

# Washington Health Benefit Exchange Legislative Report: Annual Strategic Plan Update

Submitted September 30, 2021



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

# Contents

A Brief Background on the Exchange.....	1
Exchange Governance.....	2
Exchange Today .....	3
Year-in-Review.....	4
Five-Year Strategic Plan.....	8
Ten-Year Vision.....	17
Conclusion .....	17



washington  
**healthplanfinder**

click. compare. covered.

## A BRIEF BACKGROUND ON THE EXCHANGE

The 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 is as follows:



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 Office of the Governor, 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 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 effort 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.

## 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 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 are:

- 
- 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*

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 per 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/>.

## EXCHANGE TODAY

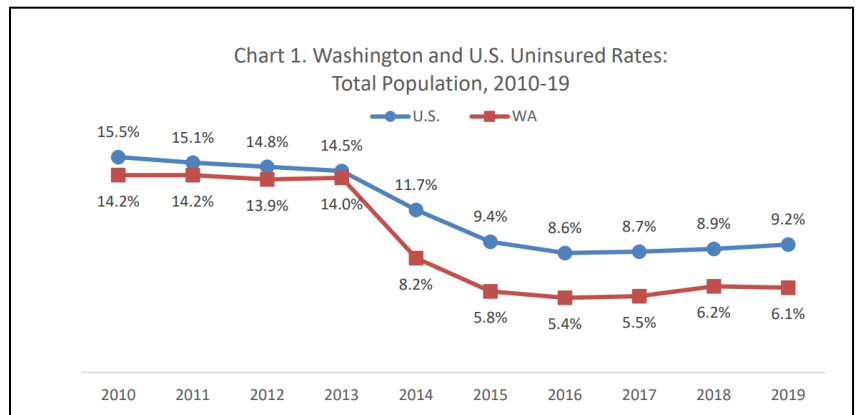
The Exchange marketplace fulfills a critical need for Washington residents by providing a safety net for those who: lose employer-based coverage, work for a small business that is unable to provide health insurance, are self-employed, participate in the gig economy, work seasonally, or who do not yet qualify for Medicare. In 30 counties, 30% 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 October 1, 2013, the day the marketplace opened, the Exchange has connected tens of 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 6.1 percent as of 2019<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 (BIPOC), those churning between coverage types, and members of our state's small business community.

<sup>3</sup> Counties where 30% or more of those <65 obtain coverage through *Washington Healthplanfinder*: Adams (51%); Asotin (39%); Benton (33%); Chelan (39%); Clallam (40%); Clark (30%); Columbia (35%); Cowlitz (39%); Douglas (37%); Ferry (44%); Franklin (39%); Garfield (39%); Grant (43%); Grays Harbor (42%); Jefferson (42%); Klickitat (40%); Lewis (41%); Lincoln (41%); Mason (37%); Okanogan (50%); Pacific (45%); Pend Oreille (47%); San Juan (44%); Skagit (35%); Spokane (37%); Stevens (41%); Wahkiakum (41%); Walla Walla (32%); Whatcom (32%); Yakima (48%).

<sup>4</sup> Office of Financial Management, "Statewide Uninsured Rate" (December 2020) available at: <https://www.ofm.wa.gov/washington-data-research/health-care>.

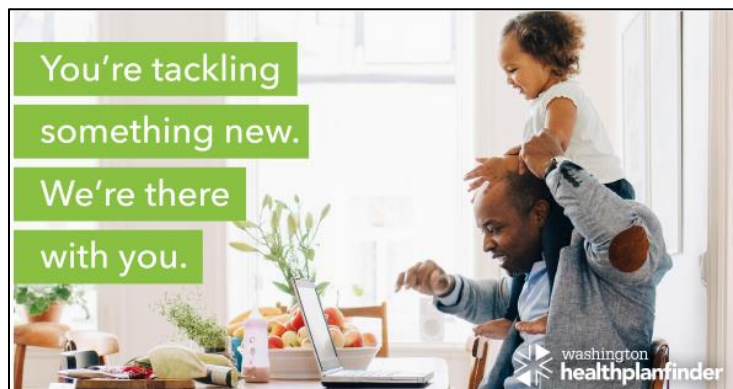
## YEAR-IN-REVIEW

In 2020-2021, the Exchange has continued to use its authority as a state-based marketplace to connect people to health coverage in the face of the ongoing COVID-19 pandemic. After being the first marketplace in the country to open a Special Enrollment Period in response to the COVID outbreak, the Exchange opened an additional Special Enrollment Period in 2021 coinciding with the declared Public Health Emergency (PHE). This extended sign-up opportunity, from February 15 to August 15, 2021, enabled record numbers of Washingtonians (57,000) to sign-up for coverage.<sup>5</sup>

In 2021, the Exchange also responded quickly when new customer savings became available after the American Rescue Plan Act (ARPA) passed in March 2021. Within two months, the Exchange was among the first marketplaces in the country to implement all the new federal subsidies available under ARPA – including extra help for those reporting unemployment income (updates made in *Washington Healthplanfinder* on May 6, 2021). The Exchange automatically extended these new ARPA savings to 138,000 eligible customers, which lowered their premiums starting in June. In the three months following ARPA implementation, new sign-ups in qualified health plans increased over 160% compared to the same time period in 2019 and 117% from 2020.

Post ARPA, over 100,000 customers now pay less than \$100 per month for private coverage through *Washington Healthplanfinder*.<sup>6</sup> The number of customers eligible for federal subsidies has increased from 66% to 78%. On average, subsidized customers now receive \$400 per month in federal savings. Households with incomes over 400% of the Federal Poverty Level<sup>7</sup>, who previously did not receive any subsidies, now pay \$200 per month less on average.

The ongoing COVID-19 environment did not deter the Exchange from reaching the year's goals and milestones, represented by the organization's enrollment, implementation and equity successes. This work reflects the Exchange's ability to adapt to the needs of both new and existing customers while navigating the fluid health coverage policy landscape created by the global pandemic.



<sup>5</sup> [Record Numbers of Washingtonians Sign Up for Health Care Coverage During 2021 Special Enrollment Period | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org/record-numbers-of-washingtonians-sign-up-for-health-care-coverage-during-2021-special-enrollment-period)

<sup>6</sup> 400% FPL is approximately \$51,520 for a family of one, \$106,000 for a family of 4 (source: [healthcare.gov](https://www.healthcare.gov/))

<sup>7</sup> [PHE Special Enrollment and American Rescue Plan Implementation Snapshot Feb 15-August 15, 2021](https://www.wahbexchange.org/phe-special-enrollment-and-american-rescue-plan-implementation-snapshot-feb-15-august-15-2021)

## Highlights from 2020-21 include:

### Connecting Customers with Coverage

- Ongoing COVID-19 response.
  - Provided an initial special enrollment period and an additional six-month special enrollment period to support those needing coverage during the pandemic.
  - Delivered a targeted outreach campaign that focused on historically underserved geographic areas with higher uninsured rates in order to reach populations disproportionately impacted by COVID-19.
  - Coordinated closely with Exchange carriers and state agency partners to develop, implement and communicate changes to promote continuous coverage and access to coverage for *Washington Healthplanfinder* customers.
  - Partnered with Employment Security Department to engage individuals and families losing employer coverage and eligible for premium relief based on unemployment insurance status.
  - Partnered with the state's COVID-19 response effort to reach the uninsured and provide continued coverage for those moving between the Washington Apple Health (Medicaid) program and the individual market, including work with digital and social media outreach.
- Annual open enrollment.
  - Completed eighth successful open enrollment period (Nov. 1- Jan. 15) with over 190,000 enrollees securing coverage. Provided virtual and socially distanced outreach and personalized enrollment assistance from over 2,000 registered brokers and 1,000 navigators, tribal assisters and certified application counselors.
  - Answered over 250,000 customer calls answered at the Customer Support Center.
  - Successfully launched new Cascade Care plans (standard and public option plans).
  - Observed continued high utilization of online customer support tools, with 95,000 enrollees receiving help selecting a plan through the Smart Planfinder decision support tool, and tens-of-thousands of customers completing applications and uploading documents through the WAPlanfinder mobile app.
- New premium assistance program for employees of licensed child care facilities.
  - Launched in Fall of 2021, within four months of Legislature establishing the new program to provide qualifying employees of licensed child care facilities health care coverage for \$0 monthly premiums through *Washington Healthplanfinder*.
  - Legislature provided funding for this program through December 31, 2022.

**Health Care Premium Assistance for Employees of Child Care Facilities** 

**You may qualify for additional savings on your health coverage!**

In 2021, the Washington state legislature created a program for employees of licensed child care facilities to get health insurance coverage for \$0 monthly premiums. Our partners at Yakima Neighborhood Health Services are helping anyone in the state apply for this program and get covered.

**Who may qualify?**

This opportunity is available for employees who:

- Work in a licensed child care facility. This includes family home, center-based, school-age, and outdoor nature-based child care programs.
- Meet household income and other program requirements.
- Enroll in a Cascade Care Silver health plan through *Washington Healthplanfinder*.



## Launching and Growing Cascade Care

- Launched new Cascade Care coverage options on November 1, 2020, for the 2021 plan year, making Washington the first state in the nation to implement a state public option.
- Cascade Care plans have standard benefits so customers can more easily compare plans from different carriers. They also cover more health care services, such as regular check-ups and other preventive care before customers pay deductibles and at lower costs. Finally, Cascade Care plans are designed with lower deductibles than most other plans. Cascade plans (standard plans) were offered in every county, and Cascade Select (public option plans) were available in 19 counties.<sup>8</sup> In 2021:
  - Over 40% of new enrollees selected Cascade Care plans.
  - Deductibles for these plans were, on average, \$1000 below non-standard plans.
- Cascade Care enrollments currently make up 22% of all private health plan enrollment through *Washington Healthplanfinder*.
- As the result of Cascade Care improvements, the Legislature made during the 2021 session, the reach of the program will continue to grow during the 2022 plan year.<sup>9</sup>
  - Public option plans will be available in more counties for 2022
    - 25 counties (up from 19 in 2021)
  - Public option and standard plan rates are becoming more competitive for 2022.

2021 Health Plans Offered on <i>Washington Healthplanfinder</i>			
	Non-Standard plans	Cascade plans	Cascade Select plans
Eligible for tax credits	✓	✓	✓
Plan is a qualified health plan (QHP), an insurance plan that has been certified by <i>Washington Healthplanfinder</i> to offer quality insurance. QHPs must provide the essential health benefits, follow limits on lower out-of-pocket costs, and meet other requirements.	✓	✓	✓
Plan includes the 10 essential health benefits, such as doctor visits, prescription drugs, lab tests, and mental health services.	✓	✓	✓
Deductibles, copays, and co-insurance are set by <i>Washington Healthplanfinder</i> for each health plan category, called metal levels (bronze, silver, gold).		✓	✓
Health plan is offered in every county in Washington.		✓	
Plans are sold only <i>Washington Healthplanfinder</i> .		✓	✓
You can compare plans based solely off their network (facilities and providers that provide health care services) and premium (the cost of your health insurance plan per month).		✓	✓
More services are available to you before meeting your deductible. This includes primary and urgent care, mental health services, and generic drugs.		✓	✓
<a href="http://wahealthplanfinder.org">wahealthplanfinder.org</a> 1-855-WAFINDER 1-855-923-4633			



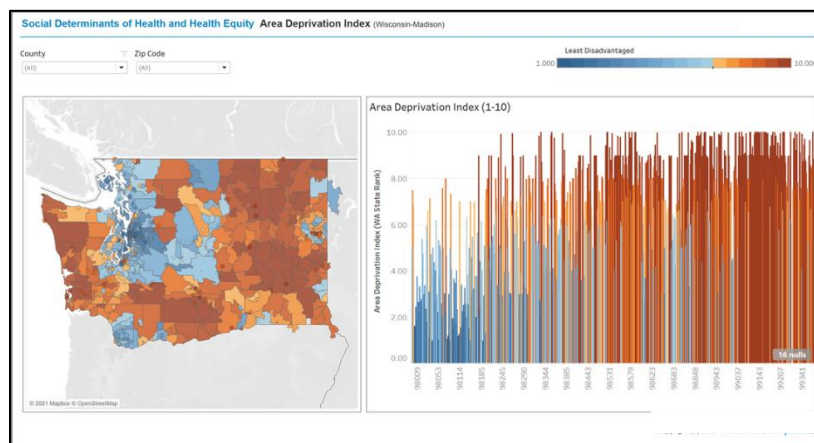
<sup>8</sup> [Supplemental Report: Cascade Care Preview, plan selection activity from Nov 1 - Jan 15, 2021](#)

<sup>9</sup> [Press Release: Washington Health Benefit Exchange Board Finalizes 2022 Plan Certification. Sept. 23, 2021](#)



## Amplifying Diversity, Equity and Inclusion (DEI)

- Through engagement with the Exchange’s external Health Equity technical advisory committee, focused on: improved reporting of equity data, outreach to populations facing access barriers, social determinants of health, and implementation of an organization-wide DEI action plan.
- Achieved DEI advancements in training, contracting, and recruitment. Conducted comprehensive training for Exchange leadership and staff, including Implicit Bias training, Bystander Intervention training, and a training, in partnership with community partners, for staff and assisters working with gender diverse customers. Also developed additional hiring tools and improved contracting processes to help enhance diversity among staff and vendors, including coordinating with the state’s Office of Minority and Women’s Business Enterprises to bring underrepresented businesses into the procurement participation process.
- Used data to identify and address barriers to accessing health coverage. Tracked and monitored increased enrollment among BIPOC communities during COVID-19 related special-enrollment periods. Improved reporting of race/ethnicity data. Consolidated and analyzed existing WAHBE data, in partnership with a SDOH vendor, and shared with community partners to further engage in dialogue about community and location specific access barriers, and how we can partner to help address them. This data has been compiled in a SDOH and health equity database, to further examine high deprivation areas and areas with high uninsured rates.



- Co-chaired HHS Coalition Sex and Gender Identity workgroup focused on coordinating efforts across state agencies to make online applications more inclusive, particularly for gender diverse customers. The workgroup focused on: training materials for front line staff when serving customers with an “X” designation on their identity documents; mapping which systems transfer sex and gender identify data and developing a shared coalition policy on data collection and use; and engaging stakeholders from transgender and nonbinary communities. The Coalition received an award recognizing these efforts, from The Society of Diversity for “Innovation and Leadership” in the government sector.

## Looking Ahead

The Exchange is currently preparing for our ninth open-enrollment period (November 1 – January 15, 2021) and working on legislative directives from the 2021 session, including implementing state premium assistance for Cascade Care enrollees with incomes up to 250% FPL for plan year 2023.

## FIVE-YEAR STRATEGIC PLAN OVERVIEW

The Exchange's strategic plan is continually evolving, as the organization strives to increase its potential and meet the needs of each of our customers. The current goals and strategies are to:

- **Improve health coverage, affordability, care and outcomes**
  - Improve Cascade Care – both standard plans and public option – to deliver affordability, plan options and value for our consumers.
  - Develop strategies to assist vulnerable populations to reduce the likelihood of experiencing a coverage gap.
  - Engage in statewide initiatives to address the underlying cost of care as an affordability and value strategy for consumers.
- **Advance diversity, equity and inclusion (DEI) to narrow health disparities, especially in communities of color**
  - Develop and engage in a model for Exchange leadership in addressing the social determinants of health, ensuring public health is a key design element.
  - Drive Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access by asking marginalized communities what they need.
  - Increase the diversity of the Exchange Board, managers and leadership to reflect the people we serve and increase the cultural humility of our Board, leadership, and staff.
- **Leverage the success of HPF technology platform to strategically expand offered services**
  - Develop strategies to retain and grow customer use of the Exchange, including options for future Exchange-offered products and services.
  - Focus on innovative customer-based solutions, including feasibility of serving customers who are transitioning to Medicare.
  - Partner with state agencies to reuse our technology to improve customers' experience with health care.
- **Expand innovative approaches to drive health system excellence**
  - Introduce and foster innovative initiatives to dramatically improve customer experience and engagement.
  - Leverage and build upon the Exchange's consumer networks to empower communities to influence health decisions and partner in whole person care.
  - Increase our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance.
  - Use data to deepen understanding of customer experience and cost, select measures, and drive informed decisions.

## FIVE-YEAR STRATEGIC PLAN DETAILS

### Improve health coverage, affordability, care and outcomes

#### ***Building on Cascade Care – to improve affordability, plan options and value for our consumers.***

Launching Cascade Care helped usher in a new era of partner engagement centered on how we can bring the most value to Exchange consumers. Cascade Care works to:

- **Address costs** through lower premiums, lower deductibles, and providing access to services before having to pay the deductible. This includes leveraging both federal and state-based financial assistance efforts.
- **Encourage more informed consumer choice** with new 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 aims to accomplish these goals via a three-pronged approach:

- 1. Standard (Cascade) plans** which allow customers to have consistent coverage no matter which carrier they chose or where they live. These plans are available from all Exchange carriers, in all counties across the state.
- 2. Public option (Cascade Select) plans** which are standard plans with additional requirements, procured by the Washington Health Care Authority (HCA). In plan year 2022, public option plans will be available in 25 counties (up from 19 in 2021). Three of the five public option carriers expanded their service area for 2022.
- 3. State Premium Assistance** for Cascade Care enrollees, which will be available to *Washington Healthplanfinder* customers with incomes up to 250% FPL beginning in plan year 2023. The Washington Legislature has allocated \$50 million in the 2021-23 budget to help make health care coverage more affordable for these customers.

We are looking forward to ongoing conversations with the Legislature and other key stakeholders to identify additional ways to improve Cascade Care, and affordability and value more broadly, for all populations across Washington.

#### ***Developing strategies to assist vulnerable populations transitioning from one coverage type to another – such as from employer-based coverage and Washington Apple Health – to reduce the likelihood of experiencing a coverage gap.***

The Exchange will engage in and enhance efforts in several areas to help address barriers to continuous coverage, including:

- **Assisting with the transition of Medicaid enrollees** to qualified health plan coverage at the end of the Public Health Emergency, and on an ongoing basis using churn data

- **Implementing expanded postpartum coverage through *Washington Healthplanfinder***, as directed by the Legislature in the 2021 session
- **Further helping small employers with coverage options**, particularly employers impacted by the pandemic, through increased employer outreach and staff support.
- **Enhancing the Exchange sponsorship program**, in partnership with carriers, American Indian tribes, tribal organizations, government entities, nonprofit organizations, and foundations.<sup>10</sup> This will include increased sponsor outreach and education, and increased staff support for managing and streamlining processes related to sponsorship program implementation and third-party payments
- **Continuing to explore, in partnership with the HHS Coalition, information technology solutions** for integrated health and human services eligibility, as directed by the Legislature in the 2021 session

***Engage in statewide initiatives to address the underlying cost of care as an affordability and value strategy for consumers, including access to high quality care and emerging ideas for universal coverage.***

The Exchange quality program is a key component of the mission to improve Washington residents' health by ensuring they receive high quality care. Recent highlights include: partnering with carriers on a quality improvement strategy focused on preventative care and diabetes care, and a continued enhancement of a quality rating system (including distribution of quality rating system measure results by carrier). Updates for the 2022 year will include continued improvement of race and ethnicity data collection, working with carriers to adopt a primary care strategy, and building further on baseline federal quality requirements.

Washington Health Benefit Exchange's Quality Program

The Exchange's Quality Program is a key component of our mission to improve Washington residents' health by ensuring they receive high quality care.

The Exchange is building its quality program on the base requirements for reporting and improving quality outlined in the Affordable Care Act.

The Exchange's quality program provides transparency and accountability for Exchange market improvement in care delivery, reduced health disparity, and improved health outcomes.

The Exchange advances quality standards through the Guidance for Participation, a key part of the Qualified Health Plan certification requirement, which includes stakeholdering.

The Exchange will continue its work to address underlying costs of care, focused on both benchmark development and cost transparency initiatives, as an active participant in statewide efforts to increase affordability and quality, including the Washington Health Alliance, the Bree Collaborative, the Health Care Cost Transparency Board and the Universal Health Care Work Group.

Also, as a new member of the Purchaser Business Group on Health, the Exchange will further leverage relationships with employers, to identify and evaluate strategies to reduce the cost of care and improve quality, such as increasing access to primary care.

<sup>10</sup> More information available at: [Sponsors | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org).

## Advance diversity, equity and inclusion to narrow health disparities, especially in communities of color

The Exchange is committed to further growth in the areas of diversity, equity and inclusion (DEI), building upon recent efforts to implement an organization-wide DEI action plan, provide enhanced training for Exchange leadership and staff, reflect DEI in contractor and vendor work and staff recruitment and hiring, and make *Washington Healthplanfinder* more accessible and inclusive.

### ***Develop and engage in a model for Exchange leadership in addressing the social determinants of health (SDOH), ensuring public health is a key design element.***

The Exchange will continue to explore how the health of customers can be improved, and how persistent disparities can be further reduced by addressing SDOH. In addition to health care access, SDOH include factors such as socioeconomic status, education, income security, neighborhood and physical environment, employment, and social support networks. This will include further engaging with on-the-ground organizations to partner with in addressing inequity. Focus areas will include rural areas without internet access and communities with limited English proficiency.

The Exchange will leverage the newly developed equity database, and available data to inform these efforts. This includes listening and learning from customers and community-based partners, utilizing customer focus group and survey data, equity benchmark data, Navigator and Broker survey data, enrollment and utilization data, Customer Support Center data, available carrier data, information on the uninsured, and qualitative feedback from Exchange workgroup and committee members to continuously improve our system.

The Exchange will develop additional analytic tools as needed, build strategic partnerships, leverage strategic initiatives, and engage in ongoing evaluation of WAHBE's statutory authority, organizational strengths, external efforts, and internal resources to help identify where the Exchange is uniquely positioned to contribute.

### ***Drive Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access by asking communities facing access barriers what they need.***

Work in this area has been accelerated by the pandemic, offering the Exchange insight through new information that will be used to identify and further understand the current factors that may serve as barriers for people to seek and use health coverage.

The Exchange will continue to embrace the need to better understand communities facing access barriers, especially BIPOC communities. This effort will be informed by continued, intentional engagement with impacted communities, existing Commissions and Councils, and our statewide Navigator, Tribal Assister, and other assister networks who are invaluable in helping us learn from and better service local communities.



*Assisters at Korean Women's Association and Pierce County Aging and Disability prepare bags of essential items for community members*

The Exchange will solicit ongoing customer feedback from various channels, including customer surveys, listening sessions, focus groups and customer testing. Our communities know what they need, and the Exchange can learn from receiving this quantitative and qualitative data. This will enable the Exchange to gauge improvement to access and seeking care, as well as capture critical factors that impact health outcomes.

The Exchange will continue to make *Washington Healthplanfinder* more accessible to communities facing access barriers and will continue to serve as co-chair of the HHS Coalition Sex and Gender Identity workgroup focused on engaging with and providing improved services to transgender and nonbinary communities.

***Increase the diversity of the Exchange Board, managers, and leadership to reflect the people we serve, and increase the cultural humility of our Board, leadership, and staff.***

The Exchange will further implement the Hiring Toolkit that was developed to incorporate DEI best practices into a recruitment and hiring guide for staff. Resources will also be dedicated to developing enhancing recruitment efforts and developing and implementing a new, comprehensive DEI onboarding program.

The Exchange, led by the DEI Director, will similarly integrate DEI principles and best practices into the Board re-appointment and recruitment process.

During the ongoing pandemic, it will be important for the Exchange to listen and understand what each of us – as an individual board member or staff person – and our customers may be going through. We have much to learn about how our customers and staff are experiencing the pandemic, and related stressors, so we can evolve to better meet their needs.



*A navigator provides in-person assistance*

## Leverage the success of *Washington Healthplanfinder* technology platform to strategically expand offered services

*Washington Healthplanfinder* continues to modernize its stable, flexible, and consumer-friendly technology platform to meet the future demands of health coverage and accessible care. The ongoing commitment, development and introduction of new infrastructure and refresh of existing systems gives the Exchange the capability to expand our platform's use and meet the ongoing requests to assist with enrollment for specialized populations.

### ***Develop strategies to retain and grow customer use of the Exchange, including options for future Exchange-offered products and services.***

The Exchange has engaged with, and will continue to partner with, other state agencies to chart an expanded role for *Washington Healthplanfinder* and other Exchange-based assets. The constantly improving customer-facing eligibility, shopping and enrollment experiences are of benefit to both new and existing Exchange customers. As previously noted, this will include an expansion of the Exchange's existing sponsorship activities – currently in operation for a number of state tribal entities as well as not-for-profit groups.

In addition, the Exchange will continue to evolve *Washington Healthplanfinder* to be responsive to program changes at the federal level, learning from the significant modifications needed to implement ARPA (which included modifying Federal subsidy calculations, communicating relevant changes as part of the customer shopping experience, and implementing new Special Enrollment logic). The Exchange will also be updating its end-to-end shopping experience to make the new state subsidy available by the end of 2022.

Looking ahead, the Exchange will modify our technology platform as needed, to continue provide a comprehensive health insurance experience for customers as individuals and families move between programs, so that their application, demographics, and previous enrollments can follow them. This provides a more seamless experience for those individuals or families that may face changes in program eligibility.

### ***Focus on innovative customer-based solutions, including feasibility of serving customers who are transitioning between programs.***

Our modern customer-centric IT platform positions the Exchange for growth in reaching and engaging customers. The Exchange has started to integrate new technology products into the system that will help streamline the management and modification to consumer facing web pages, forms and the application itself. This work includes moving away from previous legacy software and moving both toward a more modular system framework and introducing additional in-house technical capability. These efforts allow the Exchange to reduce required system downtime and resources required to make changes to the Exchange's web properties and customer interfaces.

The Exchange recognizes that customers rely on and expect an easy-to-navigate experience similar to that of other ecommerce experiences. With the current customer-centric approach, the Exchange will continue to improve and engage with the latest digital technology to appeal to greater audiences and be responsive to the ongoing need to evolve the customer experience.

### ***Partner with state agencies to reuse technology to improve customers' experience with health care***

The Exchange is one of five participating entities in the Washington Health and Human Services Governance (HHS) group that formed in 2019 to respond to federal and state interest in increasing state reuse and coordination of IT projects and services. The Exchange's technology platform is one of the most modern HHS assets and was recently recognized by Code for America as best in class for health enrollment. The Exchange is engaged with our partner state agencies and is ready to assist in state initiatives using our technology platform.

The Exchange can offer access to our platform that may assist the state in some of its technology upgrades while providing a more real-time, customer-friendly experience for consumers. The Exchange also strives to partner with other state entities to deliver high quality, streamlined services to residents of Washington. The Exchange has experience in balancing tight timelines and ambitious program goals with the reality of building IT system functionality.

### **Expand innovative approaches to drive health system excellence**

The Exchange embraces innovation and iterative improvement to offer customers a modern, user-friendly experience. Additionally, the organization aspires to drive health system excellence by offering customers more information and assistance for making the best health decisions for themselves and their families.

### ***Introduce and foster innovative initiatives to dramatically improve customer experience and engagement.***

The Exchange continues to expand work in the areas of both technological and operational design to create the best experience for all of its customers. This is critical given the need to create an experience for all customers that is in line with experiences that they already have in everyday life. Increased use of customer surveys and use tests have helped the Exchange gain valuable customer insight to help streamline processes, enhance functionality, and promote ease-of-use within *Washington Healthplanfinder* and in person-to-person assistance.

In the past year, the Exchange has brought in a new vendor to provide robust and integrated technologies to support compliance testing and tracking of system enhancements that help those with disabilities. This work includes the creation of a working library that can create role-based training opportunities for employees and outside contractors. This work will enhance our knowledge and skillset to support accessibility as we work toward system modernization and continued efforts to address challenges consumers face in the application or information gathering process. We have also grown our accessibility and testing team to accommodate work done both on *Washington Healthplanfinder* as well as our corporate resource pages.

Given the impact of the pandemic on the ability to conduct outreach in person, the Exchange is leveraging digital technologies to better assist our customers in this new environment. This includes supporting our call center and assisters in remote work conditions, and modifying customer engagement to support scheduling, and conducting virtual enrollment appointments for consumers. We have expanded and will continue to support our off hours capabilities, to better serve online customers throughout the day and evening, whenever they can find time to seek coverage.



***Leverage and build upon the Exchange's consumer networks to empower communities to influence health decisions and partner in whole person care.***

The Exchange will continue to work with organizations to build trusted sources of information and assistance in signing people up for health insurance. Many of these organizations have served their communities for decades, connecting local residents to various services. They have developed close relationships with their clients and are well positioned to empower communities to make informed health decisions.

The Exchange will proactively engage with our valued community partners to understand the challenges they face, specific to the pandemic and otherwise, and help them overcome those barriers. This includes programs to capture information needed to support communities in identifying and improving health outcomes.

In support of this effort, the Exchange will also be embarking on a new micro grant program that will provide small, targeted resource funds to a few up-and-coming and/or population specific organizations to increase community uptake in health insurance coverage and identify social determinants that have taken root in those populations. This effort is designed to capture key learnings that will help expand the program, build on the initial framework, and address those social determinants that present hurdles to the communities being served.

***Increase our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance.***

The Exchange is well-known for our user-friendly shopping tools that help consumers find the best health plan for them. This is best exemplified by continued improvements to our Smart Planfinder decision support tool that during open enrollment assisted 95,000 consumers with their 2020 plan selection. This tool has provided additional value to many of those separated from their employer-based coverage during the pandemic. Ongoing consumer education is essential, and expanding consumer facing technology to help with this understanding of health insurance is more important than ever.

The Exchange's health insurance literacy tools have been highly valued by customers and enrollment assisters. We can expand this help by providing more information and tools to help customers make the most informed choices around new products like Cascade Care, health care usage, which doctors and hospitals provide the best value, and which plan best fits their budget. There are existing tools from external organizations that pull the data and information, and the Exchange will explore leveraging these to further enhance the shopping experience for consumers in the future.

***Use data to deepen understanding of customer experience and costs, select measures, and drive informed decisions.***

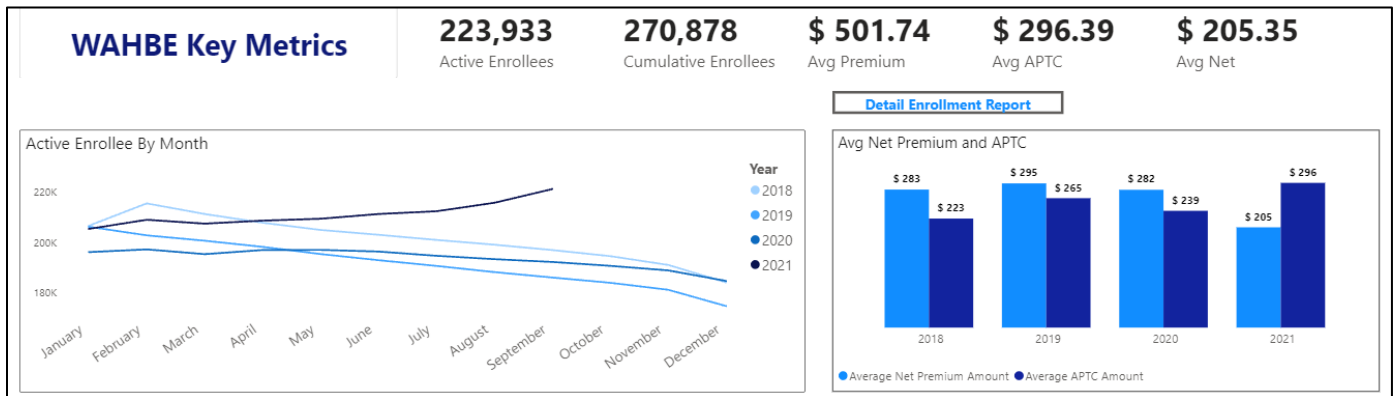
The Exchange is committed to using available information about the customer experience to drive health system excellence.

The Exchange will continue development of a comprehensive data warehouse, data governance procedures, and analytic in-house capabilities to better capture and leverage data on our current and potential customers.

The Exchange will continue to develop timely data reports, used by Legislators, carriers, advocates, national associations and think-tanks, academicians, and federal and state agencies to track market impacts and trends. Recent examples include the ARPA implementation snapshots that detailed the WA specific impacts, at the county and district level, of relevant changes in federal policy impacting *Washington Healthplanfinder* customers.

The Exchange will explore further expansion of data sharing agreements with both state agency partners (to further understand customer transitions between different coverage types) and carrier partners (to improve the quality and efficacy of the eligibility and enrollment process). The Exchange has already found value in these efforts, using new found information to bring more targeted communication and outreach to our customers. This includes using geographic data to identify key areas where additional outreach and marketing intervention could help improve the uptake in qualified health plans and state’s Apple Health program while lowering the uninsured rate in historically high uninsured communities.

As described above, the Exchange will also continue to develop and leverage the new equity database to inform SDOH initiatives.



*New data warehouse allows Exchange staff and leadership to access up-to-date enrollment data*

## THE TEN-YEAR VISION

Looking out beyond five years, the Exchange sees ongoing opportunity to push customer-centric innovation into the health care environment that will benefit Washingtonians and the state as a whole. Elements of this 10-year vision include:

### **Remove Barriers Facing Critical Populations**

The Exchange will remove barriers that impede those in Washington who are seeking health coverage. This work includes leveraging technology to drive down the complexity of the decision-making process, as well as bringing additional services and outreach specific to populations that have faced barriers to care.

### **Feature Meaningful Products to the Customers We Serve**

The Exchange will continue to pursue a customer-centric approach designed to bring innovative products and services to our customers, allowing them to find and choose health insurance coverage that better meets their needs and budget. This includes collaborating with partners to address cost of care and value of health plans offered, as well as building out current technologies to support other health insurance-like products.

### **Design the Customer Experience to Meet People Where They Are**

Market evolutions will require a new set of customer interactions that could include technologies, such as artificial intelligence, that better support and expedite information and resolve customer issues through a variety of communications channels. These channels include cell phones, other mobile devices, smart speakers, and personal assistants. The Exchange will also bring more tools to Navigators, brokers, and other customer assistance channels, enabling them to have solutions in hand to help their clients and address their clients' needs. And with this will come a need for more robust privacy and security infrastructure to meet the needs of the growing online data environment.

### **Foster Modernization in Health Care**

The Exchange will continue to play a role in the state's policy development to promote innovative, affordable and high-value health solutions for the residents of Washington. We will also move to a customized one that is built upon a customer's personal profile, allowing the consumer to have ongoing access and involvement with their Exchange-based health coverage in one online portal.

## CONCLUSION

The Exchange continues down a path of excellence and efficiency that is defined by the past year's successes and sets the stage for future work. We fully intend to honor the valued working relationship and trust we have with the Legislature, and all of our partners, to deliver positive results for the state and the millions we serve that call Washington their home.