First Friday Forum

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washington healthbenefitexchange
powering washington healthplanfinder

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

Additionally, the House has approved a bill to bring back the Child Care Premium Assistance Program for child care workers; awaiting Senate approval.

Immigrant Health Coverage (IHC) Toplines

2,200 Customers Enrolled in a Qualified Health Plan (QHP)

- Average monthly net premium $210
- Households up to 250% of the federal poverty level eligible for up to $250 Cascade Care Savings per member per month

24,000 Customers Applied for QHP Coverage Overall

- 16,200 (67%) of those that applied are income eligible for upcoming Apple Health Expansion (<139% FPL)
- Affordability is a likely barrier, as more than 95% of IHC applicants are under 250% FPL

IHC customers by federal poverty level (FPL)

FPL	IHC Customers		Existing QHP
<139%	1222	55%	6%
139-150%	75	3%	6%
151-200%	354	16%	21%
201-250%	281	13%	15%
251-300%	40	2%	9%
301-400%	54	2%	13%
< 401%	61	3%	15%
Did not Report	118	5%	15%
Total	2205	100%	100%

By Geography

The expansion has helped 2,200 IHC customers get coverage in 33 of Washington's 39 counties.

The highest number of IHC customers are from King, Snohomish, Pierce, Yakima and Skagit counties.

Chart illustrates only counties with 10 or more IHC customers.

IHC customers by county

County	IHC Customers
KING	721
SNOHOMISH	349
PIERCE	339
YAKIMA	164
SKAGIT	104
FRANKLIN	60
CLARK	59
SPOKANE	56
THURSTON	56
BENTON	49
GRANT	41
KITSAP	31
GRAYS HARBOR	25
LEWIS	23
CHELAN	15
CLALLAM	15
COWLITZ	14
ADAMS	12
KITTITAS	11
WALLA WALLA	10

By Race

IHC customers are more diverse than the overall QHP population. Among those reporting race, 15% of IHC customers report being White, compared to 50% of the overall QHP customers (IHC customers are also much more likely to select 'other' when reporting race).

Race	IHC Customers	Existing QHP
American Indian/ Alaska Native	0%	1%
Asian	7%	18%
Black/African American	8%	4%
Hawaiian	0%	0%
Multi-Race	4%	1%
Other	55%	5%
Pacific Islander	1%	1%
White	25%	70%

Graphic and chart exclude ~900 IHC customers and ~74k QHP customers who did not report race.

By Ethnicity

Among those reporting ethnicity, 79% of IHC customers report being Hispanic, compared to only 14% of the overall QHP population.

Ethnicity	IHC Customers	Existing QHP
Hispanic	79%	14%
Not Hispanic	21%	86%

Graphic and chart exclude ~400 IHC customers and ~121k QHP customers who did not report ethnicity.

By Age & Sex

IHC customers are significantly younger than the overall QHP population – with 93% under the age of 55, compared to 69% overall.

Age Group	IHC Customers	Existing QHP
0-34	41%	33%
35-54	52%	36%
55+	7%	31%
Total	100%	100%

Sex	IHC Customers	Existing QHP
Male	47%	47%
Female	53%	53%
Total	100%	100%

Language Assistance

The top three languages among IHC customers are Spanish, Portuguese and Chinese.

Language assistance is provided by Assisters, multilingual and bilingual Customer Service Representatives at the Customer Support Center, and through telephonic interpretation that supports more than 240 languages.

Chart displays requests for language assistance made through *Washington Healthplanfinder* application.

IHC Customer Language Requests

Language	Interpretation	Translation
Spanish	966	1025
Portuguese	106	103
Chinese	12	14

Additional languages with fewer than 10 requests include Albanian; Amharic; Arabic; Cambodian (Khmer); Dari; French; French Creole; Hindi; Korean; Punjabi; Russian; Somali; Swahili; Thai; Tigrigna; Ukrainian; and Vietnamese.

Enrollment Assistance

About 67% of IHC customers are partnered to a Navigator and/or Broker in *Washington Healthplanfinder*.

IHC customers by partnership status

Assister Type	IHC Customers	Percent
Navigator	1017	46%
Broker	341	15%
Navigator & Broker	128	6%
Neither	719	33%
Total	2205	100%

By Metal Levels & Carrier

IHC customers by metal level

IHC customers by carrier

Carrier	IHC Customers
Coordinated Care Corporation	903
CHPW	732
Molina	267
Lifewise WA	121
Regence BlueShield	68
Kaiser WA	29
Regence BlueCross BlueShield of OR	33
BridgeSpan	17
UnitedHeathcare of OR	17
Kaiser Northwest	11
Premera	11
PacificSource	<10

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Education & Outreach Campaign

Join us at First Friday Forum in April to learn about the great work led by The Vida Agency and Community-Based Organizations throughout the state to support Immigrant Health Coverage implementation.

Presenter: **Marcela Diaz**, ESJ Director

Campaign Key Goals

Build awareness and trust of *Washington Healthplanfinder* within immigrant communities across Washington State who have not previously engaged with the system.

Build awareness and trust around the assister network within immigrant communities across Washington State.

Build healthcare and health insurance literacy within immigrant communities across Washington State who have not engaged with the system.

Questions?

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