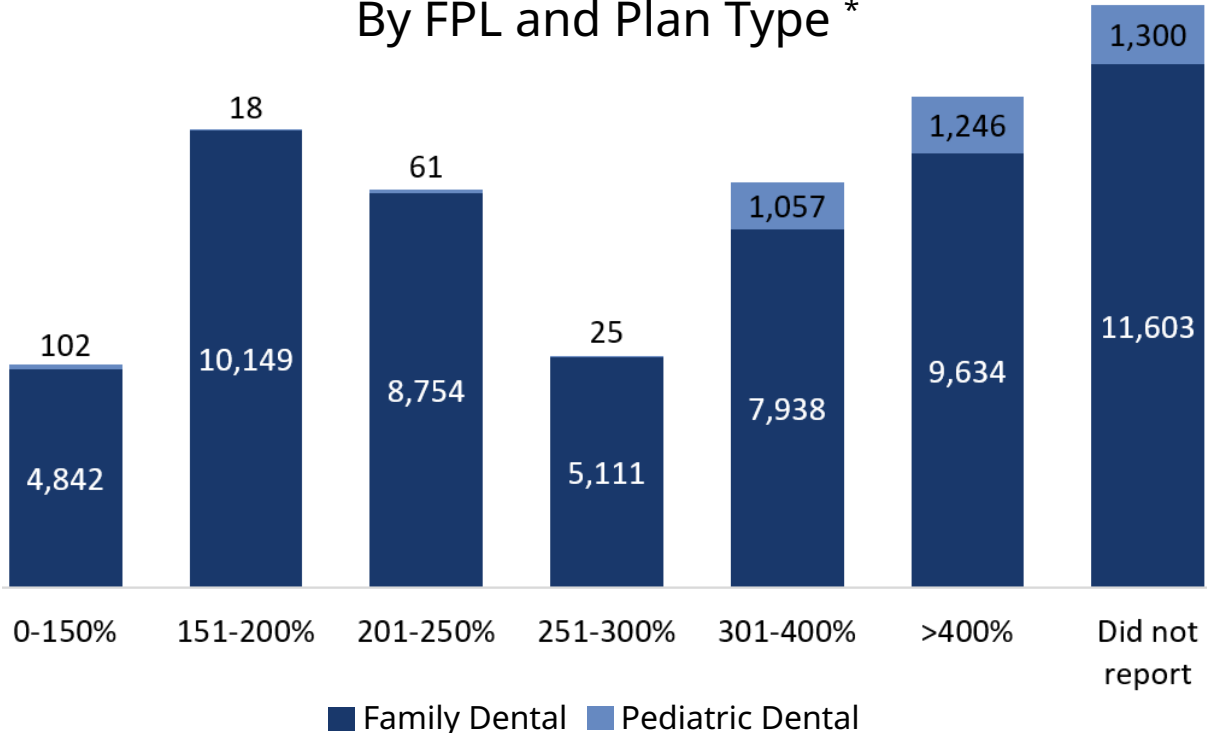
By Plan Type



By Age



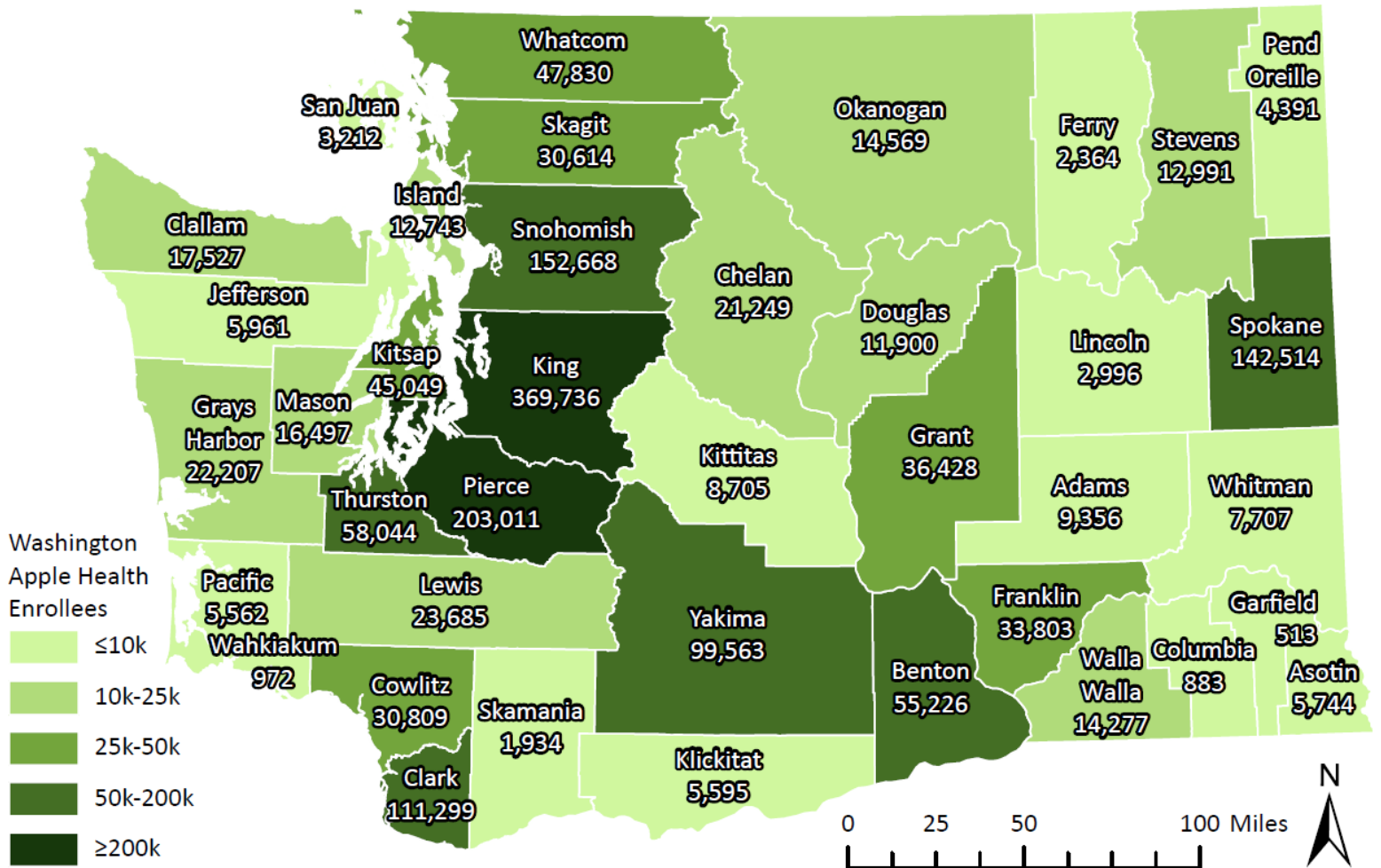
By FPL and Plan Type *



* Excludes 6,804 people who are enrolled only in QDP for whom FPL is not collected.

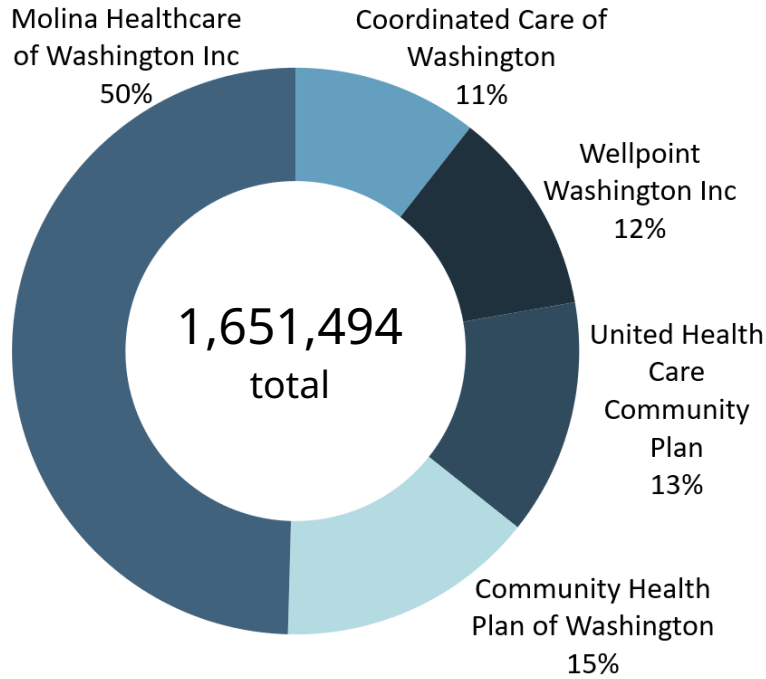
Washington Apple Health (Medicaid)

Number of Washington Apple Health Enrollees by County

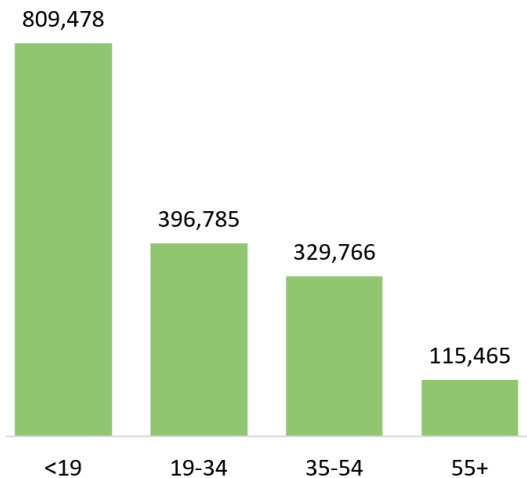


Washington Apple Health

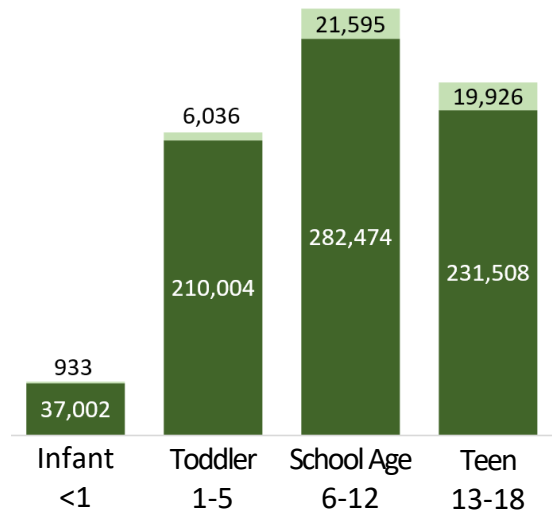
By Carrier



By Age



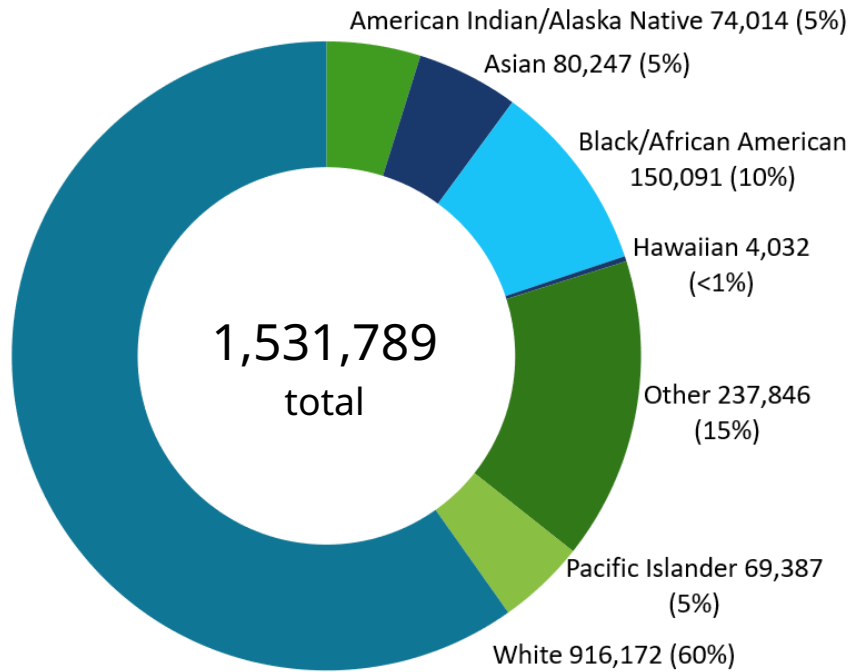
Under 19



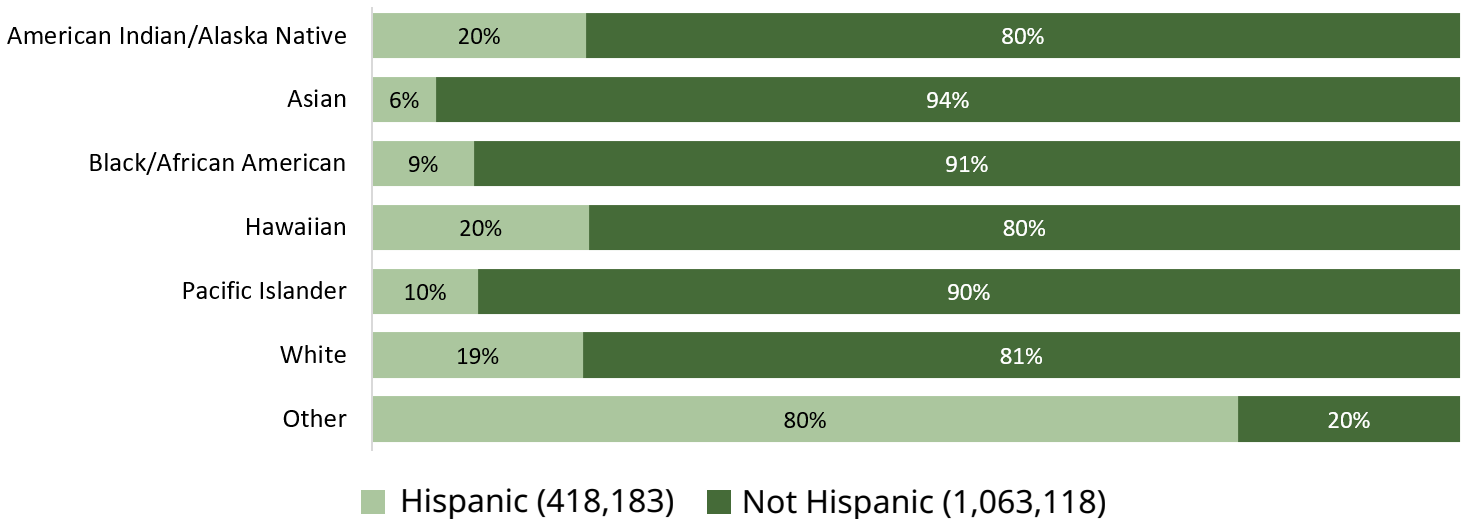
■ MAGI ■ CHIP

Washington Apple Health

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.

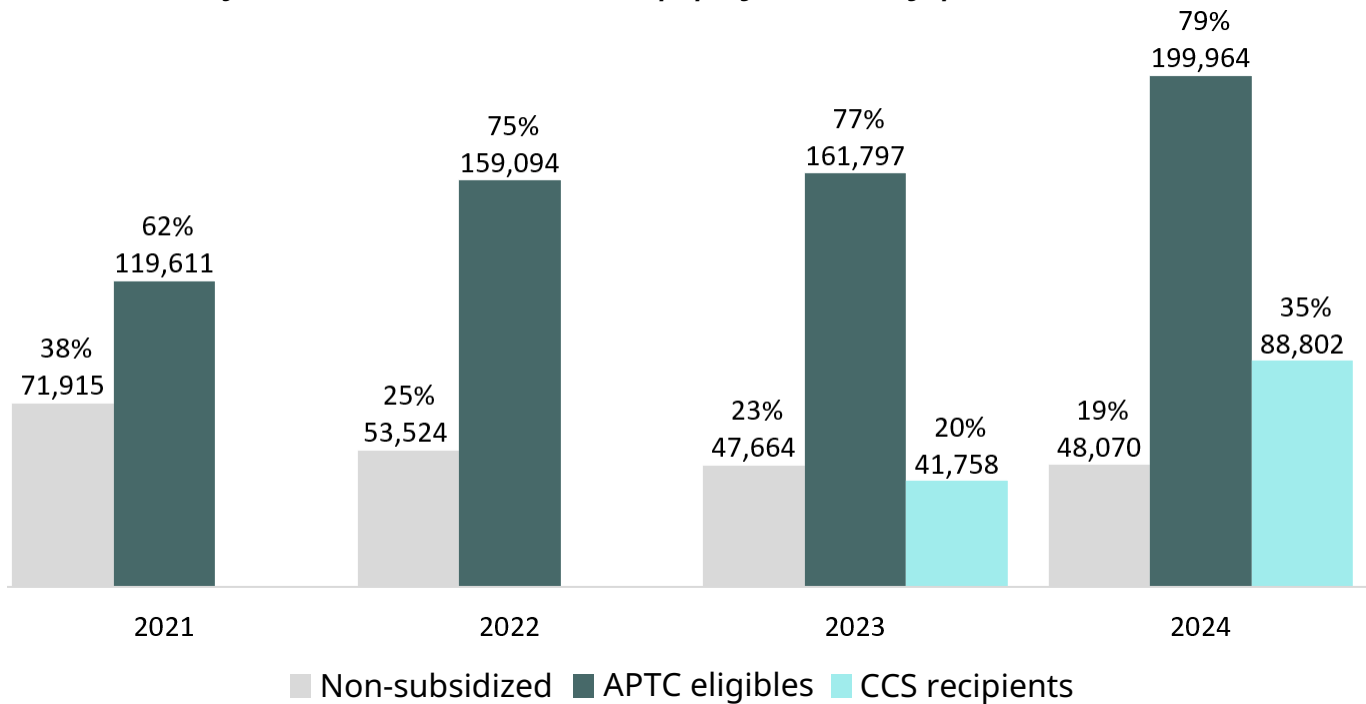
- Race not reported: 119,705, 7% of 1,651,494
- Ethnicity not reported: 170,193, 10% of 1,651,494

Additional demographics are [available in the 2024 Spring Enrollment Report Excel on wahexchange.org](https://www.wahexchange.org).

Qualified Health Plan Subsidy Status

Enrollment by Subsidy Status *

81% of QHP customers are receiving state and/or federal subsidies to help pay monthly premiums.



The total number of Cascade Care Savings (CCS) recipients reflects QHP enrollees who were actively enrolled in February and effectuated by March 31, 2024. CCS enrollment continues to grow with the CCS special enrollment period (SEP). The SEP is available to enrollees up to 250% percent who are not already enrolled in a Cascade Care Silver or Gold plan.

* "APTC eligibles" is defined as all customers who received eligibility for advance premium tax credits (APTC). A total of 7.5% of these customers receive no APTC due to factors such as plan choice, price and/or choosing to not use federal subsidies in advance.

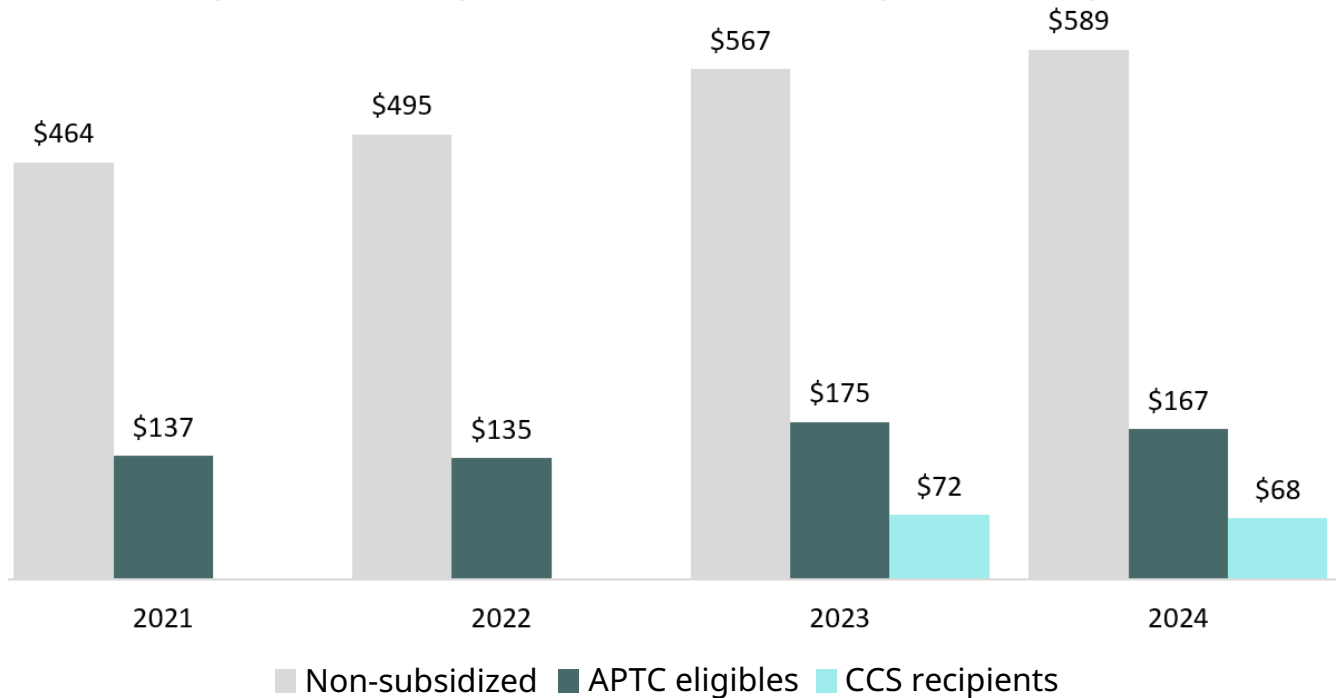
"CCS recipients" is defined as all customers who receive Cascade Care Savings (CCS).

CCS was newly available for 2023 for QHP enrollees up to 250% of the federal poverty level. A majority of the 88,802 CCS recipients (all but 5,017) also receive federal eligibility for APTC (are included in the 199,964 APTC eligible). Percentages do not sum to 100% because subsidy categories are not mutually exclusive.

CCS enrollment continues to grow with the CCS Special Enrollment Period (SEP). The SEP is available to enrollees up to 250% percent who are not already enrolled in a Cascade Care Silver or Gold plan.

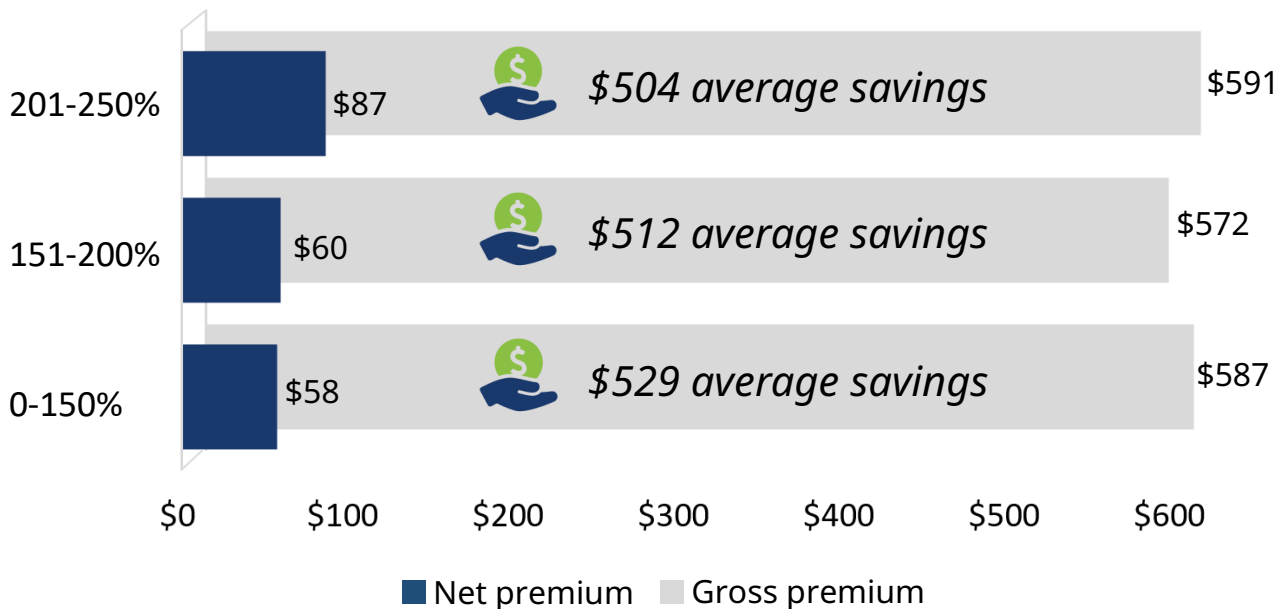
Cascade Care Savings

Average Monthly Net Premium by Subsidy Status



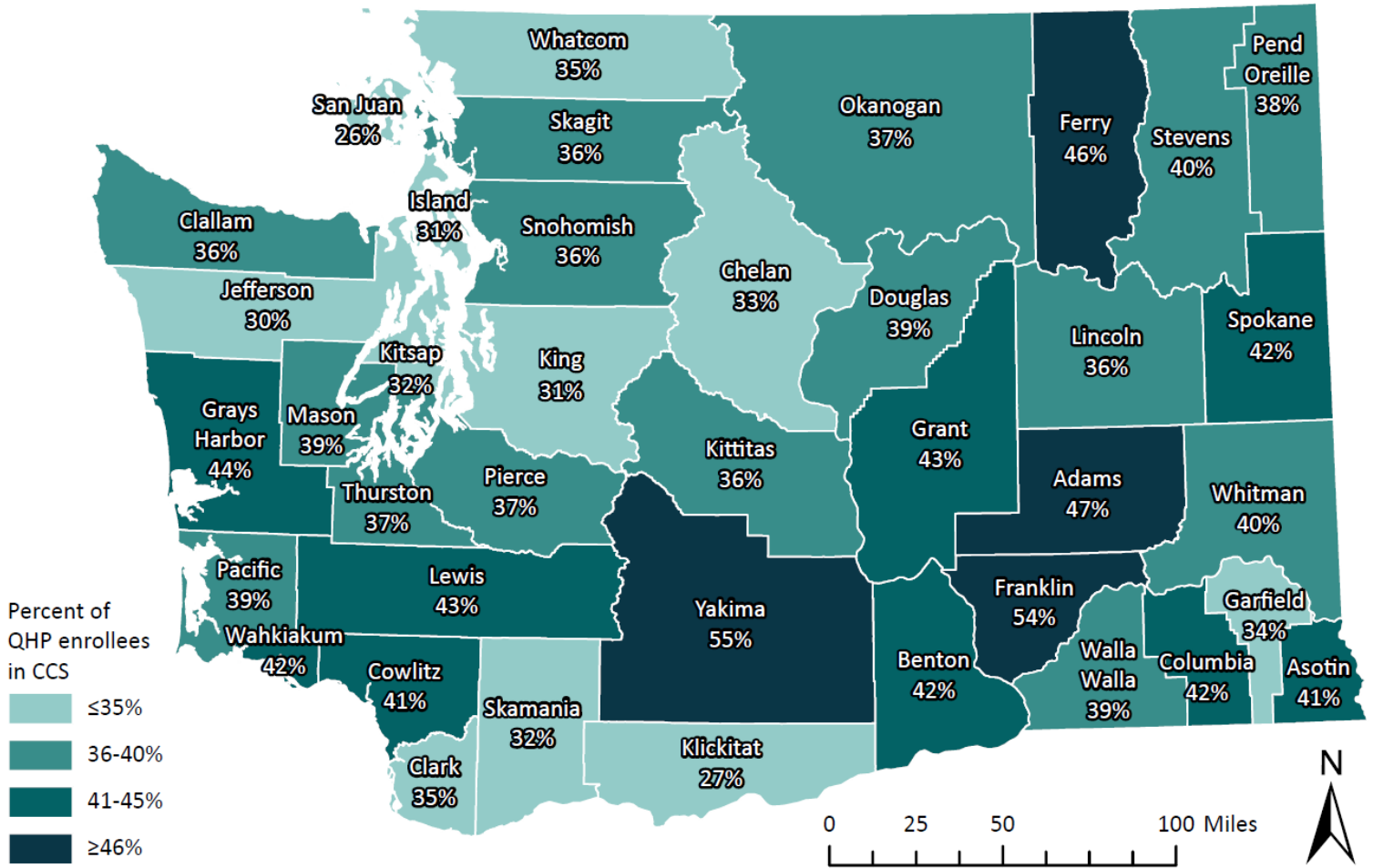
Net and Gross Premium for All Cascade Care Savings Recipients by FPL

The almost 90,000 people receiving Cascade Care Savings save an average of \$514 per member per month in federal and state subsidies, for an average net premium of \$68.



Cascade Care Savings

Percent of QHP enrollees who are Cascade Care Savings recipients



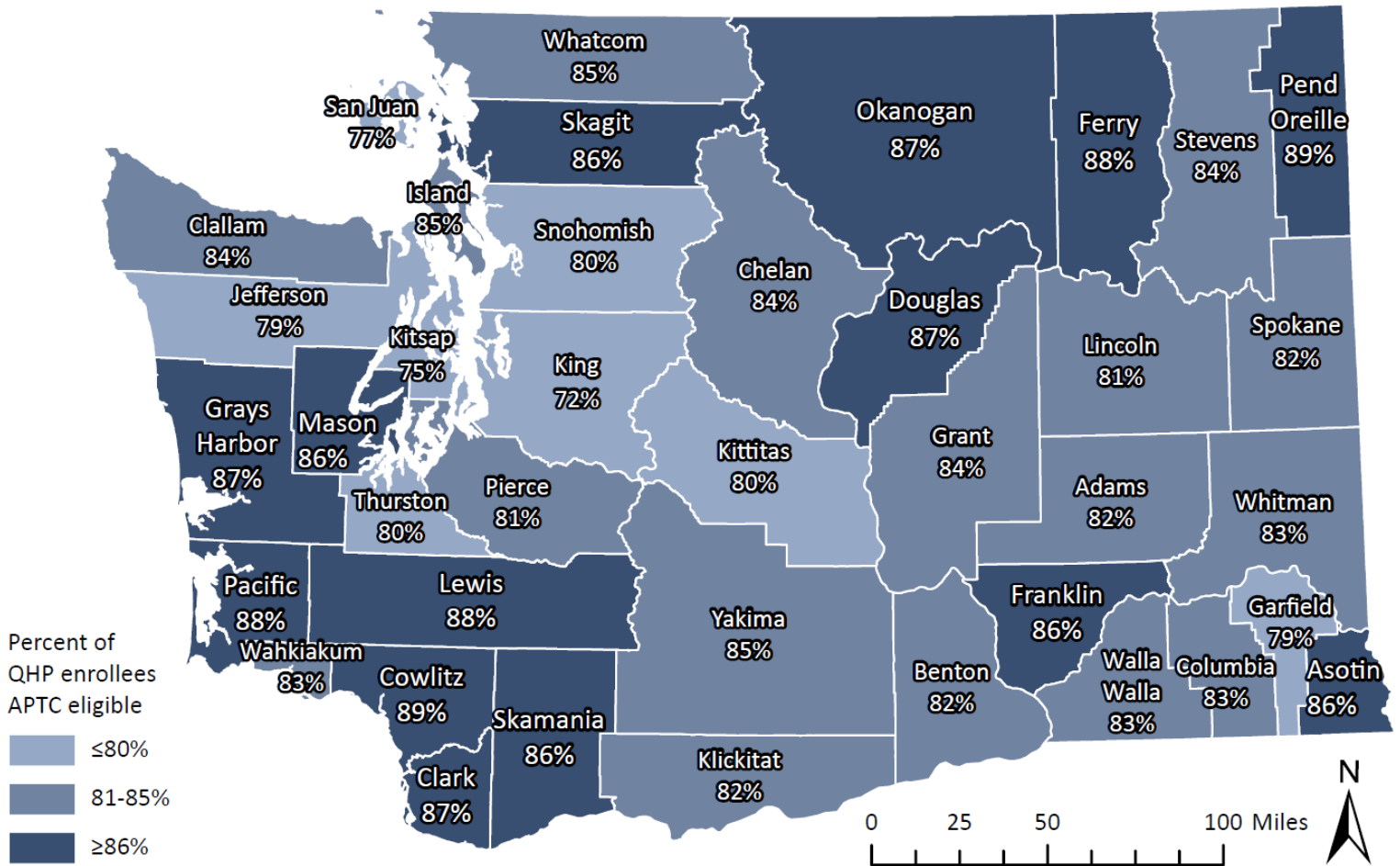
Top 10 Counties

County	Enrollees
King	26,999
Snohomish	9,116
Pierce	8,811
Spokane	7,004
Clark	6,463
Whatcom	3,920
Thurston	2,920
Yakima	2,723
Kitsap	2,637
Benton	2,144

Cascade Care Savings saw strong growth in 2024, with continued heavy enrollment in Eastern Washington. On average, 38% of enrollees received Cascade Care Savings. The four counties with the highest percent of enrollees in Cascade Care Savings are all east of the Cascades — Yakima, Franklin, Adams and Ferry.

Federal Premium Subsidy

Percent of Qualified Health Plan enrollees who are APTC eligible



Top 10 Counties

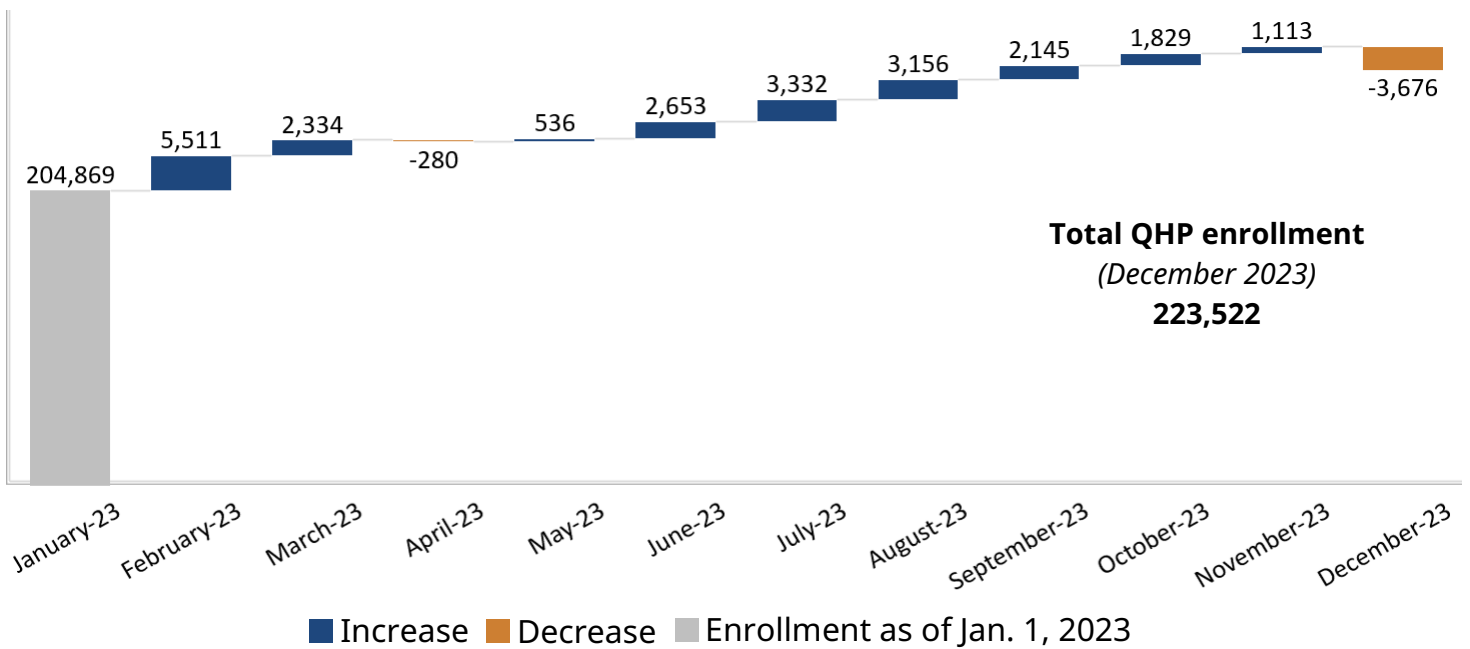
County	Percent
Cowlitz	89%
Pend Oreille	89%
Pacific	88%
Ferry	88%
Lewis	88%
Grays Harbor	87%
Clark	87%
Douglas	87%
Okanogan	87%
Mason	86%

On average, 79% of *Washington Healthplanfinder* QHP customers are eligible for federal subsidies, called advance premium tax credits (APTC), which help pay for their monthly premiums.

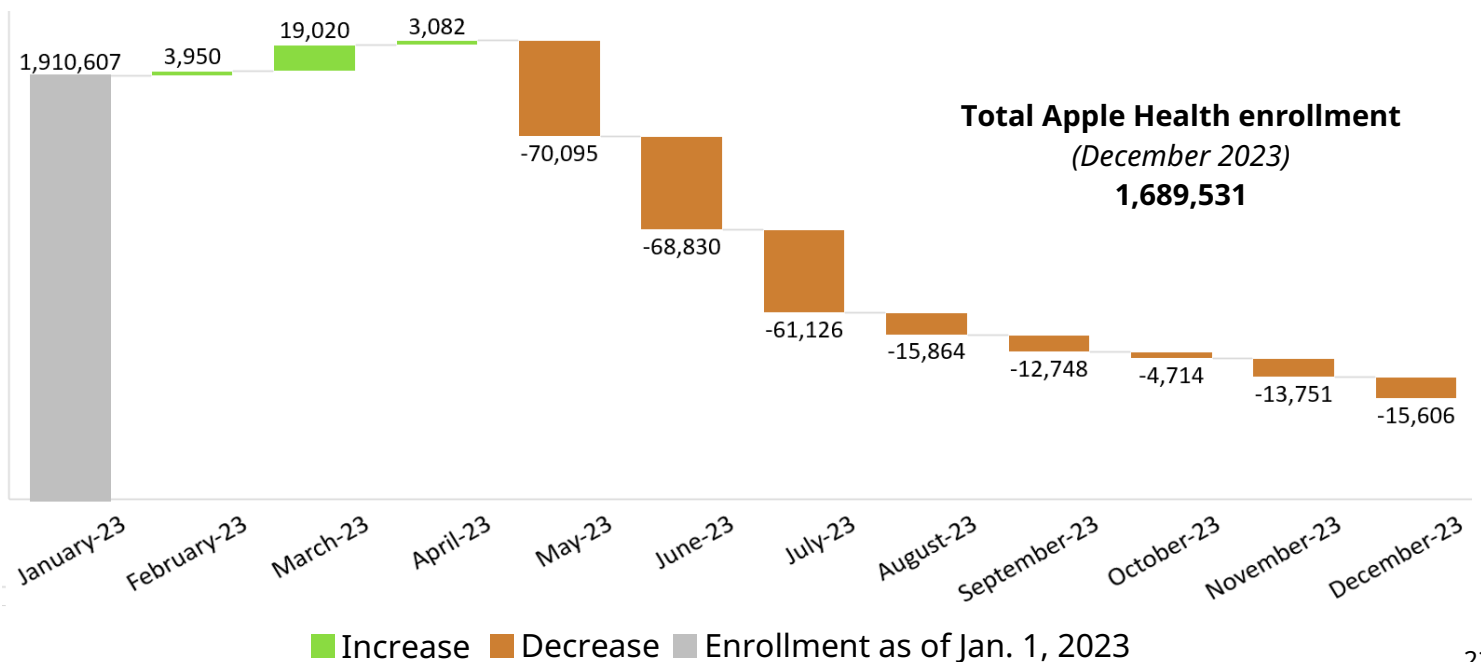
Overview of Net Enrollment

Apple Health began redetermining customer eligibility in April 2023, following the end of the COVID-19 public health emergency. Due to this redetermination, Apple Health enrollment dropped by 221,076 people over calendar year 2023. As a result, QHP enrollment increased by 18,653 in calendar year 2023.

2023 Net Qualified Health Plan (QHP) Enrollment

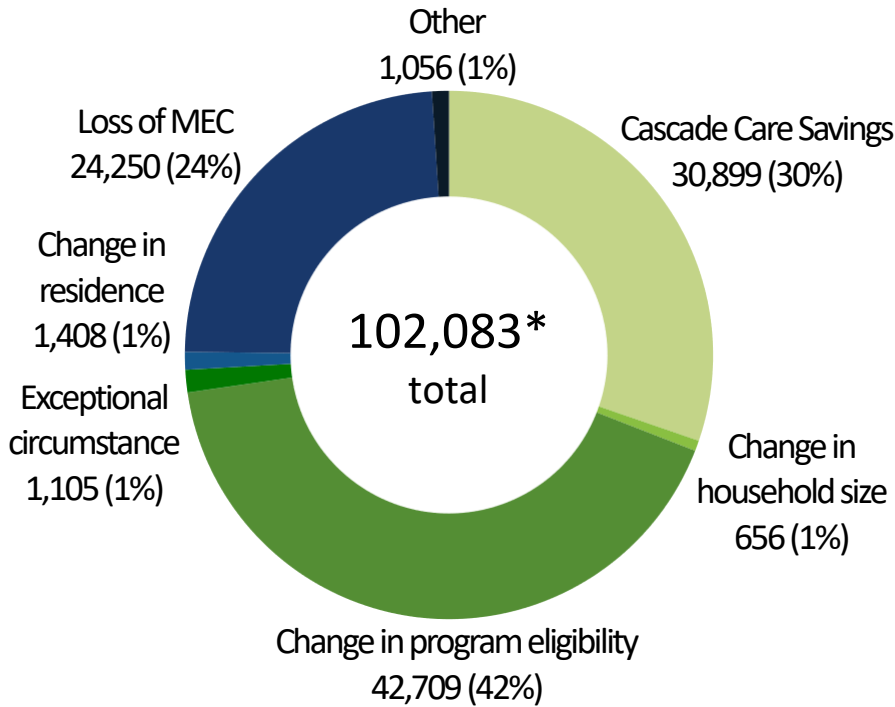


2023 Net Washington Apple Health Enrollment

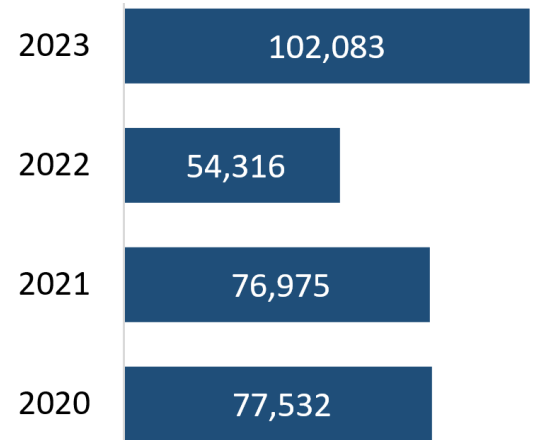


Qualified Health Plan Special Enrollment

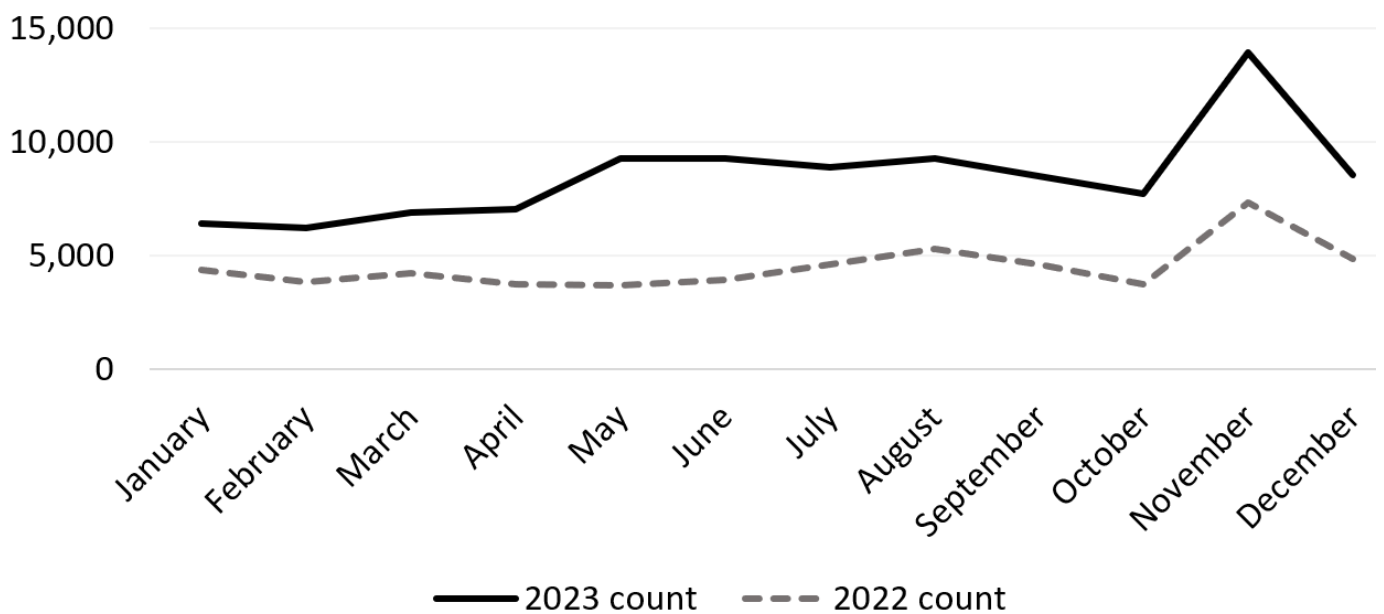
2023 Special Enrollment



Annual Special Enrollment



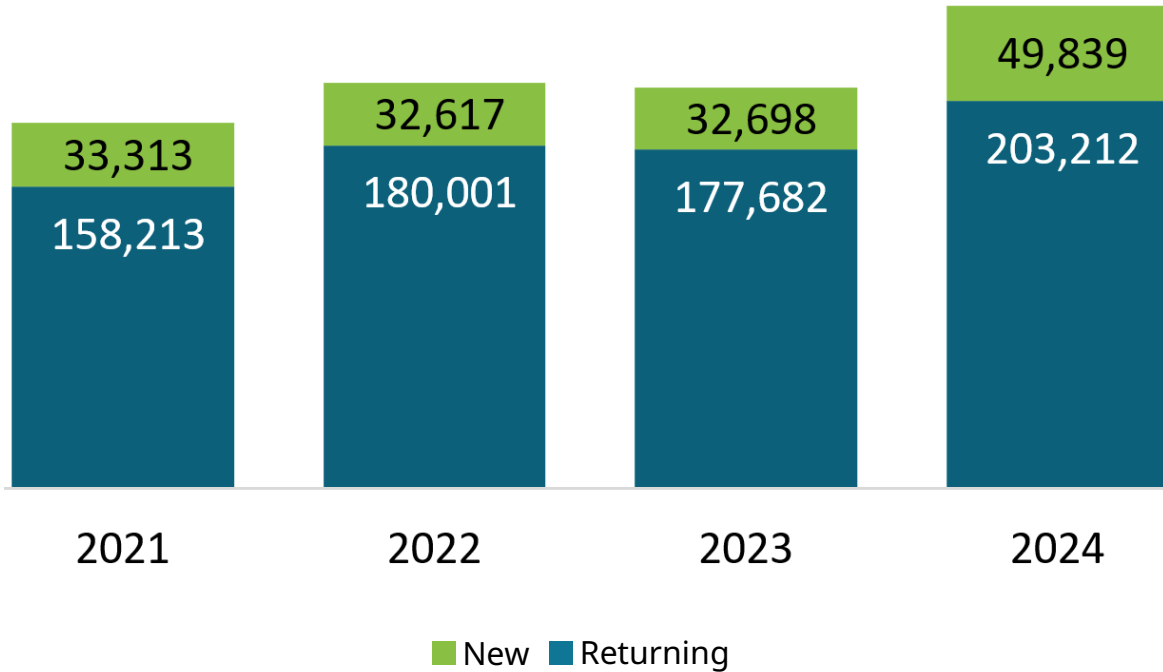
2023 Qualified Health Plan Special Enrollment Period Enrollment



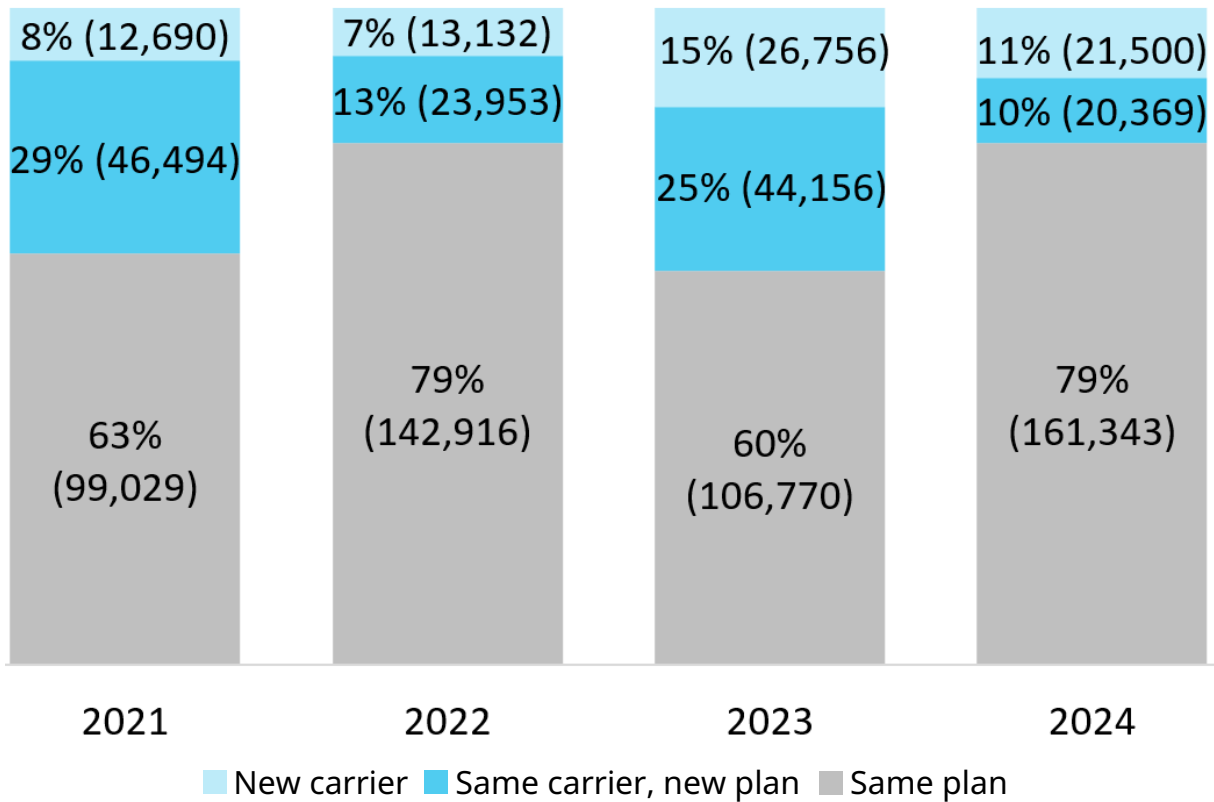
* Individuals can have more than one SEP in a year with the same or a different event.

Qualified Health Plan Additional Trends

Enrollment by New and Returning Status



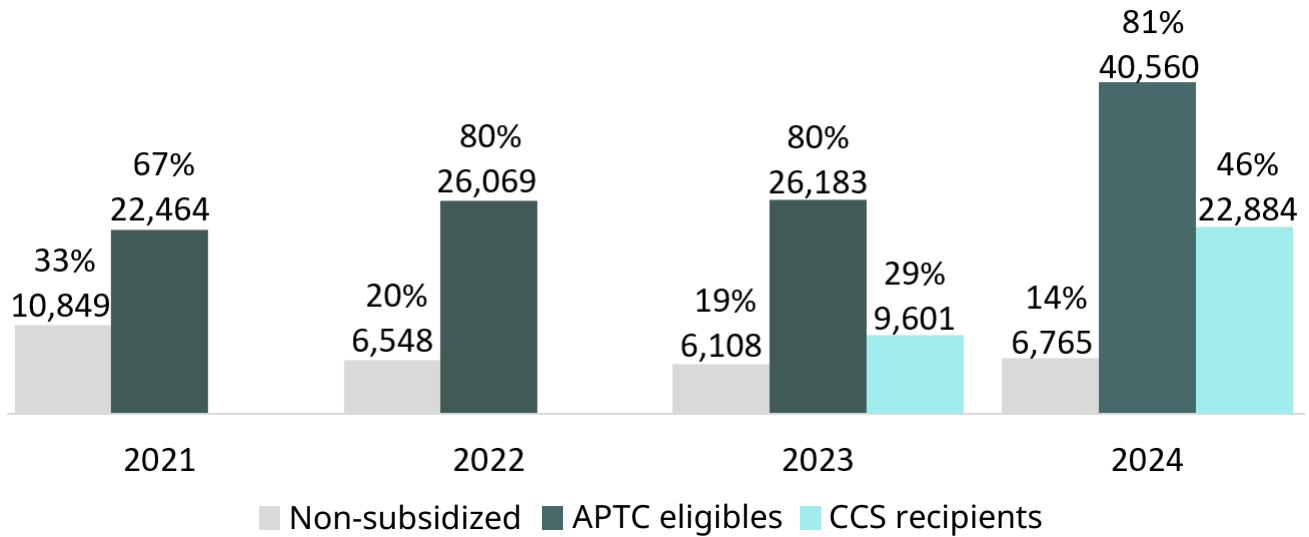
Plan Movement Among Returning Enrollees



Qualified Health Plan Additional Trends

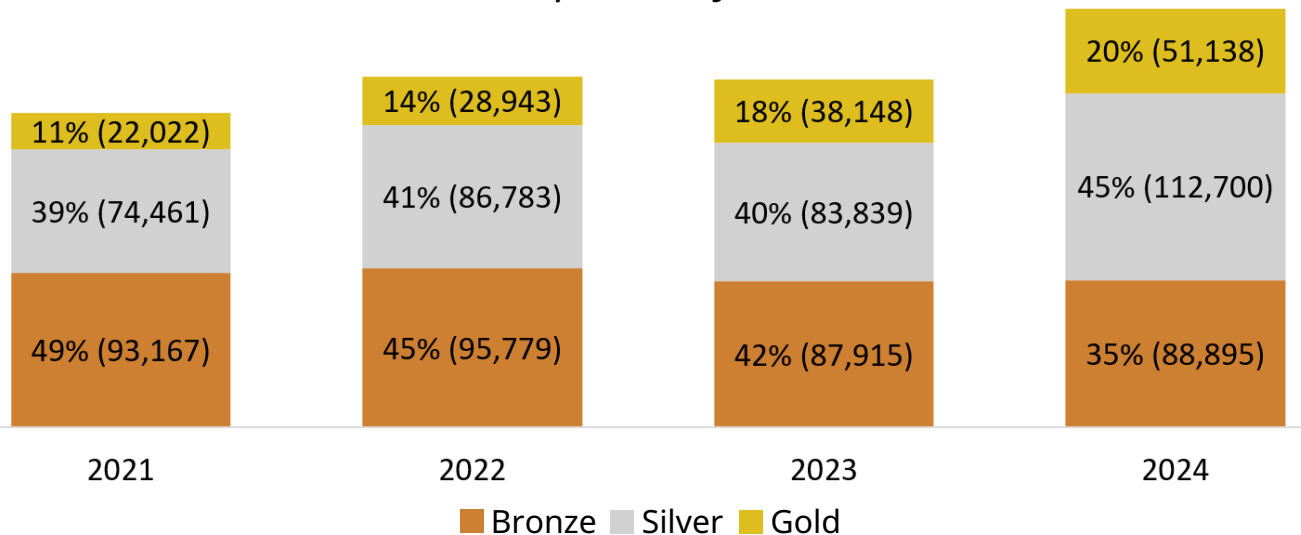
New Enrollees by Subsidy Status *

Nearly 50% of new QHP enrollees receive Cascade Care Savings, up from 29% in 2023.



Enrollment by Metal Level, All QHP Enrollees

In 2024, QHP enrollees moved into Silver and 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 eligibles" is defined as all customers who received eligibility for advance premium tax credits (APTC). In 2023 and 2024 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 eligibility for APTC.

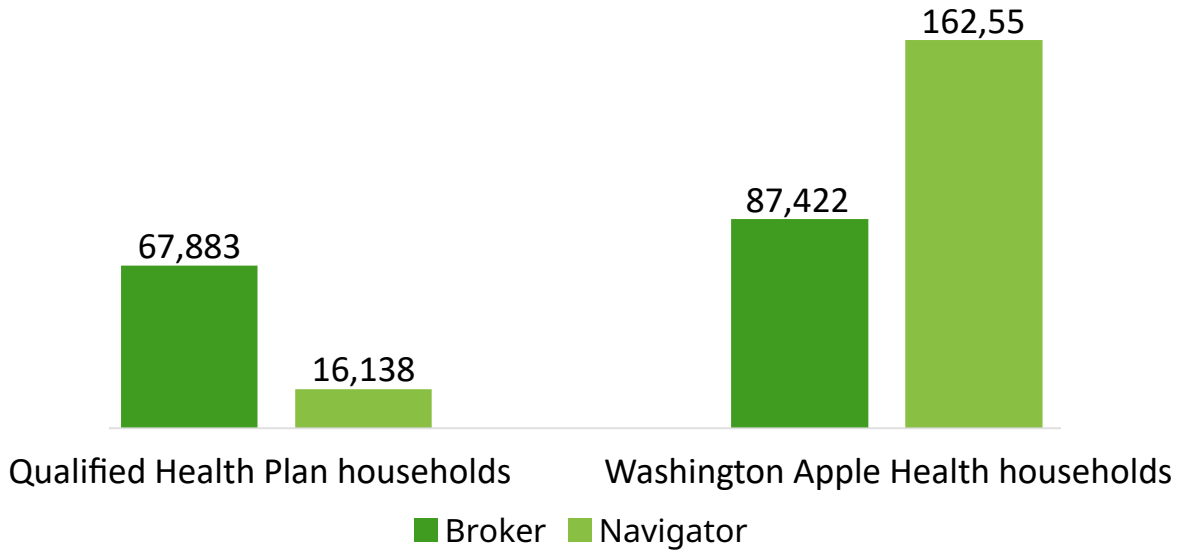
Additional demographics are available in the 2024 Spring Enrollment Excel.

Percentages do not sum to 100% because categories are not mutually exclusive.

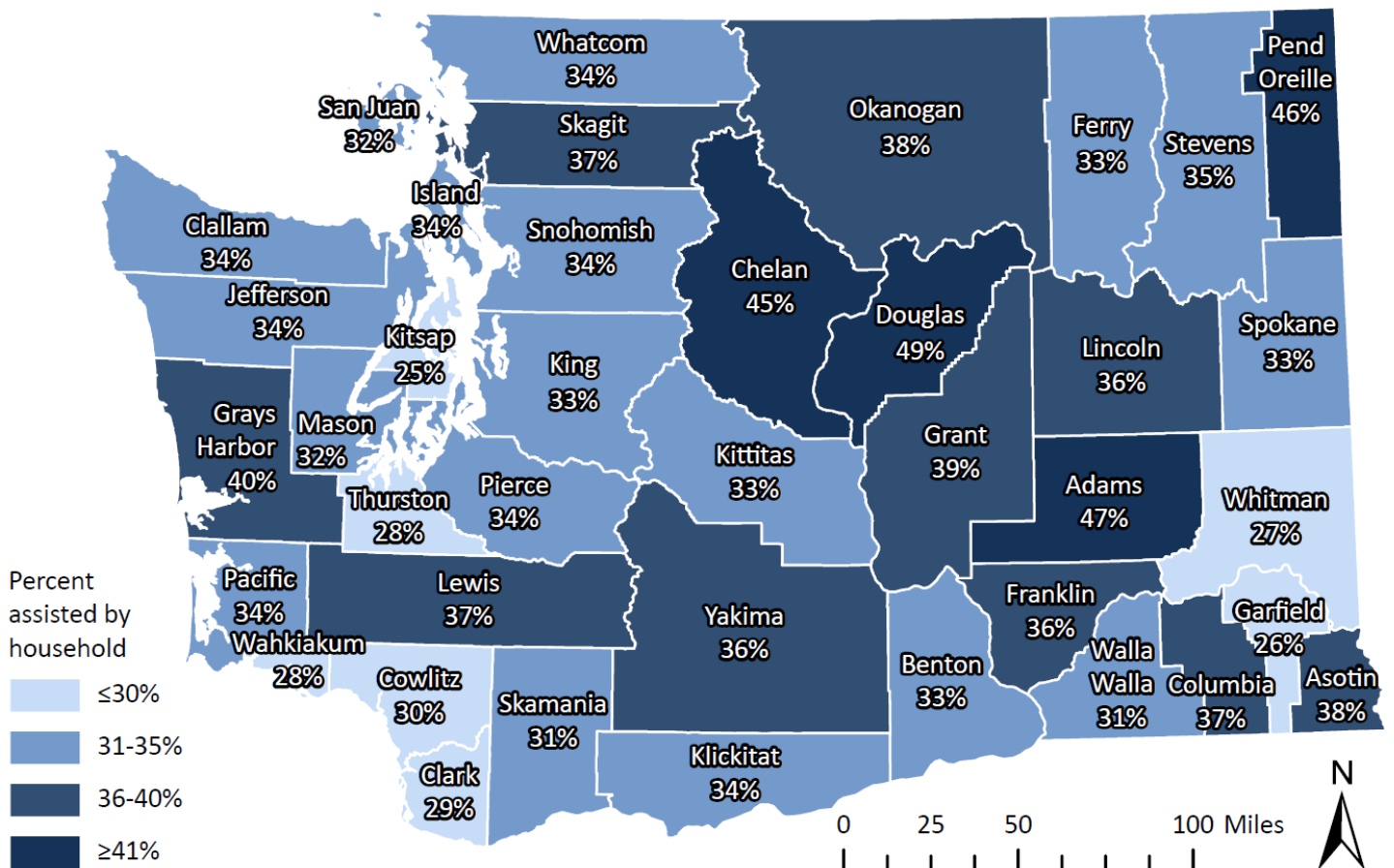
Customer Support

Households Partnered with an Assister

46% of QHP households partnered with a broker or navigator.

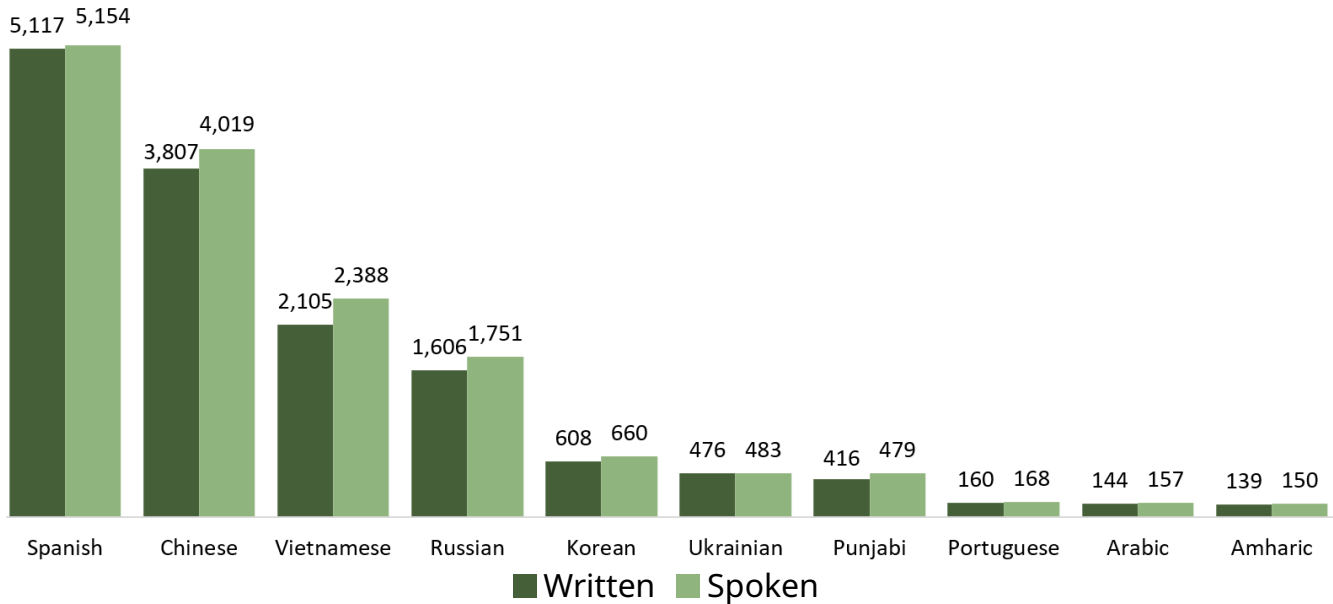


Qualified Health Plan Enrollees Partnered with an Assister by County

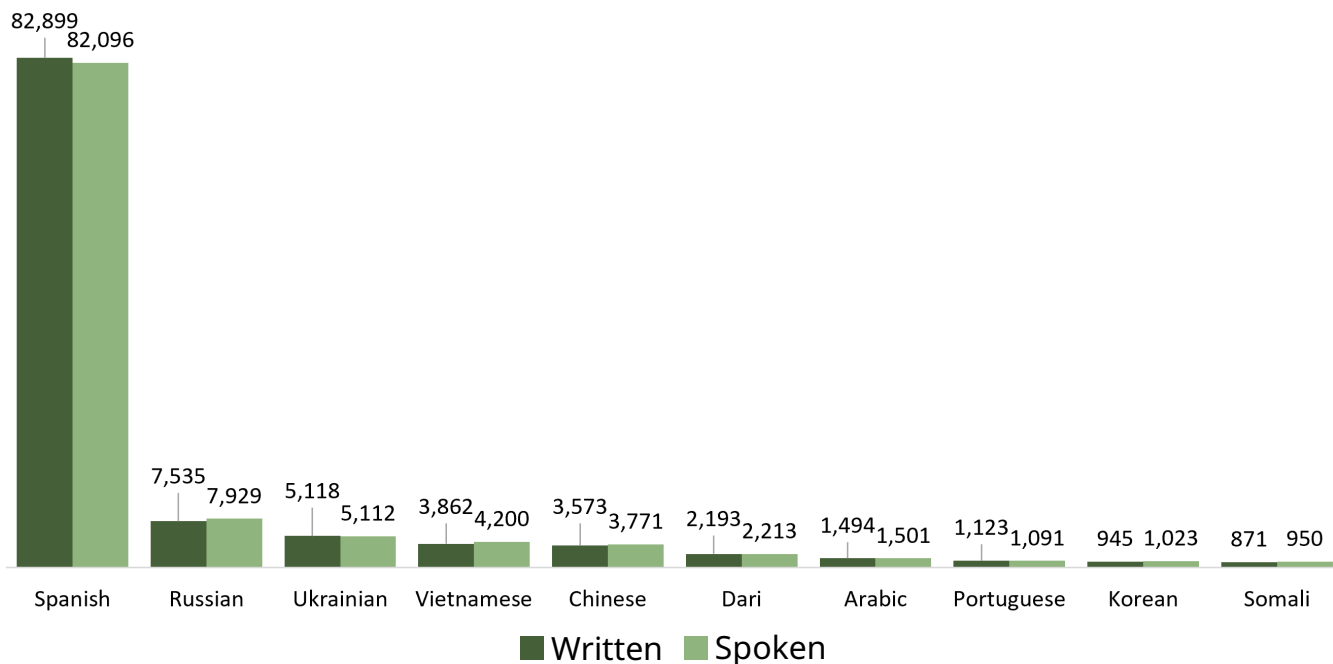


Language Assistance

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



Top 10 Languages Requested by Washington Apple Health Clients Through Washington Healthplanfinder



Graphics display requests for language assistance made through the online *Washington Healthplanfinder* application. 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 2024 Enrollment Report Excel. 27