



# WA Health Benefit Exchange Update

NOHLA CLE

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# Overview

- I. WA Individual Market Landscape
- II. The Affordability Challenge
- III. Preserving and Expanding Access
- IV. Next Steps & Resources

# Exchange Background

The Exchange operates [Washington Healthplanfinder](https://www.wahealthplanfinder.org), the state's online health-insurance marketplace

Over 2 million people –1 out of every 4 – Washingtonians use [www.wahealthplanfinder.org](https://www.wahealthplanfinder.org) to get health insurance

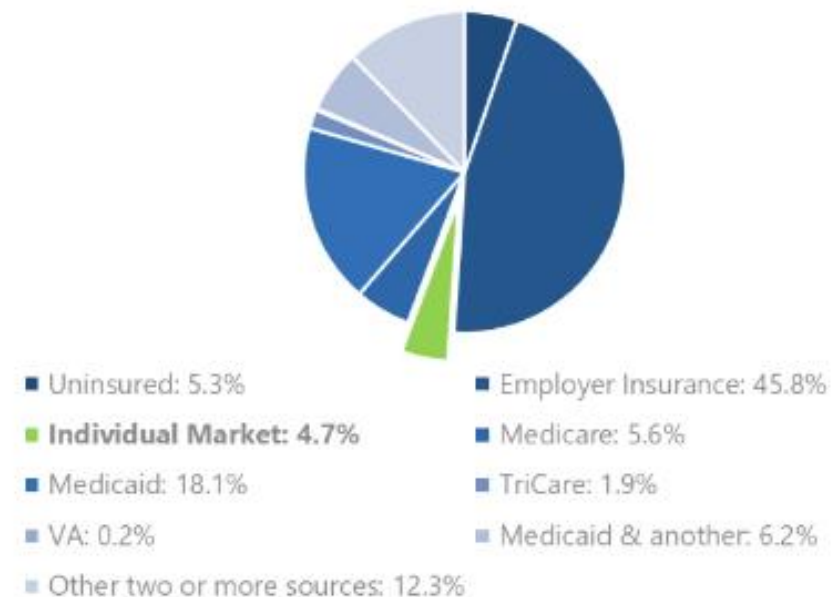
2.2M Apple Health (Medicaid) customers

▶ 220K Exchange Qualified Health Plan (QHP) customers

▶ 76% Receive Subsidies and 23% Do Not

The Exchange is publicly funded and governed by a bi-partisan board nominated by WA Legislature

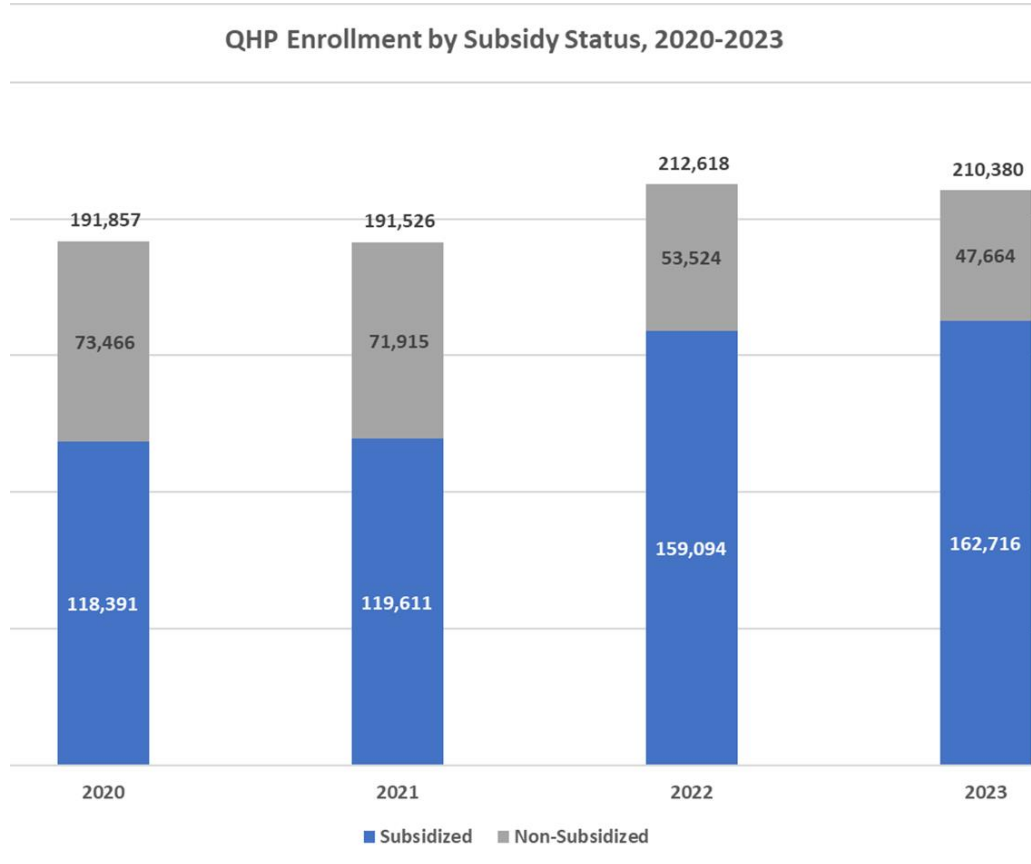
Health Coverage in Washington State, 2021



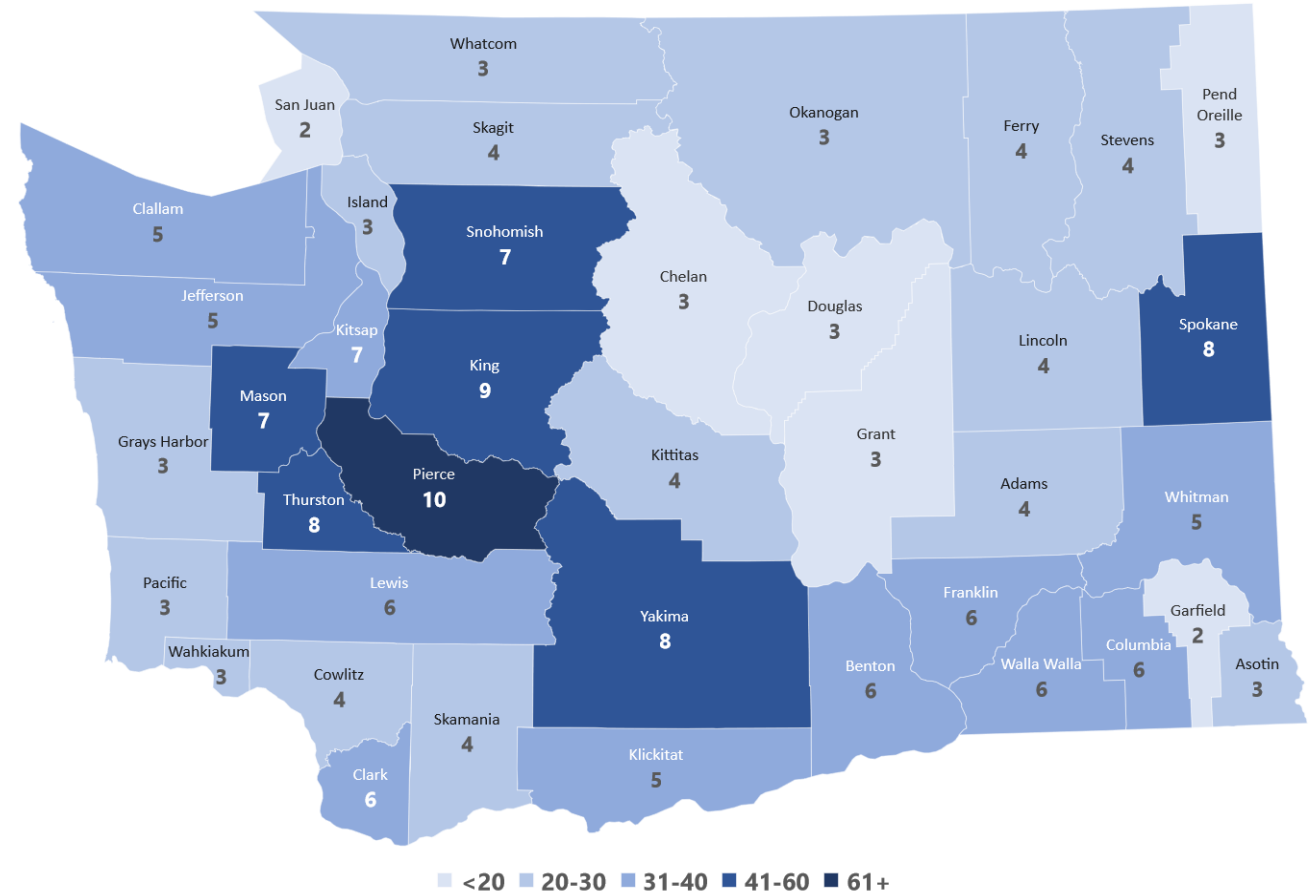
About 4.5% of WA residents get coverage in the Individual Market

# Stable Enrollment and Plans Broadly Available Statewide

QHP Enrollment by Subsidy Status, 2020-2023



Number of Proposed 2024 Carriers (#) and Plans (Color) by County



82 qualified health plans offered by 12 carriers

# But Exchange Premium Increases Threaten Access 9% in 2023 and 2024

**2024 Exchange premiums increase by an average of 9%**

- 70% of customers face more than 5% rate increases.
- Average Exchange consumer would pay ~\$40/month more or \$480 a year more for coverage in 2024.
  - ~\$950 more than in 2022
- 23% (~48,000) of consumers do not receive federal or state subsidies.

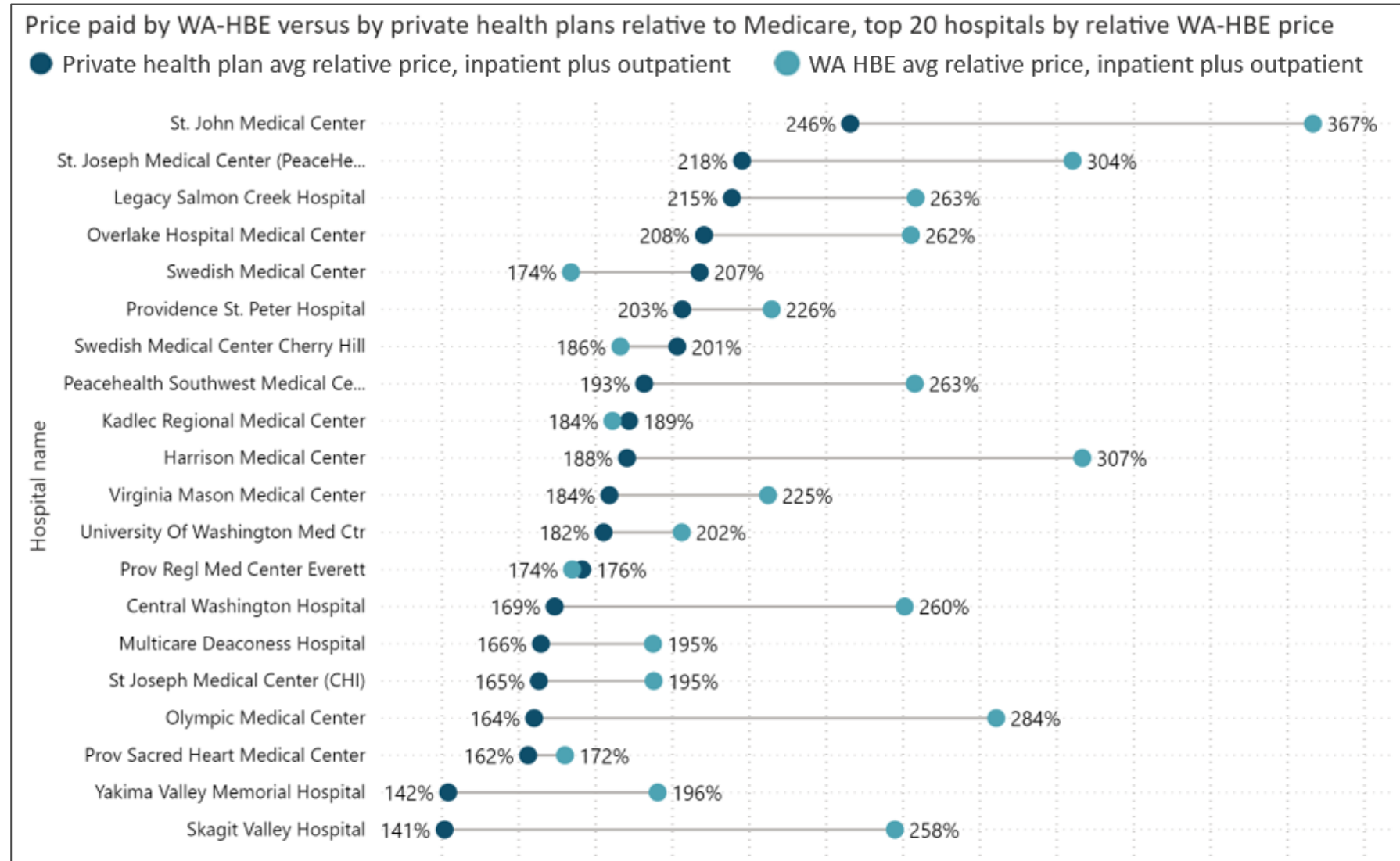
Average rate changes are weighted for Exchange enrollment

Carrier	2023 Rate Change	2024 Rate Change	Exchange Enrollment as of 5/2023
Kaiser Foundation Health Plan of Washington	7%	18%	36,000
Premera Blue Cross	10%	17%	13,000
BridgeSpan Health Company	15%	16%	1,000
Kaiser Foundation Health Plan of the Northwest	5%	9%	5,000
LifeWise Health Plan of Washington	16%	8%	25,000
Molina Healthcare of Washington	11%	8%	40,000
PacificSource Health Plans	12%	7%	3,000
Regence BlueCross BlueShield of Oregon	-3%	6%	4,000
Coordinated Care Corporation	-4%	5%	58,000
Regence BlueShield WA	13%	4%	17,000
Community Health Plan of Washington	3%	-1%	7,000
UnitedHealthcare of Oregon, Inc.	15%	3%	4,000

# Exchange Customers Also Pay More to Use Health Care

Exchange customers pay 35% more for their hospital care than other commercially insured WA residents.

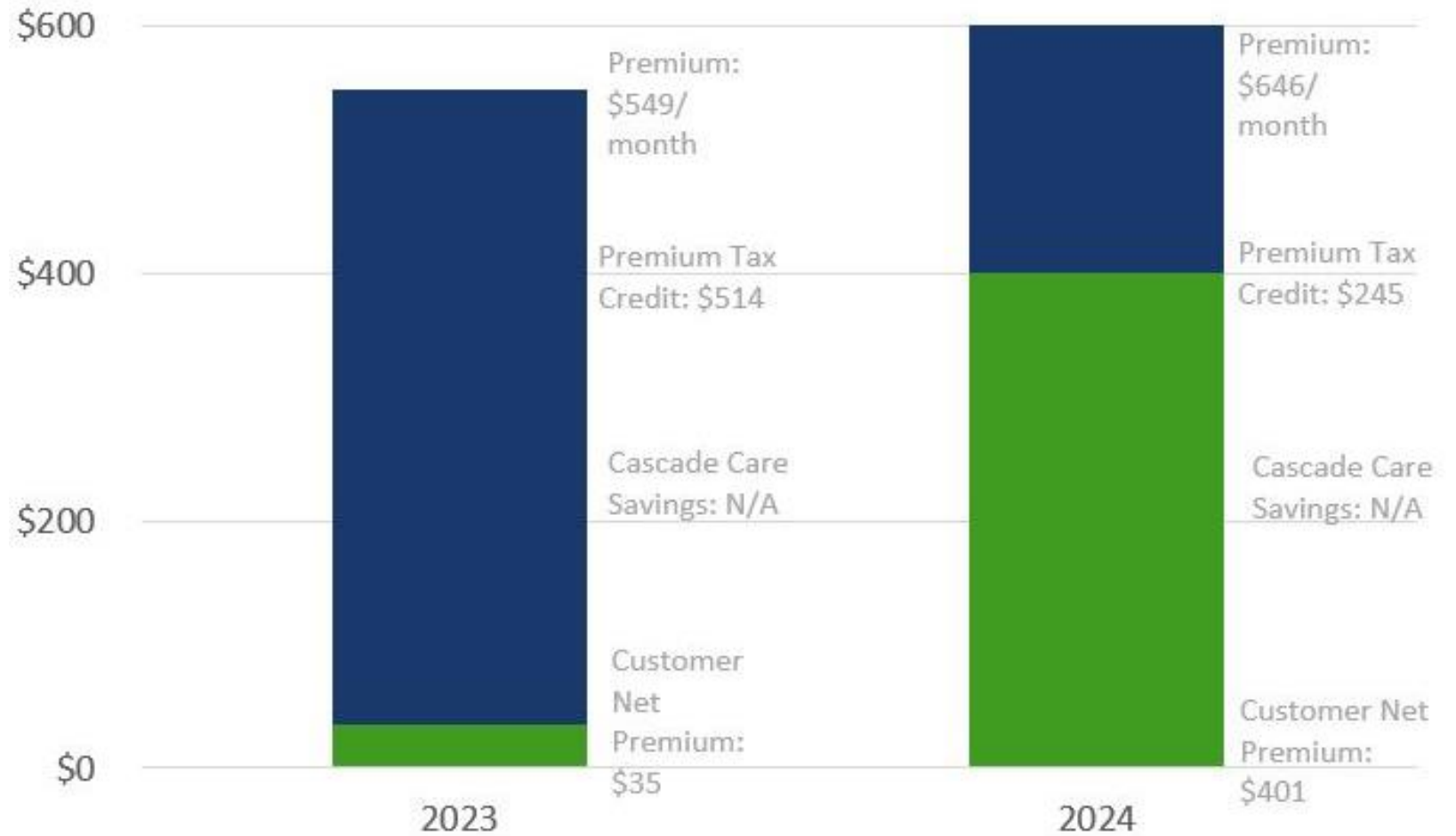
- WA relative price: 174% of Medicare.
- Exchange customer relative price: 210% of Medicare.



# Customer Buying Power Eroded



A 45-year-old Aberdeen customer who is eligible for federal subsidies **pays \$366 more a month** for a Premera non-Cascade Bronze plan if he doesn't switch.



# Exchange Affordability Action Plan

## 1. Cascade Care – a central affordability initiative

- Standard Plans
- Public Option
- State Premium Subsidy

## 2. Price transparency and Exchange claims analysis

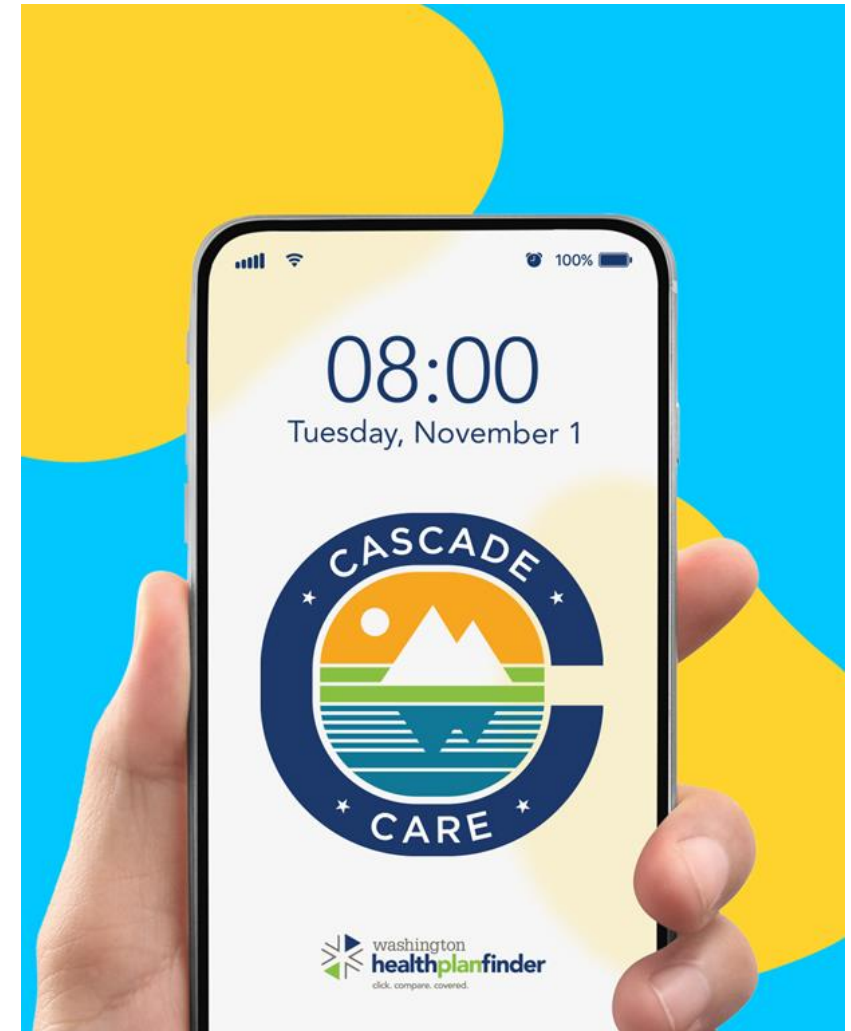
- HBE is a member of WA Health Care Cost Transparency Board
- RAND hospital pricing study
- UCLA research partnership on public option (underway)

## 3. Expand federal premium assistance

- Maintain \$200 million additional premium assistance through Inflation Reduction Act (*currently expires in 2026*)

## 4. Partner with Medicaid and Employers

- Washington Health Alliance and PGBH
- Incent high quality care that improves health and reduces overall costs; Focus: Advanced primary care





# Cascade Care Plans in 2024

- Cascade Care plans offer lower deductibles and **more benefits** before the deductible.
  - Average \$900 lower deductible in Cascade Silver plan.
- Cascade Care plans are the **lowest-cost** silver plans in 32 counties.
  - Public option plans lowest in 31 counties.
- Cascade Care plans available in **all counties**.
  - Public option plans are available in 37 counties, up from 34 counties in 2023.



**2 in 3**

Washington Healthplanfinder QHP customers are enrolled in Cascade Care plans

**55,000+**

Washington Healthplanfinder customers have lowered their monthly premiums with Cascade Care Savings

**14%**

Lower premiums before subsidies in public option plans, on average, compared to non-Cascade plan premiums

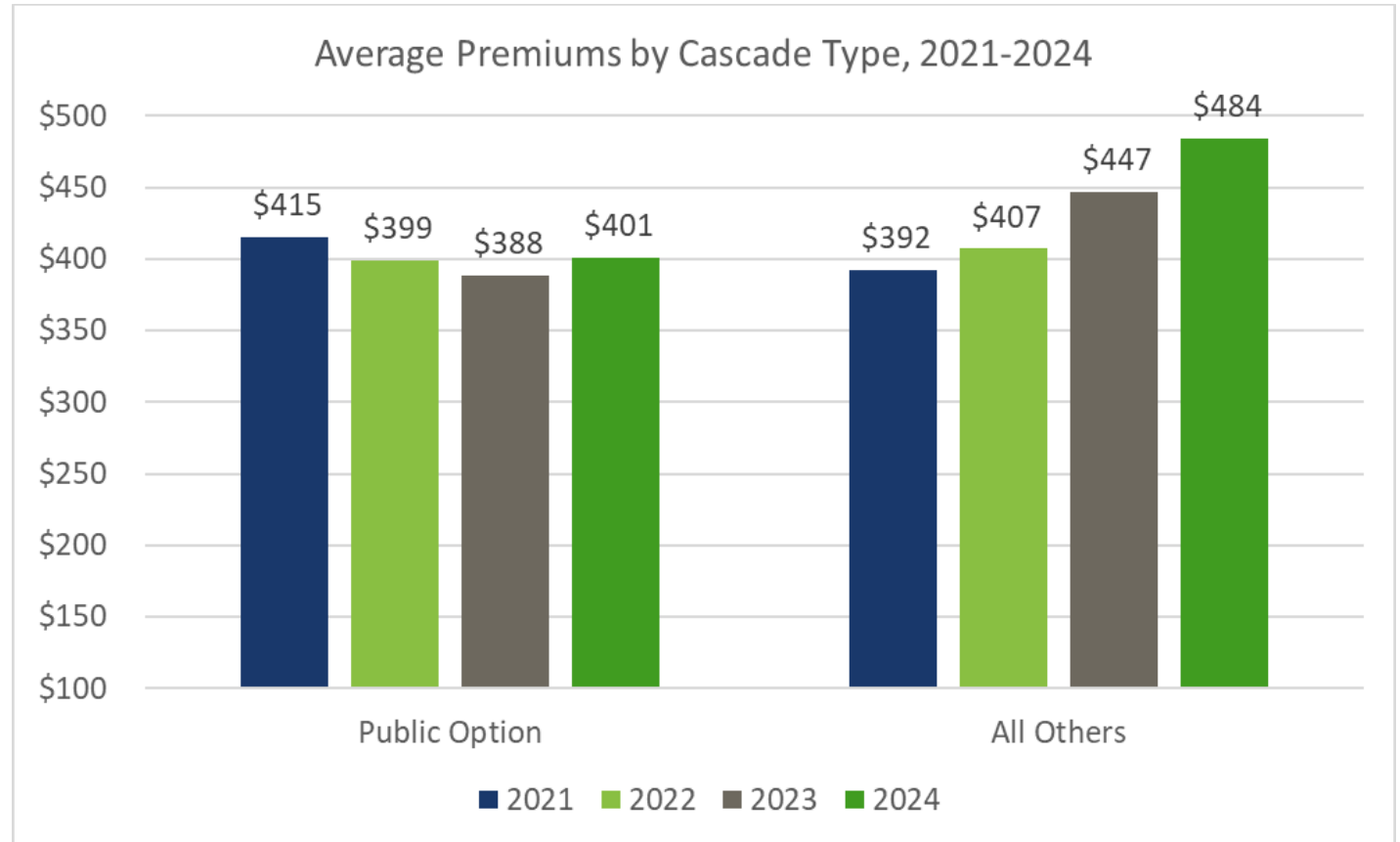
*Data as of 5/2023*

# Cascade Care Public Option Plan Rate Increases Smaller for a Second Year in a Row

Average Rate Increases by Plan Type

Plan Type	Last Year	This Year	2022-2024
Cascade Public Option	-3%	3%	0.5%
All Others	10%	8%	19%

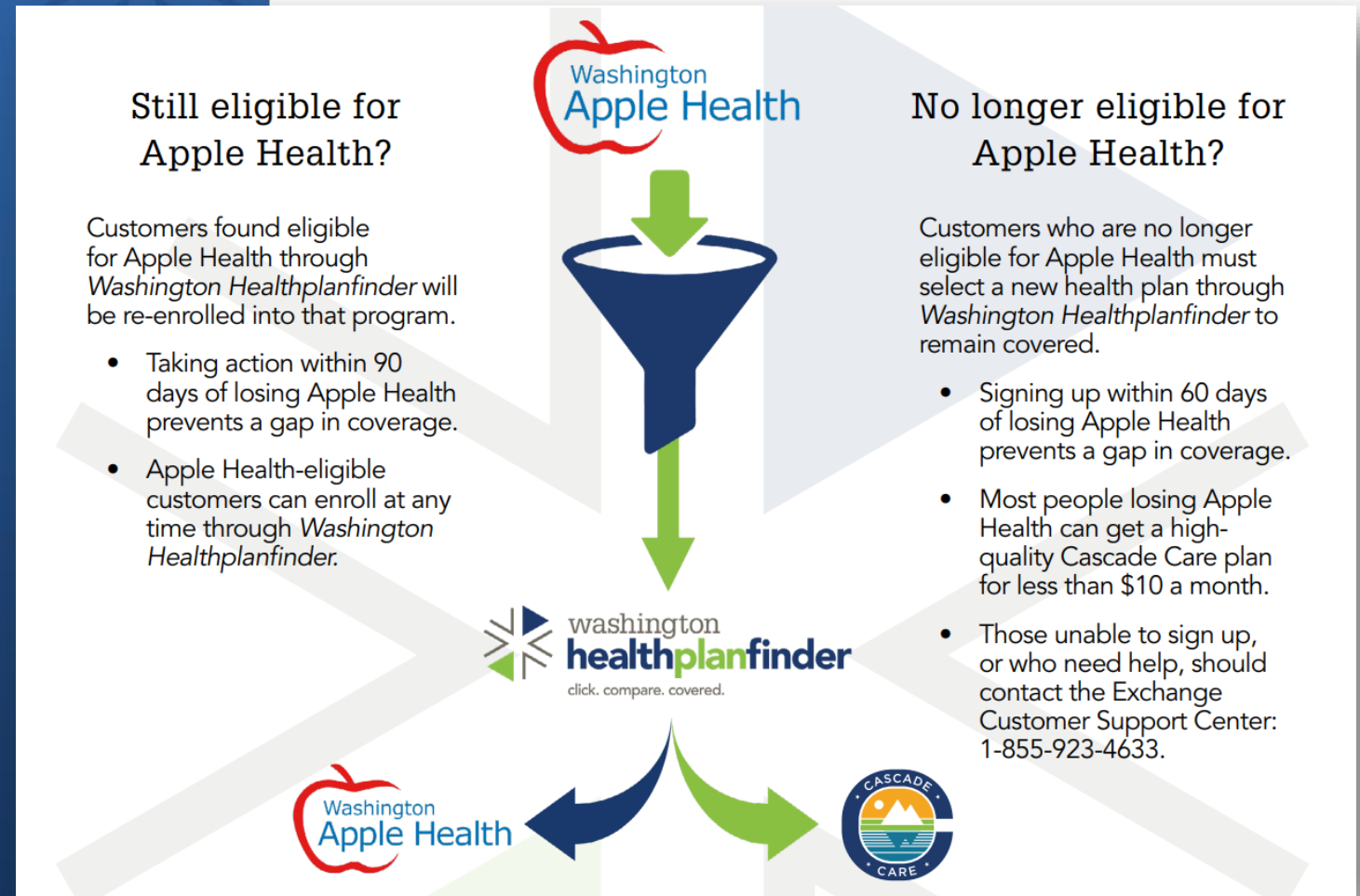
Average Premiums by Cascade Type, 2021-2024



Rates are for a 40-year-old non-smoker, inclusive of all counties and are not weighted for enrollment; 2024 rates are proposed rates before any available state or federal subsidy

# Medicaid Redetermination Action via *Washington Healthplanfinder*

- Washington State Health Care Authority, the Exchange, carrier and outreach partners are reaching out to customers before they lose Apple Health coverage, to encourage them to take needed actions.
- Customers have up to 60-90 days after they lose Apple Health coverage to take action and avoid a gap in coverage.
- Integrated platform serves both Apple Health and Qualified Health Plan (QHP) customers.



# Medicaid Redetermination: *WA Healthplanfinder* Midpoint Progress Check

## Connecting customers to coverage

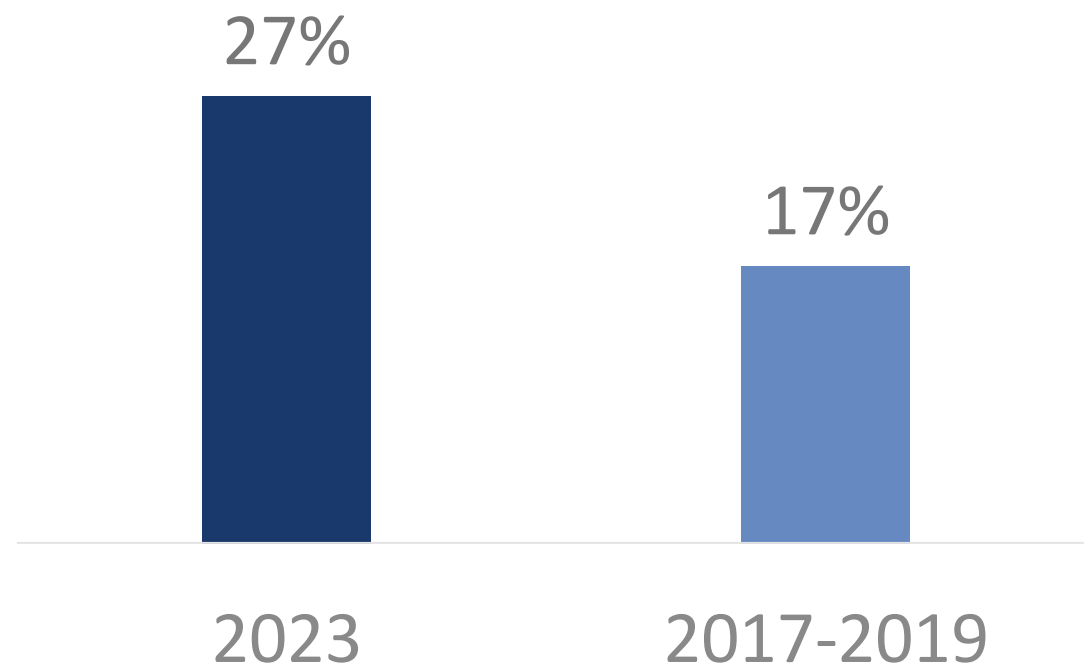
- 107,000 of those who lost Apple Health from April 1 through Aug. 31 have regained coverage through *Washington Healthplanfinder*
- 90% of those who returned to Apple Health or transitioned to QHP coverage had no gap in coverage.

## Historically high uptake among QHP eligible customers

- Eligible Customers selecting a QHP following the end of their Apple Health coverage is nearly 60% higher than in years before the public health emergency

[10.4.2023 Washington Health Benefit Exchange MedRed Fall 2023 Data Snapshot.pdf \(wahbexchange.org\)](#)

## Percentage of eligible customers selecting a QHP following Apple Health coverage end



# What is Behind the Successful Coverage Transition

Integrated platform for Apple Health and QHP keeps people in coverage

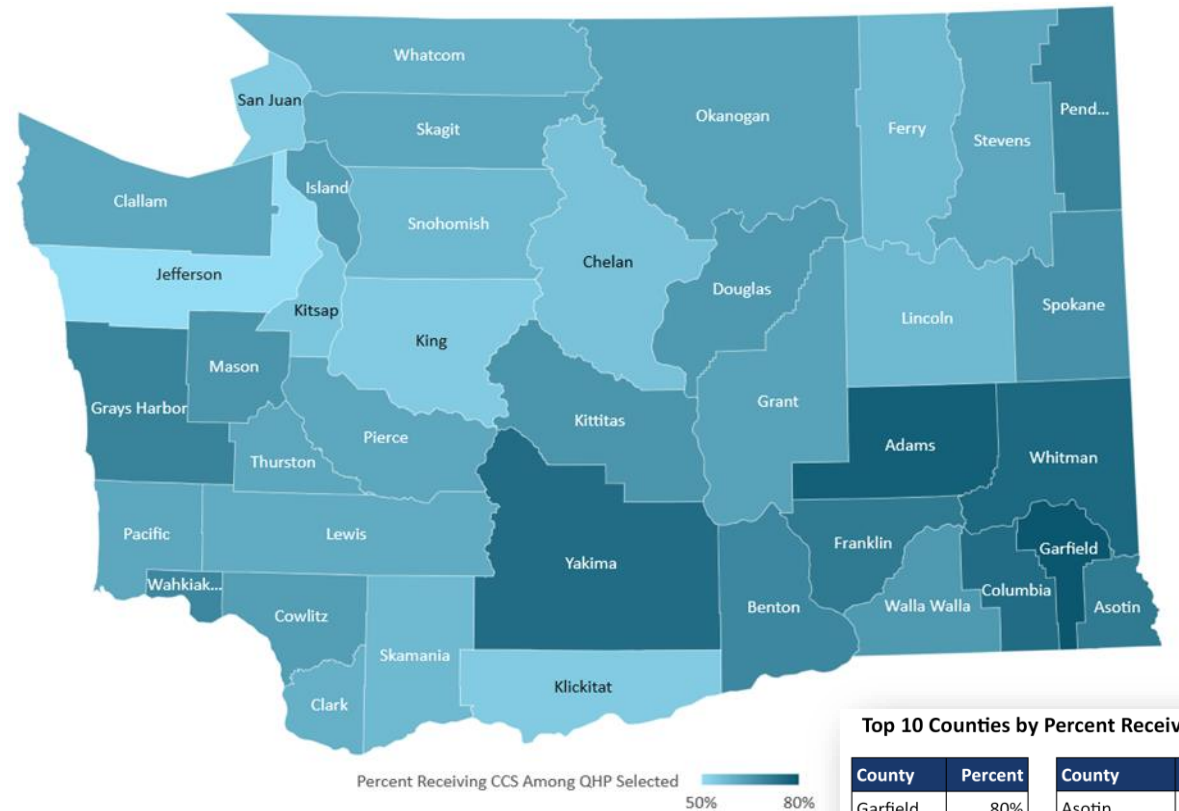
Federal and state premium subsidies help customers transition from Apple Health to QHPs

- 87% are receiving federal subsidies to reduce cost of coverage
- Over 60% are receiving Cascade Care Savings (state subsidies for those <250% FPL).
  - 61% of those receiving CCS pay premiums of \$25/month or less

Outreach generating significant increases in call center and website activity

- *Washington Healthplanfinder* web traffic up 50% compared to August – April 2022
- Call Center volume up 50%
- Grassroots assister network of over 3,000 brokers, navigators and Tribal assisters across the state

Cascade Care Savings helps former Apple Health customers

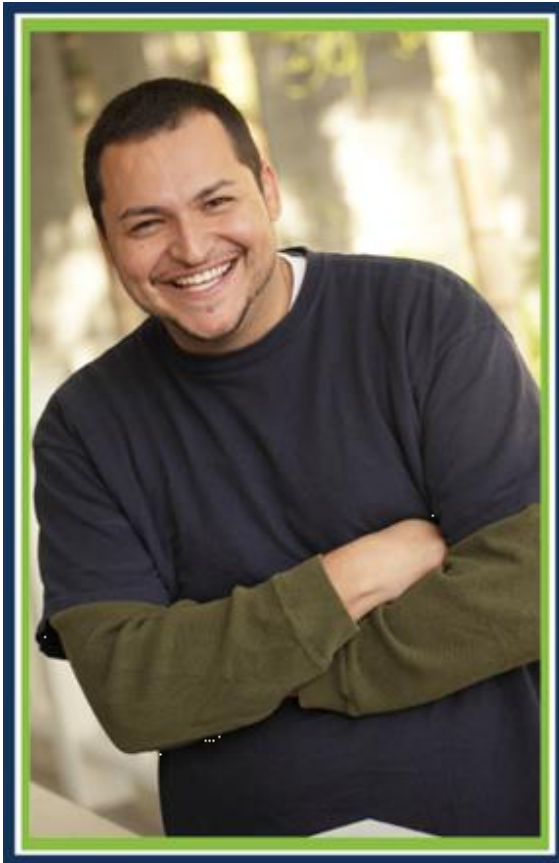


Top 10 Counties by Percent Receiving CCS

County	Percent	County	Percent
Garfield	80%	Asotin	72%
Adams	78%	Franklin	72%
Whitman	76%	Grays Harbor	70%
Columbia	75%	Pend Oreille	70%
Yakima	75%	Benton	69%

# Cascade Care Supports Customer Transitions to Marketplace

A 37-year-old Spokane Valley resident makes \$20,400 a year. They were on an Apple Health and enrolled in Coordinated Care Public Option plan when their eligibility was redetermined.



2024 Public Option Silver Cost Sharing Reduction (CSR) Plan	Customer Out-of-Pocket Costs
Total Premium	\$372
APTC	\$371
Cascade Care Savings	\$1
<b>Net Premium</b>	<b>\$0</b>
Deductible	\$0
Primary Care Visits (4)	\$12
Generic Medication Annual Supply (12 fills)	\$60
<b>Total customer out-of-pocket costs in 2024</b>	<b>\$72 (compared to \$0 on Apple Health)</b>

# Upcoming Coverage Expansions through *Washington Healthplanfinder*



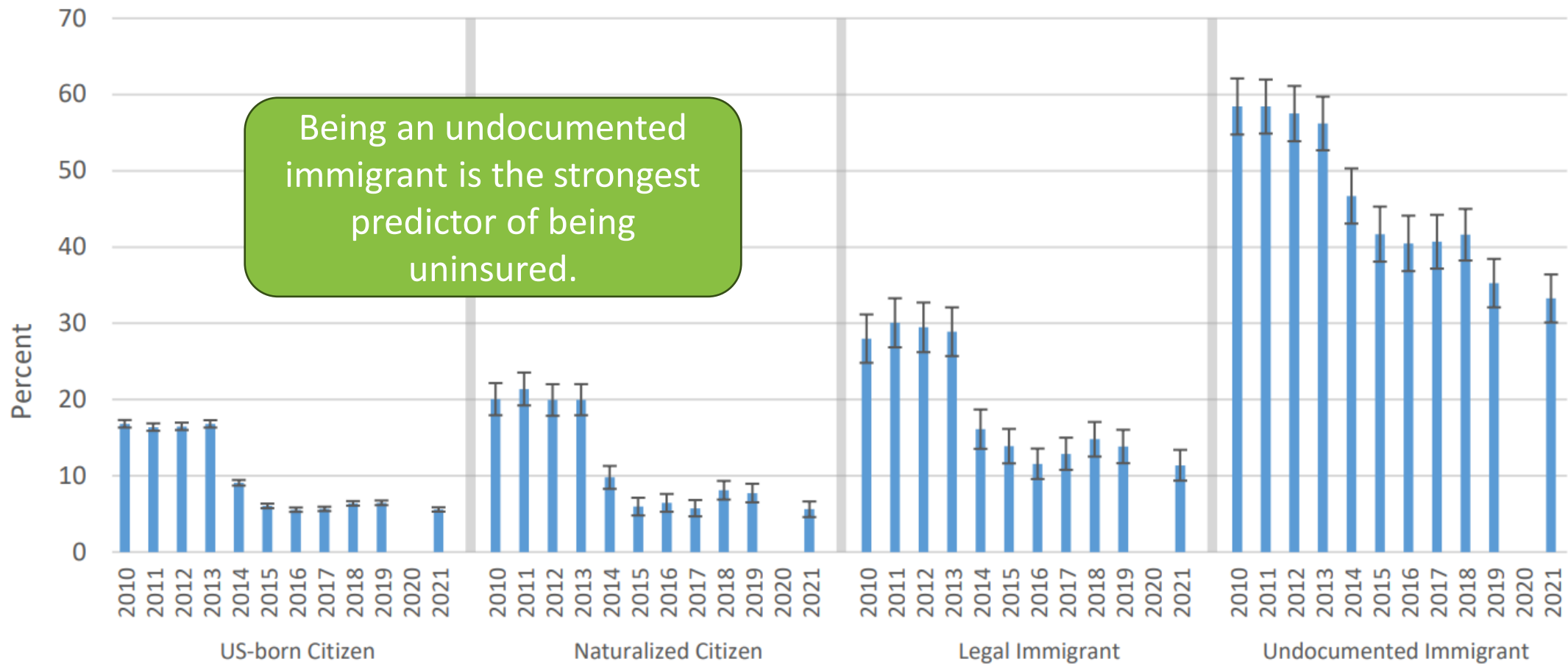
Nov. 1, 2023



July 1, 2024

# Who is Uninsured in Washington?

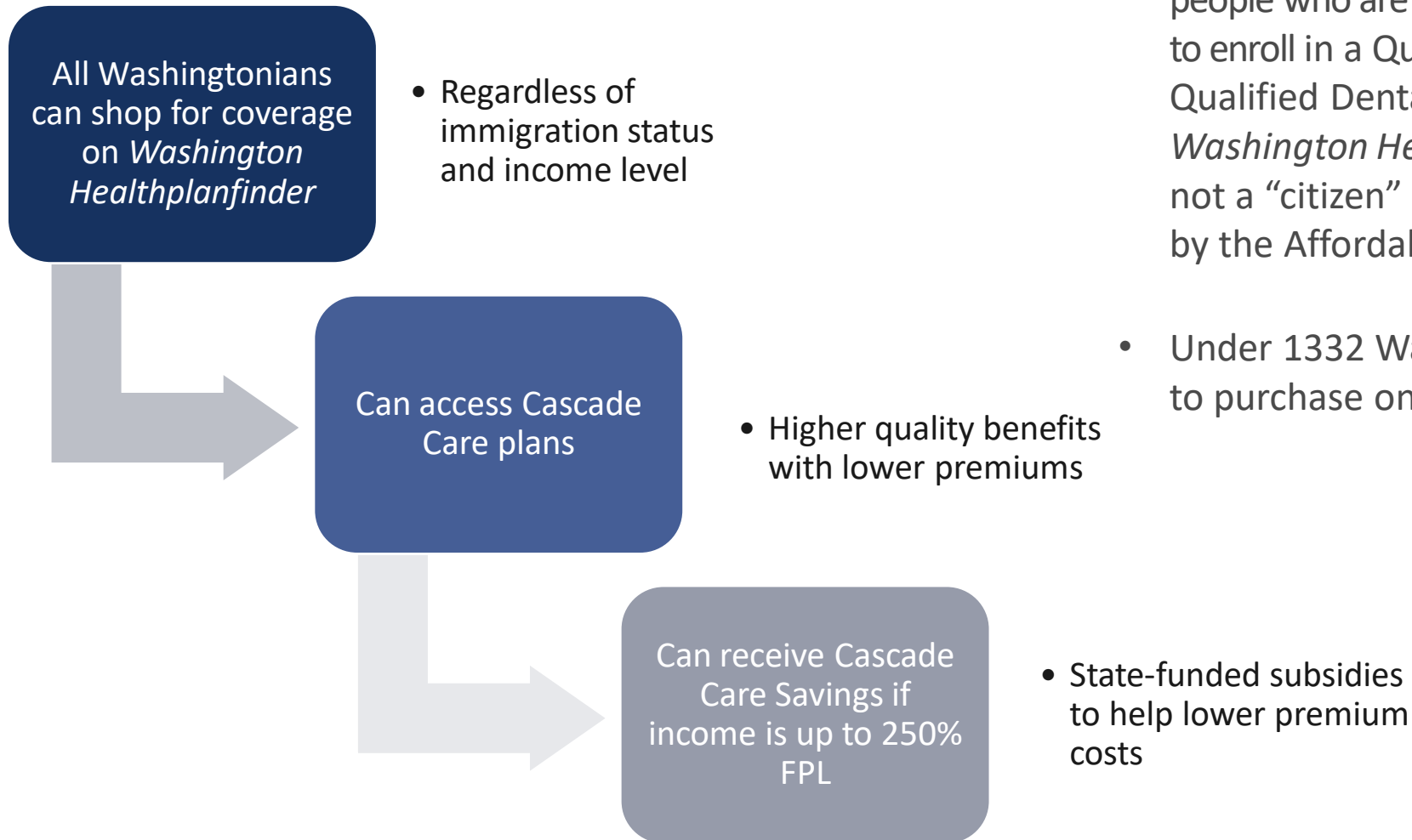
Figure 2. Percentage uninsured in population age 18-64 by immigration status: 2010-21, Washington



Data Source: Office of Financial Management Research Brief No. 112 (August 2023), Washington's non-citizen immigrant population continued to experience disparities in health coverage available at: <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief112.pdf>



# Starting November 1, 2023



- Since the launch of the Exchange in 2013, people who are undocumented have not been able to enroll in a Qualified Health Plan (QHP) or Qualified Dental Plan (QDP) through *Washington Healthplanfinder* because they are not a “citizen” or “lawfully present” as defined by the Affordable Care Act (ACA).
- Under 1332 Waiver, all Washingtonians eligible to purchase on the Exchange

# Top Reported Access Barriers



# Health Literacy & Language Access

- **Materials emphasize education**
  - What is health insurance coverage & why is it important?
  - Where do you access health insurance coverage?
  - Where can you find enrollment assistance in your own language?
- **Creating outreach materials that are translated and trans-created into the following languages:**
  - Russian
  - Spanish
  - Vietnamese
  - Chinese
- **Creating information in multiple mediums/formats (videos, print, digital, artwork)**
- **Supporting community-based outreach**
  - Additional funding being provided directly to Community-Based Organizations (CBOs) to assist with outreach to impacted population.

**What is health insurance?**  
Health insurance is an agreement you make with an insurance company. The insurance company agrees to pay for some or all of your medical expenses in exchange for your monthly payment (premium).

**What health insurance plans are available?**  
There are three levels of health insurance plans available through Washington Healthplanfinder:  
**Bronze**  
If you are healthy and don't go to the doctor often or use prescription drugs...

**How do I sign up/enroll?**  
Call 1-855-923-4633  
TTY/TDD: 1-855-627-9604  
Help in over 200 languages.  
Visit landing page url  
Connect  
Schedule an appointment with a trusted resource in your community.  
Find a health care navigator or broker to help you online at [wahealthplanfinder.org](http://wahealthplanfinder.org) and click on the Get Support button.

**Medical Care Costs**  
Health care in the United States is expensive. The cost of care for a surprise injury, major illness, and even regular doctor visits can be hard to pay without health insurance.

**Medical Bill Examples**  
You get sick and need medical care. Your medical bill is \$5,000.  
The medical bill example below shows what you would pay without health insurance and with health insurance.

Without insurance example	
Medical Costs:	\$5,000
<b>Total You Will Pay:</b>	<b>\$5,000</b>

With insurance example	
Medical Costs:	\$5,000
Insurance Pays:	\$3,500
You Pay (out-of-pocket)	
Deductible:	\$1,500
Copay:	\$20
Co-insurance:	\$480
<b>Total You Will Pay:</b>	<b>\$1,500</b>

**Why buy health insurance?**  
Health insurance helps pay the cost of health care whether you use it to stay healthy or use it when you are sick.

**How much does it cost?**  
The cost of buying health insurance depends on your income, the size of your household and where you live.  
You may qualify for Cascade Care Savings, which means the state will pay for part of your health insurance. If you qualify, the amount you pay for health care out of pocket will be less.

**Health Insurance Open to Everyone!**  
Everyone who lives in Washington state can buy health and dental insurance through Washington Healthplanfinder.  
All immigration statuses welcome!  
This program is for all, regardless of documentation.

**Your safety is important to us:**

- Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.
- Your personal information is not used for immigration enforcement purposes.
- Information about your immigration status is used only to determine what health insurance plans you are eligible to buy.

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# State Subsidies Support More Affordable Access

2024 Renton customer previously ineligible for QHP coverage

Ambetter Cascade Select Silver	2024 Amount
Premium	\$382
Cascade Care Savings	\$215*
Net Premium	\$167

- 35-year-old customer.
- Their annual income of \$24,588 makes them eligible for state subsidies.
- Enrolled in a Coordinated Care Silver Public Option plan.



\*Illustrative number. 2024 Cascade Care Savings amounts not finalized.

# Next Steps: Legislative Reports

Legislative reports due by December 1, 2023

## Public Option Impacts

- Exchange report about the impact of public option on hospital financial sustainability.
- Health Care Cost Transparency Board report about the impact of public option on consumers.
- Based on above analyses, Exchange recommendations to the Legislature about how to address public option financial or other issues.

## Offering Only Cascade Care Plans

- Analyze impact to Exchange customers of offering only Cascade Care (standard & public option) plans on the Exchange starting in 2025.

## 1332 Waiver Pass Through Study

- Assess waiver amendment(s) to capture federal pass-through funding to support affordability programs, focusing on methods being used in other states that could be most readily leveraged in Washington.





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# Legislative Direction to Date



## 2019: Cascade Care 1.0

- Cascade Care is created, providing new coverage options available through *Washington Healthplanfinder*:
  - **Standard Plans** (Cascade) designed by HBE to have the same benefit design & lower cost sharing for easy comparison and better value.
  - **Public Option Plans** (Cascade Select) standard plans procured by HCA that include additional quality, value, and provider reimbursement expectations.
- The Exchange is directed to develop a plan to implement a state premium assistance program and analyze the impact of offering only standard plans beginning in 2025.

## 2021: Cascade Care 2.0

- Improvements are made to Cascade Care by:
  - Limiting the number of non-Cascade plans carriers could offer on the Exchange.
  - Requiring public option participation by hospital systems participating in other public programs.
- The Exchange is directed to establish a state premium assistance program (Cascade Care Savings) in 2023, with an initial annual funding level of \$50 million.
- The Exchange is directed to explore coverage solutions for individuals without a federally recognized immigration status (1332 Waiver) beginning in 2024.

## 2023 Session

- Cascade Care Savings funding is sustained at \$50 million annually, with an additional \$5 million annually to provide subsidies to new customers under the 1332 Waiver.
- The Exchange is directed to conduct a study on how the 1332 Waiver could be amended to generate federal pass-through funding to support Exchange affordability programs.

# Free Enrollment Assistance Available Statewide

To connect with an **Assister**, visit [wahealthplanfinder.org](http://wahealthplanfinder.org) and click “Help Center.”  
From here, you can search for a navigator or broker in your community

To connect with the **Washington Healthplanfinder Customer Support Center**,  
call: 1-855-923-4633; TTY: 855-627-9604 (language assistance available in 200+ languages)



750+ Navigators &  
Certified Application  
Counselors



90+ Tribal Assisters



2000+ Certified  
Producers



10 Enrollment Centers



# Helpful Links

## QHP/QDP Expansion

- [1332 Waiver Information](#)

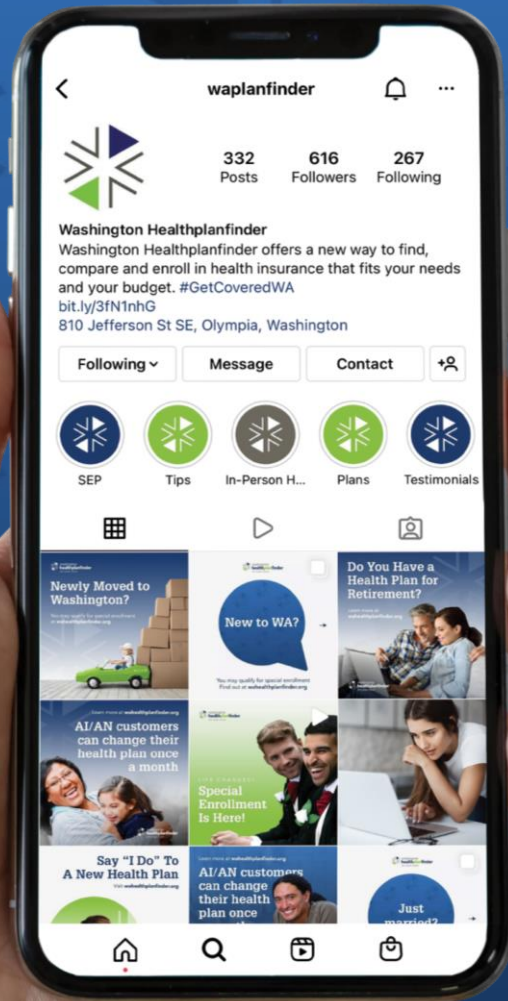
## WAH Expansion

- [hca.wa.gov/ah-expansion](http://hca.wa.gov/ah-expansion)

## Assister Service Areas

- [Get Help Enrolling – Navigator Lead Organizations and Enrollment Centers](#)





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