


Washington Health Benefit Exchange

Employee Benefits Planning Association
Education Program • December 11, 2014

Presented by
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The Affordable Care Act

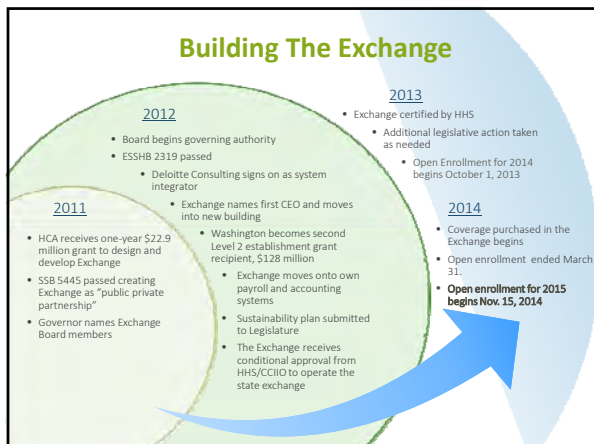
- Changes to private insurance, including...
 - Young adults on parents' policies up to age 26
 - Prohibit annual and lifetime monetary caps
 - Minimum spending on medical care (medical loss ratio)
- Expands coverage
 - Individual Mandate – Minimum Essential Coverage
 - Expands Medicaid to 138%* of FPL
 - Large employer responsibility requirement
 - Exchanges for individuals and small businesses, with premium tax credits and cost sharing reductions

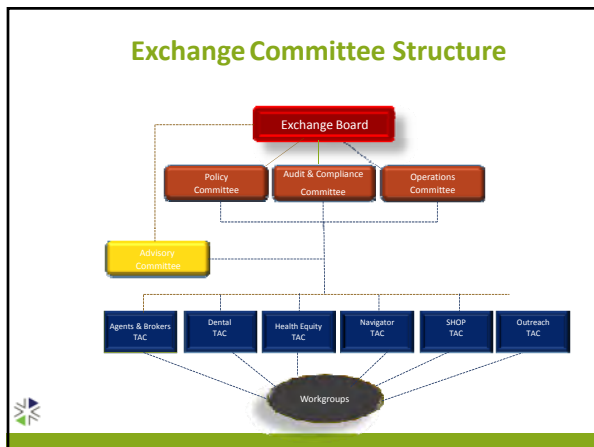


Overview of the Exchange

- Created as a “public private partnership separate and distinct from the state” in legislation in 2011
- Governed by 11 member, bipartisan Board
- Responsible for the development of *Washington Healthplanfinder*
 - Deloitte is system integrator
- 17 critical system interfaces (carriers, state agencies, HUB)
- Blended funding source beginning 2015; Legislative appropriation for spending authority







Exchange Board Members

Eleven-member, bi-partisan board assumed authority on March 15, 2012

Ron Sims – Chair, Retired Deputy Secretary for the U.S. Department of Housing and Urban Development

William Baldwin – Partner, The Partners Group

Donald Conant – General Manager, Valley Nut & Bolt, Assistant Professor

Melanie Curtice – Partner, Stael Rives LLP

Ben Danielson – Medical Director, Odessa Brown

Phil Dyer – Senior VP, Kibble & Prentice, and Former Legislator

Teresa Mosqueda – Legislative & Policy Director, Washington Labor Council

Bill Hinkle – Executive Director, Rental Housing Association and former state legislator

Hiroshi Nakano – CEO South Sound Neurosurgery

***Commissioner Mike Kreidler** – Insurance Commissioner

***Dorothy Teeter** – HCA Director

* non voting, ex officio

The Exchange Board Goals

- **Increase access** to affordable health plans.
- Organize a **transparent and accountable insurance market** -- to facilitate consumer choice.
- Provide an **efficient, accurate and customer-friendly** eligibility determination process.
- Enhance health plan **competition** on value -- price, access, quality, service, and innovation.



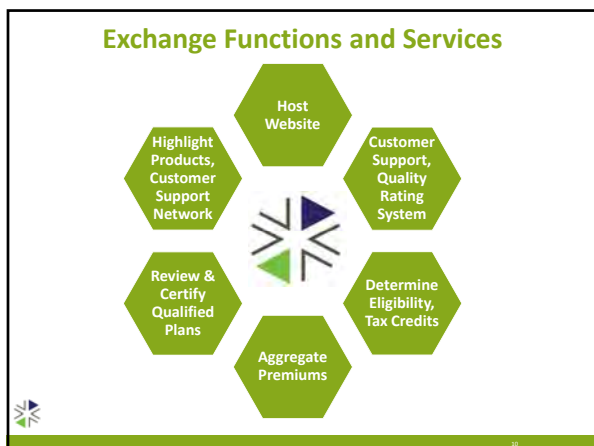
Exchange Value Proposition

Consumers	Public
✓ "No wrong door" – Unprecedented access to plans, programs and support	✓ Reduction in uninsured/under-insured and uncompensated care
✓ Certified QHPs with essential health benefits	✓ Enhanced population wellness and ability of most vulnerable to access affordable coverage
✓ Trusted information and customer assistance	✓ Better informed consumers
✓ Ability to compare and purchase plans	✓ Competitive insurance marketplace
✓ Access to federal tax credits and cost-sharing reductions	✓ Potential to drive medical costs down over time

Washington Healthplanfinder Basics

- **Single online application** for health care coverage
 - Washington Apple Health (Medicaid)
 - Qualified Health Plan Options
- **Tax credits** available for individuals 138%-400% of FPL
- **Cost-sharing reductions** available for <250% of FPL
- **Small Business Health Options** and access to tax credits for businesses up to 50 employees through Washington Healthplanfinder Business



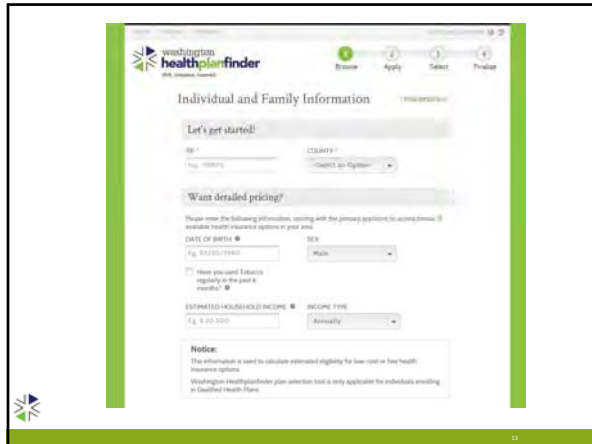


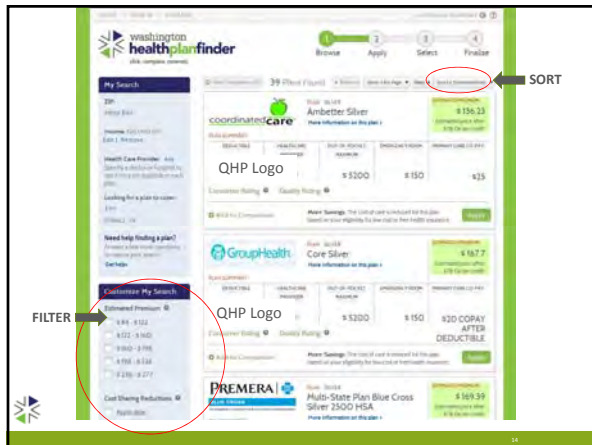
Deloitte Washington Healthplanfinder Version 1.0 Overview

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www.wahealthplanfinder.org

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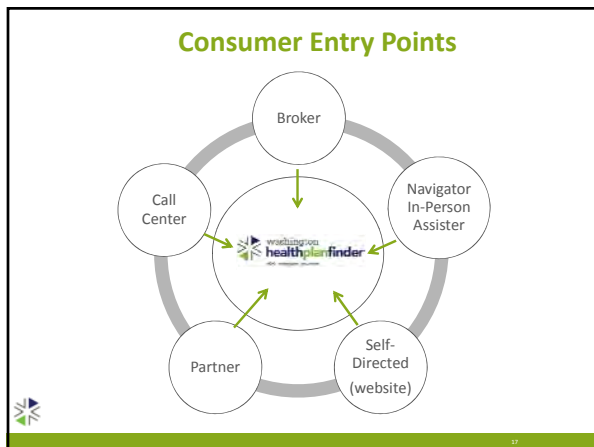


Qualified Health Plans

- **Metal tiers** of actuarial value (Bronze, Silver, Gold, Platinum) as well as catastrophic
- **10 Essential Health Benefits**
- **Healthplanfinder Decision Support Tools**
 - Sort: Orders plan options
 - Filter: Displays/hides plan options
 - Wizard: Questionnaire that applies filters
 - Search for your HC Provider/Hospital
 - Compare Plans: View up to three plans side-by-side


Individual vs. Small Business Exchange

<p style="text-align: center;">Individual Exchange </p> <p>Who: - Individuals who are not on public or employer-sponsored plans</p> <p>What: - Access to QHPs, federal subsidies through APTC and CSR, and referrals to alternative options (e.g., Washington Apple Health)</p> <p>When: - Open enrollment period is open for Qualified Health Plans. Rolling enrollment for Washington Apple Health.</p>	<p style="text-align: center;">Business Exchange </p> <p>Who: - Small businesses with up to 50 employees</p> <p>What: - Employee access to employer-sponsored plans with increased choice - Employer ability to define contributions and access to small business tax credits</p> <p>When: - Rolling enrollment for employer groups; open and special enrollment periods for employees</p>
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Customer Support Center

- Faneuil selected as call center vendor in March 2013
 - Spokane selected as facility location
 - Overflow staff available for high-peak times
 - Assistance available in 170+ languages
- Call Center staff with nearly 500 CSRs during open enrollment
 - Volumes last year were much higher than anticipated
- Current wait times are minimal




In-Person Assisters & Outreach Partners

- Ten Lead Organizations chosen to oversee in-person assistance in specified geographic regions
- More than 350 IPA organizations statewide
 - 8 statewide Outreach Partners
 - 5 Tribal Projects
 - More than 1,900 trained and certified IPAs
- \$7.5 million in grant funds allocated toward IPAs



Registered Brokers

- Nearly 2,500 registered brokers statewide
 - Only individuals who may recommend a specific QHP to a customer
- Compensated by insurance carriers
- Monthly webinar training for new producers, ongoing webinar help sessions
- Training for open enrollment began in September
- Resources
 - Producer email inbox: producer@wahbexchange.org



First Open Enrollment: 1 Million Enrolled

Total Enrollments:

- QHP enrollments (paid): 164,000
- Total enrollments including those new to Medicaid: 587,000
- Total enrollments including Medicaid renewals: **1 million +**

Website traffic and call center:

- Unique visitors: 1.7 million
- Accounts created: 600,000
- Call Volumes (through March): 194,213



Enrollment Summary

Through October 31:

- Total QHPs: 139,700 (note: some attrition due to nonpayment, churn onto Medicaid, or voluntary disenrollment)
- About 14% of QHP enrollments are not receiving any tax credits
- 23% of enrollments ages 18-34
- 34% of enrollments age 55-64
- 54% of enrollees choosing silver plans



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Keys to Success

- System management
 - Good vendor partnerships
 - Strong independent QA and IV&V
 - Scope management
 - Early decisions (e.g., anonymous browsing, system integrator)
- Early bipartisan support
 - Leadership of elected officials, legislation, grants
 - Bipartisan Board
- Collaboration of key state agencies
- Key stakeholder engagement
- Public-private partnership
- Strong marketing and outreach, engaged community partners



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Marketing Campaign

- Integrated mix of advertising, public relations, marketing and grassroots outreach
- Partnership with strategic communications firm GMMB
- Campaign examples:
 - Mall enrollment events
 - Live Nation partnership
 - Univision partnership
 - KING 5 health literacy partnership
 - Ad campaign



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2014 ADVERTISING & OUTREACH CAMPAIGN

IT'S ABOUT TIME YOU GOT HEALTH INSURANCE.

healthplanfinder

Washington healthplanfinder

Univision SEATTLE-KUNS

Statewide Media Coverage

the Stranger

THE SPOKESMAN-REVIEW

SEATTLE TIMES

GeekWire

KUOW.ORG

Digital Journal BUSINESS JOURNAL

WSDN 12.30M

KPIU 88.5

Kitsap Sun

KING5.com

YAKIMA HERALD

npr

THE NEWS TRIBUNE

UNIVISION SEATTLE-KUNS

Kitsap Peninsula Business Journal

KNDU 25

KNDO 23

KOMO NEWS RADIO 1000 92.7

DAILY SUN NEWS

THE BELLINGHAM HERALD

Tri-City Herald

The Columbian

760 KGW NEWS TALK

eSiete Dias

KGy AM-1240

First Year: Challenges & Lessons Learned

- Early issues - Chokepoints vs. overall capacity
- Testing the system: limited time, real world environment
- Understanding Call Center volume
- Activating the IPAs, Producers, Partners, etc.
- Frequency of updates and communications
- We didn't know what we didn't know
- What does steady state look like?
- Infrastructure development, clean financial audit

Anticipated Funding - 2015

- All state-based exchanges required to be self-sustaining in 2015
 - Operation costs through 2014 are fully funded by Federal Grants
- Pursuant to ESHB 1947, the following funding sources are available to the Exchange during 2015:
 - WSHIP has been directed to deposit \$20.838M into an Exchange Account in 2014
 - Qualified Health and Dental Plans Insurance Carrier premium taxes collected during 2015 (current tax)
 - QHP/QDP Issuer (carrier) assessments
- Up to \$40 million total annual appropriation – budget appropriation to be discussed during legislative session



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Moving Forward – Operational Excellence

Going from a development to operational environment.

Technical & Operational

- ✓ Addressing immediate site fixes
- ✓ Ongoing website augmentation
- ✓ Future enhancements, e.g., Medicaid shopping and adult dental
- ✓ Optimizing the customer experience
- ✓ Washington Healthplanfinder Business

Policy & Governance

- ✓ Financial sustainability
- ✓ Board strategic planning



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Resources

www.wahealthplanfinder.org

www.wahbexchange.org

1-855-WAFINDER (1-855-923-4633)

TTY/TTD for Deaf : 1-855-627-9604

info@wahbexchange.org



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