



First Friday Forum

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Navigator Support Manager

3/4/2022

Agenda

Open Enrollment 9 Highlights

Public Health Emergency (PHE)

Cascade Care Savings and Undocumented Immigrants

Washington Healthplanfinder System Release

Diversity, Equity and Inclusion

Open Enrollment 9

Open Enrollment Preview Report Available at:

<https://www.wahbexchange.org/about-the-exchange/reports-data/enrollment-reports-data/>



OE 9 by the Numbers

Record high open enrollment sign-ups, driven by highest number of returning customers.

- 240,000 customers signed up for coverage.
- 22,000 higher than 2021 (6% increase).
- 20,000 new customers in 2021 post-ARPA implementation.
- 39,000 new customers during open enrollment.

More customers than ever qualified for monthly savings.

- 176,000 customers received federal subsidies.
- 73% subsidized (up from 61% before ARPA implementation).

More customers pay low monthly premiums.

- 100,000 (42%) pay a net premium of \$100 or less per month.
- 59,000 (24%) pay \$25 or less per month.
- 46,000 (19%) pay \$10 or less per month.
- 10,000 (4%) pay \$1 or less per month.

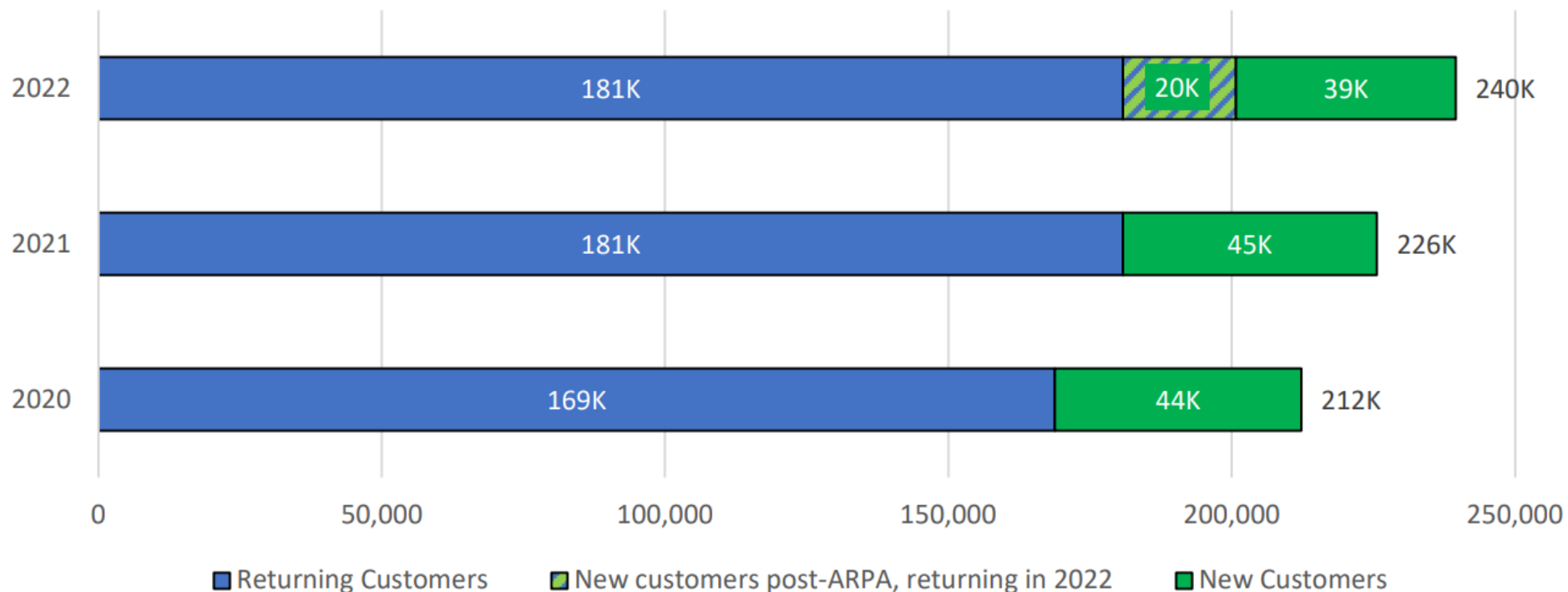
Cascade Care plan sign-ups more than doubled from 2021.

- Nearly 80,000 people chose a Cascade Care plan.
- 8,500 chose a Cascade Select plan (public option).

Qualified Health Plan (QHP) Enrollment

Driven by record mid-year enrollment during 2021, the count of returning enrollees was 201,000. Of the returning customers, 20,000 were new sign-ups during ARPA implementation, May to August 2021.

Plan Selection by New and Returning Customers

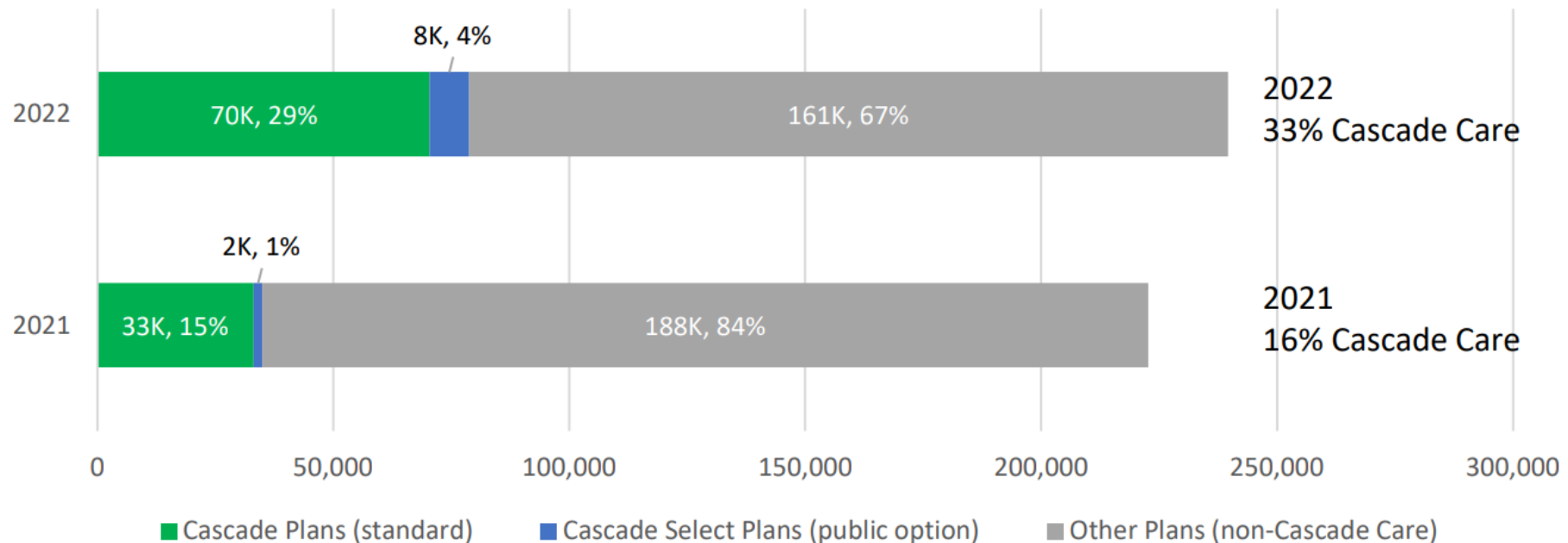


Cascade Care Enrollment

33% of customers (79,000) selected a Cascade Care plan (Cascade or Cascade Select) up from 16% of customers in 2021.

- 54% (22,000) of new customers selected a Cascade Care plan up from 40% in 2021 and 44% during ARPA special enrollment.
- 29% (57,000) of returning customers selected a Cascade Care plan, up from 8% in 2021.

Increase in Cascade Care Signups over 2021



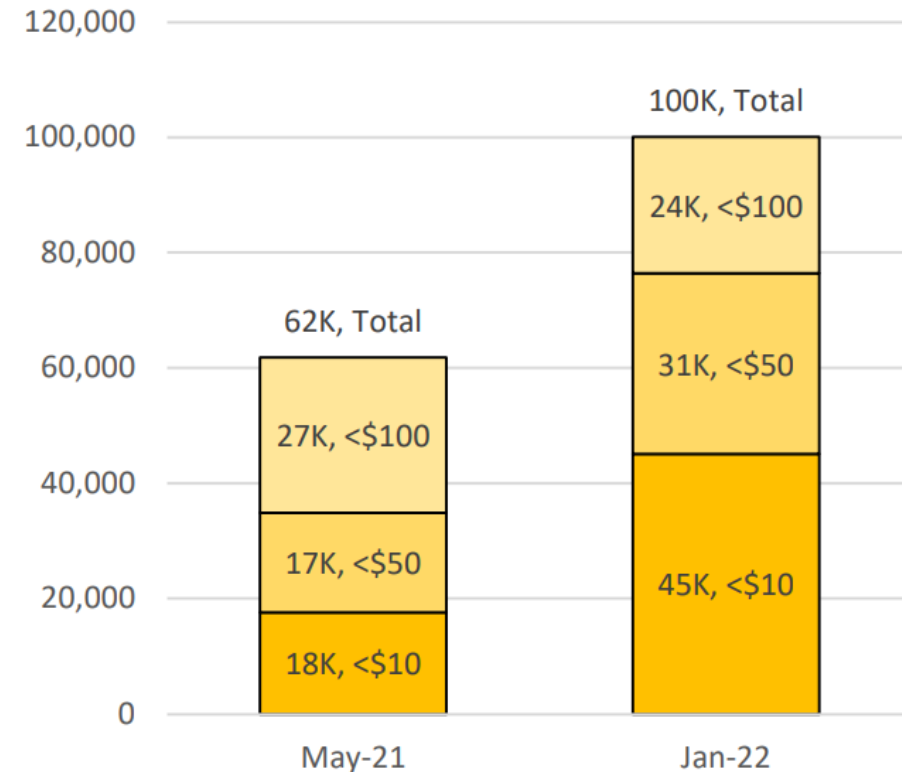
Affordability

Since ARPA was implemented, the number of customers with low monthly net premiums increased.

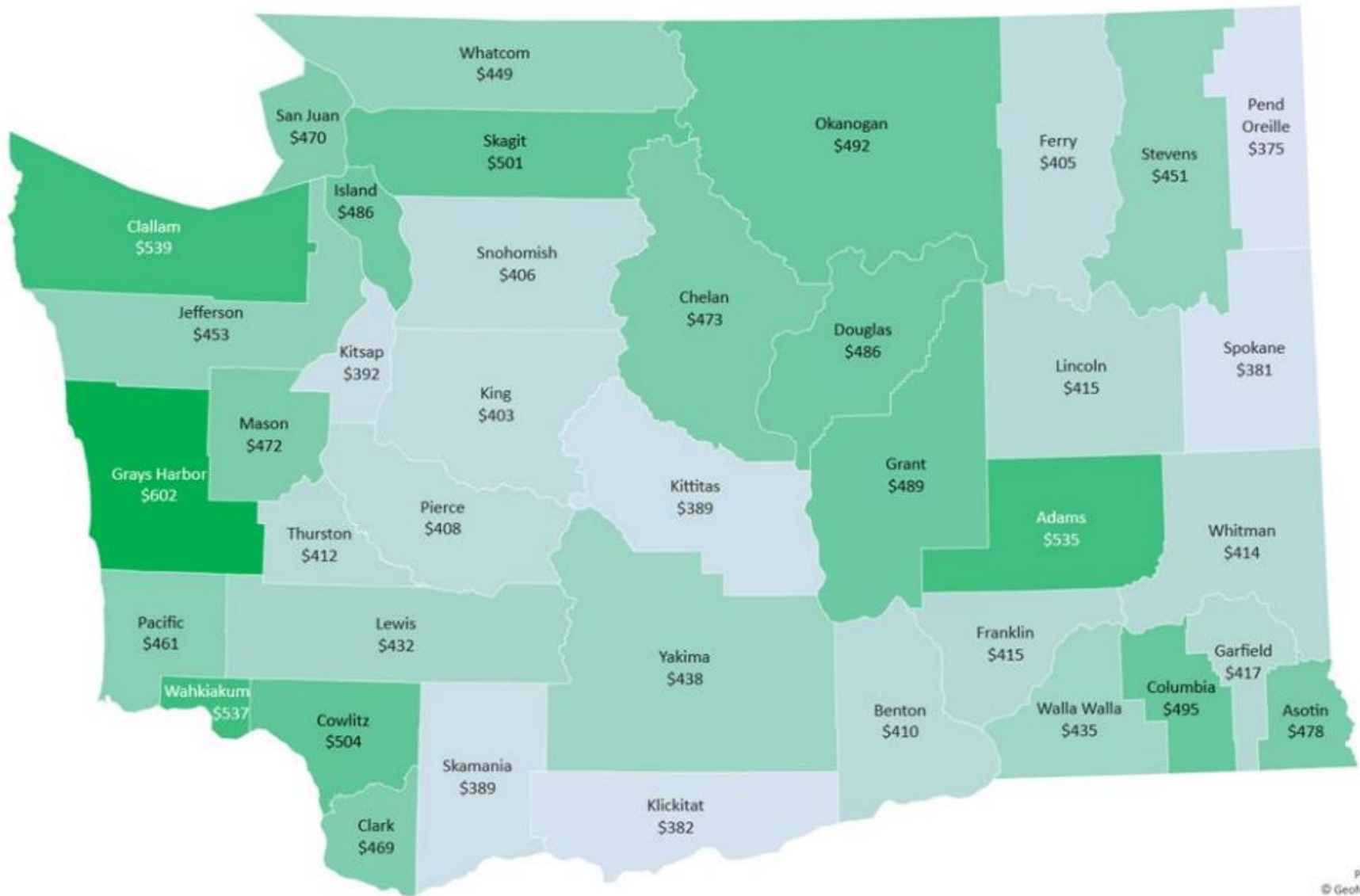
- Over 100,000 (42%) pay \$100 or less per month (up from 29% pre-ARPA)
- 59,000 (24%) pay \$25 or less per month (up from 11% pre-ARPA)
- 46,000 (19%) pay \$10 or less per month (up from 8% pre-ARPA)
- 10,000 (4%) pay \$1 or less per month (up from 2% pre-ARPA).

Increase in 2022 Customers with Lower Monthly Premiums Post-ARPA

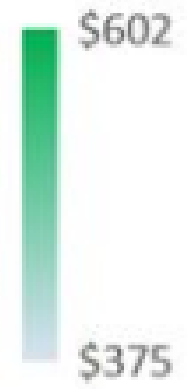
Over 100,000 customers (42%) now pay under \$100 per month, up from 29% in 2021, pre-ARPA.



Average Savings by County for Subsidized Customers



Average Subsidy Savings



Monthly | 1/18/2022

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Adventure Tour



"I am struggling to choose a plan. Can you tell me more about the differences in these plans? I think there are over 70 of them." – Customer in Vancouver



"I am retiring. Do I have to take COBRA? What happens after my COBRA runs out? This is great I have options!" – Customer in Spokane

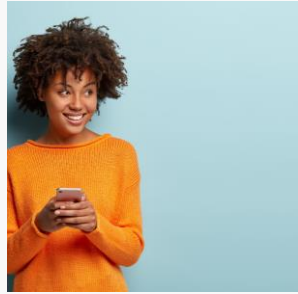
Public Health Emergency (PHE) Unwinding



Public Health Emergency Transition Goals



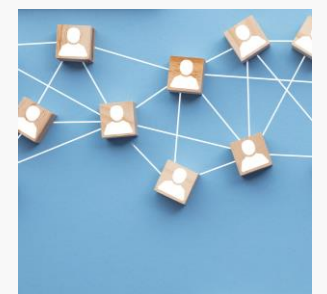
Minimize coverage gaps



Maintain customer focus



Help customers navigate the transition successfully



Maximize collaboration

Recent Exchange Activity

- Ongoing coordination with HCA
 - Cross-agency workgroups
- Collaboration with insurance carrier partners who operate in the Medicaid and QHP markets
 - Coordinate with MCO Carrier Partners and HCA to confirm who will communicate what and when
 - Investigate data sharing opportunities to help facilitate continuous coverage
- Starting to prepare information and tools
 - “Welcome” packet, checklists, fliers, FAQ’s, etc.
 - Explore information for trusted messengers—Provider Toolkit
 - Clarify and/or streamline existing correspondences
 - Review and prepare website updates
 - Prepare a plan comparison matrix
- Requested funding to support additional PHE transition activities (\$1M included in Senate budget; waiting to see if included in final budget)



How can Assisters help?

Check for and update contact information within *Washington Healthplanfinder*.

Explain benefits of and help interested customers opt-in for electronic notifications.

Upcoming Public Comment Periods

*Cascade Care Savings (State Premium Subsidy)
Policy*

Federal 1332 Waiver Application



Background WAHBE Legislative Directives

- **Fall 2021** – Implement new state-sponsored health insurance premium assistance program for employees of licensed child care facilities.
 - Qualifying employees up to 300% FPL can get Cascade Care Silver plan for \$0 premium.
 - Legislature funded this program through the end of 2022; \$25M in federal CRRSA funding; \$5M in federal ARPA funding.
- **Fall 2022** – Implement new partial state premium assistance for Cascade Care for plan year 2023.
 - Qualifying federally subsidized and non-subsidized residents up to 250% FPL can get a reduced cost Cascade Care Silver or Gold plan.
 - \$50M in general fund state for 2023 plan year.
- **Fall 2023** – Implement coverage solution for Washington residents without federally recognized immigration status, by plan year 2024.
 - The Exchange is submitting a federal 1332 waiver Spring 2022 to allow all Washington residents to enroll in coverage through *Washington Healthplanfinder*, regardless of immigration status.
 - Those able to newly get covered who are under 250% FPL will benefit from the state premium assistance.

Cascade Care Savings

The 2021 Washington State Legislature directed Washington Health Benefit Exchange to establish a state premium assistance program to make health care coverage more affordable by helping reduce monthly premiums.

The Cascade Care Savings program will start for customers January 2023.



CASCADE CARE

Who is Eligible?

- Exchange customers (resident and Qualified Health Plan eligible) up to 250% of the Federal Poverty Level (FPL) who do not qualify for Washington Apple Health or Medicare; and
- Customers who enroll in Cascade Care Silver or Gold Qualified Health Plans; and
- Customers who apply for and accept all federal premium tax credits for which the individual's household is eligible.

What is Next for Implementation?

The Exchange is reviewing the Cascade Care Savings policy with carriers, partners and consumer advocates

The final draft of the Cascade Care Savings policy will be published for public comment in April.

The Exchange will be working with an actuary to develop the subsidy amount based on 2023 premium rates.

Training materials will be developed for all Assisters

The Cascade Care Savings program will launch November 1, for Open Enrollment plan year 2023

Federal 1332 Waiver

Last session, the legislature authorized the Exchange to seek a federal waiver of the subsection of the Affordable Care Act that prohibits individuals who are not United States citizens, United States nationals, or aliens lawfully present in the United State from being able to get a Qualified Health Plan.

- An approved wavier of this subsection would allow any individual, regardless of immigration states, to get Qualified Health Plan coverage through the Exchange.
 - Some individuals without a federally recognized immigration status can already access certain Washington Apple Health programs.
 - Individuals under 250% FPL can qualify for the Cascade Care Savings program.
- The Exchange will be having a public comment period and two public meetings to discuss the draft 1332 waiver application in April.
 - Written comments/letters of support for the waiver will be included when the application is submitted to the federal government (CMS).

Current Enrollment Support for Immigrants

The Exchange is working on implementing a coverage solution for people without federally recognized immigration status, by plan year 2024.

- Undocumented immigrants are facilitated into state-only programs thru *Washington Healthplanfinder*.
- “Lawfully present” immigrants can enroll in a Qualified Health Plan with federal financial assistance.
- Assisters provide community-based enrollment assistance.
 - Community health centers and Navigators are key enrollment partners and have experience working with immigrant populations.
 - Language access services provided in 200+ languages.



Exciting Opportunity to Expand Coverage

Affordability is a known barrier which disproportionately impacts low-income, rural, and historically excluded communities within Washington state.

~465,000 uninsured
22% are undocumented

~242,000 uninsured under 250% FPL
29% are undocumented

Family Income Level of Washington State's Uninsured Population, 2019	Family Income as Percent of Federal Poverty Level									
	Income unknown	0-138%	139-150%	151-200%	201-250%	251-300%	301-400%	401-500%	501%+	Total
Total (%)	14,745 3.2%	105,668 22.7%	15,349 3.3%	61,888 13.3%	58,899 12.7%	46,993 10.1%	71,074 15.3%	34,926 7.5%	55,671 12.0%	465,213
Undocumented (%)	1,319 1.3%	32,399 30.8%	3,543 3.4%	13,964 13.3%	18,722 17.8%	10,652 10.1%	13,760 13.1%	5,474 5.2%	5,426 5.2%	105,259

Key Considerations from Stakeholders



**Expanding
Coverage for
Uninsured**



**Addressing
Barriers**



Health Equity



**Data Privacy
and Security**



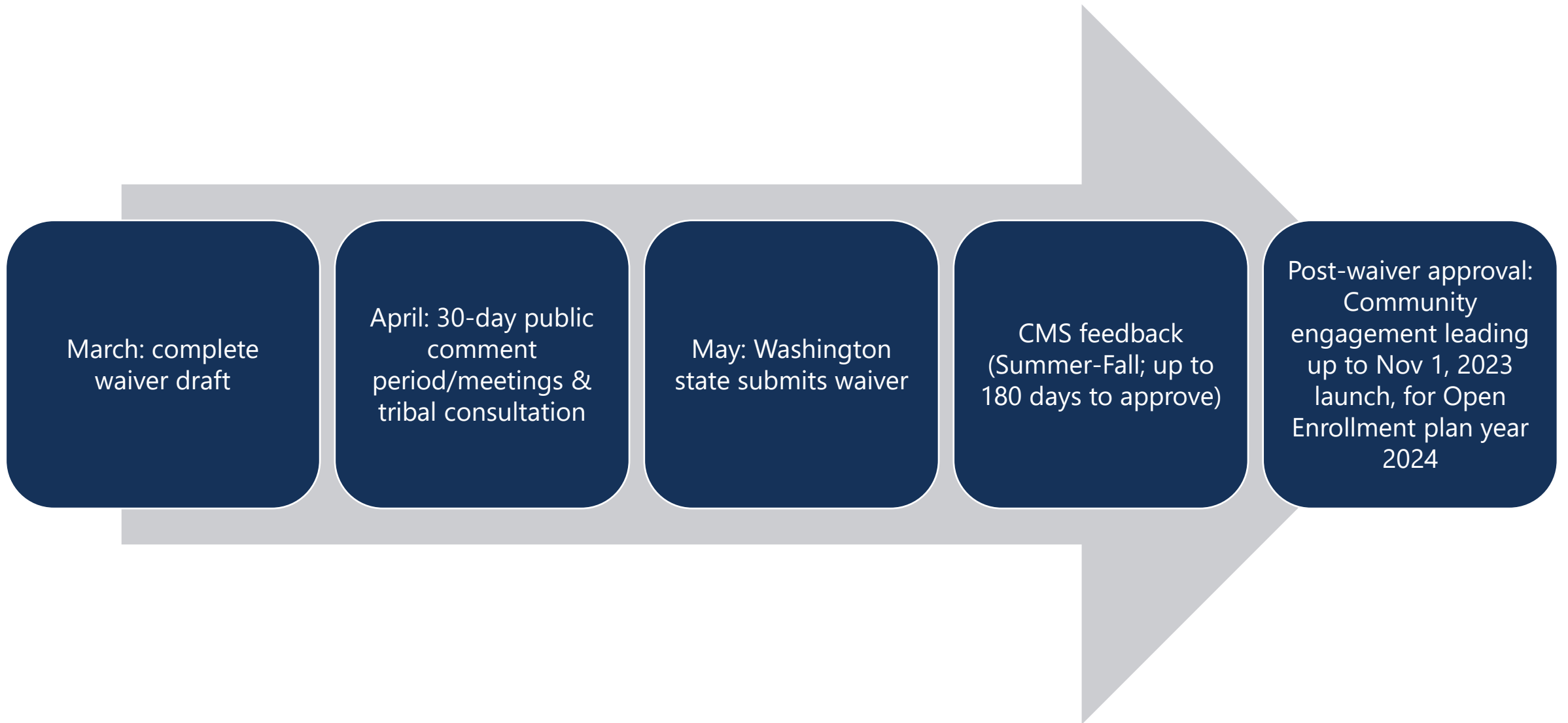
**Shared
Streamlined
Customer
Experience**



**Program Cost
and
Sustainability**



What is Next for the 1332 Waiver?



Washington Healthplanfinder 9.3 System Release



Washington Healthplanfinder System Release


Extended Downtime Hours

No user access: Friday, March 3 – Saturday morning, March 5. Please check our [Outages & Maintenance page](#) for updates.


Training materials: Available in the Learning Management System (LMS) under the [HPF System Release page](#).



Streamline display of savings amounts within the application



Ensure consumers understand the value of the savings



Provide users with the ability to identify which plans qualify for savings

"After Application" Shopping

The screenshot displays the Kaiser Permanente Cascade Silver health plan card. At the top, the Kaiser Permanente and Cascade Care logos are visible. Below the logos, the plan name "Kaiser Permanente Cascade Silver" is shown. The card is divided into several sections: "Provider and facility" with an "Edit" button; "Prescriptions" with an "Edit" button; "Primary care visit" (You pay \$25); "Generic drugs" (You pay \$20); "Quality rating" (4 stars); "Plan metal level" (Silver); and "Out-of-pocket max" (\$7,800 Individual / \$15,600 Family). A red box highlights the "Premium" section, which shows a monthly premium of \$510.47 (after \$50.00 savings) and a "Benefits" table. The "Benefits" table lists "Tax credits" as \$50.00 and "Cost-sharing reductions" as "No". Other sections include "Annual deductible" (\$2,000 Individual / \$4,000 Family) and "Estimated total yearly cost" (\$6,026). At the bottom, there are "Compare" and "Pick This Plan" buttons.

Premium ⓘ
\$510.47 /month ^
Price after \$50.00 savings

Benefits	
Tax credits ⓘ	\$50.00
Cost-sharing reductions ⓘ	No

Compare







Each health plan card will display a drop down with savings listed under the "Premium" tab.

When the blue caret is selected, detail about eligibility and benefits is displayed:

- Tax credits amount
- Eligibility for Cost-sharing reductions (Yes/No)

Field Level Help

(was \$560.47 before \$50.00 savings)

Monthly savings	
Tax credits 	\$50.00
Cost-sharing reductions 	No
Estimated annual premium 	\$6,026
Annual out-of-pocket maximum	\$2,000 Individual / \$4,000 Family
Plan metal level	Silver
Provider network	Use Smart Planfinder for details
Your preferred provider network	Use Smart Planfinder for details
Quality rating 	★★★★☆
Primary care visit to treat an illness or injury 	You pay \$25
Specialist visit 	You pay \$60

Cost-sharing reductions are a discount that lowers the amount you pay for out-of-pocket costs, such as deductibles, co-insurance, co-payments, and other costs (like lab tests and drugs).

On each of the screens, new field level help has been added to explain the additional “Monthly savings” fields.

Qualified Health Plan Sorting

The screenshot displays the Washington Health Plan Finder website. At the top, the logo reads "washington healthplanfinder" with the tagline "click, compare, covered." Below the logo is a progress bar with four steps: "Browse" (checked), "Apply", "Select", and "Finalize". A "Sign In" button is located in the top right corner.

The main heading is "Explore your health plan options". Below this, there is a "MY CART" button. The "YOUR SEARCH" section includes "Your Details" with the following information: Coverage Year: 2022, Looking for a plan to cover: MALE 23, Zip: 98045, and Income: \$25,000.00. There are buttons for "Remove Income" and "Edit".

The "Provider & Facility" section has a "Search" button. Below that, there is a "Get Help Finding a plan" section with "Smart Planfinder" and "Change Information" buttons.

The "PLAN OPTIONS" section shows "8 Qualified Health Plans Found". There are filters for "Health" and "Dental", a "Filter By" button, a "Sort by: Recommended" dropdown, and a "Show: 5 Per Page" dropdown. The first plan listed is "Kaiser Permanente Cascade Silver".

The plan details for "Kaiser Permanente Cascade Silver" are as follows:

Provider and facility	Prescriptions	Primary care visit
Edit	Edit	You pay \$10
Quality rating ★★★★☆	Plan metal level Silver	Generic drugs You pay \$12
Est. Premium \$55.55 /month	Annual deductible \$750 Individual / \$1,500 Family	Out-of-pocket max \$2,250 Individual / \$4,500 Family

Customers will see plans in the order that maximizes their savings.

For example, lower income households who are estimated to be eligible for cost-sharing reduction tiers 4, 5 or 6 will see Silver plans first in the list of plans.

Diversity, Equity and Inclusion (DEI)



DEI Webinar Opportunity

Cracking the Codes: The System of Racial Inequity

Webinar: April 28, 2022

Facilitated by our Exchange Diversity, Equity and Inclusion Director, **Jaime Hollis**

About the documentary:

This film asks America to talk about the causes and consequences of systemic inequity. Designed for dialogue, the film works to disentangle internal beliefs, attitudes and pre-judgments within, and it builds skills to address the structural drivers of social and economic inequities.

[Watch the trailer](#)



Questions?





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