



# Washington Health Benefit Exchange

## 2019 Plan Choices

King County Navigator Training  
September 21, 2018

Kara Nester, Senior Policy Analyst

# Overview of Approved 2019 Exchange Health Plans

- 7 issuers offering 40 QHPs in Exchange for 2019
  - 38 renewals and 2 new plans
- 92% of consumers will have the choice of two or more issuers
- 14 counties with one issuer
  - Asotin, Chelan, Clallam, Douglas, Ferry, Garfield, Grays Harbor, Island, Okanogan, Pacific, Pend Oreille, San Juan, Skagit, Wahkiakum
- Premera and LifeWise products will not be offered in the same county



# Overview of Approved 2019 Rates

- Rate increases range from 3% for Premera Blue Cross to 16% for Kaiser Washington
- Final average rate increase of 9.99% compared to proposed average rate increase of 13.11%
  - Kaiser WA and Molina's final rates came down significantly from proposed
- Uncertain impact of repeal of individual mandate for 2019



# King County Specific Data

# Overview of Plan Offerings

- Carriers are remaining the same-
  - Kaiser Foundation Health Plan of Washington, Premera Blue Cross, Coordinated Care, and Molina
- 20 plans available in King
  - 1 Catastrophic
  - 4 Bronze
  - 11 Silver
  - 4 Gold





# Changes in Plan Offerings

- Coordinated Care is discontinuing their Ambetter Balanced Care 10 & Balanced Care 10 + Vision plans
  - Renewed into: Coordinated Care, Ambetter Balanced Care 3 and Coordinated Care, Ambetter Balanced Care 3 + Vision
  - Approximate impact: ~1,000 individuals
- Kaiser Washington is discontinuing their Bronze-18 plan
  - Renewed into: Kaiser Washington, Flex Bronze- 19
  - Approximate impact: ~6,000 individuals
- Premera is adding a new Bronze plan – a Bronze HSA



# Percent Increase to Lowest Priced Plan Offering by Metal Level (Unsubsidized)

	Average Percent Increase
Gold	7%
Silver	12%
Bronze	21%



Note: Exchange consumers under 400% FPL may be eligible for federal premium tax credits, which can help shield them from premium increases

# Silver Plan Rates Year-Over-Year

(40 y/o Individual, Unsubsidized)

Carrier	2018 Rate	2019 Rate	Percent Increase
Coordinated Care Corp.	\$328	\$368	12.25%
Kaiser Foundation Health Plan of WA	\$404	\$439	8.66%
Molina Healthcare of WA	\$385	\$412	6.92%
Premera Blue Cross	\$517	\$520	.66%



Lowest silver rate for a carrier for a household of one 40-year-old non-smoker in King Co.

Note: Exchange consumers under 400% FPL are eligible for federal premium tax credits, which help shield them from premium increases



# Second Lowest Cost Silver Plan Increase

- Ambetter Balanced Care 2 (2019) + Vision remains the SLCSP for King County
- For a 40 year-old individual, they will be eligible for the following premium tax credits per month compared to last year

Annual income	2018 Tax credit	2019 Tax credit
\$20,000	\$259	\$298
\$30,000	\$137	\$172
\$40,000	\$19	\$50



# Plan Options for Subsidized Enrollees

- Net impact on premium price varies based on plan
- For an individual making \$20,000/ year, they can see the following prices per month:

Plan Name	2018 Net Price	2019 Net Price	Change in Price
Flex Bronze	\$12	\$22	\$10
Ambetter Balanced Care 4	\$69	\$70	\$1
Molina Choice Silver	\$126	\$114	-\$12
PersonalCare Bronze	\$152	\$120	-\$32

The plans above reflect each carrier's lowest priced plan in King County

# Plan Options for Subsidized Enrollees

- Net impact on premium price varies based on plan
- For an individual making \$30,000/ year, they can see the following prices per month:

Plan Name	2018 Net Price	2019 Net Price	Change in Price
Flex Bronze	\$134	\$148	\$14
Ambetter Balanced Care 4	\$191	\$196	\$5
Molina Choice Silver	\$248	\$240	-\$8
PersonalCare Bronze	\$274	\$246	-\$28

The plans above reflect each carrier's lowest priced plan in King County



# Deductibles for 2019

	Gold	
	2018	2019
Deductible Range	\$850 - \$3,800	\$1,150 - \$1,500
Median Deductible	\$1,500	\$1,500

	Silver	
	2018	2019
Deductible Range	\$1,750-\$7,150	\$2,000 - \$7,150
Median Deductible	\$5,175	\$5,500

	Bronze	
	2018	2019
Deductible Range	\$5,500-\$7,150	\$4,750 - \$6,350
Median Deductible	\$6,675	\$5,375



# Dental Offerings for 2019

- 5 issuers with 6 QDPs approved for 2019
- Statewide coverage
- In King County-
  - 2 Family Plans
    - 1 Low AV – Dentegra
    - 1 High AV – Delta Dental
  - 2 Pediatric-only Plans
    - 1 Low AV- Premera Blue Cross
    - 1 High AV- Delta Dental

*High= Actuarial Value of at least 85%*

*Low= Actuarial Value of at least 70%*



# Smart Planfinder Changes



# Upcoming Smart Planfinder Improvements

**Improve discoverability of the tool**

**Save user selections**

**Modify branding**

**Onboard consumers in a smart, simple way**



### Do you need help shopping for a plan?



Add providers and prescriptions to see if they are covered



Answer a few questions like how often you see the doctor

✓ SMART CHOICE

We'll find Smart Choice plan options for you

No, I'll shop on my own

Yes, help me find a plan

Upon landing on the shopping page, consumers will be asked if they need help shopping



Notice:

Please provide additional information to view estimated costs and financial help (tax credit) to pay for your plan.

Smart Planfinder suggests plans



Smart Planfinder suggests plans that are a Smart Choice based on your provider and prescription needs and estimated costs under a health plan.

Skip Tour

Next



✓ SMART CHOICE

ESTIMATED YEARLY

COST

\$\$\$

PROVIDER & FACILITY

Anna Johnson

Jacob Bauer

Glucophage (Generic)

Lipitor (Generic)

\$7150 Individual /

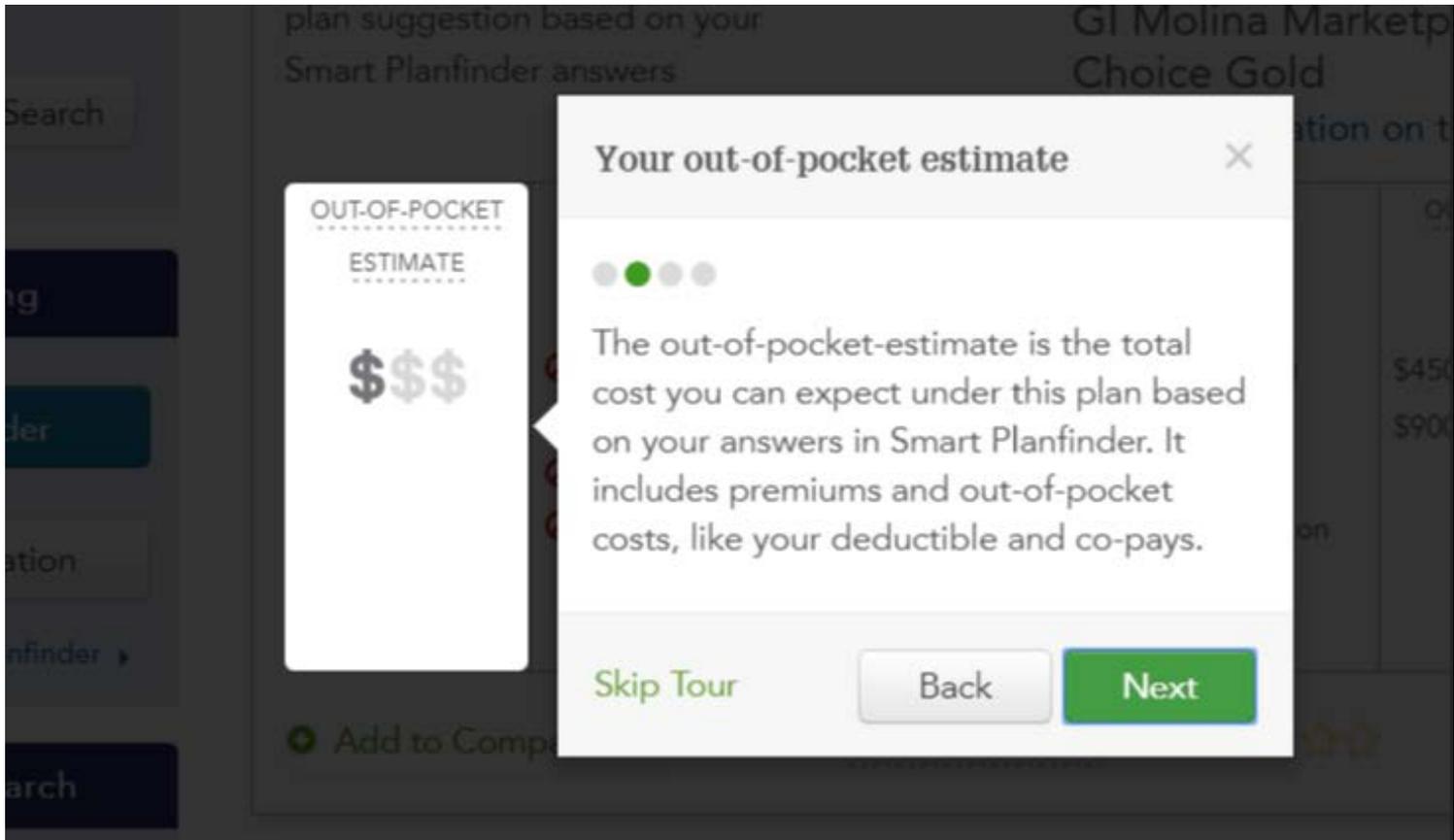
\$3000 Individual

\$14300 Family

/ \$6000 Family

After completing Smart Planfinder, consumers will be directed through a tour to learn about the tool's outputs





Consumers can click through the tour or exit at any time



Create Account ▶

My Cart ▶

Health

Dental

Who's Shopping

Coverage Year:  
2018

Edit

ZIP: 98501

Income:  
Please provide more information  
to see estimated eligibility for  
low cost or free insurance

Looking for a plan to cover:  
MALE, 38

Provider & Facility ⓘ Search

Get Help Shopping

Smart Planfinder

Change Information

15 Qualified Health Plans Found

View Comparison (0)

Show: 5 Per Page

Sort by: Smart Choice

Notice:

Please provide additional information to view estimated eligibility for low cost or free plans or financial help (tax credit) to pay for your plan.

Edit My Information

 <p>PLAN: GOLD Flex Gold - 18 <a href="#">More Information on this plan ▶</a></p>		<p>ESTIMATED PREMIUM \$ 46.23</p>		
OUT-OF-POCKET ESTIMATE	PROVIDER & FACILITY	PRESCRIPTIONS	OUT-OF-POCKET MAXIMUM	DEDUCTIBLE
\$\$\$	<ul style="list-style-type: none"> <li>⊘ Anna Johnson</li> <li>⊘ Jacob Bauer</li> <li>⊘ Jon Taylor</li> <li>⊘ Sally Heath</li> </ul>	<ul style="list-style-type: none"> <li>✓ Glucophage (Generic)</li> <li>✓ Lipitor (Generic)</li> <li>⊘ niacinamide</li> <li>⊘ tylenol chest congestion</li> </ul>	\$7150 Individual / \$14300 Family	\$3000 Individual / \$6000 Family

Branding of Smart Planfinder has been modified to reduce consumer confusion

Add to Cart

<b>Quick Glance</b>	
<u>Total Monthly Premium</u>	\$46.23
<u>Your Monthly Premium with Tax Credits</u>	\$46.23
<u>Your Estimated Yearly Cost</u>	\$693.08
<u>Your Provider and Facility</u>	<input type="checkbox"/> Anna Johnson <input type="checkbox"/> Jacob Bauer <input type="checkbox"/> Jon Taylor <input type="checkbox"/> Sally Heath
<u>Your Prescriptions</u>	<input type="checkbox"/> Glucophage (Brand) <input type="checkbox"/> Lipitor (Brand) <input type="checkbox"/> niacinamide <input checked="" type="checkbox"/> Glucophage (Generic) \$10 Copay <input checked="" type="checkbox"/> Lipitor (Generic) \$10 Copay <input type="checkbox"/> tylenol chest congestion
<u>Quality Rating</u>	★★★★☆
<u>Plan Type</u>	Health Maintenance Organization (HMO)
<u>Plan Metal Level</u>	Silver

Consumers will be given more information about the prescriptions they entered on the Plan Details page



# Appendix



# 2019 Exchange QHPs - Metal Level Overview

7 QHP Issuers | 40 QHPs

## Gold

Federal Range: 76%-82% AV

- 7 Issuers
- 10 Plans

## Silver

Federal Range: 66%-72% AV  
CSRs available

- 7 Issuers
- 17 Plans

## Bronze

Federal Range: 56%-65% AV

- 5 Issuers
- 11 Plans

## Catastrophic

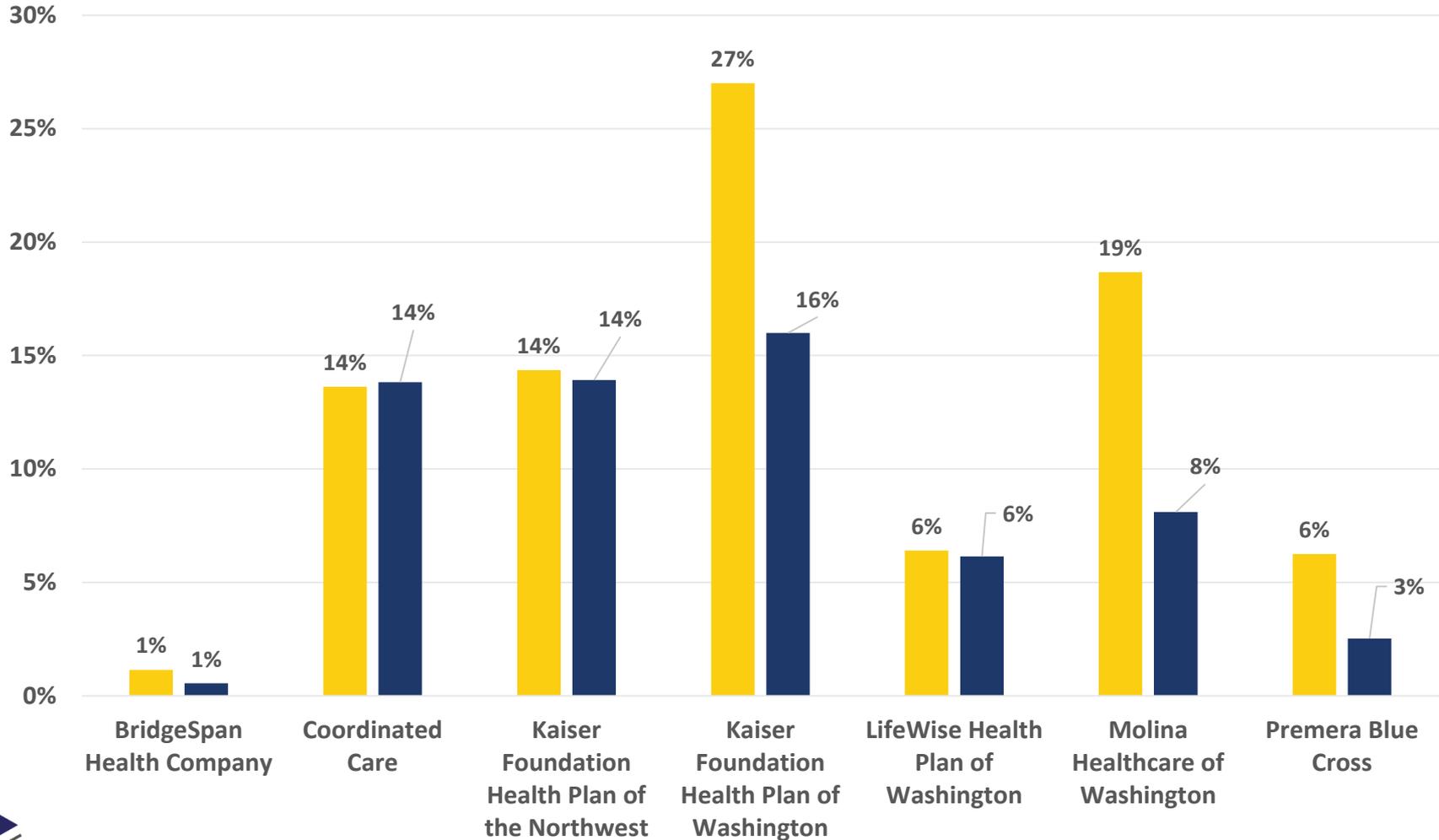
Only through the Exchange  
Under age 30 or hardship  
No tax credits

- 2 Issuers
- 2 Plans



# Differences in Proposed and Final 2019 Rates

■ Proposed ■ Final



\* Average percentage increases are not weighted for enrollment

# 2019 Bronze Rates Across Age Groups

Carrier	Plan Name	27 y/o	40 y/o	62 y/o
Kaiser Foundation Health Plan of WA	Core Bronze HSA- 19	\$261	\$319	\$717
Premera Blue Cross	PersonalCare Bronze	\$343	\$418	\$940



Rates reflect the rate for a non-smoking individual living in King County  
Rates reflect the lowest plan rate for each metal level for a carrier

# 2019 Silver Rates Across Age Groups

Carrier	Plan Name	27 y/o	40 y/o	62 y/o
Coordinated Care Corp.	Ambetter Balanced Care 4 (2019)	\$302	\$368	\$828
Kaiser Foundation Health Plan of WA	Flex Silver- 19	\$360	\$439	\$987
Molina Healthcare of WA	Molina Choice Silver	\$338	\$412	\$926
Premera Blue Cross	PersonalCare Silver	\$426	\$520	\$1,169



Rates reflect the rate for a non-smoking individual living in King County  
 Rates reflect the lowest plan rate for each metal level for a carrier

# 2019 Gold Rates Across Age Groups

Carrier	Plan Name	27 y/o	40 y/o	62 y/o
Coordinated Care Corp.	Ambetter Secure Care 1 with 3 Free PCP Visits	\$357	\$436	\$980
Kaiser Foundation Health Plan of WA	Flex Gold- 19	\$389	\$474	\$1,067
Molina Healthcare of WA	Molina Choice Gold	\$419	\$511	\$1,148
Premera Blue Cross	PersonalCare Gold	\$502	\$612	\$1,376



Rates reflect the rate for a non-smoking individual living in King County  
 Rates reflect the lowest plan rate for each metal level for a carrier



washington  
**healthplanfinder**

click. compare. covered.