

# Washington Health Benefit Exchange

## A Brief Background



### What is Washington Health Benefit Exchange?

Washington Health Benefit Exchange (Exchange) was established by the legislature in 2011 as a public-private partnership that operates *Washington Healthplanfinder*, the online eligibility and enrollment portal used by one in four Washington residents to obtain health and dental coverage.

*Washington Healthplanfinder* allows customers to find, compare and enroll in health insurance coverage and gain access to federal tax credits, reduced cost sharing, and eligibility and enrollment into Washington Apple Health (Medicaid program).

### The Mission of the Exchange



The Washington Health Benefit Exchange seeks to redefine people's experience with health care by radically improving how Washingtonians secure health insurance through innovative and practical solutions and an easy-to-use customer experience. These are reflected in our values of integrity, respect, equity, and transparency as it relates to those we work with and those we serve.

In carrying out the mission, the Exchange works closely with the Governor's office, Health Care Authority (HCA), Office of the Insurance Commissioner (OIC) and the Department of Social and Health Services (DSHS) to identify and achieve our goals.

The Exchange is also committed to identifying and supporting those who need assistance in overcoming barriers to seek, find, and use their health insurance coverage. Specifically, the Exchange embraced the following equity statement in 2018:

### Equity at the Exchange



Equity is a fundamental pillar to the society we seek to build. The process of advancing toward equity will be disruptive and demands vigilance, dismantling deeply entrenched systems of privilege and oppression. We must focus our efforts on people and places where needs are greatest, especially communities of color, and go beyond remedying a particular inequity to address all determinants of health.

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.



[www.wahbexchange.org](http://www.wahbexchange.org)



[facebook.com/WAHealthplanfinder](https://facebook.com/WAHealthplanfinder)



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### Exchange Governance

The Exchange is governed by an 11-member bipartisan board comprised of a chair and eight voting members appointed by the Governor. Board members are nominated by the Republican and Democratic caucuses in both the Washington State House of Representatives and Senate, and are appointed by the Governor. The Director of the Health Care Authority and the state's Insurance Commissioner are ex-officio, non-voting board members. Numerous external committees and workgroups — including an Advisory Committee, Health Equity Technical Advisory Committee, Tribal Advisory Workgroup, and Consumer Workgroup — also advise the Board in key program areas.<sup>1</sup>

#### Current Exchange Board Members

- Chair: Ron Sims, *retired Deputy Secretary, U.S. Department of Housing and Urban Development, and former King County Executive*
- April Betts Gibson, *Regional Executive Director, Proliance Surgeons*
- Don Conant, *General Manager, Valley Nut and Bolt, and Assistant Professor, School of Business at St. Martin's University*
- Melissa Cunningham, *Corporate Counsel, Physicians Insurance*
- Mabel Bodell, *Nephrologist, Confluence Health*
- Maureen McLaughlin, *Independent Hospital and Health Care Professional*
- Hiroshi Nakano, *Director of Value Based Care, Valley Medical Center*
- John Schapman, *Deputy Director, North Central Accountable Community of Health*
- Mark Stensager, *Retired Health System Administrator*
- Ex-Officio: Mike Kreidler, *Washington State Insurance Commissioner*
- Ex-Officio: Susan Birch, *Director, Washington State Health Care Authority*



### Exchange Budget

The Exchange budget is appropriated by the legislature. The Exchange is also required by the legislature to be self-sustaining, defined in statute as “capable of operating with revenue attributable to the operations of the Exchange.”

Current revenue sources include: the existing two percent premium tax on health insurance premiums for qualified health plans sold through *Washington Healthplanfinder*; reimbursement for activities performed on behalf of Washington Apple Health (the state's Medicaid program); and a carrier assessment on products sold in the marketplace. The Exchange's current operating budget is approximately \$70 million a year.<sup>2</sup>

<sup>1</sup>More information about the eight current Exchange Committees and Workgroups is available at <https://www.wahbexchange.org/about-the-exchange/committees-and-workgroups/>

<sup>2</sup>Additional information about how the Exchange is funding and allocating resources to pursue desired goals and outcomes is available at <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/budget-finance/>



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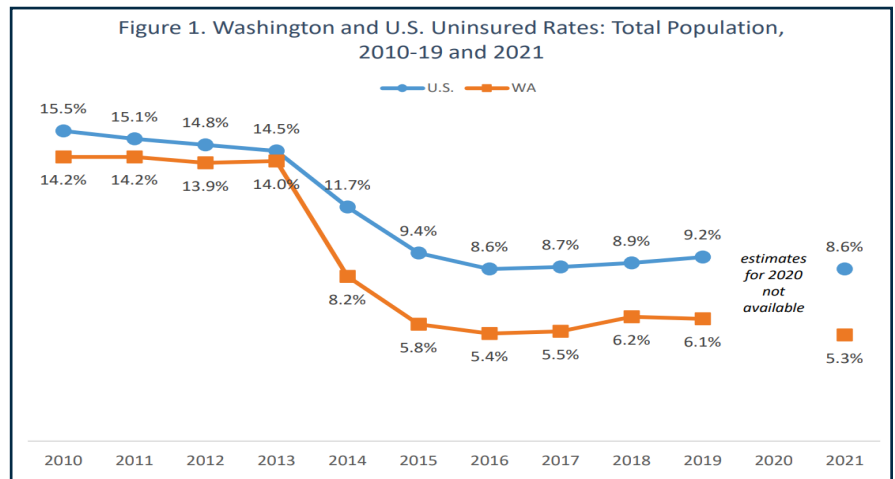


### Exchange Today

The Exchange marketplace fulfills a critical need for Washington residents by providing a safety net for those who lose employer-based coverage; work for a small business that is unable to provide health insurance; are self-employed; participate in the gig economy; work seasonally; or who do not yet qualify for Medicare. In 33 counties, 30 percent or more of the residents under age 65 use *Washington Healthplanfinder* to get covered.<sup>3</sup> Overall, *Washington Healthplanfinder* serves about one in four Washingtonians with 1.5 million enrolled in Washington Apple Health (WAH) and an additional 200,000 in private health insurance.

Since the day the marketplace opened in October 2013, the Exchange has connected thousands of customers to federal subsidies that help them purchase and use their private coverage. In 2020, *Washington Healthplanfinder* connected customers to approximately \$575 million in federal premium tax credits.

The Exchange's efforts have had a profound impact on the state's uninsured rate, which dropped from 14 percent in 2013 to 5.3 percent in 2021.<sup>4</sup>



The Exchange continues to improve the enrollment experience for all *Washington Healthplanfinder* customers and develops tools that help customers compare and select health and dental coverage.

The Exchange has a network of over 3,000 assisters across the state who provide outreach, education, and in-person enrollment assistance to *Washington Healthplanfinder* customers. These assisters include Navigators, brokers, tribal assisters, and organizations who represent and support a multitude of diverse populations and communities throughout Washington State. The Exchange also operates a state-of-the-art Spokane valley-based Customer Support Center that answered over 250,000 customer calls during the last open-enrollment period, offers language assistance in over 200 languages, and provides online chat support.

The ongoing public health emergency has exacerbated the need for enhanced collaboration, flexible systems, and affordability solutions to help people find, secure, enroll and pay for health insurance. Addressing access barriers require near-term and long-term solutions that acknowledge the needs of those most impacted, including Black, Indigenous and people of color, those churning between coverage types, and members of our state's small business community.

<sup>3</sup> Adams (56%); Asotin (40%); Benton (36%); Chelan (42%); Clallam (44%); Clark (32%); Columbia (38%); Cowlitz (42%); Douglas (40%); Ferry (52%); Franklin (42%); Garfield (42%); Grant (46%); Grays Harbor (46%); Jefferson (44%); Kilckitat (41%); Kittitas (30%); Lewis (44%); Lincoln (47%); Mason (40%); Okanogan (55%); Pacific (46%); Pend Oreille (52%); Pierce (31%); San Juan (47%); Skagit (38%); Spokane (38%); Stevens (42%); Thurston (30%); Wahkiakum (40%); Walla Walla (35%); Whatcom (35%); Yakima (51%).

<sup>4</sup> Office of Financial Management, "Record low uninsured rate in 2021 amid COVID-19 pandemic" (December 2022) available at <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief108.pdf>.