



Washington Health Benefit Exchange

Senate Health Care Work Session: Exchange Overview & Budget

January 20, 2015

Richard Onizuka, PhD, CEO
Pam MacEwan, Chief of Staff

Outline

- Overview and building of Exchange
- First year metrics
- Second year activities (2nd Open Enrollment)
- Proposed budget and staffing

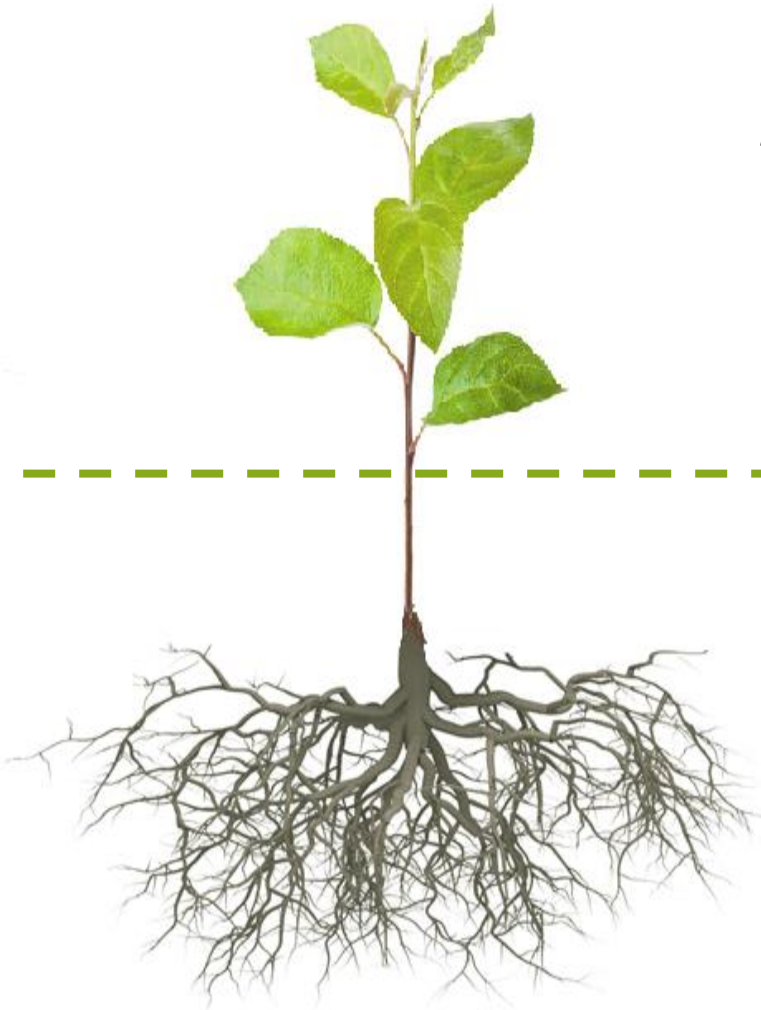


Exchange Overview

- One of 19 State-based Marketplaces (as of Jan 2014)
- Created as a “public private partnership separate and distinct from the state” in legislation in 2011
- Governed by open public meetings and public disclosure laws
- Responsible for managing the online health insurance marketplace, *Washington Healthplanfinder*
- Through *Healthplanfinder*, WA residents can obtain Medicaid or commercial health coverage, compare plan options, and qualify for federal subsidies to help pay for coverage. All renewals go through *Healthplanfinder*
- *Washington Healthplanfinder* launched on October 1, 2013
- Over 1.8M -- 1 in 4 –Washington residents have signed up for health insurance through *Healthplanfinder*.



The Exchange as a Business



Above the Surface

- The Washington Healthplanfinder
- Marketing, Advertising & Outreach
- Customer Support (Navigators, Brokers, Call Center)

Below the Surface

- Develop and Host Infrastructure
- Design, Develop, and support software application
- Build, Host and support infrastructure
- Maintain Connectivity with Federal and State Systems
- Protect Consumer Data
- Eligibility Determination and Tax Credits
- Review and Certify Qualified Health Plans
- Customer Support Management and Training
- Program Integrity
- Appeals Program
- Quality Rating System

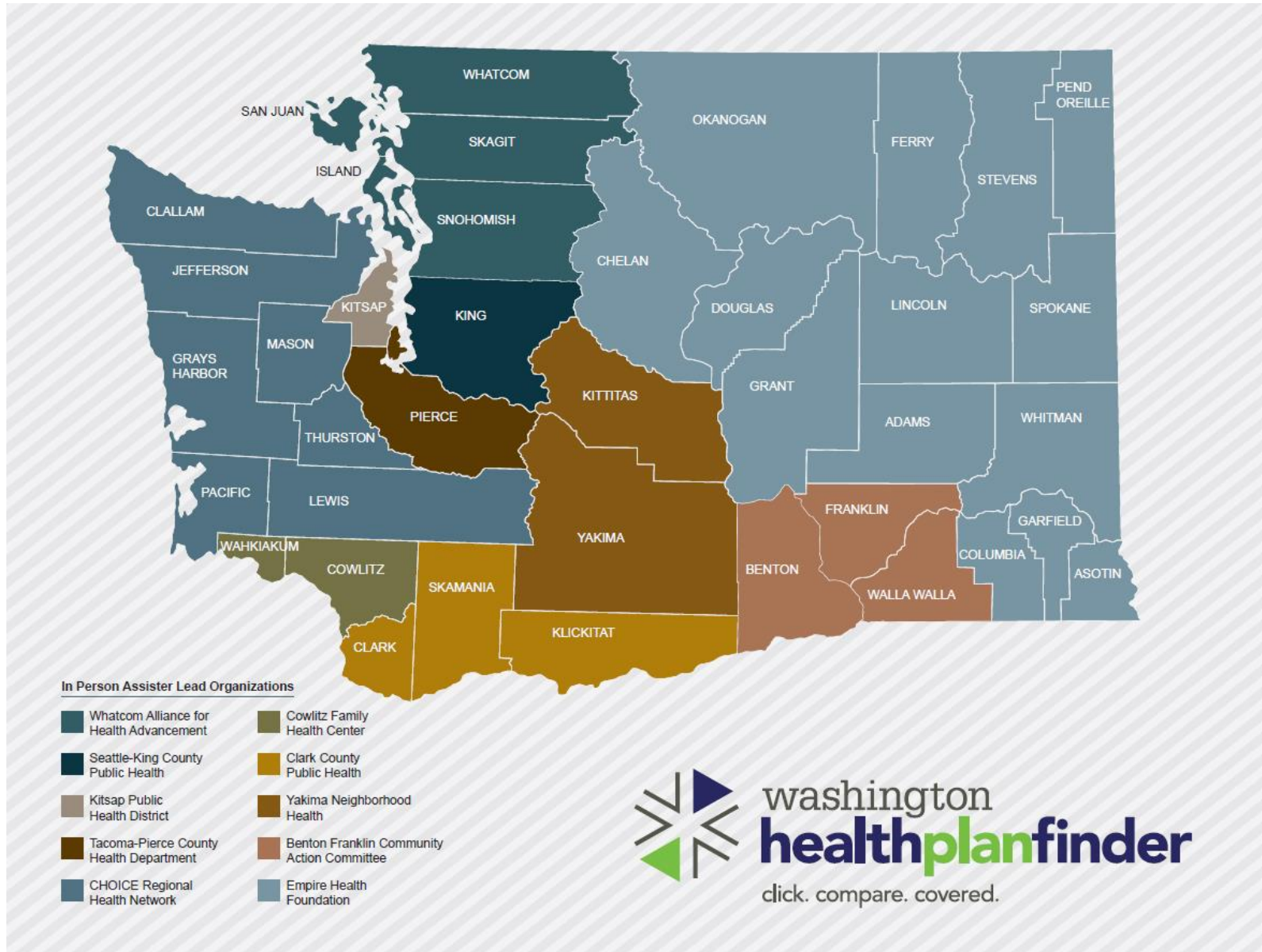


Exchange Basics

- 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



In-Person Assister Network

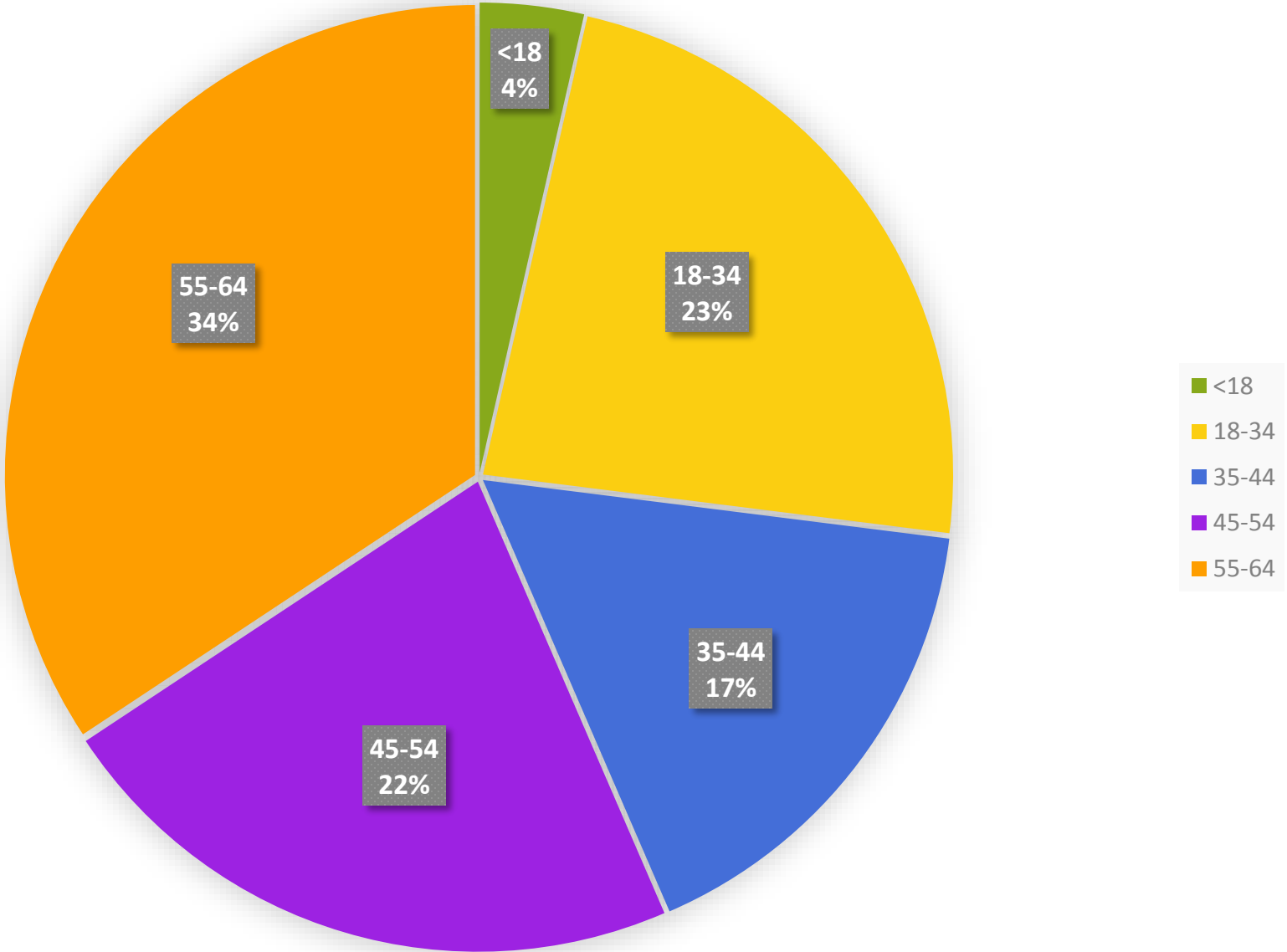


washington
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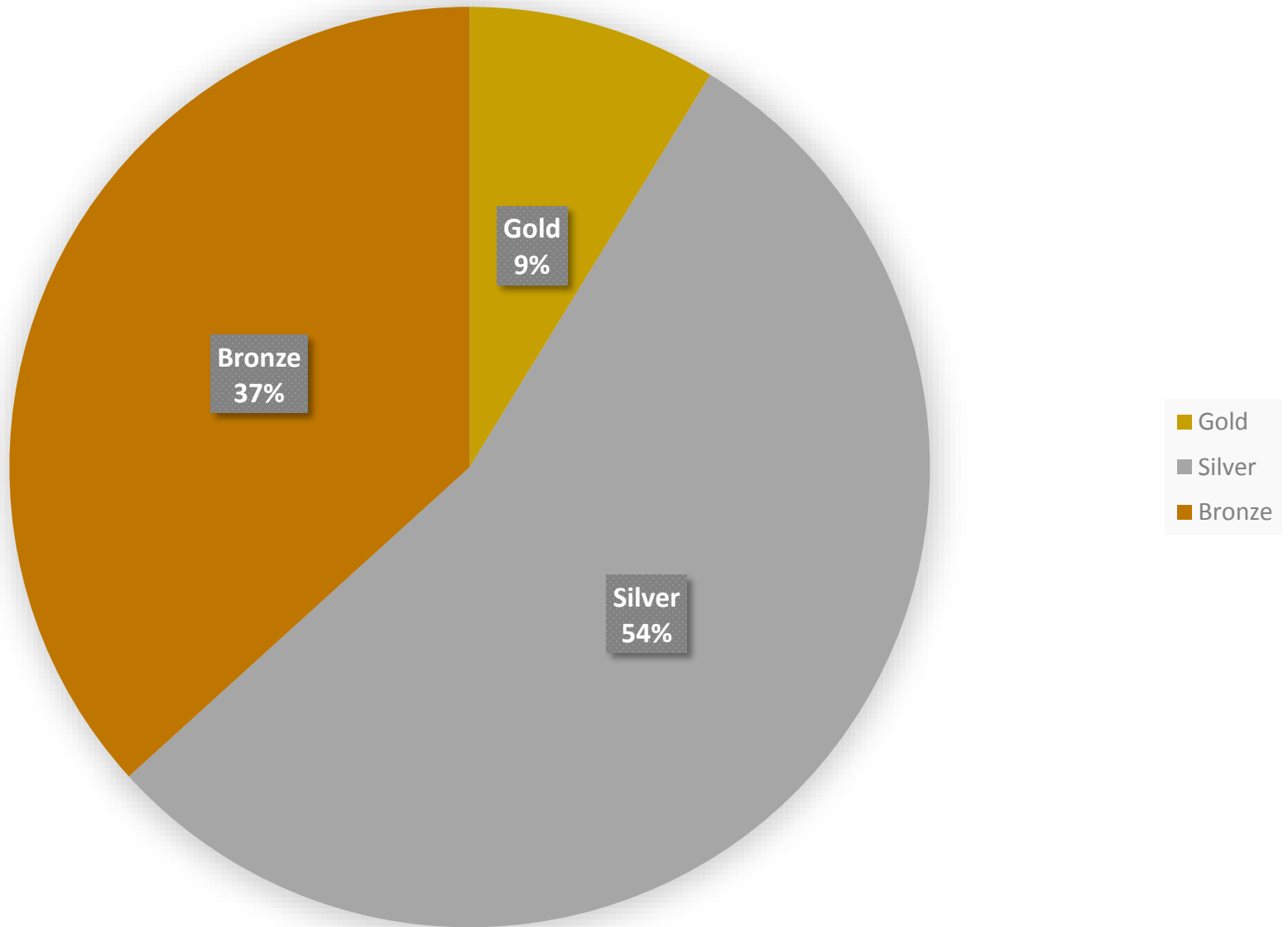
click. compare. covered.

First Year Metrics

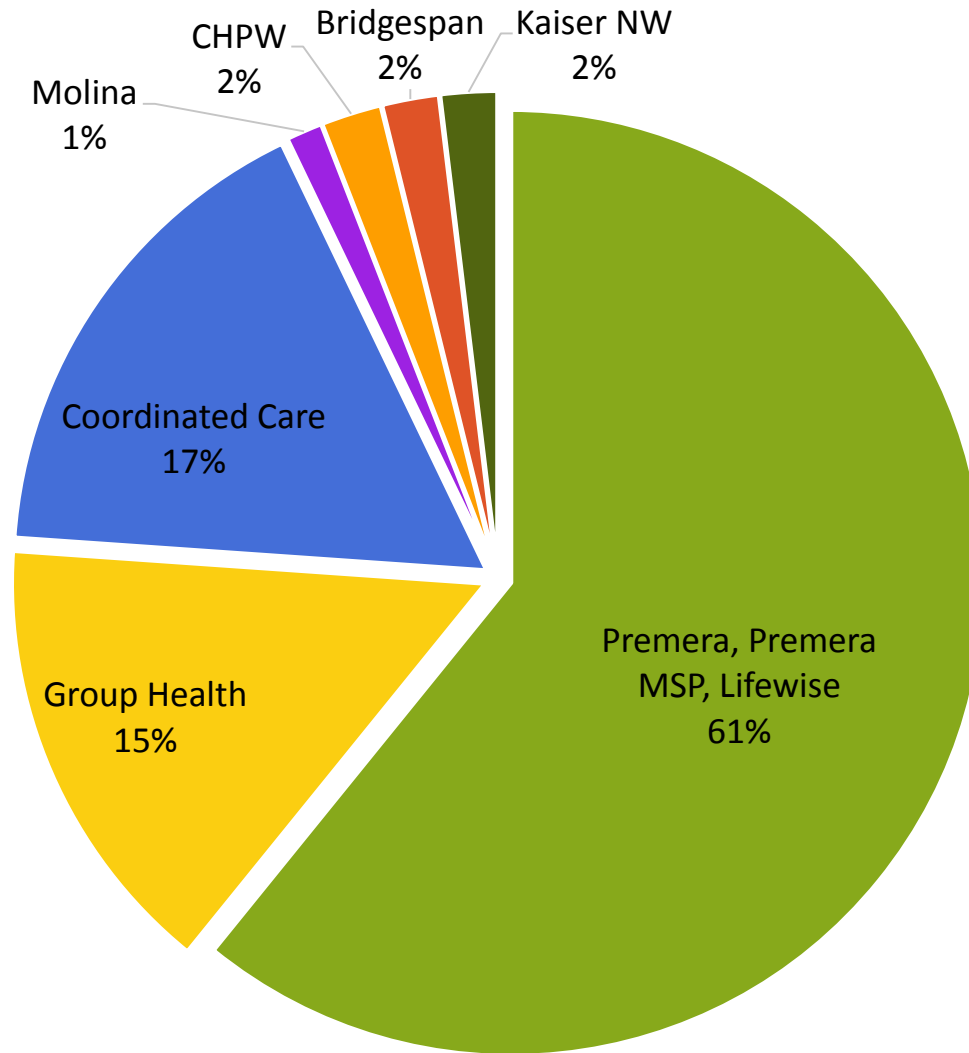
Enrollment by Age as of October, 2014



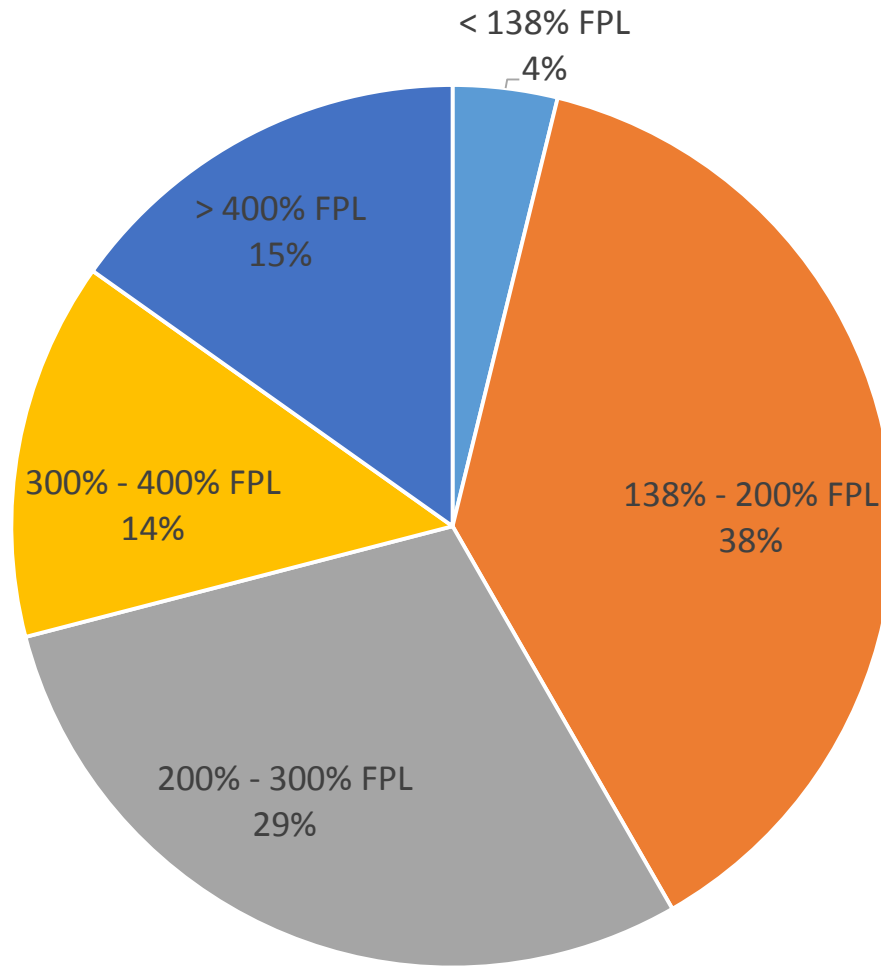
Enrollment by Metallic as of October, 2014



Enrollment by Carrier, October, 2014



Enrollment by FPL as of October, 2014



2015 (2nd Year)

2015 Exchange Plan Offerings

Increased carrier participation

- First statewide plan for small business marketplace
- 10 carriers offered on Exchange - 2 new to the individual Exchange

More plan choices

- Health literacy efforts to help consumers make informed decisions

Affordable plan options

- Record low 1.9 percent rate change

First year of QHP renewal process



2015 Submission Overview

Individual Market

10 Issuers | 82 Individual QHPs | 23 renewed / 59 new

Platinum

- 1 Issuer
- 5 Plans
- 0 Renewals
- 5 New

Gold

- 10 Issuers
- 18 Plans
- 6 Renewals
- 12 New

Silver

- 10 Issuers
- 29 Plans
- 8 Renewals
- 21 New

Bronze

- 10 Issuers
- 27 Plans
- 8 Renewals
- 19 New

Catastrophic

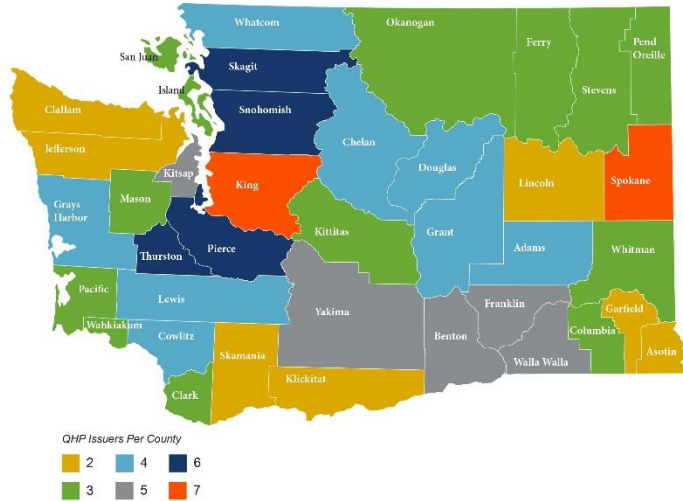
- 3 Issuers
- 3 Plans
- 1 Renewal
- 2 New



Breakdown of 2015 Exchange Plan Offerings

Individual QHP Market – Issuers per County

2014



Individual Market

2014: 8 issuers, 46 plans

2015: 10 issuers, 90 plans (8 MSP)

New: More choice

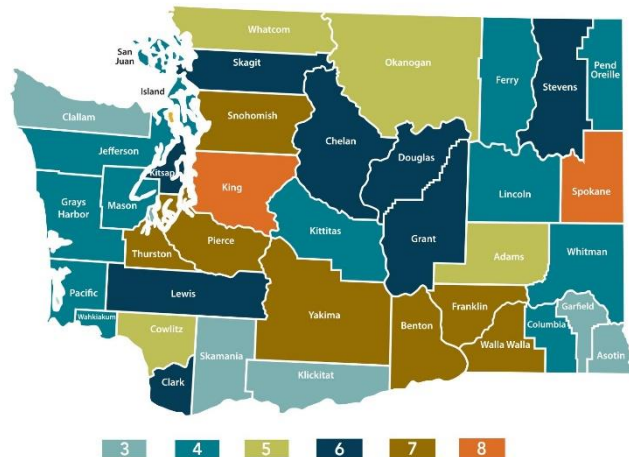
Healthplanfinder Business/SHOP

2014: 1 Issuer, 5 plans

2015: 2 Issuers, 23 plans

New: Statewide market

2015



Individual Pediatric Dental Market

2014: 5 Issuers, 5 Plans

2015: 5 issuers, 6 plans

New: High-level plans (85% AV)



Current Status and Path Forward

Early Indicators for 2015 Enrollment (November 15, 2014 – February 15, 2015)

- 107,000 Qualified Health Plans (as of December 31, 2014)
- 471,602 new Medicaid adults

Improving Performance

- Eligibility & Enrollment
- Quality Control
- Alignment with key agency partners (HCA, DSHS, OIC)

Improving Technical Operations

- Architecture and Code review
- Change of onsite Deloitte management
- New data processing tool for EDI
- Enhanced software quality reviews

Improving Consumer Experience

- Removal of premium aggregation
- New issues escalation/resolution process
- 1095A and tax filing preparation

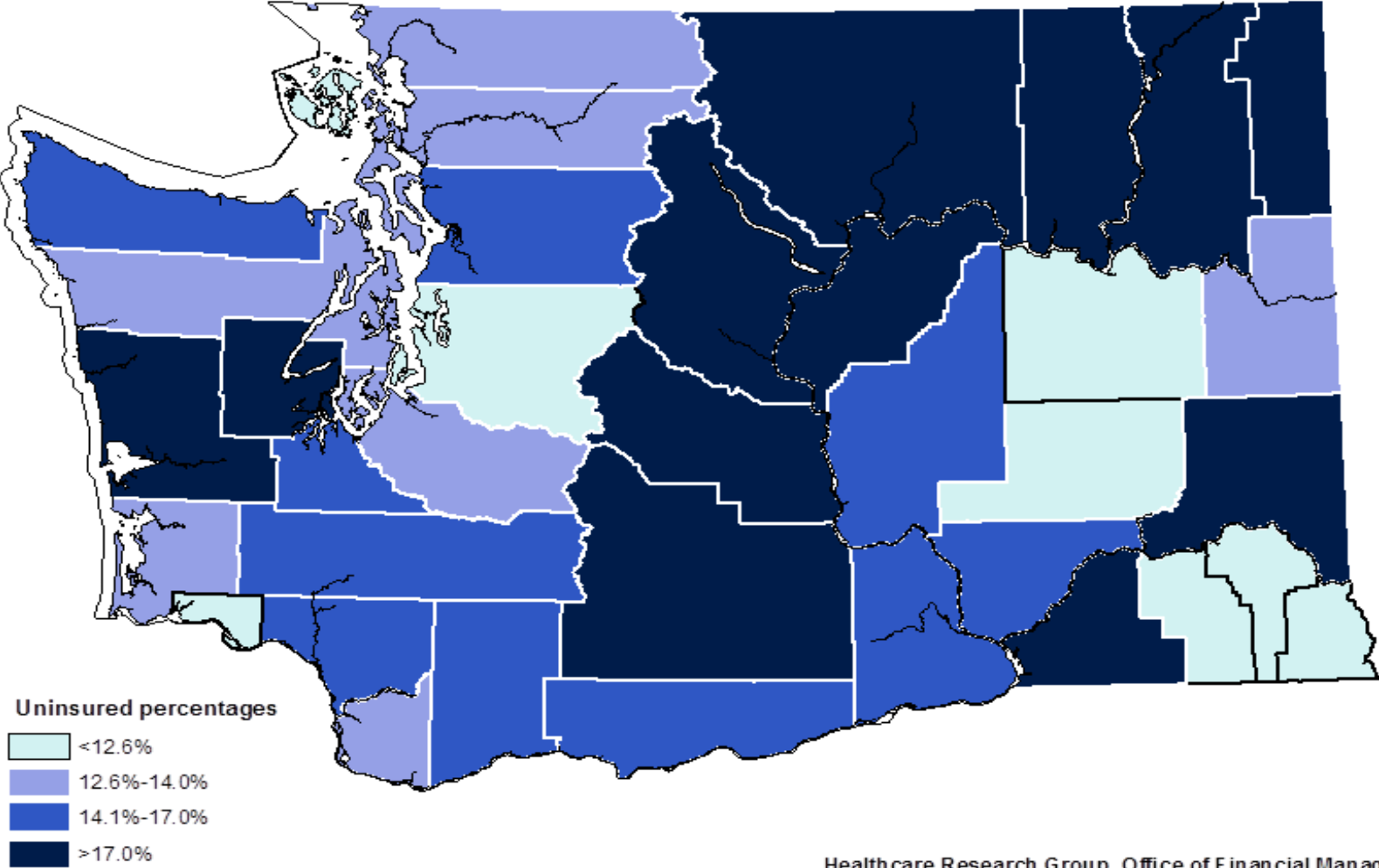


Value to Residents, Value to State

- **Real time eligibility (including renewal) determination**
- **Competitive marketplace**
 - Cost of acquisition in individual market
- **One door for public and private health insurance**
 - Federal exchange does not facilitate Medicaid enrollment; charges 3.5% admin fee
- **Statewide outreach, marketing, health literacy campaigns**
 - WA specific messaging/partnerships (e.g., Seahawks)
 - Reaching 'young invincibles' & low-middle income families
- **Federal subsidies obtained through Exchange**
 - Over \$300 million to help pay for premiums
 - Over \$50 million to reduce consumer costs of hospital and provider visits
- **Enrollment success; decreased uninsured rate**
 - 4th largest drop in rate of uninsurance nationwide (Gallup)
 - 30% drop in charity care in WA; nearly \$154 million (Seattle Times)



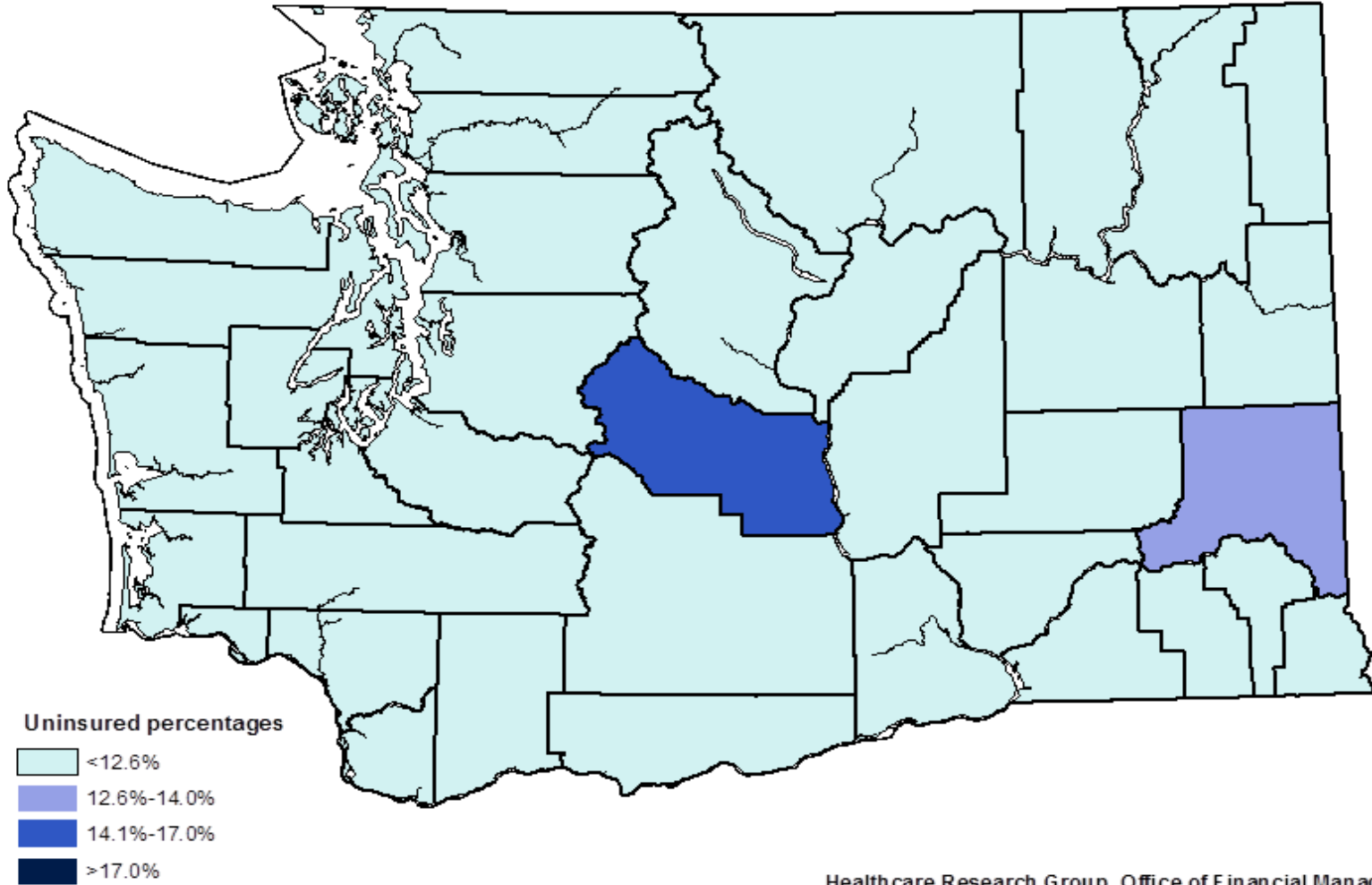
Percent Uninsured by County - 2013



Healthcare Research Group, Office of Financial Management



Percent Uninsured by County - 2014



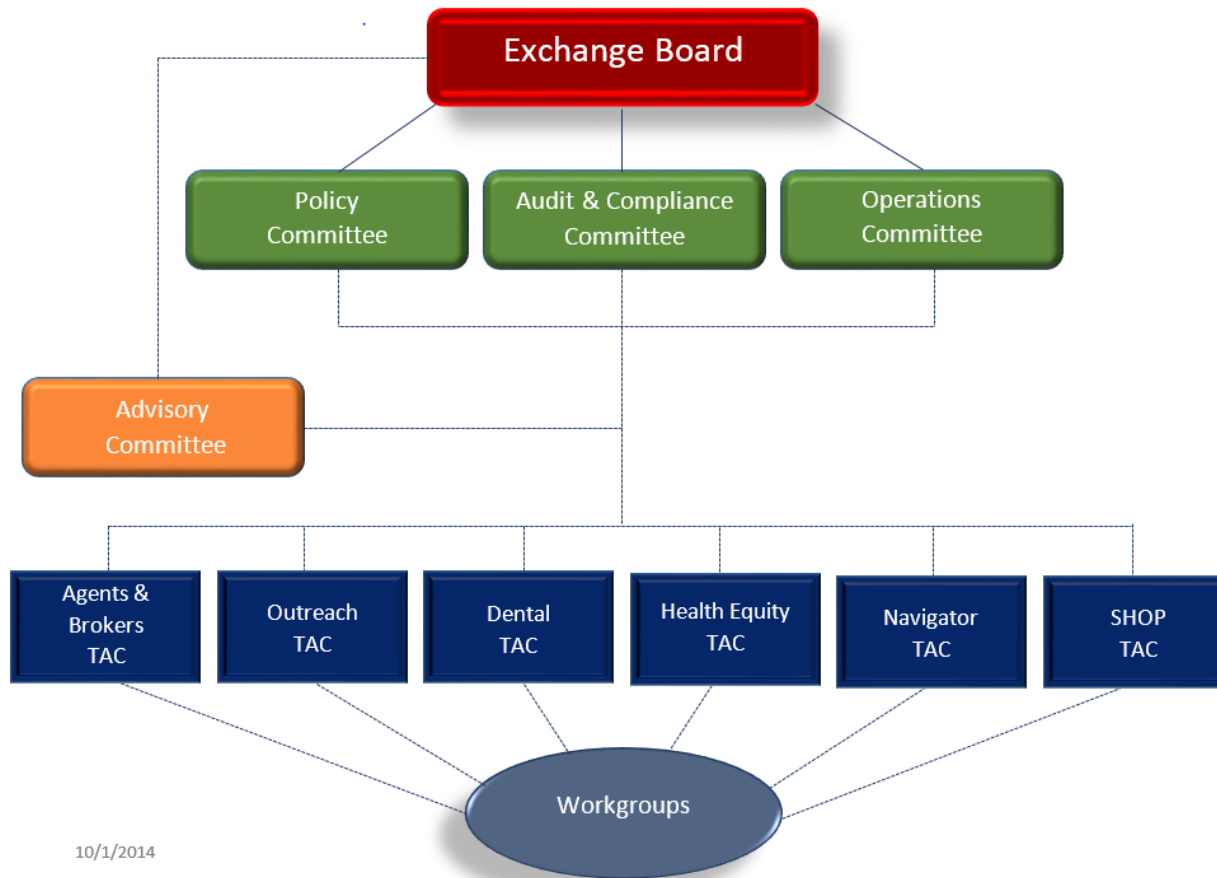
Healthcare Research Group, Office of Financial Management



Budget and Staffing

Exchange Governance

- The Exchange is run by an 11-member, bi-partisan Board (Chair, 8 voting, 2 ex-officio)
- Voting Board members are nominated by each legislative caucus
- Board members are appointed by the Governor to two-year terms



10/1/2014



Exchange Funding

- Operation costs through 2014 fully funded by federal grants
- Exchange must become self-sustaining in 2015
- Exchange funding is appropriated by the legislature
- Three currently available ongoing Exchange funding sources
 - Qualified Health and Pediatric Dental Plans carrier premium taxes (2%) collected from products sold in the Exchange during 2015
 - QHP/QDP carrier assessments (\$4.19/\$0.33 PMPM)
 - Reimbursement from HCA for providing Medicaid services (cost allocation formula)



Exchange Federal Grant Funding Summary

Year Awarded	Grant	Funding Description	Amount	Amount Remaining	Project Period
2010	State Planning Grant	To develop an implementation plan for a state-governed and administered health insurance exchange.	\$1M	\$0	Closed
2011	Level 1A	To build a comprehensive operational plan, develop policy options, and begin design of an IT system to facilitate critical exchange functions.	\$23M	\$0	Closed
2012/2013	Level 2	To design, develop, implement and support initial operations of Washington Healthplanfinder.	\$157M	\$18M*	May 2012 – Dec. 2015*
2013	Level 1B	To further design, develop and implement Washington Healthplanfinder.	\$96M	\$27M~	Jan. 2014 – Dec. 2015*
2014	Level 1C	To achieve stability in Healthplanfinder, add functionality that supports and improves upon customer service, and help to establish a sustainable exchange.	\$27M^	N/A	Jan. 2015 – Dec. 2015*

* Updated no-cost extension amount of \$18M

~ Updated no-cost extension amount of \$18M and approved Supplemental grant amount of \$9M

^ Pending updated grant amount

Total amounts do not include additional funds provided through Medicaid cost-allocation.

Additional information for WAHBE's Federal Grant Funding is available at the corporate website:

<http://wahbexchange.org/about-us/what-exchange/grants-federal-guidance/>

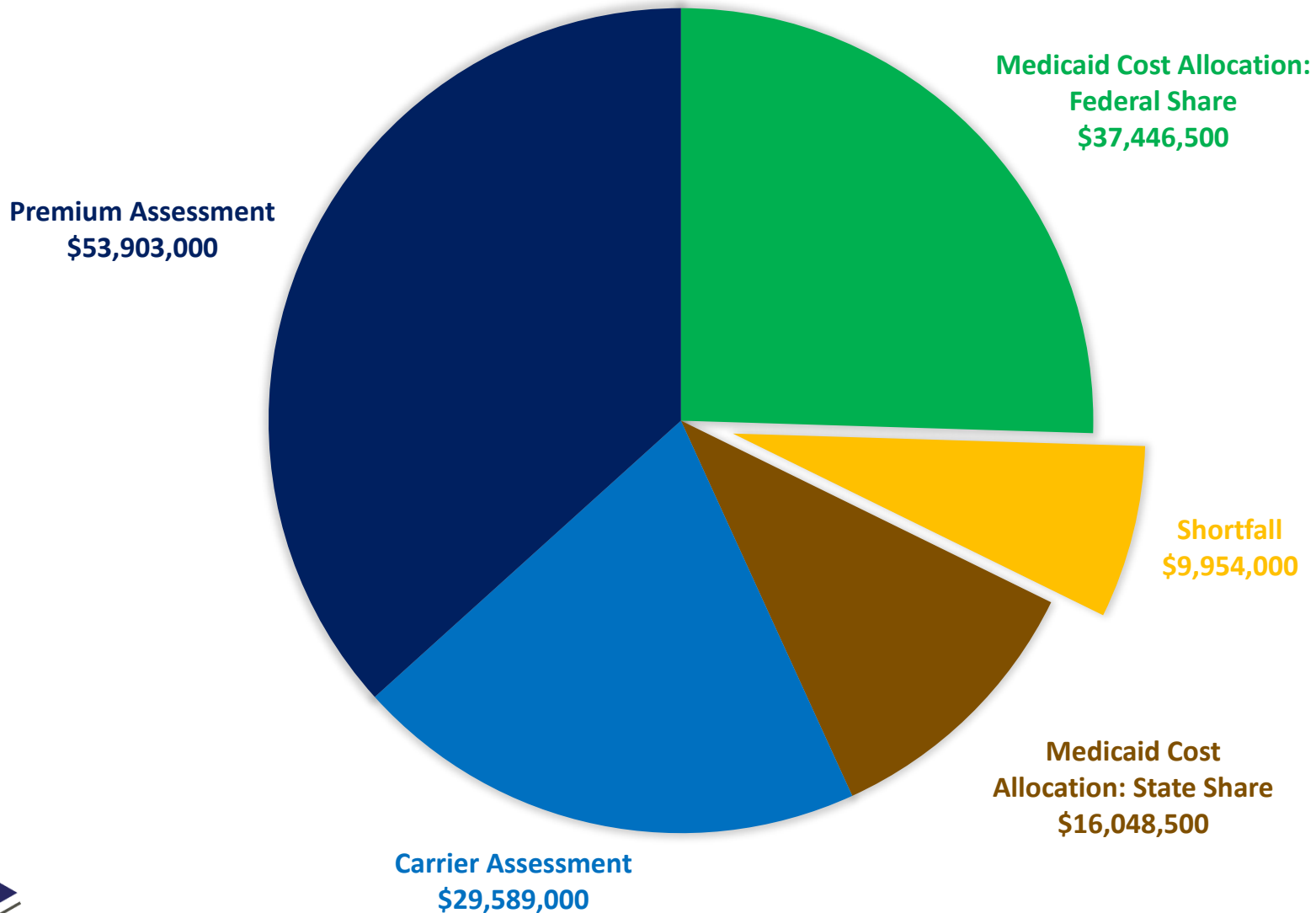
Exchange Budget Request - Overview

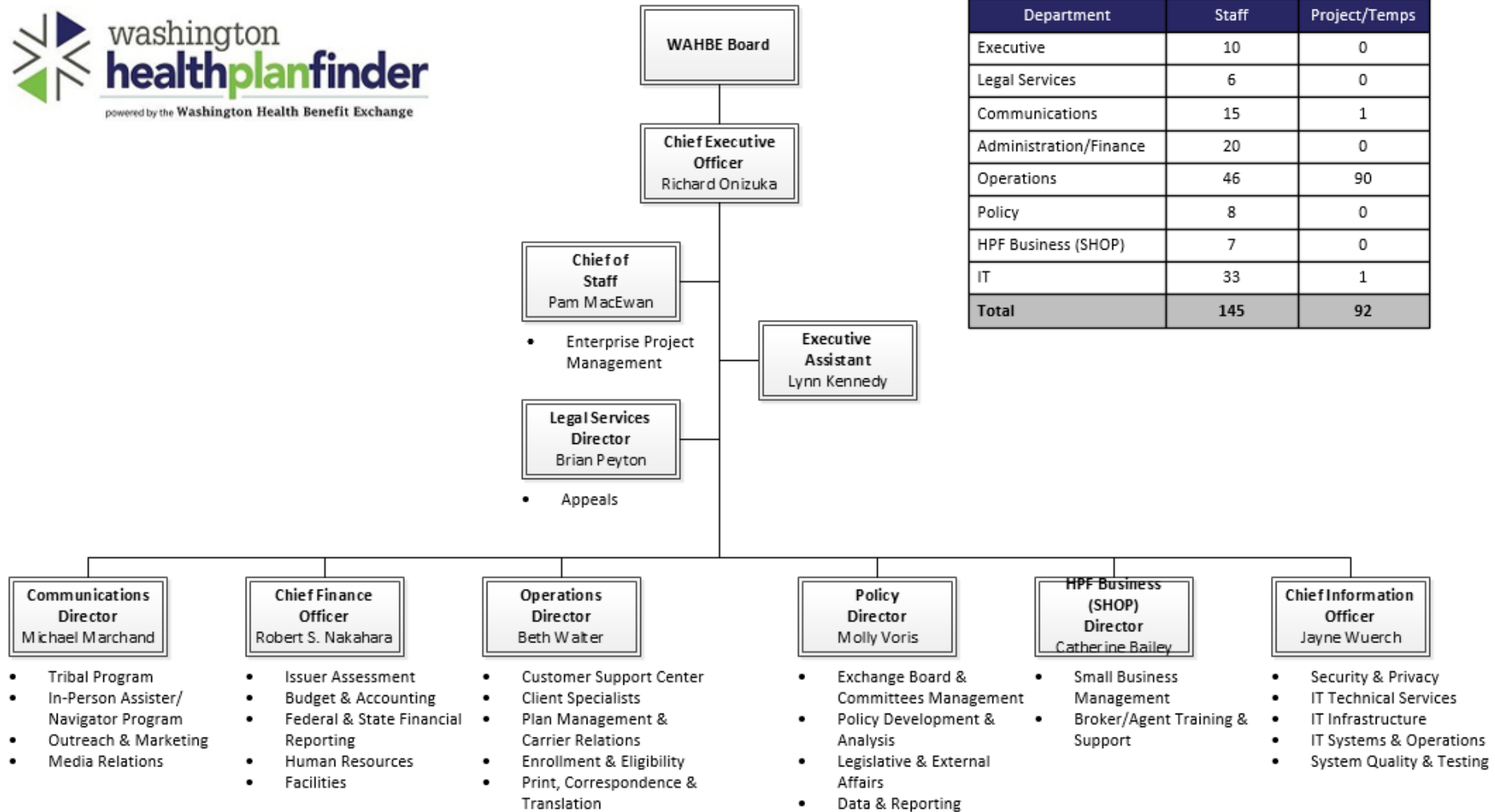
\$59M Budget	\$76M Budget	\$79M Budget
CY 2015	CY 2016	CY 2017

Current Biennium (Jan 1 - June 30, \$20M Budget)	State Biennial Budget (July 1, 2015 - June 30, 2017)	
	\$69M Budget	\$78M Budget
SFY 2015	SFY 2016	SFY 2017
Biennial Budget \$147M		



Proposed Revenue Sources: SFY 2016-2017 (assumes \$147M)





Department	Staff	Project/Temps
Executive	10	0
Legal Services	6	0
Communications	15	1
Administration/Finance	20	0
Operations	46	90
Policy	8	0
HPF Business (SHOP)	7	0
IT	33	1
Total	145	92

Staff Distribution

Full Time Staff	Count	Median Salary
Support	11	\$52,999
Program	100	\$59,744
Management	34	\$104,619
Total	145	\$66,108



Exchange Budget Request Department Overview

Function Area	HBE Baseline (Millions)	Key Assumptions
IT	\$58	<ul style="list-style-type: none"> O&M costs, License fees System security System enhancements
Operations	\$49	<ul style="list-style-type: none"> Call center Printing and translation Client specialist team Reconciliation with carriers
Communications	\$17	<ul style="list-style-type: none"> Marketing Outreach Navigator support
Finance and Admin	\$14	<ul style="list-style-type: none"> Mandated audits
Policy, SHOP, Legal, Exec.	\$9	<ul style="list-style-type: none"> Appeals Fed./State requirements (rating system, survey, etc.)
Total	\$147	<ul style="list-style-type: none"> Total allocated distribution is 64% HBE and 36% HCA



SFY 2016-2017 HBE Budget Overview (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
System Enhancements			<u>\$45,968</u>
- Healthplanfinder	\$36,995	Deloitte	
- Eligibility Services	2,718	DSHS/ESA	
- Other O&M License Fees	6,255	Various	
Call Center and Other Operational Services			<u>\$41,255</u>
- Customer Service Center	\$30,624	Faneuil	
- Print Services	8,442	KP Corp	
- Other Operational & Consulting Services	2,189	Various	
Marketing, Outreach and IPAs		Various	<u>\$12,686</u>
SHOP Services		Various	<u>\$459</u>
Financial, Policy, Exec and Legal Consulting			<u>\$3,904</u>
- Auditing/Accounting Services/Other	\$3,014	Various	
- Executive and Policy Services	469	Various	
- Legal Services	420		
Other Costs			<u>\$42,669</u>
- Salaries and Benefits (145 FTE)	\$31,920		
- Rent, Utilities, etc.	2,275		
- Equipment, Travel, etc.	8,474		
Total Request			<u>\$146,941</u>



SFY 2016-2017 IT Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
IT Operations and Enhancements			<u>\$45,968</u>
- Operations and Maintenance	\$14,636	Deloitte	
- HPF Support License Fee	3,195	Deloitte	
- HPF Releases/Enhancements	19,163	Deloitte	
- Eligibility License Fee	2,718	DSHS/ESA	
- Waiting Room Page	201	Akamai Tech	
- Plan Management/Provider Directory License Fee	3,437	eHealth	
- HPF Platform License Fee	2,300	Oracle	
- Professional Services/Support License Fee	317	Microsoft	
Other Costs			<u>\$12,171</u>
- Salaries and Benefits (43 FTE)	\$10,777		
- Rent, Utilities, etc.	670		
- Equipment, Travel, etc.	724		
		Total	<u><u>\$58,139</u></u>



SFY 2016-2017 Operations Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
Call Center and Other Operational Services			<u>\$41,255</u>
- Customer Service Center	\$30,624	Faneuil	
- Print Services	8,442	KP Corp	
- Document Management System	1,612	HCA	
- Translation	577	LinguaLinx, Inc	
Other Costs			<u>\$7,407</u>
- Salaries and Benefits (34 FTE)	\$6,304		
- Rent, Utilities, etc.	530		
- Equipment, Travel, etc.	573		
		Total	<u>\$48,662</u>



SFY 2016-2017 Communications Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
Marketing and Outreach			
- Media Buy - Exchange Marketing		GMMB	<u>\$6,304</u>
Contracts			
- IPA/Navigators		Various	<u>\$6,382</u>
Other Costs			<u>\$3,872</u>
- Salaries and Benefits (17 FTE)	\$3,322		
- Rent, Utilities, etc.	265		
- Equipment, Travel, etc.	285		
		Total	<u>\$16,558</u>



SFY 2016-2017 Finance & Admin Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
Financial and Audit Services			<u>\$3,014</u>
- External Audit - A-133	\$627	Moss Adams	
- Carrier Assessment Invoicing	209	BMI	
- Legislative Mandated Performance Audit	1,537	State Auditor's Office	
- Financial System O&M	418	TBD	
- Other	223		
Other Costs			<u>\$10,961</u>
- Salaries and Benefits (22 FTE)	\$4,231		
- Rent, Utilities, etc.	343		
- Equipment, Travel, etc.	6,387		
		Total	<u>\$13,975</u>



SFY 2016-2017 Policy Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
Consulting			<u>\$330</u>
- Actuarial	\$105	Milliman	
- Consumer Rating System	105	TBD	
- Quality Rating System	14	NCQA	
- Consumer Survey	105	TBD	
Other Costs			<u>\$2,615</u>
- Salaries and Benefits (10 FTE)	\$2,291		
- Rent, Utilities, etc.	155		
- Equipment, Travel, etc.	169		
		Total	<u><u>\$2,945</u></u>



SFY 2016-2017 SHOP Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
Consulting			<u>\$459</u>
- Agent/Broker CSR	\$306	Ciber	
- Agent/Broker CSR	153	Teksystems	
Other Costs			<u>\$2,417</u>
- Salaries and Benefits (9 FTE)	\$2,126		
- Rent, Utilities, etc.	140		
- Equipment, Travel, etc.	151		
		Total	<u><u>\$2,876</u></u>



SFY 2016-2017 Legal Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
Legal Services			<u>\$420</u>
- Presiding Officers (4)	\$211	Various	
- Attorney General's Office	105	AGO	
- Outside Legal Counsel	105	TBD	
Other Costs			<u>\$1,631</u>
- Salaries and Benefits (7 FTE)	\$1,404		
- Rent, Utilities, etc.	109		
- Equipment, Travel, etc.	118		
		Total	<u>\$2,051</u>



SFY 2016-2017 Executive Office Budget Detail (\$000's)

Deliverable Types	Breakout	Contractor	SFY 2016-2017
Consulting			
- Executive Consulting	\$139	TBD	<u>\$139</u>
Other Costs			<u>\$1,595</u>
- Salaries and Benefits (4 FTE)	\$1,465		
- Rent, Utilities, etc.	63		
- Equipment, Travel, etc.	67		
		Total	<u>\$1,734</u>



General Resources

www.wahealthplanfinder.org

www.wahbexchange.org

1-855-WAFINDER (1-855-923-4633)

TTY/TTD for Deaf : 1-855-627-9604

info@wahbexchange.org



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



[@waplanfinder](https://twitter.com/waplanfinder)



[waplanfinder](https://www.youtube.com/waplanfinder)





washington
healthplanfinder

click. compare. covered.

Appendix

Exchange Board

Ron Sims– Chair, Retired *Deputy Secretary for the U.S. Department of Housing and Urban Development*

Hiroshi Nakano –CEO South Sound Neurosurgery

Bill Baldwin – Partner, The Partners Group

Don Conant – General Manager, Valley Nut & Bolt, Assistant Professor

Bill Hinkle – Executive Director, Rental Housing Association and Former Legislator

Mark Stensager– Retired Health System Administrator

Ben Danielson – Medical Director, Odessa Brown

Phil Dyer – Senior VP, Kibble & Prentice, and Former Legislator

Teresa Mosqueda – Legislative & Policy Director, Washington Labor Council

***Commissioner Mike Kreidler** – Insurance Commissioner

***Dorothy Teeter** – HCA Director



* non voting, ex officio

Exchange Operational Requirements

Required

- Streamlined application & eligibility determination
- Call center
- Navigator program
- Plan certification
- Pediatric dental
- Consumer survey
- Consumer rating system
- State Audit
- Appeals Program
- SHOP/WA HPF Business
- Printing for required notices
- Translation/Interpreter services
- Data reporting to federal government
- Reconciliation of enrollment information with carriers

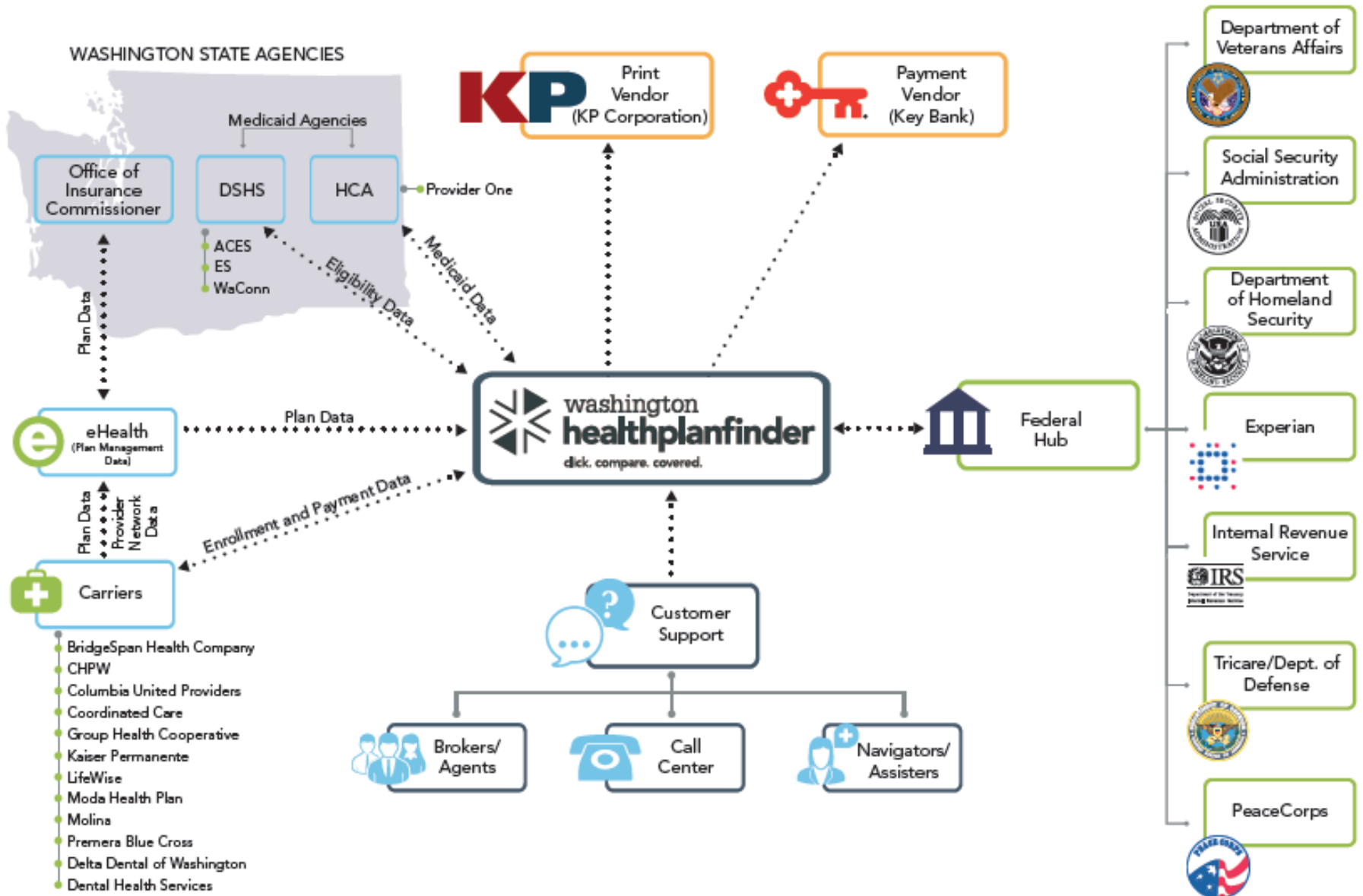
Not Required

- Outreach and marketing
- Specialized broker support
- Post-eligibility referrals to WaConn (classic Medicaid, etc.)
- Consumer decision/shopping tools (plan display features, etc.)
- Provider directory
- Adult dental
- Premium aggregation and invoicing



Washington Healthplanfinder

-HEALTHPLANFINDER SYSTEM INTERFACES



Real People, Real Stories

The new *Healthplanfinder* homepage features personal, customer stories of those who were positively impacted by health care reform, including:

- Becky and Todd from St. John – “With Financial help, our family’s monthly premiums fell from \$2,400 to \$306. Now, we can help our children pay for college.”
- Reverend Don from Seattle - “Uninsured and diagnosed with brain tumors, I was concerned about getting the right care. Now I don’t have to worry. I found a free health plan.”
- Tiffany, the owner of the Adrift Hotel in Long Beach - “We’ve always wanted to offer health benefits to our employees. The small business tax credits made it possible.”

HOME | EN ESPAÑOL Sign In | CUSTOMER SUPPORT ?

washington healthplanfinder
click. compare. covered.

Are you an existing customer? Sign in to renew coverage, report a change in your household or pay your monthly health plan premium.

INDIVIDUALS & FAMILIES

WASHINGTON APPLE HEALTH

WASHINGTON BUSINESSES

Looking for health care coverage?
Qualified Health Plan Open Enrollment: Nov. 15, 2014 to Feb. 15, 2015
Compare health insurance options for you and your family. You may qualify for financial help.
Shop For A Health Plan ▶

Applying for or renewing Apple Health?
Washington Apple Health Enrollment: Year-round
The Washington Health Care Authority oversees this health care program. It's easy to apply for or renew coverage.
Apple Health Coverage ▶

Shopping to cover your employees?
Washington Healthplanfinder Business Enrollment: Year-round
If you're an employer with up to 50 employees in Washington, you can shop for employee health insurance.
Cover Your Employees ▶

Financial Help to Lower the Cost of Health Coverage
More people than ever before are getting financial help to lower the cost of coverage. Free and low-cost plans are available to those who qualify based on income and family size. [Apply now to see if you are eligible for financial help.](#)

Recent Updates
@HeraldBizJournal @SnoCoBizJournal
.@WAplanfinder announces launch of site to help employers in state with up to 50 employees to compare health plans. [bit.ly/10qznIN](#)
Retweeted by WA Healthplanfinder



Customer Support

The screenshot displays the Washington Healthplanfinder website. At the top right, the 'CUSTOMER SUPPORT' link is circled in red. The main navigation bar includes 'HOME | EN ESPAÑOL', 'Sign In', and 'CUSTOMER SUPPORT ?'. The logo for 'washington healthplanfinder' is on the left, with the tagline 'click. compare. covered.' Below the logo, there are two main sections: 'INDIVIDUALS & FAMILIES' and 'WASHINGTON APPLE HEALTH'. The 'INDIVIDUALS & FAMILIES' section features a family photo and a call to action: 'Looking for health care coverage? Qualified Health Plan Open Enrollment: Nov. 15, 2014 to Feb. 15, 2015. Compare health insurance options for you and your family. You may qualify for financial help. Shop For A Health Plan >'. The 'WASHINGTON APPLE HEALTH' section features a photo of a man and a call to action: 'Already have Apple Health? Washington Apple Health Enrollment: Year-round. The Washington Health Care Authority oversees this health care program. It's easy to complete your annual renewal. Renew Apple Health >'. Below these sections is a 'Financial Help to Lower the Cost of Health Coverage' section, followed by 'Questions? Need Help Enrolling?' and 'Find a Broker' / 'Find a Navigator' links. At the bottom, there are logos for 'ASURIS NORTHWEST HEALTH', 'PREMERA BLUE CROSS', and 'ASSURANT Health'. A footer contains 'About | Privacy Policy | Consumer Info Center | Contact Us' and 'FIND US ON: Facebook, YouTube, Twitter'. A small 'Entrust' logo is visible in the bottom right corner.

Customer Support

Search for a Navigator or Broker



Navigator Search

Healthplanfinder has a network of support across Washington State. Please use the search fields below to find a Navigator who, at no additional cost, can help you find, compare and select a health plan.

ORGANIZATION NAME

Eg.: ABC Navigator

LAST NAME

Eg.: Smith

ZIP

Eg.: 12345

SERVICE LANGUAGE(S)

- Select an Option -

HELP REQUEST TYPE

- Select an Option -

Notice:

You must create a Washington Healthplanfinder account and provide your contact information in the "About You" screen in order for the Navigator that you select to be able to contact you. Alternatively, you can contact the Navigator using their contact information provided on screen.

◀ Close

Reset

Search



Applying for Coverage in *Healthplanfinder*



- Browse anonymously
- Apply
- Provide income information
- Review eligibility results
- Select a health plan
- Submit payment



Review Eligibility Results

HOME | SIGN IN | ESPAÑOL
CUSTOMER SUPPORT





Eligibility Status

You applied for free or low cost health insurance coverage. Thank you for providing your household information. You'll find eligibility status details per household member by clicking each name below. A summary of any tax credit your household is eligible for is available at the bottom of this screen. Clicking Next will give you a summary your household's next steps to secure coverage.

Anthony Jones

APPROVED

Household: Primary Applicant
Program: Qualified Health Plan
Start Date: 01/01/2015
End Date: 02/28/2015

Emma Jones

APPROVED

Household: Spouse
Program: Qualified Health Plan
Start Date: 01/01/2015
End Date: 02/28/2015
[View Details](#)

Ava Jones

APPROVED

Household: Child
Program: Washington Apple Health with \$20 premium
Start Date: 01/01/2015
End Date: 02/28/2015
[View Details](#)

Anthony Jones **APPROVED**

Qualified Health Plan

Anthony is eligible to purchase a Qualified Health Plan today. If a plan is purchased after 5:00pm on 3/23 the new coverage start date will be 5/1. [Why this result?](#)

Coverage Dates	Program	Renewal Date
01/01/2015 to 02/28/2015	Qualified Health Plan	N/A
Coverage Dates	Program	Renewal Date
03/01/2015 to 12/31/2015	Qualified Health Plan	This coverage will renew on 01/01/2016. We'll contact you before the coverage end date.

Tax Credits

Anthony is included in the tax unit that has been approved for tax credits. See more information at the bottom of this screen.

Next Steps for Anthony

You are eligible to buy a Qualified Health plan now. The premium amount shown includes tax credits. Please return to Washington Healthplanfinder after 1/23/2015 to purchase a plan again and receive a \$500 tax credit for your tax filing household.

Health Insurance Premium Tax Credits

This tax unit has been approved for \$300 in tax credits, which can be used to help lower the cost of insurance.

COVERAGE PERIOD 01/01/2015 - 02/28/2015

Tax Unit 1	Monthly Credit Amount
Anthony	\$300
Ava	Not Eligible
Emma	Not Eligible

COVERAGE PERIOD 03/01/2015 - 12/31/2015

Tax Unit 1	Monthly Credit Amount
Anthony	\$500
Emma	
Ava	

How Is This Calculated?

The amount is based on information you provided in your application such as household income and number of dependents. To see the full explanation click the button below.

[Tax Credit Information](#)



[Next](#)



About | Privacy Policy | Consumer Info Center | Contact Us

If you need additional language or disability accommodations, you may call 1-800-WASHINGTON (800-423-6635). The TTY Customer Support number is 1-800-427-8604. For individuals with a visual impairment, Braille and large print are also available on request. For individuals with a hearing impairment or disability, accommodations are also available through TTY Washington Relay. These services will be provided at no additional cost.

Powered by the Washington Health Benefit Exchange, Washington Healthplanfinder™ is the official ACA compliant health benefit exchange for the State of Washington.

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Compare Plans

HOME | EN ESPAÑOL

SIGN IN | CUSTOMER SUPPORT ?



[Back to Plan Results](#)

Compare and Select a Plan

All plans include preventive care services at no-cost (including periodic health exams, OB-GYN exam, well baby visit, immunizations, etc.)

Costs listed below are In Network unless otherwise noted.

Coverage Summary	Having a Baby	Managing Type 2 Diabetes	
	Ambetter Essential Care	Core Flex Silver - 15	QQ BridgeSpan Exchange Gold
	QHP Logo	QHP Logo	QHP Logo
	Remove from Comparison	Remove from Comparison	Remove from Comparison
	Apply	Apply	Apply
Quick Glance			
Estimated Monthly Premium	\$174.21	\$258.66	\$315.90
Your Estimated Cost	\$174.21	\$258.66	\$315.90
Your Health Care Provider/Hospital	Not Applicable	Not Applicable	Not Applicable
Quality Summary	Quality Improvement Strategy	Quality Improvement Strategy	Quality Improvement Strategy
Pediatric Quality	Quality Improvement Strategy	Quality Improvement Strategy	Quality Improvement Strategy
Consumer Rating	Quality Improvement Strategy	Quality Improvement Strategy	Quality Improvement Strategy
Plan Type	Health Maintenance Organization (HMO)	Health Maintenance Organization (HMO)	Preferred Provider Organization (PPO)
Plan Metal Level	BRONZE	SILVER	GOLD
Out of Pocket Costs			
Annual Deductible	\$6,500 Individual / \$13,000 Family	\$1,250 Individual / \$2,500 Family	\$1,000 Individual / \$2,000 Family
Annual Out of Pocket Maximum	\$6,500 Individual / \$13,000 Family	\$6,350 Individual / \$12,700 Family	\$3,300 Individual / \$6,600 Family
Office Visit for Primary Care	No Charge after deductible	\$20 Copay after deductible / 0%	20% Coinsurance
Office Visit for Specialist	No Charge after deductible	\$45 Copay after deductible / 0% Coinsurance	20% Coinsurance after deductible
Prescription Drug Deductible	included in Annual Deductible	\$0 Individual / \$0 Family	included in Annual Deductible
Emergency Room	No Charge after deductible	\$200 Copay after deductible / 30% Coinsurance after deductible	\$200 Copay after deductible / 20% Coinsurance after deductible
Out Patient Lab/X-ray	No Charge after deductible	\$0 Copay / 30% Coinsurance after deductible	20% Coinsurance after deductible
Out Patient Surgery	No Charge after deductible	\$0 Copay / 30% Coinsurance after deductible	20% Coinsurance after deductible
Hospitalization	No Charge after deductible	\$0 Copay per Day / 30% Coinsurance after deductible	20% Coinsurance after deductible
Health Savings Account Eligible	NO	NO	NO
▶ See More Details			

[Back to Plan Results](#)



Select a Health Plan



My Search

Health Care Provider:
Dr. John Johnson [Edit](#) [Remove](#)

Looking for a plan to cover:

John Doe, 47
Sally Doe, 48

Mary Doe, 14
(is eligible and will be enrolled in CHIP plan separately)

Need help finding a plan?

Answer a few more questions to help narrow your search.

[Get Help](#)

Customize My Search

Premium

- \$100 - \$200
- \$200 - \$300
- \$300 - \$400
- \$400 - \$500
- \$500 - \$600

Cost Sharing Reductions

- Applicable
- Not-Applicable

Deductible

- \$500 - \$1,000
- \$1,000 - \$1,500
- \$1,500 - \$2,000
- \$2,000 - \$2,500
- \$2,500 - \$3,000

Out-of-Pocket Maximum

- \$500 - \$1,000
- \$1,000 - \$1,500

You selected this plan when searching earlier. Now that we have all of your information, some values may have changed, please review again before purchasing your plan.

QHP Logo PLAN: SILVER
Evergreen HMO
[More information on this plan](#)

PREMIUM:
\$300
Price After \$30 Tax Credit

PLAN SUMMARY				
DEDUCTIBLE	HEALTH CARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY:
\$2,000	OUT OF NETWORK	\$2,000	\$150	\$10

[Consumer Rating](#) [Quality Rating](#)

Remove From Comparison More Savings: The cost of care is reduced for this plan based on your eligibility. [Buy](#)

[View Comparisons \(2\)](#) 18 Plans Found [Previous](#) [Show: 5 Per Page](#) [Next](#) [Sort By: Total Premium](#)

QHP Logo PLAN: SILVER
Evergreen HMO
[More information on this plan](#)

PREMIUM:
\$300
Price After \$30 Tax Credit

PLAN SUMMARY				
DEDUCTIBLE	HEALTH CARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY:
\$2,000	OUT OF NETWORK	\$2,000	\$150	\$10

[Consumer Rating](#) [Quality Rating](#)

Remove From Comparison More Savings: The cost of care is reduced for this plan based on your eligibility. [Buy](#)

QHP Logo PLAN: SILVER
Select Plan PPO
[More information on this plan](#)

PREMIUM:
\$300
Price After \$30 Tax Credit

PLAN SUMMARY				
DEDUCTIBLE	HEALTH CARE PROVIDER	OUT-OF-POCKET MAXIMUM	EMERGENCY ROOM	PRIMARY CARE CO-PAY:
\$2,000	OUT OF NETWORK	\$2,000	\$150	\$10

[Consumer Rating](#) [Quality Rating](#)

Add to Comparison More Savings: The cost of care is reduced for this plan based on your eligibility. [Buy](#)



Health Literacy 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.*

