First Friday Forum

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washington healthbenefitexchange
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Immigrant Health Coverage

Applicants <139% FPL

Immigrant Health Coverage (IHC) <139% FPL

24,000

Applied through *Washington Healthplanfinder*

95%

Of IHC Applicants are under **250%** FPL

16,200

68% of Applicants have income below **139%** FPL

67%

Of IHC Applicants under **139%** FPL are partnered with a Navigator

Data as of week January 18, 2024

Applicants by Federal Poverty Level

Overall, about a **quarter of the approximately 100,000 people who are uninsured and undocumented** in Washington state have applied for health coverage through *Washington Healthplanfinder* since Nov. 1, 2023, when coverage was expanded for 2024.

IHC applicants by federal poverty level (FPL)

FPL	IHC Applicants	WA Undocumented Population	Percent of WA Undocumented Population who Applied
<139%	16,222	35,226	16%
139-150%	760	3,104	1%
151-200%	2,577	14,948	3%
201-250%	1,561	14,951	2%
251-300%	685	9,306	1%
301-400%	511	9,540	1%
401-500%	164	3,746	0%
500% +	127	6,885	0%
NOT REPORTED	1,379	830	1%
Total	**23,986**	**98,536**	**24%**

By Geography

IHC applicants under **139%** FPL are from **35 of Washington's 39 counties**.

The highest number of IHC applicants with incomes below **139%** FPL are from King, Yakima, Snohomish, Pierce and Skagit counties.

IHC applicants <139% FPL by county

County	IHC Applicants
Adams	285
Asotin	<10
Benton	621
Chelan	200
Clallam	74
Clark	685
Columbia	-
Cowlitz	98
Douglas	159
Ferry	<10
Franklin	605
Garfield	-
Grant	674
Grays Harbor	171
Island	34
Jefferson	19
King	4,914
Kitsap	276
Kittitas	37
Klickitat	22

County	IHC Applicants
Lewis	140
Lincoln	<10
Mason	211
Okanogan	142
Pacific	31
Pend Oreille	<10
Pierce	1,389
San Juan	31
Skagit	725
Skamania	-
Snohomish	1,525
Spokane	235
Stevens	<10
Thurston	240
Wahkiakum	-
Walla Walla	126
Whatcom	165
Whitman	32
Yakima	2,340
Total	**16,222**

By Race

Among IHC applicants under **139%** FPL, over **76%** report being non-White.

Race	IHC Applicants
American Indian/Alaska Native	0%
Asian	3%
Black/African American	5%
Hawaiian	0%
Multi-race	6%
Pacific Islander	2%
White	24%
Other	60%
Total	100%

Graphic and chart exclude ~**7,300** IHC applicants who did not report race.

By Ethnicity

Among IHC applicants under **139%** FPL, over **90%** report being Hispanic.

Ethnicity	IHC Applicants
Hispanic	90%
Not Hispanic	10%

Graphic and chart exclude ~**3,460** IHC applicants who did not report ethnicity.

By Age & Sex

About **87%** of IHC applicants under **139%** FPL are under the age of **55**.

IHC Applicants <**139%** FPL by Age

Age	IHC Applicants
0-34	31%
35-54	56%
55+	13%

*Note: Graphic and chart include **550** IHC applicants who reported to be 65 years and older.*

IHC Applicants <**139%** FPL by Sex Assigned at Birth

Sex assigned at birth	IHC Applicants
Male	40%
Female	60%
Total	**100%**

Language Assistance

The top languages among IHC applicants under **139% FPL** are **Spanish, Portuguese, French, Somali, Chinese, Korean, Albanian, Romanian, Russian, Arabic, Tigrigna, and Punjabi**.

Chart (at right) displays languages with **10** or more requests through the online *Washington Healthplanfinder* application.

Language assistance is also provided by assisters, multilingual and bilingual Customer Service Representatives at the Customer Support Center, and through telephonic interpretation that supports more than **200** languages.

IHC applicants <139% FPL by preferred language

Language	Written	Spoken
Albanian	24	<10
Arabic	21	13
Chinese	48	52
French	79	79
Korean	25	26
Portuguese	214	217
Punjabi	10	10
Romanian	22	18
Russian	21	23
Somali	50	48
Spanish	8,975	9,823
Tigrigna	20	18
Other	37	38

Additional languages with fewer than **10** requests include: ***Amharic; Bengali; Cambodian (Khmer); Dari; Dutch; Farsi; Finnish; French Creole; Haitian-Creole; Hindi; Japanese; Laotian; Oromo; Pashto; Quechua; Samoan; Swahili; Swedish; Thai; Tongan; Turkish; Ukrainian; and Vietnamese***.

Enrollment Assistance

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

IHC applicants <139% FPL by partnership status

Assister Type	IHC Applicants	Percent
Navigator	9,055	56%
Broker	995	6%
Both	817	5%
Neither	5,355	33%
Total	**16,222**	**100%**

Spring Enrollment Report 2024

QHP and QDP data includes enrollees with health insurance during February 2024 who made their first payment as of **March 31st, 2024**

Apple Health data as of **02/29/2024**

Percent of Residents covered by County (<65 Years)

Nearly 1 in 3 Washingtonians (<65) are covered by *Washington Healthplanfinder*

Number of QHP Enrollees and Carriers by County

Top 10 Counties by Enrollees

County	Enrollees
King	88,494
Snohomish	24,976
Pierce	23,802
Clark	18,728
Spokane	16,604
Whatcom	11,361
Kitsap	8,285
Thurston	7,910
Benton	5,090
Yakima	4,972

QHP Enrollment Numbers by Race & Ethnicity

~Approximate figures based on those reported~

Average Net Premium for QHP Enrollees

Subsidized plans are saving customers on average **$420** on monthly premiums

Cascade Care Plan Enrollees

Cascade Care Plan Enrollees

Dark navy reflects standard plans ~ light blue reflects standard – public option plans ~ gray reflects non-standardized plans.

Number of QDP Enrollees by County

Qualified Dental Plan Enrollees

Top 10 Counties

County	Enrollees
King	27,124
Snohomish	6,938
Pierce	6,096
Clark	4,807
Spokane	4,062
Whatcom	2,935
Kitsap	2,506
Thurston	2,175
Benton	1,172
Skagit	1,115

By Plan Type

Number of Apple Health Enrollees by County

Apple Health Enrollment numbers by Age

Apple Health Enrollment numbers by Carrier

Apple Health Enrollment Numbers by Race & Ethnicity

~Approximate figures based on those reported~

Enrollment by Subsidy Status

81% of QHP customers are receiving state and/or federal subsidies to help with their monthly premiums

Average Monthly Net Premium by Subsidy Status

Net and Gross Premium for All Cascade Care Savings Recipients by FPL

The almost **90,00** people receiving Cascade Care Savings save an average of **$514** per member per month in federal and state subsidies, for an average net premium of **$68**.

QHP Enrollees with Cascade Care Savings

Top 10 Counties

County	Enrollees
King	26,999
Snohomish	9,116
Pierce	8,811
Spokane	7,004
Clark	6,463
Whatcom	3,920
Thurston	2,920
Yakima	2,723
Kitsap	2,637
Benton	2,144

Cascade Care Savings saw strong growth in **2024**, with continued heavy enrollment in Eastern Washington. On average, **38%** of enrollees received Cascade Care Savings.

Cascade Care Plan Enrollees

73% of qualified health plan customers are in a Cascade Care plan for **2024**, up from **63%** in **2023**.

82% of new QHP customers enrolled in a Cascade Care Plan for **2024**, up from **80%** in **2023**.

Federal Premium Subsidy

Top 10 Counties

County	Percent
Cowlitz	89%
Pend Oreille	89%
Pacific	88%
Ferry	88%
Lewis	88%
Grays Harbor	87%
Clark	87%
Douglas	87%
Okanogan	87%
Mason	86%

On average, **79%** of *Washington Healthplanfinder* QHP customers are eligible for federal subsidies, called advance premium tax credits (APTC), which help pay for their monthly premiums.

QHP Enrollee's Partnered with an Assister by County

Assister Percentages

46% of households are partnered with an Assister

Top Ten Languages Requested (QHP)

Spanish was the most requested language, followed by **Chinese**, **Vietnamese**, and **Russian**.

Top Ten Languages Requested (Apple Health)

Spanish was the most requested language, followed by **Russian**, **Ukrainian**, and **Vietnamese**.

Enrollment Reports Pages and Links

- The Enrollment Reports and Data page has reports that reflect the number of people who have signed up for coverage.

- Enrollments are not final until payment is received by the insurance carriers. Numbers will adjust based on payment status to carriers and changes made by carriers.

- For the Year **2024**, the following reports are available:
  - ❑ 2024 Spring Enrollment Report
  - ❑ Immigrant Health Coverage: Washington Healthplanfinder Applicants <139% FPL (April 2024)
  - ❑ Immigrant Health Coverage: Qualified Health Plan Expansion Data Snapshot (February 2024)
  - ❑ Keeping People Covered During the Medicaid Unwind: Data Snapshot Report (January 2024)
  - ❑ 2024 Open Enrollment Preview Report

Enrollment Page Link:
https://www.wahbexchange.org/about-the-exchange/reports-data/enrollment-reports-data/

For more information about these reports, contact:

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View reports on our Enrollment Reports & Data page: **https://www.wahbexchange.org/about-the-exchange/reports-data/enrollment-reports-data/**

Apple Health Expansion

Qualified Health Plan Transition to Apple Health Expansion

Individuals enrolled in a qualified health plan (QHP) that are eligible for Apple Health Expansion will be automatically transitioned to Apple Health effective **July 1, 2024**.

- The transition from qualified health plan to Apple Health Expansion will take place **Mid-June**.
- In order to be auto-transitioned, customers must not have their coverage canceled (for non-payment or otherwise).

Customers who are Eligible for a One-Time Automatic Transition to Apple Health Expansion

Total Transitioning from other Programs into AHE	
Apple Health for Kids – Turning 19 in June or July	258
After-Pregnancy Coverage	842
Emergency Services (AEM)	446
Extended Foster Care Kids	50
Qualified Health Plans at 138% FPL	1200
Total Transitioning from other Programs into Classic AHE	
Qualified Health Plans at 138% FPL and aged 65+	18
Emergency Services (AEM)	126
Current enrollment cap is 13,000. Numbers are estimates and subject to change.	

How to Locate a Notice on Broker/Navigator Dashboard

If you've requested copies of your clients' notices, you can locate the **Important Information** notice in your **Message Center**. Select 'View More' from your dashboard to open the Message Center. Select **Important Information** from the 'Notice Type' drop down. Review the notices sent **mid-May** to identify clients that are enrolled in a QHP and are eligible for transition into Apple Health Expansion effective **July 1**.

Apple Health Expansion Initial Enrollment Date

June 20

Customers can come into *Washington Healthplanfinder* on **June 20** to determine their eligibility for Apple Health Expansion and enroll in the program.

Apple Health Expansion Resources

Apple Health Expansion Page:
https://www.hca.wa.gov/about-hca/programs-and-initiatives/apple-health-medicaid/apple-health-expansion

Apple Health Expansion Customer Page:
https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/apple-health-expansion

Apple Health Expansion Eligibility Flyer:
https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-expansion-coming-july-2024.pdf

Apple Health Expansion FAQs:
https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-expansion-internal-talking-points.pdf

Visit HCA's **Forms and Publications** page for materials in additional languages.

Additional Updates

Spring Training
June 3 – July 1
All Roles

- Privacy and Security Awareness
- User Access Agreement
- Assister Roles and Responsibilities
- Apple Health Expansion

Assisters must complete training by **July 1, 2024** to retain access to *Washington Healthplanfinder*.

Language Resource Page

- Language support is available in over **200** languages.

- Customers can do the following from this page:
  - ❑Request Translated Materials
  - ❑Have assistance with filing an Appeal
  - ❑Access Language Identification Cards
  - ❑Connect with an Assister

Language Resource Page link

https://www.wahealthplanfinder.org/us/en/tools-and-resources/how-to/language-support.html

Language ID Cards

Language ID Cards are now available for language assistance.

Language Resource Page Screenshot

We have **27** languages available for translation of this page through selection on the side toolbar.

Get Language Support

My preferred language is...

- English
- American Sign Language
- አማርኛ - Amharic
- العربية - Arabic
- 简体中文 - Chinese (Simplified)
- 繁體中文 - Chinese (Traditional)
- دری - Dari
- فارسی - Farsi
- Français - French
- Deutsch - German
- हिन्दी - Hindi
- 日本語 - Japanese
- ภาษาเขมร - Cambodian (Khmer)
- 한국어 - Korean
- ພາສາລາວ - Lao
- Afaan Oromoo - Oromo

English and American Sign Language (ASL)

How to Get Language Support

Everyone has a right to information in their preferred language. If you need interpretation or translation services, please contact our Customer Support Center at 1-855-923-4633 and ask for support in your preferred language. Help is available in over 200 languages.

You can also request free translated materials when you apply for health insurance through *Washington Healthplanfinder*.

Customer Support Center

Phone: 1-855-923-4633

TTY/TDD: 1-855-627-9604

Monday–Friday: 7:30 a.m.–5:30 p.m.

Connect with an Assister

Need help with your application? Assisters across the state are available to help both in-person and virtually. These services are most often free.

Thank You

We greatly appreciate the commitment to the

customers you serve and the dedication you have

shown through your assistance and collaboration with the Exchange. We value your hard work and are honored to work alongside you to serve Washingtonians seeking access to healthcare.

We would like to give special acknowledgment to navigators with five- and 10-year service awards — your achievement has been transformative for countless people who now have access to healthcare.

The Navigator Team

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Questions?

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