

Ending the COVID-19 Public Health Emergency (PHE)

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Presenter



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PRONOUNS
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Exchange Background

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

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

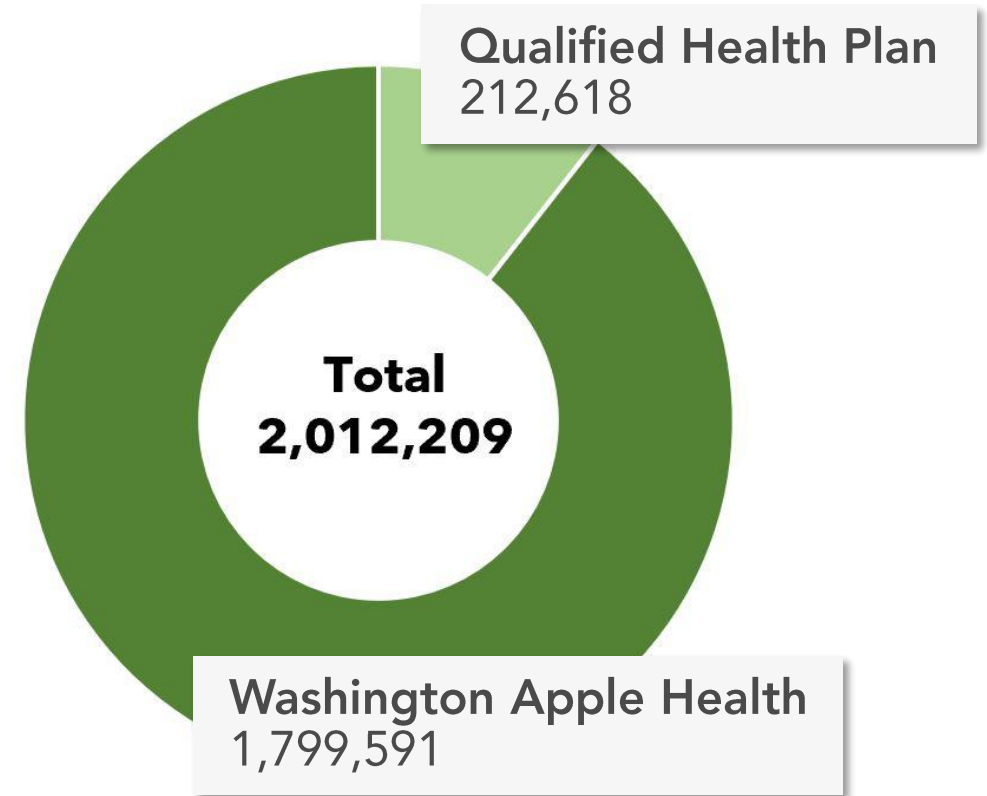


Exchange Background

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

Over 2 million people –1 out of every 4 – Washingtonians use www.wahealthplanfinder.org to get health insurance

- ▶ 1.8M Apple Health (Medicaid) customers
- ▶ 212k Qualified Health Plan (QHP) customers



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 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 (starting 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

PHE Impact

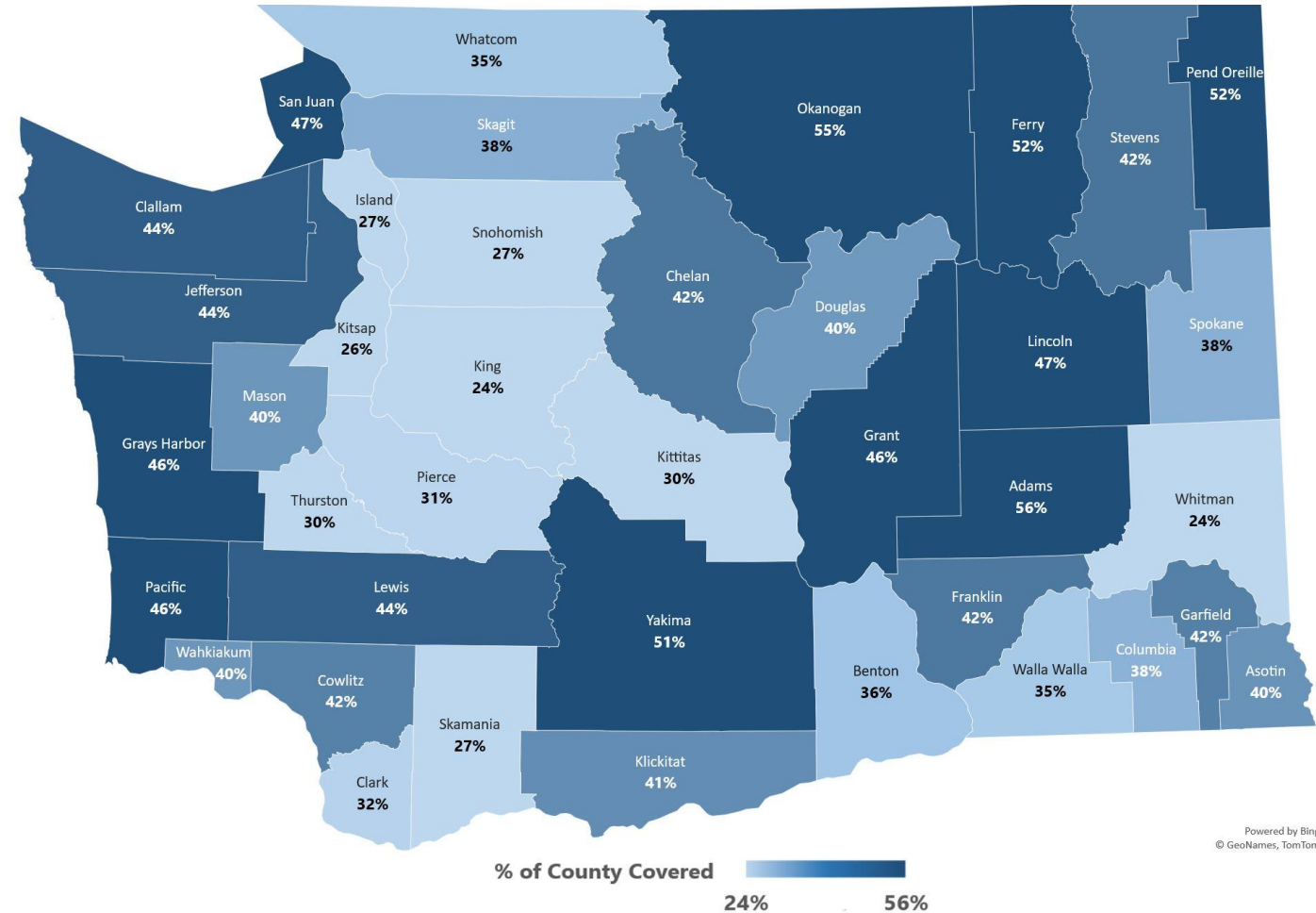


Exchange Response to Public Health Emergency

- ▶ First in nation to open a COVID special enrollment period, March 2020
- ▶ Supported changes to Apple Health eligibility and enrollment processes, March 2020
- ▶ Conducting enhanced outreach to help individuals in need, March 2020
- ▶ Extended typical 60-day sign up window for individuals losing coverage, March 2020
- ▶ Opened second special enrollment period, February 2021
- ▶ Quickly introduced all customer savings available under American Rescue Plan Act (ARPA) after passage, March 2021
- ▶ Implemented new state-funded subsidy program for childcare workers in DCYF licensed facilities, Fall 2021

Coverage Gains During Public Health Emergency

Top 10 Counties	Adam	56%
	Okanogan	55%
	Pend Oreille	52%
	Ferry	52%
	Yakima	51%
	Lincoln	47%
	San Juan	47%
	Pacific	46%
	Grant	46%
	Grays Harbor	46%



31% of Washingtonians (<65 years old) receive their health coverage through *Washington Healthplanfinder* (Medicaid + QHP); in several counties it is closer to 50%

Coverage Gains at Risk

- ▶ Availability of new ARPA savings drove record high enrollment in 2022
 - Post-ARPA, new customers were younger, and Black and/or Hispanic
- ▶ 73% of QHP customers now receive premium savings (up from 61% in 2021)
- ▶ Currently APRA subsidies expire end of 2022
- ▶ Without ARPA subsidies, premium costs for customers, and number of uninsured, expected to significantly increase

Increase in 2022 Customers with Lower Monthly Premiums Post-ARPA

Over 100,000 customers (42%) now pay under \$100 per month, up from 29% in 2021, pre-ARPA.



PHE Transition



Customer Readiness – Maintaining Coverage

- ▶ Customers currently on Apple Health at end of the PHE:
 - Do not need to select a plan to enroll in Apple Health
 - Have not needed to take action to stay enrolled
 - Have not needed to make payments
- ▶ To maintain continuous coverage, newly QHP-eligible customers will need to:
 - Read and understand customer notifications
 - Take action within 60 days of Apple Health coverage end date
 - Select a QHP that meets their needs and budget
 - Make timely payments to their insurance company



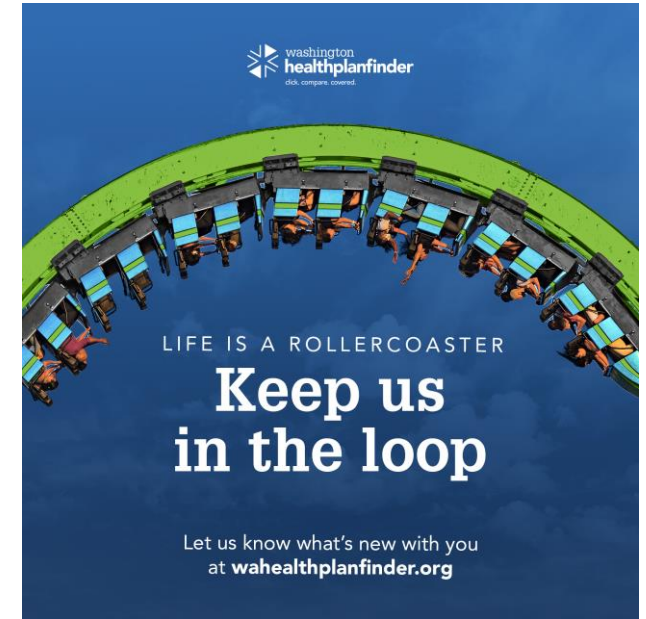
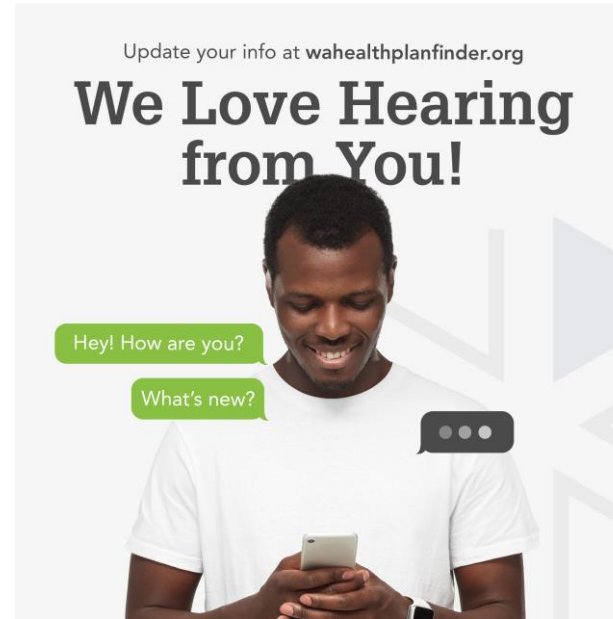
Customer Readiness – Enrollment Barriers

- ▶ Known transition barriers include:
 - Affordability
 - Plan choice/complexity
 - Health literacy
 - Language Access
 - Other challenges



Customer Readiness – Current Activity

- ▶ To help customers churning off Apple Health maintain coverage the Exchange is:
 - Taking steps to ensure upcoming customer notifications will be received by customers in a timely manner
 - Expanding information available online and with customer assistance channels



- Leveraging Customer Service Center and local assisters (Broker/Navigators) to update contact information & help customers opt-in for electronic notifications

Customer Readiness – Current Activity

- ▶ To coordinate and learn from key stakeholders the Exchange is:
 - Meeting regularly with state-agency partners and issuers
 - 4 out of 5 current Medicaid MCOs offer qualified health plans on the Exchange (CHPW; Coordinated Care; Molina; United)
 - Engaging with federal stakeholders/national experts, and other state-based marketplaces



Concurrent Exchange Activity

- ▶ Concurrent work that will also help smooth coverage transitions:
 - Supporting Implementation of After-Pregnancy Coverage (APC) - 12 months of post-partum coverage through *Washington Healthplanfinder*
 - Implementing new federal “family glitch” regulations (will allow more customers to qualify for federal tax credits)
 - Launching Cascade Care Savings program (Nov 1., 2022 for PY 2023)
 - Pursuing 1332 Waiver to expand opportunities for uninsured individuals who cannot currently access QHP coverage due to their immigration status



PHE Transition – Upcoming Activity

- ▶ Once PHE unwind begins the Exchange will be:
 - Coordinating with HCA and DSHS to restart required Apple Health eligibility and enrollment processes
 - Providing enhanced customer support via Customer Support Center and local assister networks
 - Executing a communication and outreach plan (in coordination with HCA and issuers)



Challenges & Opportunities

- ▶ PHE unwind activity overlaps with:
 - ARPA uncertainty
 - Analysis and certification of 2023 plan rates (including standard and public option plans)
 - 1332 waiver submittal and implementation (pending federal approval)
 - Launch of Cascade Care Savings (state premium subsidy)
 - Annual open-enrollment period (Nov. 1, 2022 - Jan. 15, 2023)
- ▶ Monitoring coverage transitions and enrolment impacts
 - Opportunity to learn more about the churn population
 - Findings could inform sustained efforts that promote continuous coverage

Questions

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Appendix



Official *Washington Healthplanfinder* Website

Home En Español

E.g. How do I renew my cover



→ 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](#)

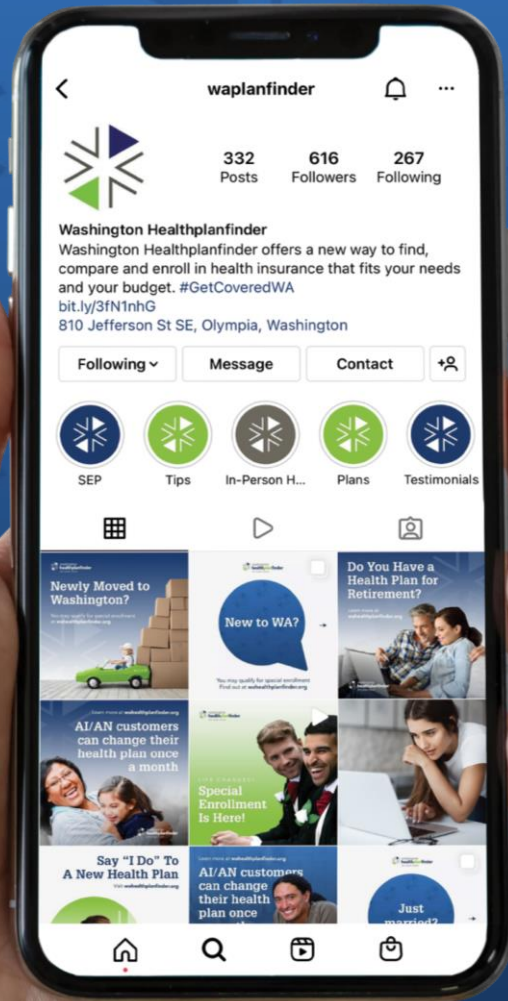
Care for How You're Living

[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](#)





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Free Enrollment Assistance Available Statewide

To connect with an **Assister**, visit [Wahealthplanfinder.org](https://www.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 (language assistance available in 240+ languages)



750+ Navigators &
Certified Application
Counselors



90+ Tribal Assisters



2000+ Certified
Producers



10 Enrollment
Centers

Cascade Care

Increase the availability of quality, affordable health coverage in the individual market.

- **Address costs** through lower premiums, lower deductibles, and providing access to services before having to pay the deductible. This includes leveraging federal and state-based financial assistance, state purchasing power, and provider reimbursement expectations.
- Encourage more informed consumer choice with **products of better value and like benefits** across all participating carriers.
- **Grow enrollment** by attracting new enrollees and retaining current customers.
- Ensure **continued market stability** through carrier participation, competitive product offerings, and a larger and more diverse risk pool.



Cascade Care Components

2019 and 2021 Legislative Directives

Standard Plans	Public Option	State-based Consumer Subsidies	
<p>Requires HBE to design and implement standard QHPs starting in the 2021 plan year.</p>	<p>Requires HCA to contract with health carriers to offer state-procured standard QHPs starting in the 2021 plan year that have provider reimbursement rate caps and must include quality and value requirements.</p>	<p>Subsidy Study Required HBE to develop and submit a plan for implementing premium subsidies through Exchange for individuals up to 500% FPL (submitted to Legislature in November 2020).</p>	<p>Cascade Care Savings Requires HBE to implement new partial state premium assistance for Cascade Care, supported by \$50 million in general fund state for plan year 2023.</p>



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