First Friday Forum

Kelly Aaron (she/her)
Navigator Support Manager

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washington healthbenefitexchange
powering washington healthplanfinder

Open Enrollment 11: Record-High Plan Selection

- **A record 273,000 Washingtonians** signed up for health insurance coverage.
- About **52,000 new customers** gained coverage through *Washington Healthplanfinder.*

The key drivers of high enrollment include the Medicaid unwind and the availability of enhanced federal and state subsidies.

Immigrant Health Coverage

2,200 individuals newly accessed Qualified Health Plan coverage on *Washington Healthplanfinder*.

These new customers are not eligible for federal subsidies though do qualify for the state premium subsidy, Cascade Care Savings.

The Exchange partnered with our statewide network of enrollment assisters and community organizations to conduct culturally-responsive outreach and education to these new customers.

Next Step: The Exchange is working closely with the Health Care Authority (HCA) to support the launch of a Medicaid-like program, Apple Health Expansion, in July 2024.

Open Enrollment by the Numbers

More than 70% of customers are in a standard plan (Cascade Care).

- 137,000 customers are in a standard plan, the highest enrollment in the history of the Exchange.
- 63,000 customers are in a public option plan, doubled from 2023.

More than 80% of customers are receiving state or federal subsidies.

- Over 94,000 customers are receiving state premium subsidies (Cascade Care Savings), including 22,000 new* customers.
- Over 210,000 customers are receiving enhanced federal premium subsidies.

Subsidies have been essential in maintaining coverage for those losing access to Washington Apple Health (Medicaid).

- 41,000 customers who lost Apple Health now have a QHP.
- 95% of customers who selected a QHP after losing access to Apple Health are receiving state and federal subsidies

For more data and charts, access the 2024 Open Enrollment Preview Report.

Medicaid Unwind: Keeping People Covered

The majority of Washingtonians have had their Apple Health eligibility redetermined.

- More than 1.5 million out of 2 million Apple Health customers had their eligibility redetermined from April 1 through November 30.
- One-third of those who have lost coverage have regained coverage through *Washington Healthplanfinder* (WAH/QHP).
- Federal and state premium subsidies are helping customers transition from Apple Health to QHP coverage.
- Those transitioning to QHPs are younger and more racially and ethnically diverse than existing customers.

2024 Supplemental State Legislative Session

Make Equity Gains

Immigrant Health Coverage, Cascade Care Savings

- Sustain Cascade Care Savings state subsidy level through 2025
- Support HCA in implementing the upcoming Apple Health Expansion for all Washingtonians regardless of citizenship status

Support Continuous Coverage

Responsive call center, date-driven outreach

- Funding to account for higher than anticipated call volume related to Medicaid redeterminations
- Funding to continue best practices to transition people from Medicaid (Apple Health) to Qualified Health Plans

Maintain *Washington Healthplanfinder*

Stable, high performing and secure

- Funding for security and disaster recovery
- Funding to address backlog system changes to improve customer experience
- Funding to maintain operational costs for eligibility verification (ACES), software costs

Simplify Plan Choice

Support HB 2361/ SB 6258

- Support legislation to fully standardize the Exchange market
- Improve customer experience by increasing affordability and allowing consumers to make more informed decisions.

Drive Affordability

Support bills to increase oversight and accountability

- Support effective approaches to lower health care costs and improve price transparency
- The Exchange is supporting and monitoring bills that seek to address underlying health costs

HB 2361: https://app.leg.wa.gov/billsummary?BillNumber=2361&Year=2023&Initiative=false

At the direction of the Legislature, Washington Health Benefit Exchange (Exchange) started offering standard plans (marketed as Cascade Care plans) through *Washington Healthplanfinder* in 2021.

Offering only standard plans, which have the same benefit and cost-sharing structure across carriers, would help customers make "apples-to-apples" comparisons between plans, allowing them to make clear choices based on premium, network and quality.

Standard plans are the highest value plans available to Exchange customers. Over 70% of customers are in standard plans.

- Deductibles are significantly lower than non-standard plans (average nearly $1,000 lower).
- Coverage with a low copay for more services before the deductible is met — including primary care visits, mental health services and generic prescriptions.
- Allow customers to maximize available federal and state subsidies to make coverage more affordable.

If you have questions or would like further information about the bill, please contact our Government Affairs Director Joan Altman at: joan.altman@wahbexchange.org.

Direct Email Communications

Binder Payment

Federal Tax Information

Apple Health Renewal/Termination

Cascade Care Savings

Cascade Care Savings Special Enrollment Period

Eligible individuals and families can enroll outside of open enrollment if they meet requirements for the Cascade Care Savings special enrollment period.

Individuals that qualify are given this benefit automatically, after they submit their application. The **Shop Plans** button will be available on their Dashboard to shop for plans.

Customers may qualify for this special enrollment period if:

- **They have household income up to 250% federal poverty level**
- **They are not <u>already</u> enrolled in a Silver or Gold Cascade Care plan**
- **They do not qualify for Apple Health (Medicaid)**

Note: American Indian/Alaska Native individuals may enroll in any metal level plan to access Cascade Care Savings.

Loss of Apple Health – Verification Documents Missing

All individuals losing Apple Health (Medicaid) and otherwise eligible to enroll in a Qualified Health Plan (QHP) will be eligible for a special enrollment period (SEP) up to 60 days before and for 60 days after the loss of coverage.

This includes individuals losing their coverage for failure to provide verifying documents.

Response Required: Apple Health Request for Information

Dear

We are requesting information to verify eligibility for Apple Health.

Individual name	Information needed	Documents due by
All Household Members	Household Income	05/24/2023

If you have questions about this letter or need more time to provide this information, call the Health Care Authority (HCA) at **1-855-682-0798**.

If we do not receive this information by the due date, you or other individuals in your household could lose or be denied coverage.

Washington Apple Health Termination

Dear

Your Washington Apple Health coverage for the individuals listed below will end on 10/31/2023.

Name	Reason
	You didn't give us the information we asked for.
	You didn't give us the information we asked for.
	You didn't give us the information we asked for.
	You didn't give us the information we asked for.

On 05/08/2023 , we asked you to give us:

Proof of your household income and deductions for at least the last 60 days.

This information was due by 5/24/2023

Because we did not get this information, we cannot determine if you may be eligible for future coverage.

How Can You Help Your Client?

1. Review your client's correspondence in their Message Center
2. Report a Change and update affected household member(s) to 'seeking coverage'
3. Resubmit the application and review updated eligibility results
4. If your client is pending Apple Health or conditionally eligible for a Qualified Health Plan (QHP), help them understand what documents are required
5. If eligible for a QHP and they are still within their 60-day SEP period, help your client report Loss of Apple Health as their qualifying life event

If they are outside of their 60-day SEP window or you need assistance, please reach out to your line of support for next steps.

Addressing Health Care Disparities

The Exchange seeks to improve health equity for all Qualified Health Plan (QHP) customers. Enrollee race and ethnicity data are essential to ensure quality health care and coverage access for all individuals.

Please help us monitor and address health disparities by entering **demographic data** in your client's HPF application.

DEMOGRAPHICS

Why we collect this - We use this information to help improve health equity and increase access to health care for all individuals. The information you provide will not prevent your ability to enroll in a health plan.

Are you of Hispanic, Latino, or Spanish origin?

Select an option

What is your race?

Select all boxes that apply

Are you an American Indian or Alaska Native? *

Yes | No

Winter Training

Available January 29 – February 29

- Qualifying Life Events and Special Enrollment Periods
- Conditional Eligibility Verification (CEV)
- Taxes and *Washington Healthplanfinder*

➢ Courses for Winter training have been condensed. Access full training decks on the Resources page in LMS.

➢ No training required for Role 1 Navigators.

Training must be completed by February 29, 2024 to retain access to *Washington Healthplanfinder*.

Questions?

Kelly Aaron, Navigator Support Manager
kelly.aaron@wahbexchange.org

General Questions:
Navigator@wahbexchange.org

Washington Healthplanfinder and LMS Account and Access and Certification Questions:
Navigator.lms@wahbexchange.org

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