



First Friday Forum

Kelly Aaron (she/her)

Chris Brown (she/her)

Navigator Support Manager

November 5, 2021

Agenda

Open Enrollment 9

- Marketing Strategy
- Outreach and Assistance
- Cross mapping Gold to Silver Plans

Implementation Update

- Premium Assistance Program for Employees of Licensed Child Care Centers

Looking Forward

- Winter Training
- Health Premium History Display

Questions

Open Enrollment 9



Not just a dream

The pandemic has caused so many people to reevaluate and make big life changes. Many people want to reset, redefine, and move on, but that's hard to do if you don't have a health insurance plan that can support your needs. **Whatever your aspirations are, we can help you find coverage that can empower you to take that step forward.** There is more support than ever to shop, compare and purchase coverage on the Healthplanfinder so you can be covered every step of your journey to achieve your dreams.



Washington Healthplanfinder logo

We want you to dream. No matter what field you're in.



You're tackling something you never thought you could. We're there with you.

Washington Healthplanfinder logo



Health plans for every way of living.

Washington Healthplanfinder logo

ENROLL NOW THRU DEC. 15



Washington Healthplanfinder logo

You want to do things your way. We can get behind that.

Health plans for your way forward. ENROLL NOW THRU DEC. 15



Health plans for your way forward.

Washington Healthplanfinder logo

Enroll now at WAHealthPlanFinder.org



You want to do things your way. We can get behind that.

Washington Healthplanfinder logo



Health plans for your way forward.

Washington Healthplanfinder logo

Enroll now at WAHealthPlanFinder.org

Navigating around Health Insurance Obstacles

As any guide will tell you, being prepared is the most important step.

Our adventure mobile will message just that – giving our guides everything they need to help Washington residents navigate the complex world of health insurance.

For outside engagement, our vehicle will act as a base camp for the navigators, providing shelter and a bit of warmth while they converse with Washington residents.

As a bonus the kids will be drawn into the base camp to make s'mores by a portable propane fire pit.

For internal activations, we'll pop up more of an indoor base camp featuring camp lights and hammocks for the kids to hang on while navigators engage with their parents.





Awareness & Activation

Building Awareness

Leading up to the event date in local markets we will activate a handful of targeted media tactics within the community as a way to introduce the opportunity Washington residents will have to speak to a WAHBE Navigators and Brokers.

Activation in Preparing Communities



Survival is about preparation – having what you need when the storm hits.

Making sure our Washington residents are prepared, Navigators and Brokers will help them to sign up for health insurance by arming them with other useful information needed to weather the storm.



WAYFINDING YOUR WAY THROUGH AFFORDABLE HEALTHCARE PLANS

INSURANCE NAVIGATORS
WILL LEAD THE WAY

 **DECEMBER 4** 
10AM - 5PM

OLYMPIA HOLIDAY MARKET

Locations and Dates (tentative)



Moses Lake

Moses Lake Ag Parade & Street Party

12/3

Walla Walla

Saturday Farmer's Market

12/4

Bellingham

Downtown First Friday

12/11 or 12/18

Spokane

Spokane First Friday

1/7

Seattle

King Co. Public Health

Confirmed but date TBD

Ellensburg/Wenatchee

Pybus Public Market

Waiting on response

Kennewick/Richland/Pasco (Tri-Cities)

Country Mercantile

Waiting on response

Yakima

Los Hernandez Tamales Parking Lot

Waiting on response

Vancouver/Longview

Applied Team Insurance/SeaMar Community Health

Waiting on response

Shelton/Olympia

SeaMar Community Health

Waiting on response

Messaging Timeline

Nov

- Signup by Dec. 15 for Jan. 1 coverage

Dec

- Shop now and signup

Jan

- Signup by Jan. 15 for Feb. 1 coverage

Assistance Available Statewide



750+ Navigators & Certified
Application Counselors



90+ Tribal Assisters

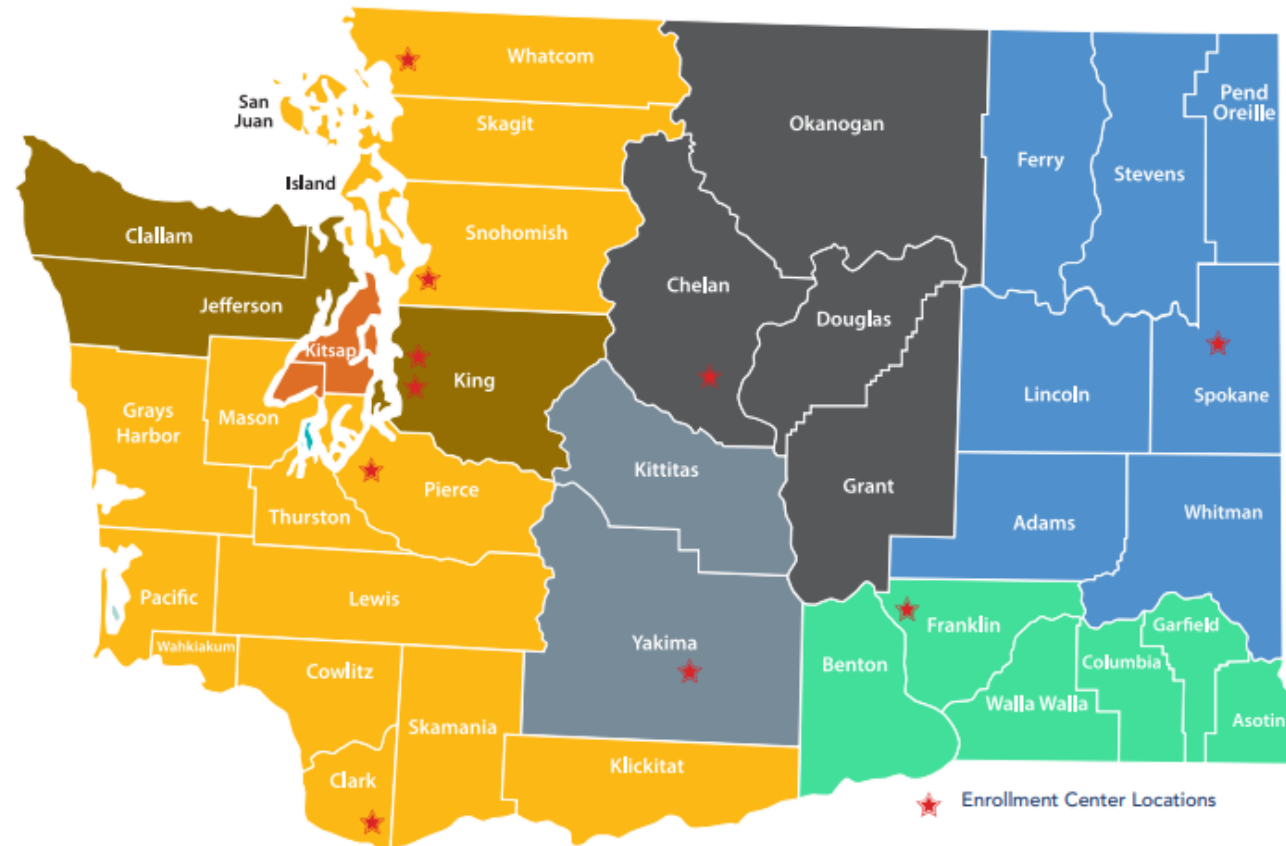


2000+ Certified Producers



10 Enrollment Centers

Lead Navigator Organizations



SeaMar Community Health Clinics
Phone: 1-855-289-4503
Email: seamaripa@seamarchc.org

Tri-Cities Community Health
Phone: 1-509-543-1952
Email: EnrollmentHBE@mytcch.org

Yakima Neighborhood Health Services
Phone: 1-509-853-2377
Email: navigators@ynhs.org

**Public Health —
Seattle & King County**
Phone: 1-800-756-5437
Email: CHAP@kingcounty.gov

**Confluence Health/
Wenatchee Valley Hospital**
Phone: 1-509-433-3383
Email: SM_CH_Lead_Org@ConfluenceHealth.org

**Peninsula Community
Health Services**
Phone: 1-360-377-3776
Email: eligibility@pchsweb.org

Better Health Together
Phone: 1-509-381-5566
Phone: 1-509-444-8200
Email: bhtnavigatorstaff@BetterHealthTogether.org

Virtual Ways to Connect with Assisters



Online Scheduling



Virtual enrollment assistance using video conferencing



Over-the-phone Enrollment

Customer Support Center Hours

Open Enrollment Operating Hours

Monday – Friday
7:30 am – 7:00 pm PST

1-855-923-4633



Exceptions

Holidays, weekends, key enrollment dates: Subject to change to meet consumer needs

November 2021

Note: Daylight saving time ends on Sunday, November 7

Monday, Nov 1 Open Enrollment begins for Plan Year 2022	7:30 am – 7:00 pm
Thursday, Nov 11 Veterans Day	7:30 am – 7:00 pm
Thursday, Nov 25 Thanksgiving Day	Closed
Friday, Nov 26 Day after Thanksgiving	Closed

December 2021

Wednesday, December 15 Last OE-day to enroll for Jan 1 coverage start date	7:30 am – 11:59 pm
Friday, Dec 24 Christmas Day Observed	Closed
Saturday, Dec 25 Christmas Day	Closed
Friday, Dec 31 New Year's Day Observed	Closed

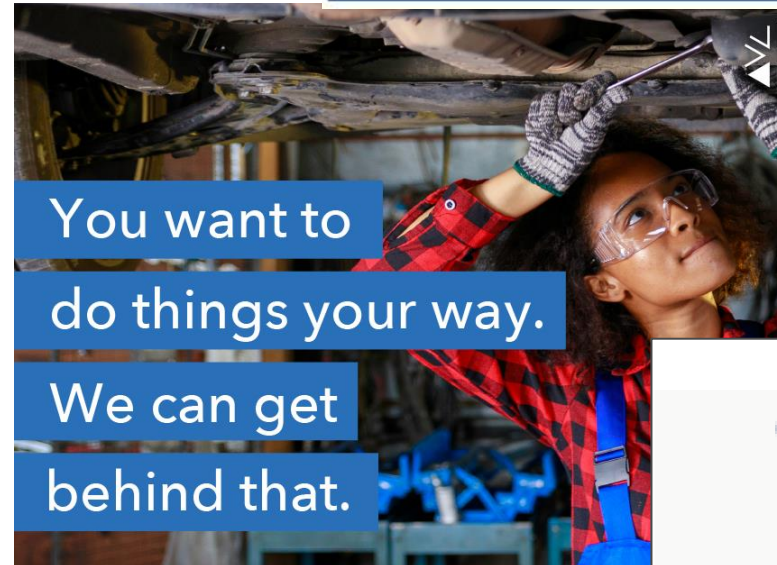
January 2022

Saturday, Jan 1	Closed
Friday, Jan 14	7:30 am – 7:00 pm
Saturday, Jan 15 Last OE-day to enroll for Feb 1 coverage start date	10:00 am – 2:30 pm
Monday, Jan 17 Martin Luther King Jr. Day	7:30 am – 7:00 pm

Partner Toolkit

Visit our [Partner Toolkit page](#) for additional resources.

- Suggested social media posts
- Talking points
- Graphics and logos
- Print-ready client support materials
- Style guide for written content
- Open enrollment outreach guide



Help Us Spread The Word!

Suggested Social Media Posts:

November Post

Twitter:

- Open enrollment, the time of year v insurance marketplace @waplanfind 15th for coverage beginning Jan. 1st.



washington
healthplanfinder

click. compare. covered.



Learning Management System (LMS)

Certified assisters have year-round access to the resources below on LMS.

- Current webinar training opportunities
- Access to previous webinar/presentation recordings and slides
- Navigator (Assister) Newsletter archive
- Training decks, one-pager's and how-to's
- Useful links to webpage resources
- Troubleshooting Desk Aid
- Carrier contact information
- *Washington Healthplanfinder* System Demos



Exchange Resources

navigator.lms@wahbexchange.org

- Account or sign in issues for *Washington Healthplanfinder* and LMS
- LMS certification issues or questions
- Background Check Issue Date updates
- Staff changes, FMLA/maternity updates
- Location/contact information changes

navigator@wahbexchange.org

- Issues creating a new client application or account
- Enrollment files for carrier follow up
- Secondary review for denied tickets
- Training/guidance for escalated cases
- Reporting security issues

Chris Brown and Kelly Aaron, Navigator Support Manager

Kristin Phillips, Senior Navigator Program Specialist

Cross Mapping Gold to Silver Plan

Scenario

- Enrollees who are currently enrolled in a Gold plan for 2021 plan year but qualify for a cost-sharing reductions tier 5 (87% AV) or tier 6 (94% AV) Silver plan were cross mapped for 2022 into a Silver plan of the same product, when one was available.

Policy

- In the above scenario, the Gold variant of the same product provides no additional benefit (i.e. same network, benefits and service area but higher costs than the Silver plan).
- The goal of this policy is to correct a choice error made by the consumer between the Silver and Gold plans within the same product where the difference between the plans is cost sharing only and impact on consumer is lower costs only.
- Because Gold is considered to be better than Silver from a marketing standpoint, the Exchange is taking a proactive approach to ensure these consumers understand that the Silver plan provides them with the same benefits as the Gold plan at a reduced premium and cost sharing.

Communication

- Communication will be sent by next week to these individuals explaining why they were auto-renewed into the Silver plan of the same product as their Gold plan.
- If customers want a different plan, encourage shopping through standard channels. If customer insists on keeping current Gold plan, a ticket must be submitted.

Premium Assistance Program for Employees of Child Care Facilities



Background

During the 2021 state legislative session, the Washington Legislature appropriated \$30 million for a new state-sponsored health insurance premium assistance program for employees of licensed child care facilities.

This program is administered by:

- Department of Children, Youth, & Families (DCYF)
 - DCYF is the state's newest agency. It oversees programs such as Child Protective Services' investigations and Family Assessment Response, licensed foster care, licensing of child care providers, the Early Childhood Education and Assistance Program for preschoolers, Working Connections Child Care, and Home Visiting.
- Washington Health Benefit Exchange (WAHBE; the Exchange)
 - The state-based marketplace that runs *Washington Healthplanfinder* (wahealthplanfinder.org), a streamlined online portal for both Medicaid and Qualified Health Plan coverage in Washington state. Over one in four Washingtonians use *Washington Healthplanfinder* to obtain health coverage.
- Yakima Neighborhood Health Services (YNHS)
 - Navigator organization providing state-wide outreach and enrollment assistance for child care workers identified by DCYF

What is the program?

- Employees who work in licensed child care facilities can qualify for Cascade Care Silver health coverage for \$0 premiums through *Washington Healthplanfinder*.
- The Exchange, on behalf of the state, will make premium payments to insurance carriers for eligible program participants.
- The child care worker is still responsible for paying the deductible, co-pays, and other costs.



Program Eligibility

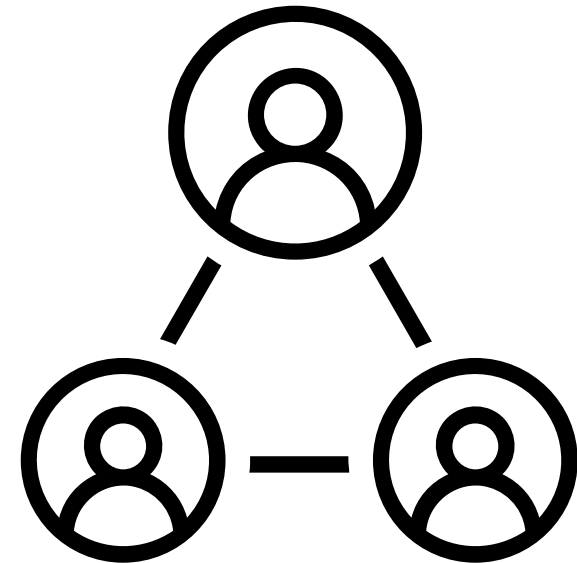
In order to qualify for the Premium Assistance Program for Employees of Child Care Facilities, individuals must:

- Be an employee working in a licensed child care facility, including employees of licensed family home, center-based, and outdoor nature-based child care programs
- Have a household income below 300% of the Federal Poverty Level
- Enroll in a Cascade Care Silver qualified health plan through Washington Healthplanfinder; and
- Accept all available federal premium subsidies

Please note: the legislature has funded this program through the end of 2022.

How will individuals sign up for the program?

- **DCYF** identifies individuals working in licensed child care facilities and provides initial program information to them, including instructions on how to sign up.
- Trained assisters at **YNHS** conduct outreach, communicate program requirements, and provide free enrollment assistance to employees identified by DCYF.
- Once the eligible employee is enrolled in a qualifying plan, **the Exchange** will make monthly premium payments to the insurance carrier on behalf of the enrolled child care employee.



How is the program going?

- Based on the data provided by DCYF, there are currently ~34,000 employees of licensed child care facilities in WA state.
- ~165 enrollees
 - An earlier pilot program determined that two-thirds may be eligible for Apple Health (Medicaid).
 - Others already receiving coverage from another source such as their employer or through a spouse may not enroll in program for coverage year 2021 due to out-of-pocket costs being met for the year.
 - Ineligible due to lawful presence status or over the Federal Poverty Limit (FPL)

Resources Available

Program information for stakeholders is available at:

<https://www.wahbexchange.org/partners/sponsors/childcare/>

Available resources include:

- [Program FAQs](#)
- Handouts translated into multiple languages
 - Background informational flier
 - How to Sign Up flier
- Stakeholder webinar recording and slide decks

Looking Forward



Winter Training

Training Plan

- Qualifying life events and special enrollment periods
- Conditional eligibility verification and appeals
- Taxes and *Washington Healthplanfinder*
- Role of the navigator

Training will be available February 1, 2022.

Completion deadline February 28, 2022.



Health Premium History Display

The Premium History section is shown when there is any active or initiated Qualified Health Plan enrollment. It is displayed within the 'Payments' tab.

- It will not display when the household has the following enrollment status in the current calendar year:
 1. Apple Health (Medicaid)
 2. Qualified Dental Plan only
 3. Not enrolled in Qualified Health Plan
- Displays dollar amount (premium, **applied** tax credit, and total) for each of the current and past months.

Scenario 1

Two-member household | Qualified Health Plan with tax credits and Apple Health enrollment

Health Premium History for Current Year

Dental and Washington Apple Health premiums are not included.

NOVEMBER



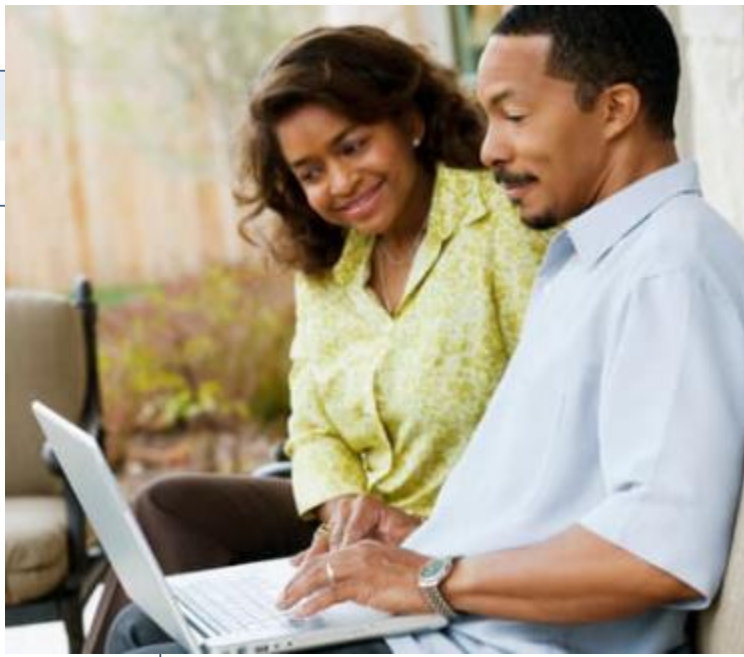
Ivan, 30

Carrier Name
Plan Name
Premium
Tax Credit
Total



Trena, 41

Kaiser WA
Virtual Plus Bronze - 21
\$521.17
- \$516.21
= **\$4.96**



Scenario 2

No Qualified Health Plan enrollment

JANUARY

No health payment history for this month.

The above premiums do not include any pro-rated changes for coverage that begins or ends mid-month.

Questions?

