Open Enrollment is open! 43-1/2 days to go!
Known Issues

- TRICARE
- Provider Directory data
- Denied Tax Credits
  - 2019 Tax Filer indicator
Communications Plan

<table>
<thead>
<tr>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>September</td>
<td>October</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>wahealthplanfinder.org</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Customer renewal letters</strong></td>
<td></td>
</tr>
<tr>
<td>From carriers</td>
<td>From Healthplanfinder</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>wahbexchange.org</strong></td>
<td></td>
</tr>
<tr>
<td>/plans</td>
<td>/mobile</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Direct-to-customer outreach</strong></td>
<td></td>
</tr>
<tr>
<td>Go paperless</td>
<td>Autorenew w/ financial help</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Marketing sponsorships and events</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Social media and PR outreach</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>WAPlanfinder mobile app</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1095-As (and 1095-Bs)</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>wahbexchange.org/1095A</strong></td>
<td></td>
</tr>
</tbody>
</table>

Revised 10/18/18
Coordinated Consumer Messaging

- **SEPT**: Go paperless for convenient updates
- **OCT**: Coming soon: Open Enrollment is Nov. 1 to Dec. 15
- **NOV**: Renew and get covered
- **DEC**: Last Call! Dec. 15 deadline for Jan. 1 coverage
- **JAN**: Pay premium
- **FEB**: Tax season – 1095-A

95% of OE5 plan selections finalized by Dec. 15
OPEN ENROLLMENT

November 1 - December 15

• Washington Healthplanfinder open enrollment, which is separate from Apple Health enrollment, begins on **November 1** and ends on **December 15** for 2019 health and dental plans.

• If you are a renewing customer, you’ll receive a letter by **November 1** about your health and dental coverage options for 2019. You may have the same, similar or a pre-selected option for the next year.
## Customer Communications - Detail

<table>
<thead>
<tr>
<th>Topic</th>
<th>Type - Audience</th>
<th>Target Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go Paperless</td>
<td>Direct email and web blog</td>
<td>Oct. 4 - 15</td>
</tr>
<tr>
<td>OE is coming – Key actions</td>
<td>Redesigned homepage</td>
<td>Oct. 22</td>
</tr>
<tr>
<td>OE is coming – How we pick a plan for you</td>
<td>Email marketing, web blog, social media</td>
<td>Oct. 22</td>
</tr>
<tr>
<td>and shopping tips</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto renewal</td>
<td>Direct email and HPF correspondence</td>
<td>Nov. 1</td>
</tr>
<tr>
<td>Manual renewal</td>
<td>Direct email and HPF correspondence</td>
<td>Nov. 1 weekly</td>
</tr>
<tr>
<td>Submit application</td>
<td>Direct email</td>
<td>Nov. 6 weekly</td>
</tr>
<tr>
<td>Pick a plan</td>
<td>Direct email</td>
<td>Nov. 6 weekly</td>
</tr>
</tbody>
</table>
#GetCoveredWA

**Facebook:**
facebook.com/WAHealthplanfinder

**Twitter:**
twitter.com/WAplanfinder

**Instagram:**
@waplanfinder

**Snapchat:**
wahpf

**YouTube:**
youtube.com/c/waplanfinder
Get Covered WA

Beat the rush and get covered for 2019 by visiting any of the Washington Healthplanfinder partners near you. Local in-person help is available from a wide network of assisters. Free options are available.

The deadline to sign up for coverage that starts Jan. 1 is Dec. 15.

Join us #GetCoveredWA

Map Legend

- Walk-in Storefront
- Navigator or Broker Partner

Download the WAPlanfinder mobile app to locate help near you

http://www.wahbexchange.org/getcoveredwa
Sponsorships

- Spokane County Fair
- Central Washington Fair
- Seattle International Film Festival
- Western Hockey League
- Ames Bros
- #GetCoveredWA – Dec. 1
In-Service Day Survey
This week’s Nav News
Results coming soon…

2018 Navigator Survey
Draft coming soon
Target date: Dec. 3
Reminder: Dec. 17

Winter training closes November 5
Association Health Plans (AHPs)

- Association Health Plans
  - AHPs are plans that small employers can join to provide insurance to their employees
  - Exempt from consumer protections that apply to small group and individual plans – EHBs, rating rules, single risk pool, pre-existing condition protections

- A new federal rule expands the availability of AHPs
  - Eliminates current requirement that employers must have a common business interest – allows employers within the same geographic area to participate in an AHP together
  - Allows business owners with no common law employees to join AHPs

- Effective September 1, 2018
Short-Term Plans

- Short-term, limited-duration health plans
  - New federal rule expands definition of short-term plans to up to 364 days of coverage; renewable for up to 3 years
  - Exempt from consumer protections that apply to individual and small group plans – EHBs, rating rules, single risk pool, pre-existing condition protections

- OIC rules regulating short term plans in Washington
  - Can last no more than 3 months and are non-renewable
  - Consumers can enroll in only 1 within a 12-month period
  - Must provide consumer disclosure; signed acknowledgement required
  - Carriers not permitted to market these plans during OE
  - Pre-existing condition exclusion look-back period allowed of up to 24 months
Impacts on Washington

- Proliferation of AHPs and short-term plans can impact the Exchange
  - Skimpier and cheaper plans are built to attract a younger and healthier mix of people
  - Could lead to higher costs in the Exchange

- AHPs must register with the OIC
  - As of 10/31/2018, no AHPs have filed under the new rules

- OIC rules regulating short-term plans go into effect for coverage beginning January 1, 2019
Considerations for Consumers

- Fewer consumer protections
- Do not always cover all medical needs
  - Short-term plans and AHPs may not cover benefits like maternity care, mental health, behavioral health or prescriptions, cancer care
- Consumers may not be eligible for a special enrollment period in *Washington Healthplanfinder* if their AHP or short term coverage ends during the year
- Tax credits and cost-sharing reductions only available through *Washington Healthplanfinder*