Washington Health Benefit Exchange

First Friday Forum
August 2, 2019
August 8th System Release Outage

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<th>Sunday</th>
<th>Monday</th>
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Washington Healthplanfinder will go down for regular scheduled maintenance on Wednesday August 7th 10pm PST and is tentatively scheduled to go live August 8th, 2019 at 8am PST

http://www.wahbexchange.org/news-center/outages-maintenance/
System Downtime Enhancements

**Impacted users:** individuals, privileged users and account workers

- The Washington Healthplanfinder system will:
  - Display a modal to individuals, brokers, and navigators when Eligibility Service (ES) is down
  - Submit customers application into a nightly retry batch queue
    - Provide customer with Eligibility Results – once their application has gone through “retry”.
    - Customers will receive an email to login and view their updated eligibility once their application has been successfully submitted through the retry batch.
  - Enhance verbiage on “Skip Account” modal

**Current State:** the *Washington Healthplanfinder system* is not available between the hours of 10pm and 3am for customers to access when the Eligibility Service (ES) is down for nightly maintenance. This means customers do not have access to their *Washington Healthplanfinder* accounts.
Modal for Eligibility Service Downtime

Eligibility Service downtime modal individual users, brokers, and navigators will see.

Application Received

You have successfully submitted your application, but we need more time to process your eligibility result.

We will contact you once your eligibility result is ready.

If you do not hear from us within 24-48 hours, check your account dashboard.

If you still have issues, contact the customer support center.

Ok
Your Application Has Been Processed

View your eligibility results!

[[NAME]],
Sign in to your account and select "View Eligibility Results" to see your next steps for getting health and dental coverage.

Sign In

MANAGE COVERAGE ON THE GO

WAPlanfinder

Connect with Washington Healthplanfinder

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Líame al 1-855-923-4033 (TTY 1-855-627-9604)

注意，如果您使用繁體中文，您可以免費獲得語言援助服務，請致電1-855-923-4633 (TTY 1-855-627-9604)
Plan Preview

**Impacted users:** individuals, privileged users and account workers

- The Washington Healthplanfinder system will:
  - Allow individual users to view plans prior to the upcoming Open Enrollment (November 1\(^{st}\)).
  - Allow carriers and the Plan Management team the ability to see the Healthplanfinder Plan Summary screen throughout the year.

- Prior to November 1\(^{st}\) users will have the ability to select the next plan year on the Plan Shopping Pages.

**Current State:** customers can view the upcoming plan years plans on November 1\(^{st}\), when Open Enrollment begins.
How to Access “Plan Preview”

- Once the upcoming Open Enrollment plans are available (mid-October) all users can view them from the “Browse Plans” feature by selecting the next plan year for “Enter your details to browse plans”.

Washington Health Benefit Exchange
Deductions and Income Screen Updates

**Impacted users:** individuals, privileged users and account workers

- The Washington Healthplanfinder system will display on screen, in field level help, and through printed correspondence text about:
  - School Tuition not being an allowable deduction,
  - Moving expenses and alimony available as a deduction in limited scenarios.
- Moving expenses are only allowable for Military personnel making an official military move.
- Alimony is only accepted as a deduction or income; if related to a divorce that was finalized before 12/31/2018.

**Current State:** minimal explanation of acceptable deductions on screen for customers and users assisting customers.
Enter your deduction details
Provide the deduction amount for each household member. Add more deductions as needed.

LORRINE PENA

DEDUCTIONS

Moving costs for an official military move
$ 39.83

Alimony or spousal support paid out
$ -

Enter court-ordered payments made to a former spouse under a separation or divorce that was finalized on or before 12/31/13. Alimony payments after this date are not deductible due to tax law changes. Any amount paid in excess or child support paid is not deductible.

AMOUNT *
$ 9.00

FREQUENCY *
Select an Option

If you would like to add another household member, go back to the previous screen to select a deduction for that member.
Tax Filing Status – Enhancement

**Impacted users:** individuals, privileged users and account workers

- Enhance the tax filing copy over logic to avoid business errors on customer applications.
- Allow appropriate tax filing details to “copy over” when a customer has provided them on their application.
- System will read tax filing appropriately depending on time of year customer (user) is in application.
  - *For example - the next year tax filing status should shift to current year tax filing, then current year tax filing should copy to next year.*

**Current State:** the logic to copy over a user’s tax filing status from this year to next year was limited to renewal activity and Account Worker redeterminations. In all other scenarios, the tax filing status for next year had to be manually selected.
Tax Filing Status - Example

Joe is single filing taxes. This is the filing status he reported for the past year (2018), for the current year (2019) but not for the next year (2020).

Joe has made no changes to his application and goes through automatic renewal – which then looks at 2019 – single filing taxes, 2020 – single filing taxes.

If Joe has made no updates* to his application, then his tax filing status will be copied over as “single filing taxes”.

*Take note - if Joe’s tax filing status changes he is required to report these changes through his application.
Summary

- The *Washington Healthplanfinder* system has the option to be available when Eligibility Service (ES) is down.
  - If ES is down and *Washington Healthplanfinder stays up*:
    - Users will see updated messaging.
    - If a user creates an application change during ES downtime, their application will be put into a “retry” queue to be submitted to ES when ES is up.
    - Messaging will be sent to the customer of updated eligibility when their application has gone through the ES retry batch.

- Users will have the ability through anonymous plan shopping to see the next plan years plans prior to November 1\(^{st}\) Open Enrollment.
  - Early “plan preview” will be available mid-October.
  - Users cannot “save plans” prior to Open Enrollment November 1\(^{st}\).

- Deduction screen will have updated messaging around School Tuition, Moving, and Alimony.

- Tax filing status “copy over” logic applied to all flows, in and outside of Open Enrollment.
Enrollment Knowledge Transfer Sessions

3rd Thursday of the month at 10am

- August 8th - MAGI (1 hour)
- September 12th – Household Composition (1 hour)
- October 10th – Renewals & OE Readiness (reporting)
- November 14th – Smartplanfinder
- December 12th – CEV and HCA Documents (1 hour)
Themes of 2020 Individual Market Health Plan Filings

- Many issuers submitted rate decreases
- More plan options for consumers
  - All issuers now offering at the Gold, Silver, and Bronze metal tiers
- Lower priced plans available in most counties for 2020
- More issuers offering off-Exchange than previous years
King County: Landscape

- 6 issuers, 34 plans on the Exchange
  - 2 Catastrophic
  - 11 Bronze
  - 14 Silver
  - 7 Gold

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<tr>
<th>Carrier</th>
<th>Metal Level</th>
<th>Rate 40 year old</th>
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<tbody>
<tr>
<td>BridgeSpan Health Company</td>
<td>Expanded Bronze</td>
<td>$277.09</td>
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<tr>
<td>LifeWise Health Plan of Washington</td>
<td>Expanded Bronze</td>
<td>$300.92</td>
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<tr>
<td>Molina Healthcare of Washington</td>
<td>Bronze</td>
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<td>Kaiser Foundation Health Plan of</td>
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<tr>
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<tr>
<td>Coordinated Care Corporation</td>
<td>Expanded Bronze</td>
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<tr>
<td>Premera Blue Cross</td>
<td>Expanded Bronze</td>
<td>$389.76</td>
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The offerings above are a sample of the lowest priced coverage offerings available in King County.

Note: Exchange consumers under 400% FPL may be eligible for federal premium tax credits, which will lower the base premiums above.
King County: Initial 2020 v 2019 Bronze Rates

The offerings above are for a bronze plan for a 40 year old in King County.
King County: 2020 Bronze Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>20 y/o</th>
<th>40 y/o</th>
<th>60 y/o</th>
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<tbody>
<tr>
<td>Bridgespan</td>
<td>$210</td>
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<td>Premera Blue Cross</td>
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Bronze Rates for a Household of Two 
(60, 62 y/o)

Rates reflect the rate for a 2-person family consisting of a 60 year-old and 62 year-old living in King County
Next Steps

▪ OIC is currently reviewing the proposed rates
▪ Exchange is continuing to analyze consumer impacts of the proposed rates and plans
▪ Exchange Board will certify plans in September
▪ Plans will be available for viewing prior to open enrollment
91 days until open enrollment!
Washington Health Planfinder
powered by the Washington Health Benefit Exchange