



# Washington Health Benefit Exchange

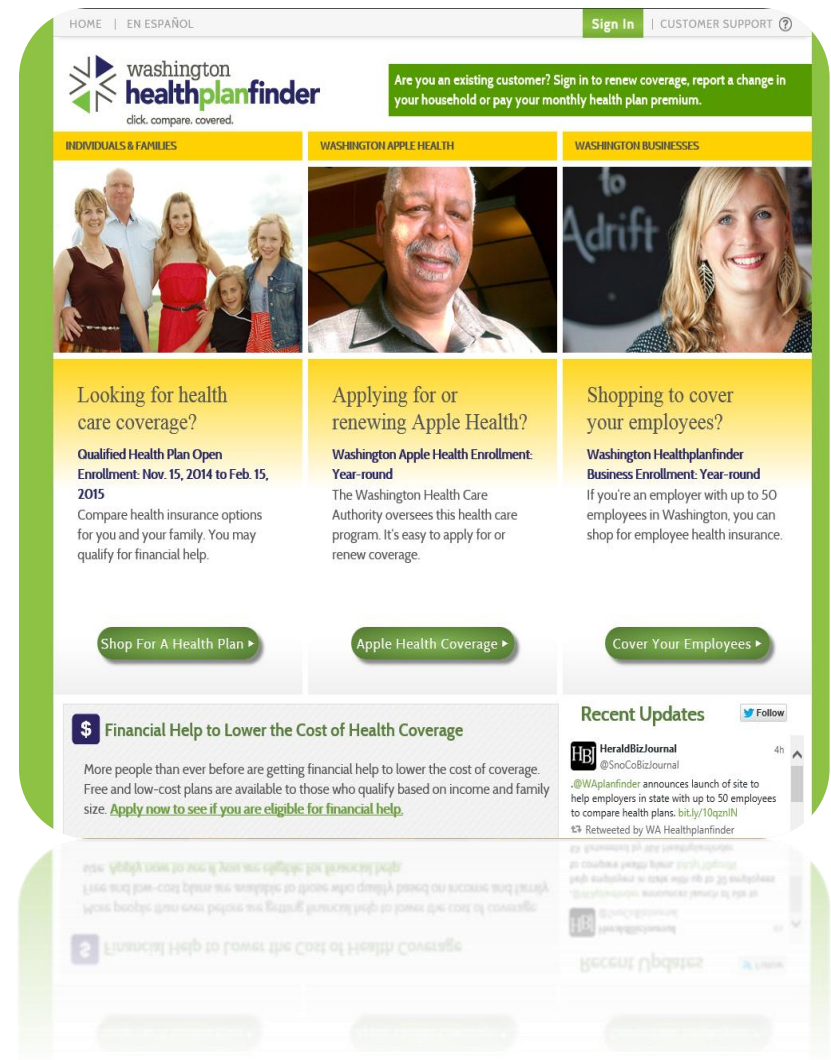
## Exchange Updates

November 19, 2015

Pam MacEwan, Exchange CEO

# CEO PRIORITIES 2015-2016

- Improve consumer experience
- Live within our means – build sustainable operations
- Grow enrollment – reaching the uninsured and those who have not accessed subsidies
- Rebuild trust with our stakeholders



# EXCHANGE PROGRESS IN 2015

- Successful Premium Aggregation Removal
- Improvements to *Healthplanfinder*
- Improvements to Renewal Process
- Health Literacy Campaign
- Improved Issue/Complaint Resolution



# OPEN ENROLLMENT (NOV. 1 – JAN. 31)

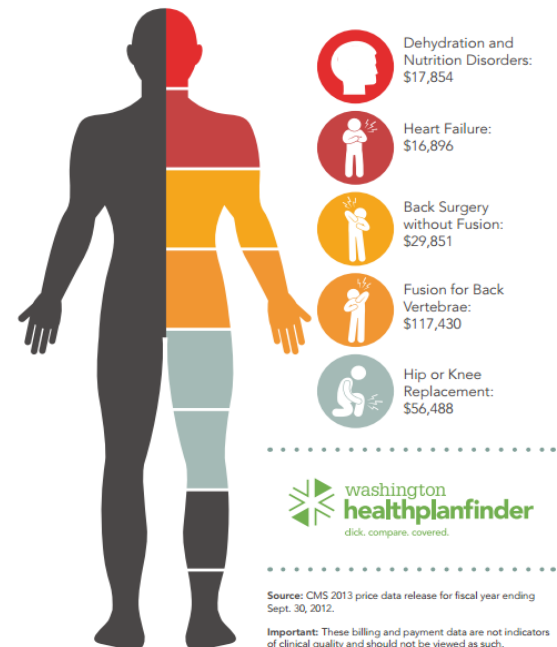
- **Customer Support Center**
  - Average of 325 CSRs
  - Call volume has been steady but manageable
- **System performance and site traffic**
  - System performance is readily handling volumes and response time has been faster than previous years
  - No unplanned downtime
- **Unexpected plan withdrawals from Washington market (MODA, CUP)**
- **QHP Automatic Renewals (early December)**
  - Over 75k households passively renewed



# IN-PERSON AND DIGITAL ENGAGEMENT

- 1,600 Brokers (300 new)
- 1,038 Navigators (113 new)
- From Nov. 1 to Nov. 4, more than 43,000 page views on [wahbexchange.org](http://wahbexchange.org)
  - Insurance Company Payment Options
  - Application Quick Tips
  - Renew Coverage
- Health Literacy
  - [Knowyourplan.org](http://Knowyourplan.org)
  - Partner toolkit materials
  - Navigator Enrollment Guide
  - 170,000+ outreach materials shipped to
    - Navigator organizations for OE3

HOW MUCH WOULD IT COST?  
Below is a list of injuries and what it could cost without insurance:



# SOCIAL MEDIA AND DIGITAL ADVERTISING

**Pediatric Dental Plans Available**

washington healthplanfinder  
AOL Campaign Manager

Nervousness ✓  
Sore Throat ✓  
Armchair Tendinitis ✓

It's a long season.  
**Got health insurance?**  
Enroll at [wahealthplanfinder.org](http://wahealthplanfinder.org)

washington healthplanfinder  
AOL Campaign Manager

**It's Time to Shop!**

washington healthplanfinder  
AOL Campaign Manager

**Financial Help is Available**

washington healthplanfinder  
AOL Campaign Manager

**Open Enrollment is Nov. 1 - Jan. 31**

washington healthplanfinder  
AOL Campaign Manager

**Over 140 Plans to Choose From**

washington healthplanfinder  
AOL Campaign Manager

**YOUR HEALTH PLAN SHOULDN'T COST YOU AN ARM OR A LEG.**

OUR EXPERTS CAN HELP YOU COMPARE AND SAVE.  
**GET COVERED ▶**

washington healthplanfinder

**APPENDICITIS\$.**  
ITCHY RASH. DISLOCATED SHOULDER.  
**SCHNAUZER BITE.**

**You could be paying less for your health coverage.**

Compare and save with our in-person experts. ▶

washington healthplanfinder

**APPENDICITIS\$.**  
ITCHY RASH. DISLOCATED SHOULDER.  
**\$SCHNAUZER BITE.**  
ONE-HUNDRED-AND-SIX DEGREE FEVER.  
**DIABETES\$. ACL TEARS\$.**  
**BACK \$PA\$M\$.**  
**\$LIPPING ON ICE.**  
STREP THROAT. C-SECTION.  
MONONUCLEOSIS  
HIGH BLOOD PRESSURE

**New health plans.  
New ways to save.**

Get in-person help to compare plans and prices ▶

washington healthplanfinder

**IT'S TIME TO SHOP AROUND FOR HEALTH INSURANCE.**

GET IN-PERSON HELP TO COMPARE AND SAVE.  
**SEE YOUR OPTIONS ▶**

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**DISLOCATED SHOULDER. ITCHY RASH. A ONE-HUNDRED-AND-SIX DEGREE FEVER.**

**Compare your health plan options and save.**

Get in-person help to compare new plans and prices. ▶

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# EXCHANGE ENROLLMENT DATA

- Current QHP Enrollment – 150,000
- QHP Enrollment Projections
  - 3-5% Increase
  - Projection – 165,000
- QHP Enrollment Reporting
  - Selecting a plan v. first payment made



# 2016 WORK PLAN

- Open-Enrollment
- Strategic Plan Implementation (Performance Measures)
- Customer Service Focus (Consumer Survey, Churn Analysis)
- Monthly Financial Reporting
- State and Federal Audits
- Grace Period Report
- 5 Year Spending Plan
- Tax Season (1095A)
- IRS Requirement to Reconcile Taxes







washington  
**healthplanfinder**

click. compare. covered.

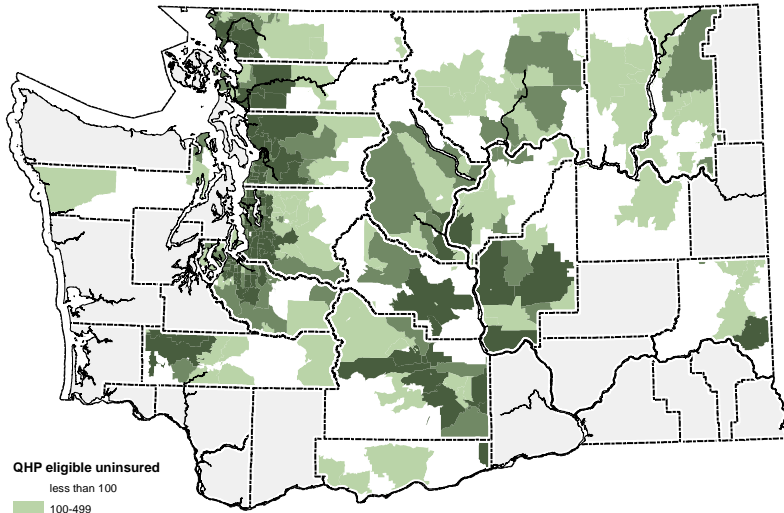
## Appendix

# EXCHANGE BACKGROUND

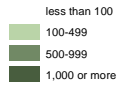
- ✓ **Decreased uninsured rate**
  - One of the largest drops in rate of uninsurance nationwide
    - Census: 14% (2013) to 9.2% (2014)
    - Gallup: 16.8% (2013) to 6.4% (mid-July 2015)
  - 44% drop in charity care; 47% drop in bad debt in WA in 2014 (WSHA & DOH, 2015)
  
- ✓ **Enrollment success – *nearly 1 in 5 WA residents used Healthplanfinder***
  - QHP: 152,000
  - Medicaid (new adult): 556,000; 1.47M (total MAGI Medicaid/CHIP)
  
- ✓ **Self-Sustaining Revenue (\$110M appropriated biennial budget)**
  - State 17T: \$58.6M (53%) - 2% premium tax + assessment from carriers
  - General Fund- Federal (Medicaid): \$40.4M (37%)
  - General Fund- State (Medicaid): \$11M (10%)
    - SFY16: \$5.872M
    - SFY17: \$5.146M



## 2013 QHP Eligible Uninsured

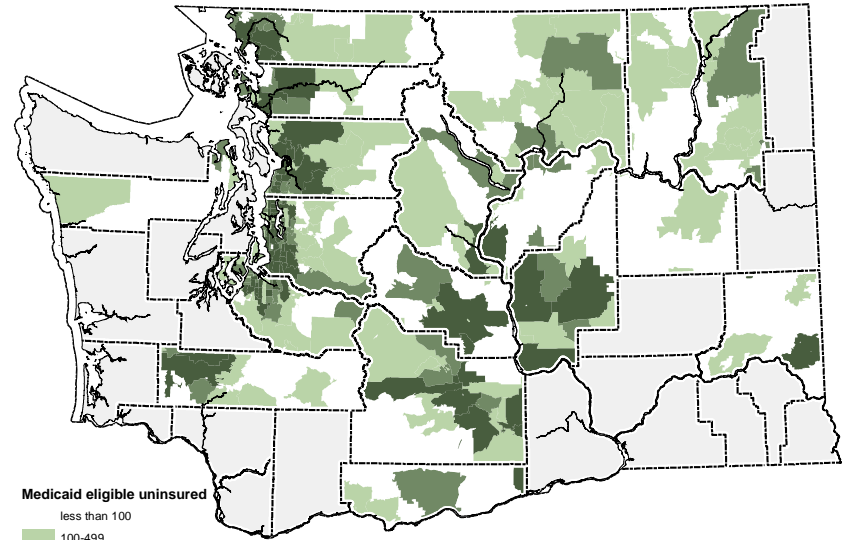


QHP eligible uninsured

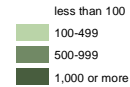


Health Care Research Center, Office of Financial Management

## 2013 Medicaid Eligible Uninsured

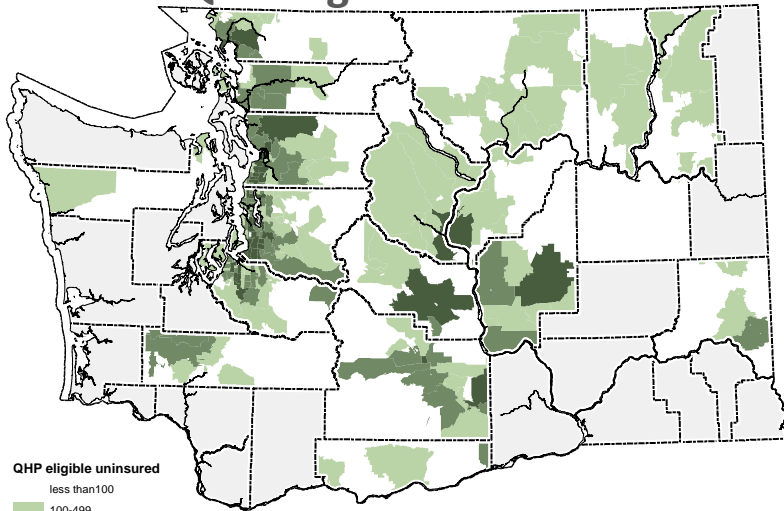


Medicaid eligible uninsured

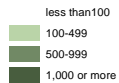


Health Care Research Center, Office of Financial Management

## 2015 QHP Eligible Uninsured

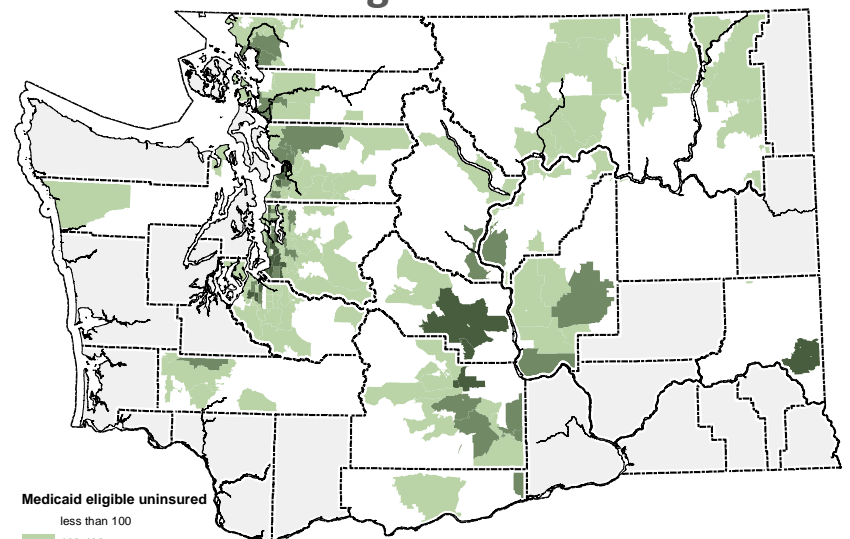


QHP eligible uninsured

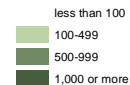


Health Care Research Center, Office of Financial Management

## 2015 Medicaid Eligible Uninsured



Medicaid eligible uninsured



Health Care Research Center, Office of Financial Management

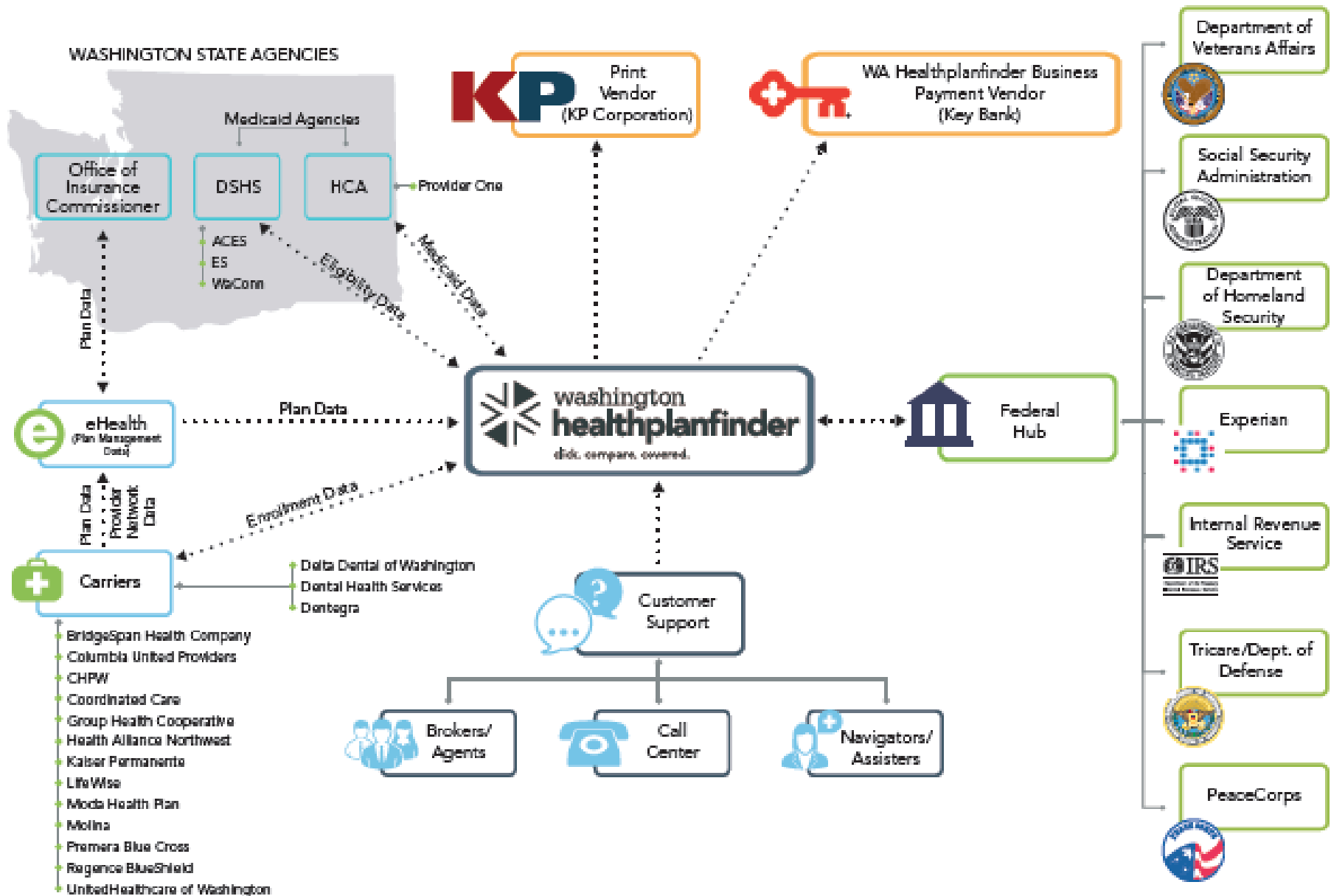
SOURCE: <http://www.ofm.wa.gov/healthcare/healthcoverage/default.asp>

\*Estimates for 2015 are preliminary and do not account for net changes in employer-sponsored coverage and other private insurance coverage outside the Exchange.

## EXCHANGE BASICS

- Entry point for Medicaid, Qualified Health Plans
- QHP: Individuals >138% of FPL and small groups (1-50)
- Tax credits available for individuals 138%-400% of FPL
- Cost sharing reductions available for <250% FPL
- Metallic tiers for different coverage levels
- Apples-to-apples comparisons for consumers, one-stop shop
- 10 essential health benefits
- Robust customer support network
  - Spokane-based call center
  - State-wide Navigator and Broker enrollment assistance programs





# EXCHANGE VALUE

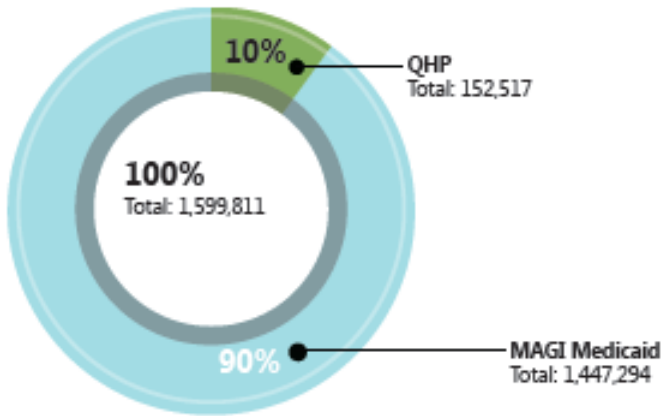
- Real time eligibility (including renewal) determination
- Competitive marketplace
  - Cost of acquisition in individual market
- One door for public and private health insurance
  - Federal exchange charges 3.5% admin fee; no final Medicaid enrollment or renewals
- State-specific consumer assistance, outreach, and marketing
  - Spokane Customer Support Center
  - WA population specific outreach
- Federal subsidies obtained through Exchange (since Jan 1. 2014)
  - Over \$600 million to help pay for premiums
  - Nearly \$100 million to reduce costs of hospital and provider visits



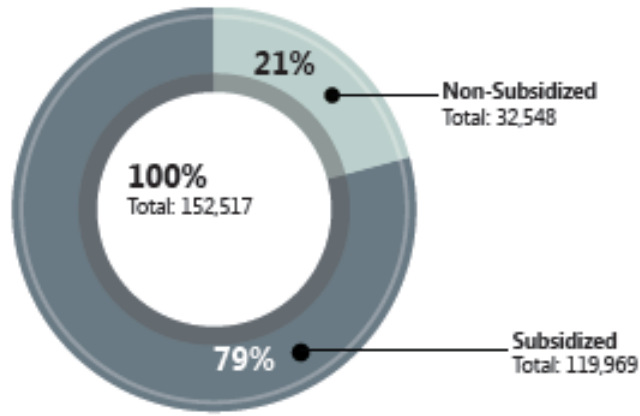
# 2015 ENROLLMENT DATA

2015 Report & Data: <http://www.wahbexchange.org/about-the-exchange/reports-data/>

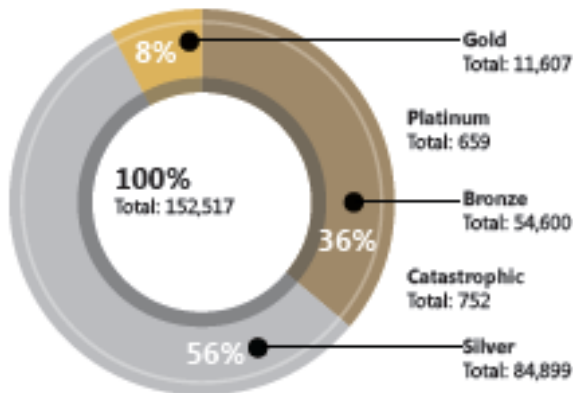
## Enrollees



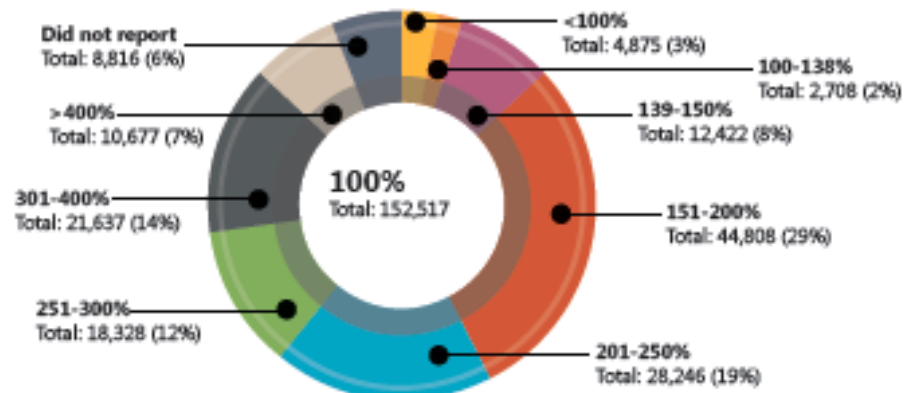
## QHP Enrollees



## By Metal Level



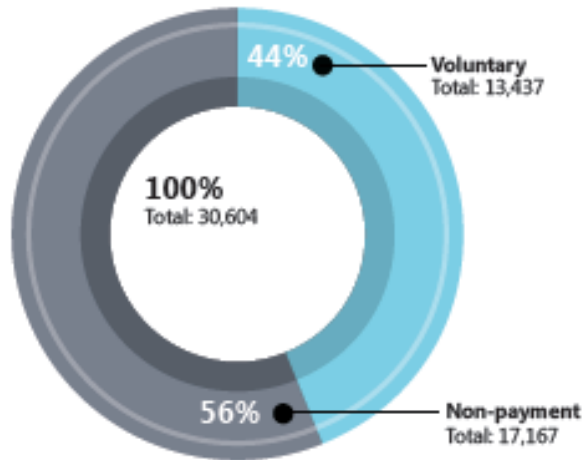
## By Federal Poverty Level (FPL)



# 2015 ENROLLMENT DATA

2015 Report & Data: <http://www.wahbexchange.org/about-the-exchange/reports-data/>

## 2015 Disenrollments



## Churn

QHP - MEDICAID	MEDICAID - QHP
Oct. 2014 - Sept. 2015 Avg. Monthly Churn Percentage: 1.17%	Oct. 2014 - Sept. 2015 Avg. Monthly Churn Percentage: 0.08%
Avg. Monthly Churn Total: 1,582	Avg. Monthly Churn Total: 1,138





# 2015 INDIVIDUAL MARKET

## Average Deductibles & Out of Pocket Maximums

	Individual		Family	
	Average Deductible	Average OOPM	Average Deductible	Average OOPM
<b>Bronze</b>	\$5,563	\$6,070	\$11,191	\$12,115
<b>Silver</b>	\$2,723	\$5,552	\$5,400	\$11,174
<b>Gold</b>	\$982	\$4,619	\$2,049	\$9,199
<b>Platinum</b>	\$250	\$2,500	\$500	\$5,000
<b>Catastrophic</b>	\$6,600	\$6,600	\$13,200	\$13,200

*Notes: Averages are based on enrollment by metal tier. Deductibles and OOPM amounts in silver tier are for the standard silver plan. Enrollees eligible for cost-share reductions may be subject to lesser amounts based on income.*



# 2016 EXCHANGE PLAN OFFERINGS

## Individual QHP Market – Issuers per County

2015



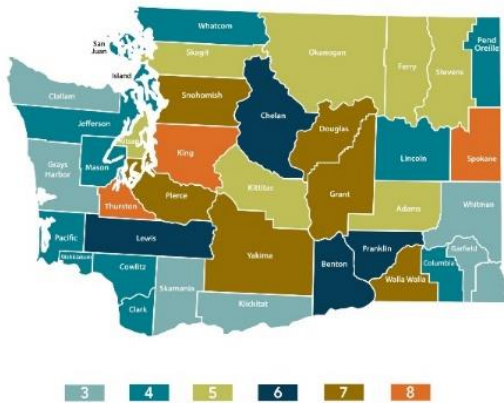
### Individual Market

2015: 10 issuers, 90 plans  
 2016: 11 issuers, 138 plans (5 MSPs)

### Healthplanfinder Business/SHOP

2015: 2 Issuers, 23 plans  
 2016: 2 issuers, 30 plans

2016



### Individual Pediatric Dental Market

2015: 5 issuers, 6 plans  
 2016: 5 issuers, 7 plans



# 2016 INDIVIDUAL MARKET COST-SHARING

## Deductibles

### Individual

**Gold:** \$500-\$1500

**Silver:** \$1,500 - \$6,500

**Bronze:** \$3,250 - \$6,850

**Catastrophic:** \$6,850

### Family

**Gold:** \$1,000 - \$4,500

**Silver:** \$3,000 - \$12,600

**Bronze:** \$6,500 - \$13,700

**Catastrophic:** \$13,700

## Out-of-Pocket Maximum

### Individual

**Gold:** \$4,000 - \$6,850

**Silver:** \$4,100 - \$6,850

**Bronze:** \$6,000 - \$6,850

**Catastrophic:** \$6,850

### Family

**Gold:** \$8,000 - \$13,700

**Silver:** \$8,200 - \$13,700

**Bronze:** \$12,000 - \$13,700

**Catastrophic:** \$13,700



# HEALTH LITERACY CAMPAIGN

*Vision: All Washington residents know how and where to access health insurance. All Washington residents understand their health insurance **options**, their **rights**, their **cost**, their **responsibilities** and their **coverage**. All Washington residents know the value of health insurance in staying healthy across the lifespan.*

**out-of-pocket**

Out-of-pocket is an amount not covered by your health plan that you will need to pay. Out-of-pocket costs include deductibles, co-insurance and co-payments.

**HOW IT WORKS >**

Shirley has two children with asthma. She pays a \$20 co-pay each time one of her children sees the doctor. Her out-of-pocket for fifteen doctor visits this year is \$300.

\$20	x	15	=	\$300
"PER VISIT"		VISITS		YEAR

\* Co-pay is not always paid out of pocket.

washington healthplanfinder  
did. compare. covered.  
www.wahealthplanfinder.org 1-855-WAFINDER

**ROAD MAP TO**

**HEALTH**

washington healthplanfinder  
did. compare. covered.

## Videos

How does health insurance work?

Washington Healthplanfinder - How does health insurance work?

**Terms to know:**

- Deductible
- Coinsurance
- Copay
- Out-of-pocket maximum

knowyourplan.org

**Clear and Simple Design**

**Reading Level: 5.3**

**Key Terms Translated in**

**8 Languages**



# Washington Healthplanfinder Business (formerly SHOP)

County	# of Groups Enrolled	# of Lives Enrolled	Average Covered Lives Per Employer
Benton	6	38	6.3
Chelan	2	7	3.5
Clallam	2	17	8.5
Clark	27	147	5.4
Cowlitz	1	17	17.0
Douglas	1	10	10.0
Franklin	1	8	8.0
Grant	1	4	4.0
Jefferson	1	5	5.0
King	37	162	4.4
Kitsap	2	15	7.5
Lewis	3	32	10.7
Pacific	3	19	6.3
Pierce	6	15	2.5
San Juan	1	11	11.0
Skagit	2	14	7.0
Snohomish	13	98	7.5
Spokane	6	16	2.7
Thurston	3	24	8.0
Walla Walla	2	10	5.0
Whatcom	3	6	2.0
Whitman	1	2	2.0
<b>Total</b>	<b>124</b>	<b>677</b>	<b>5.5</b>

- Enrollment: 124 Employer groups covering 677 employees and dependents
- 2014 (pilot): 1 issuer (Kaiser), Clark and Cowlitz only
- 2015: 2 issuers (Kaiser, Moda-statewide), 23 plans
- 2016: 2 issuers (Kaiser, United-statewide), 30 plans



# Washington Healthplanfinder Business (formerly SHOP)

## **Employer Profile: Strong Technology Consulting**

Local, family owned business providing quality, full service IT support to professional offices both large and small throughout Eastern Washington. See <http://strongtc.com/>

The exchange known as Washington Healthplanfinder Business came along at the right time for Linda Strong and her husband, Andrew, who own Strong Technology Consulting in Colbert, just north of Spokane. Until recently, they had been paying for individual plans, but their business was growing and they needed to hire another employee. “Even though we didn’t have to, we wanted to provide insurance,” says Linda Strong. “We want people who know what they’re doing. Offering a health care plan makes us competitive.”

Strong says she couldn’t find an association or trade group in the company’s line of business that offered insurance. With the group plan the business signed up for at the state exchange, she says, “It ended up being quite a bit less expensive and we got better insurance than we had before with our individual plans.”

Published in *Seattle Business Magazine* Patrick Marshall (May 2015)  
<http://www.seattlebusinessmag.com>



# NEW LEGISLATIVE REPORTING REQUIREMENTS

Report	Requirements	Ongoing Obligations
<b>Strategic Plan</b>	<p>By September 30, 2015 the Exchange must develop a strategic plan that includes, but is not limited to: (i) Comprehensive five-year and ten-year plans for the exchange's direction with clearly defined outcomes and goals; (ii) Concrete plans for achieving or surpassing desired outcomes and goals; (iii) Strategy for achieving enrollment and reenrollment targets; (iv) Detailed stakeholder and external communication plans; (v) Identification of funding sources, and a plan for how it will fund and allocate resources to pursue desired goals and outcomes; (vi) A detailed report including:</p> <ul style="list-style-type: none"> <li>A. Salaries of all current employees of the exchange, including starting salary, any increases received, and the basis for any increases;</li> <li>B. Salary, overtime, and compensation policies for staff of the exchange.</li> <li>C. <i>A report of all expenses;</i></li> <li>D. <i>Beginning and ending fund balances, by fund source;</i></li> <li>E. <i>Any contracts or contract amendments signed by the exchange;</i></li> <li>F. <i>An accounting of staff required to operate the exchange broken out by full time equivalent positions, contracted employees, temporary staff, and any other relevant designation that indicates the staffing level of the exchange.</i></li> </ul>	<p>Annual update (by Sept. 30) to the Leg. Committees, Board, HCA.</p> <p>Monthly updates of italicized items to Leg., Committees, Board, HCA.</p>
<b>5 Year Spending Plan</b>	<p>By January 1, 2016 the Exchange must develop a five-year spending plan that that identifies potential reductions in exchange per member per month spending, and identifies spending reductions in call center, information technology, and staffing.</p>	<p>Annual update to Leg. Committees, Governor's Office, Board.</p>
<b>Spending Metrics</b>	<p>By January 1, 2016, the Exchange must: develop metrics that capture current spending levels that include a per member per month metric; establish five-year benchmarks for spending reductions; monitor ongoing progress toward achieving those benchmarks; and post progress toward achieving the established benchmarks on the corporate web site.</p>	<p>Quarterly updates to Leg. Committees and Board.</p>

# FIVE YEAR STRATEGIC PLAN

## Core Outcomes

- Define and Deliver Operational Excellence
- Increase Number of Insured and Access to Affordable Coverage
- Advance Consumer Choice and Decision-Making
- Promote Equity Across System





# FIVE YEAR STRATEGIC PLAN

## Core Duties

- Increase covered lives in Washington state
- Provide responsible fiscal and operational stewardship
- Promote enrollment and retention for both Qualified Health Plan and Washington Apple Health populations
- Build a competitive marketplace that accounts for the price, access, quality and innovation of both its products and services
- Promote health equity through policy, education and measuring success
- Create an environment of inclusion for stakeholders, partners and the public

