



Joint Select Committee on Health Care Oversight

Update on Exchange Special Enrollment Period

Pam MacEwan, CEO,
Washington Health Benefit Exchange

September 16, 2021

Responding to the COVID-19 Public Health Emergency

- The Exchange was the **first in the country** to open a Public Health Emergency (PHE) Special Enrollment Period (SEP) in March 2020.
- An **additional SEP was opened** from Feb. 15, 2021, through Aug. 15, 2021, for the American Rescue Plan Act (ARPA) passed March 2021.
- Among first states to **bring all savings under ARPA** to consumers, including those reporting unemployment income in 2021.
- In addition, the Exchange **automatically applied new ARPA savings** to existing eligible enrollees and provided outreach to newly eligible Washingtonians.

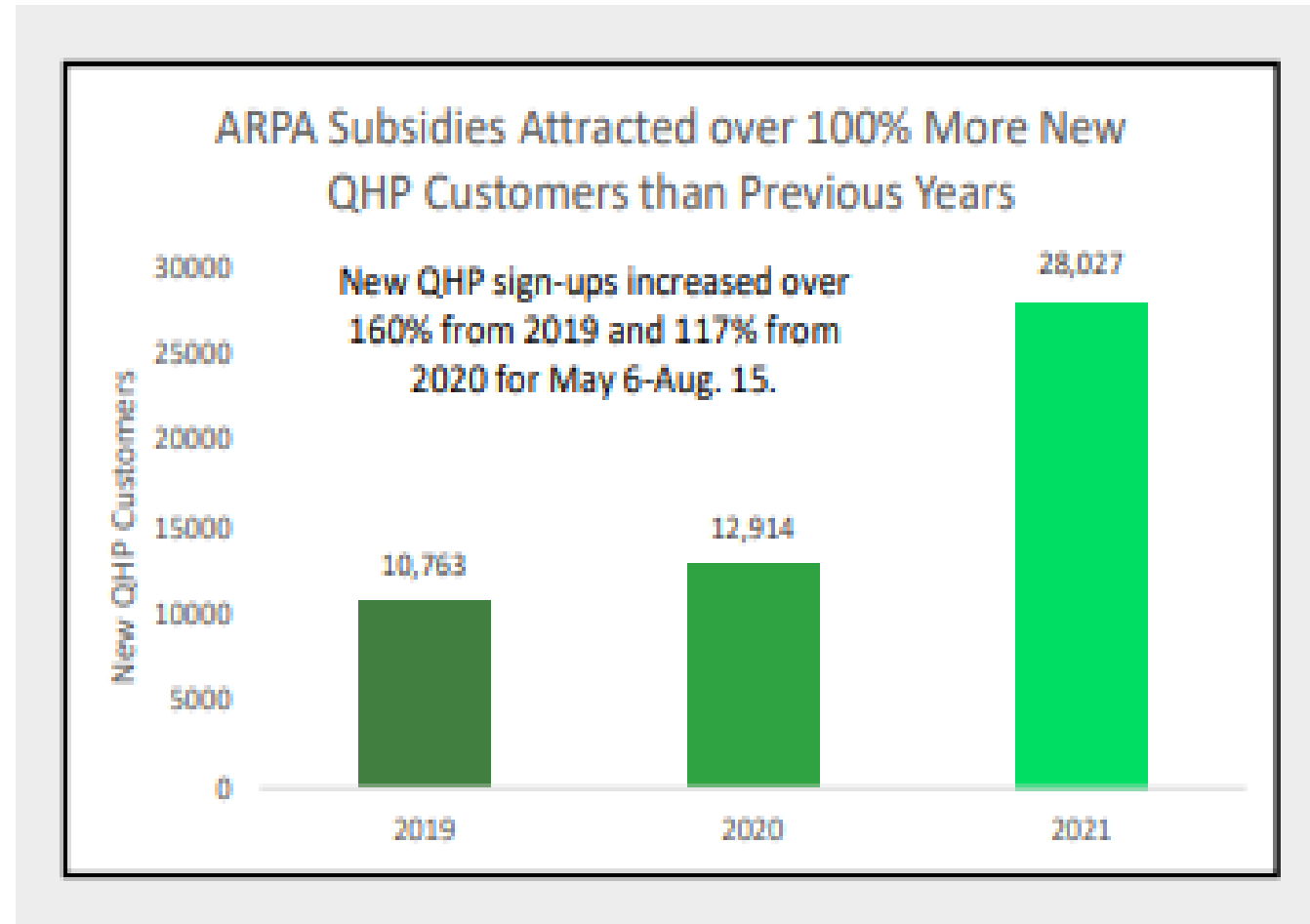
Responding to the COVID-19 Public Health Emergency

Record Numbers of Washingtonians Signed Up for Health Care Coverage During 2021 Special Enrollment Period (February 15 - August 15)

- More than 57,000 Washingtonians signed up for health care coverage between February 15 and August 15 on the state's insurance marketplace, *Washington Healthplanfinder*.
- Of them, 46,000 were new customers.

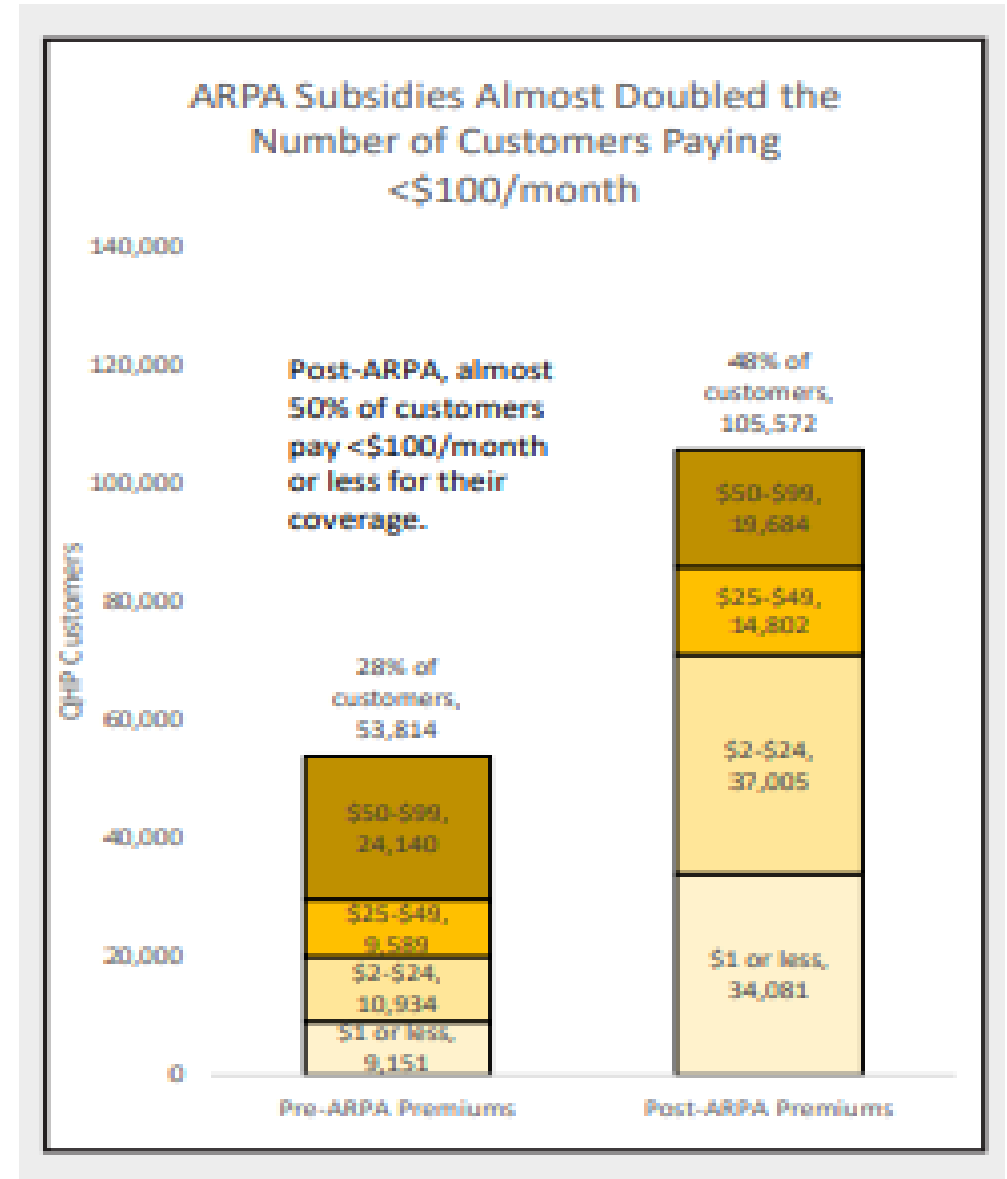
Surge in Sign-Ups From Increased ARPA Savings

- More than 36,000 Washingtonians signed up for health coverage during SEP.
- This included 28,000 new consumers
 - A 117% increase over 2020
 - A 160% increase over 2019
- 78% of all consumers now qualify for federal subsidies
 - Up from 66% of enrollees pre-ARPA



Washington Healthplanfinder Consumers Saving on Premiums

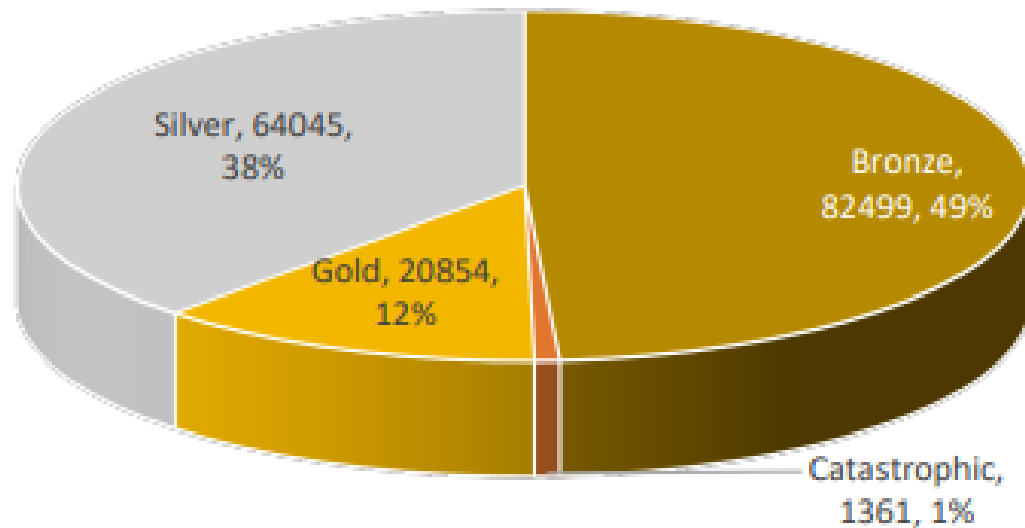
- Nearly half of consumers pay less than \$100 per month on premiums
- More than 34,000 consumers now receive health coverage for \$1 per month or less
- 23,000 families previously ineligible for federal savings saw monthly premiums drop by nearly \$200 per month on average
- Subsidized consumers over 54 are receiving the largest subsidies, on average paying \$130/month and receiving \$600/month



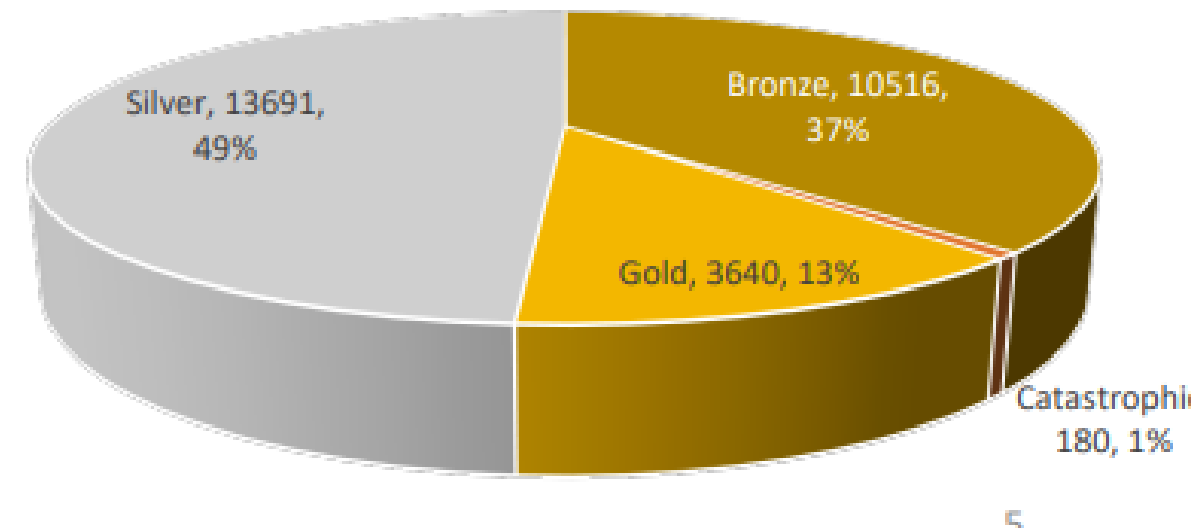
Consumers Selecting Higher Levels of Coverage

New customers post-ARPA were more likely to select Silver and Gold plans than during open enrollment.

Plan Selections by Metal Level, QHP Customers After Open Enrollment 2021



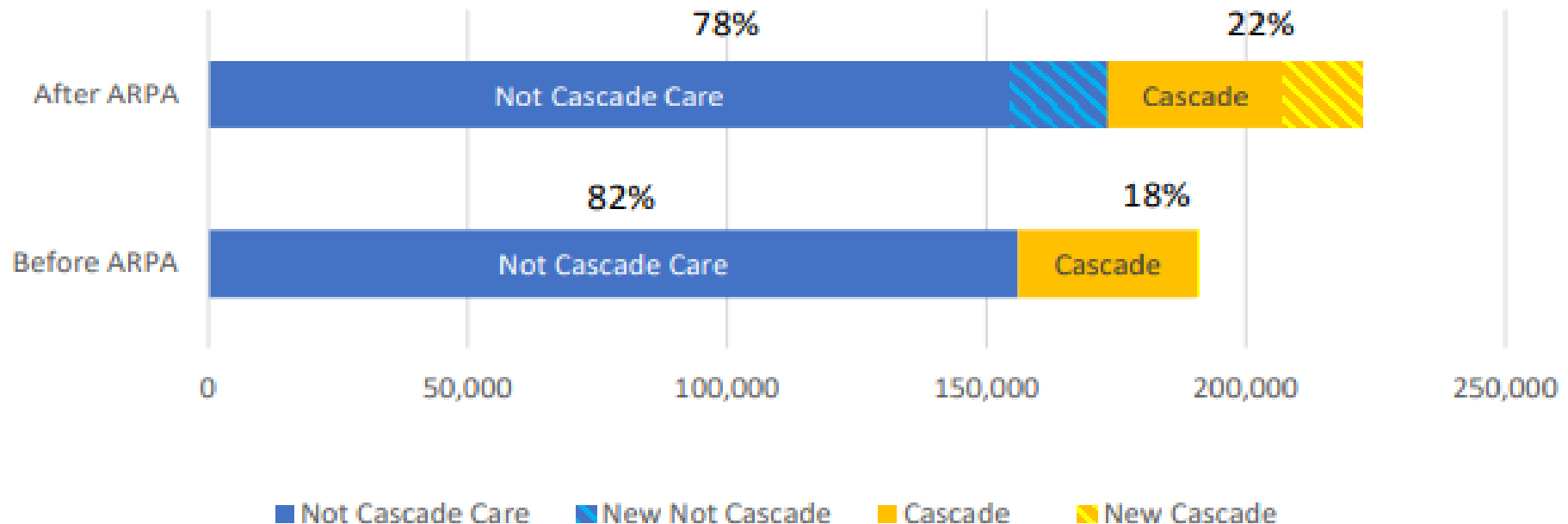
Plan Selections by Metal Level, New QHP Customers Post-ARPA May 6-Aug. 15, 2021



Growing Interest in Cascade Care with New Consumers

- Since APRA implementation, 44% of new consumers selected a Cascade Care plan
- Cascade Care customers make up 22% of all QHP selections

Cascade Care Selection Totals Before and After May 6
as of Aug. 15, 2021



Additional Information: Special Enrollment Period & ARPA Impacts

- Handout: Distributed with District Level sign-ups and savings information
- Press Release: [Record Numbers of Washingtonians Sign Up for Health Care Coverage During 2021 Special Enrollment Period](#)
- Online Report: [PHE Special Enrollment & ARPA Implementation Feb 15- Aug 15](#)

**Washington Health Benefit Exchange
Public Health Emergency Special Enrollment
& American Rescue Plan Act Implementation**

American Rescue Plan Act (ARPA): Implementation Impacts by Legislative District

Washington State Legislative District	Overall QHP Customers			QHP Customers, New/Increased Savings Post ARPA				
	Customers	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with <\$1 Premium	Total Number of Customers Helped	Number Since May 6	Number New Since May 6	Average Net Premium, Total Customers Helped	Average Monthly Subsidy Increase, Total Customers Helped
1	5,372	\$ 214	18%	4,471	827	640	\$ 120	\$ 90
2	2,942	\$ 184	21%	2,264	519	417	\$ 110	\$ 92
3	3,414	\$ 157	15%	2,427	624	502	\$ 96	\$ 87
4	4,290	\$ 190	12%	3,168	787	618	\$ 117	\$ 93
5	5,464	\$ 258	9%	3,208	758	586	\$ 131	\$ 94
6	3,876	\$ 193	12%	2,766	612	502	\$ 116	\$ 90
7	3,857	\$ 181	14%	2,971	595	470	\$ 108	\$ 91
8	2,876	\$ 186	12%	2,144	501	426	\$ 119	\$ 91
9	2,592	\$ 176	15%	2,063	413	341	\$ 115	\$ 88
10	4,550	\$ 184	12%	3,557	662	500	\$ 97	\$ 94
11	5,431	\$ 162	14%	4,179	935	674	\$ 81	\$ 82
12	4,506	\$ 187	17%	3,490	706	546	\$ 104	\$ 102
13	3,136	\$ 197	14%	2,362	467	353	\$ 112	\$ 89
14	3,016	\$ 166	20%	2,420	528	421	\$ 100	\$ 91
15	1,682	\$ 149	15%	1,359	321	278	\$ 94	\$ 84
16	2,752	\$ 184	12%	2,124	458	366	\$ 118	\$ 89
17	4,797	\$ 147	20%	4,027	877	663	\$ 97	\$ 82
18	4,889	\$ 184	24%	3,863	858	629	\$ 117	\$ 93
19	3,299	\$ 147	25%	2,856	520	421	\$ 77	\$ 81
20	3,223	\$ 186	20%	2,603	576	464	\$ 117	\$ 90
21	5,160	\$ 178	22%	3,780	899	688	\$ 96	\$ 87
22	4,092	\$ 194	18%	2,996	672	525	\$ 109	\$ 89
23	4,698	\$ 209	8%	2,999	613	469	\$ 105	\$ 99
24	5,282	\$ 209	27%	4,061	748	555	\$ 107	\$ 102
25	3,475	\$ 167	22%	2,472	627	508	\$ 103	\$ 89
26	3,968	\$ 249	12%	2,478	611	469	\$ 142	\$ 100
27	3,842	\$ 179	22%	2,894	719	566	\$ 98	\$ 92
28	2,967	\$ 197	20%	2,124	513	422	\$ 106	\$ 87
29	2,867	\$ 125	27%	2,178	609	507	\$ 75	\$ 83
30	3,987	\$ 145	16%	3,164	805	620	\$ 83	\$ 79
31	3,853	\$ 199	16%	2,747	677	528	\$ 114	\$ 97
32	5,698	\$ 202	15%	3,899	883	660	\$ 105	\$ 89
33	4,267	\$ 126	17%	3,411	819	623	\$ 72	\$ 79
34	6,351	\$ 226	9%	4,192	946	704	\$ 116	\$ 97
35	3,479	\$ 198	18%	2,476	581	447	\$ 117	\$ 94
36	7,464	\$ 281	7%	4,105	1,124	853	\$ 143	\$ 103
37	6,586	\$ 174	12%	4,736	1,219	913	\$ 91	\$ 85
38	3,116	\$ 167	22%	2,420	606	490	\$ 94	\$ 89
39	3,734	\$ 192	16%	2,815	647	507	\$ 109	\$ 94
40	6,849	\$ 181	16%	5,189	1,000	747	\$ 88	\$ 92
41	7,716	\$ 281	7%	4,121	1,023	772	\$ 123	\$ 89
42	6,677	\$ 145	15%	5,207	1,031	788	\$ 79	\$ 85
43	6,974	\$ 273	7%	3,862	1,142	858	\$ 134	\$ 100
44	4,283	\$ 197	17%	3,096	700	533	\$ 114	\$ 95
45	6,276	\$ 293	6%	3,432	833	640	\$ 146	\$ 101
46	5,821	\$ 229	10%	3,941	961	747	\$ 122	\$ 98
47	5,166	\$ 149	14%	3,706	886	663	\$ 79	\$ 82
48	6,895	\$ 275	7%	3,744	908	682	\$ 123	\$ 88
49	4,122	\$ 141	23%	3,447	818	643	\$ 95	\$ 76
Grand Total	111,812	\$ 201	15%	148,116	36,080	28,027	\$ 104	\$ 91

Current & Upcoming Exchange Activity

- Implementation of Legislative Deliverables from 2021 Session
 - ✓ Fall 2021 –\$0 premiums for Cascade Care Silver plans for employees of licensed childcare facilities up to 300% FPL (funded through 2022)
 - ✓ Fall 2022 –partial state premium subsidy begins in 2023 for QHP consumers up to 250% FPL who enroll in silver or gold Cascade Care plans
 - ✓ Fall 2023 – coverage solution begins by 2024 for people without federally recognized immigration status
- Open Enrollment (OE9) Begins Nov. 1
 - ✓ ARPA savings will continue to be available during the next annual open enrollment period which begins November 1, 2021
- Ongoing Federal activity
 - ✓ Monitoring federal reconciliation bill (possible ARPA subsidy extension)
 - ✓ Possible extension of Federal Public Health Emergency

Questions?

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Appendix

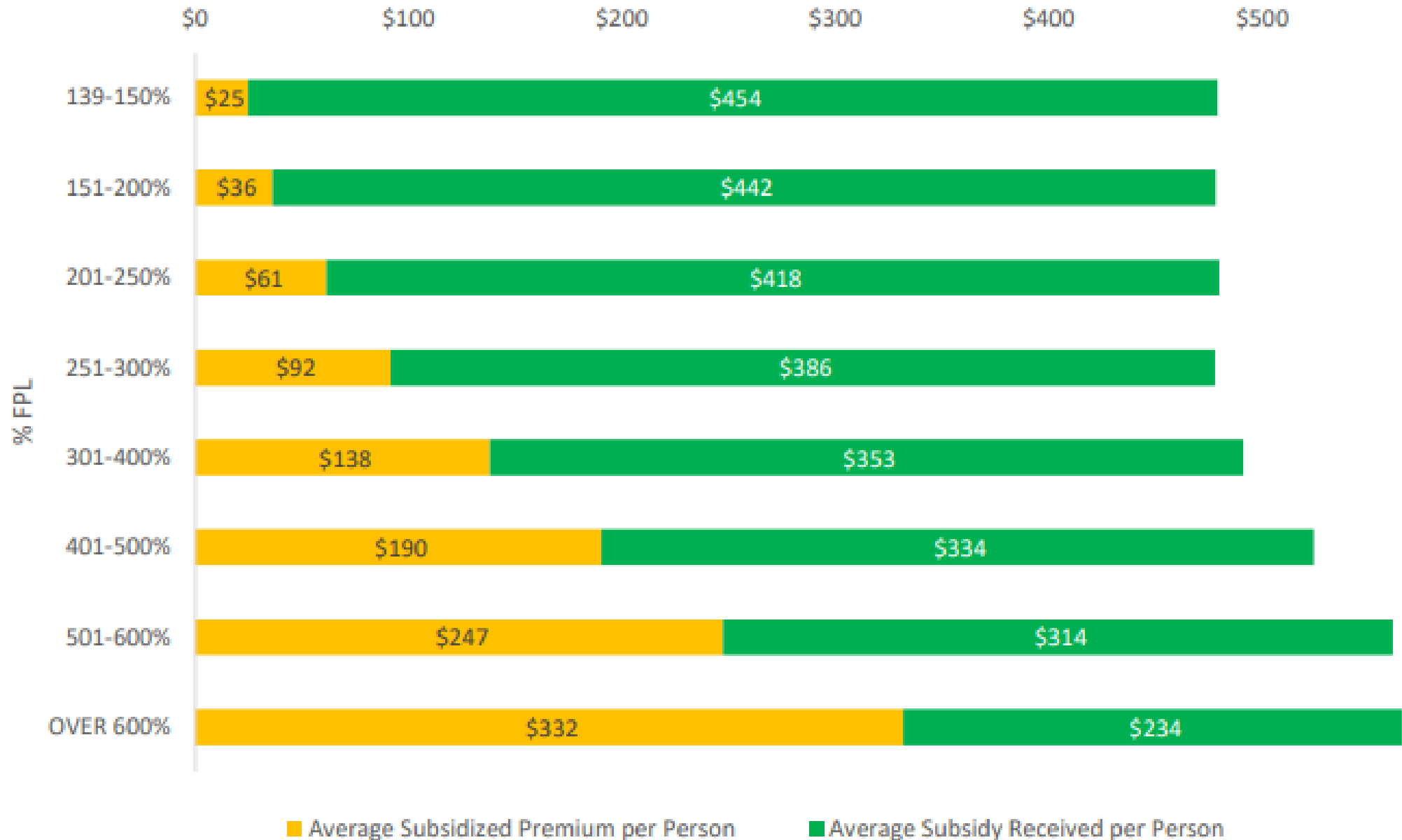


American Rescue Plan Act – Passed in March 2021

ARPA provides enhanced and extended federal subsidies for QHP enrollees

- Higher Advanced Premium Tax Credits (APTC) = Lower premiums for those who enroll in Exchange coverage through *Washington Healthplanfinder*
 - Reduces the share of income consumers are expected to contribute towards premium
- Expands APTC for those currently receiving subsidies and extends APTC to those over **400% who have not** been receiving subsidies
- People who report getting Unemployment Insurance benefits for at least 1 week in 2021 will receive maximum available federal premium and cost-sharing assistance, regardless of projected or actual annual income (2021 only)
- People who would typically owe money to IRS when they file their 2020 taxes for an APTC overpayment in 2020 are receiving payment forgiveness from IRS (2021 only)

Average Net Premium for Customers Receiving Subsidies Post-ARPA by FPL





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