

# Washington Health Benefit Exchange: 1332 Waiver

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# Today's Topics

**I. Washington Health Benefit Exchange (Exchange) Background**

**II. 1332 Waiver Overview**

**III. 2024 Outcomes (to date)**

**IV. Questions**



# **I. Exchange Background**

# Introduction

- Under the Affordable Care Act, Washington state expanded Medicaid up to 138% FPL and established a state-based marketplace
- Washington is one of 19 state-based marketplaces
- Washington is among just a handful of state-based marketplaces that have a streamlined application for both Medicaid and individual market coverage

**Source:**

*State Health Insurance Marketplace Types, 2024:* <https://www.kff.org/health-reform/state-indicator/state-health-insurance-marketplace-types/>



# Introduction

**Washington Health Benefit Exchange** (Exchange) was first established by the Legislature in 2011 as a public-private partnership

- ▶ State-based marketplace
- ▶ Governed by bipartisan Board nominated by the Legislature
- ▶ Funding appropriated by the Legislature

# Introduction

The Exchange operates [Washington Healthplanfinder](#), the state's integrated online health-insurance marketplace, a Spokane Valley based customer support center, and a statewide community-based assister network



Over 2 million people – 1 out of every 4 – Washingtonians use [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) to find coverage and access financial help that lowers health care costs

- ~2M Apple Health (Medicaid) customers
- ~250k Qualified Health Plan (QHP) customers

*Washington Healthplanfinder* connects Washington residents to available financial assistance

- Apple Health (Medicaid) programs
- Federal premium subsidies
- State premium subsidies (new in 2023)

# Recent Legislative Directives

Cascade Care is the Exchange's primary affordability initiative, and aims to increase the availability of quality, affordable health coverage on the individual market.

Jan. '21

- Implement standard and public option plans

Jan. '23

- Implement state premium subsidy

Jan. '24

- Expand populations who can shop and buy coverage via Section 1332 Waiver

# Cascade Care is the Exchange's Primary Affordability Initiative

- All **standard plans** (marketed as Cascade Care plans) have the same benefits and cost-sharing structure regardless of the insurance company, making it easier for customers to make apples-to-apples comparisons. Standard plans lower customer costs, so they pay less at the doctor's office.
- **Public option plans** are standard plans selected by the Health Care Authority (state Medicaid agency) and intended to be the most affordable QHPs. Public option plans have standard benefit design and must meet higher quality standards and state-defined reimbursement rates for providers.
- A **state subsidy** (marketed as Cascade Care Savings) lowers customers premiums through state-funded premium assistance. Customers up to 250% FPL can access Silver and Gold standard plans (including public option) for less.



# Significant Reduction in Statewide Uninsured Rate Since Exchange Launch

**Source:**

OFM Health Care Research  
Center (Brief  
No.114): <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief114.pdf>

# Washington Health Coverage Landscape - 2021

Individual market coverage is a small but important segment of the coverage landscape, relied on by people who:

- Are uninsured
- Lose Apple Health or employer-based coverage
- Work for small businesses unable to provide health insurance
- Are self-employed, participate in the gig economy, work seasonally, and,
- Do not yet qualify for Medicare.

**Source:**

OFM Health Care Research Center (Brief No.114): <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief114.pdf>

# Who is Uninsured in Washington?

Being an undocumented immigrant is the strongest predictor of being uninsured.

See "Percentage uninsured in population 18-64 by immigration status: 2010-2021, Washington", [Office of Financial Management Health Care Research Center](#)



## **II. 1332 Waiver Overview**

# Washington's Section 1332 Waiver Application Goals

- Enable all Washingtonians to shop for health coverage through *Washington Healthplanfinder*
- Enable all Washingtonians, regardless of immigration status, to get health and dental coverage through *Washington Healthplanfinder*, including higher value standard and public option plans
- Enable all Washingtonians to benefit from the state premium subsidies,
- Allow families with members with different immigration statuses to purchase coverage together
- Maximize existing processes and procedures that keep consumer data private and secure
- Strengthen Washington's health care sector, to the benefit of all current customers
- Enable the state to benefit from any federal savings generated (which would further support state subsidies)

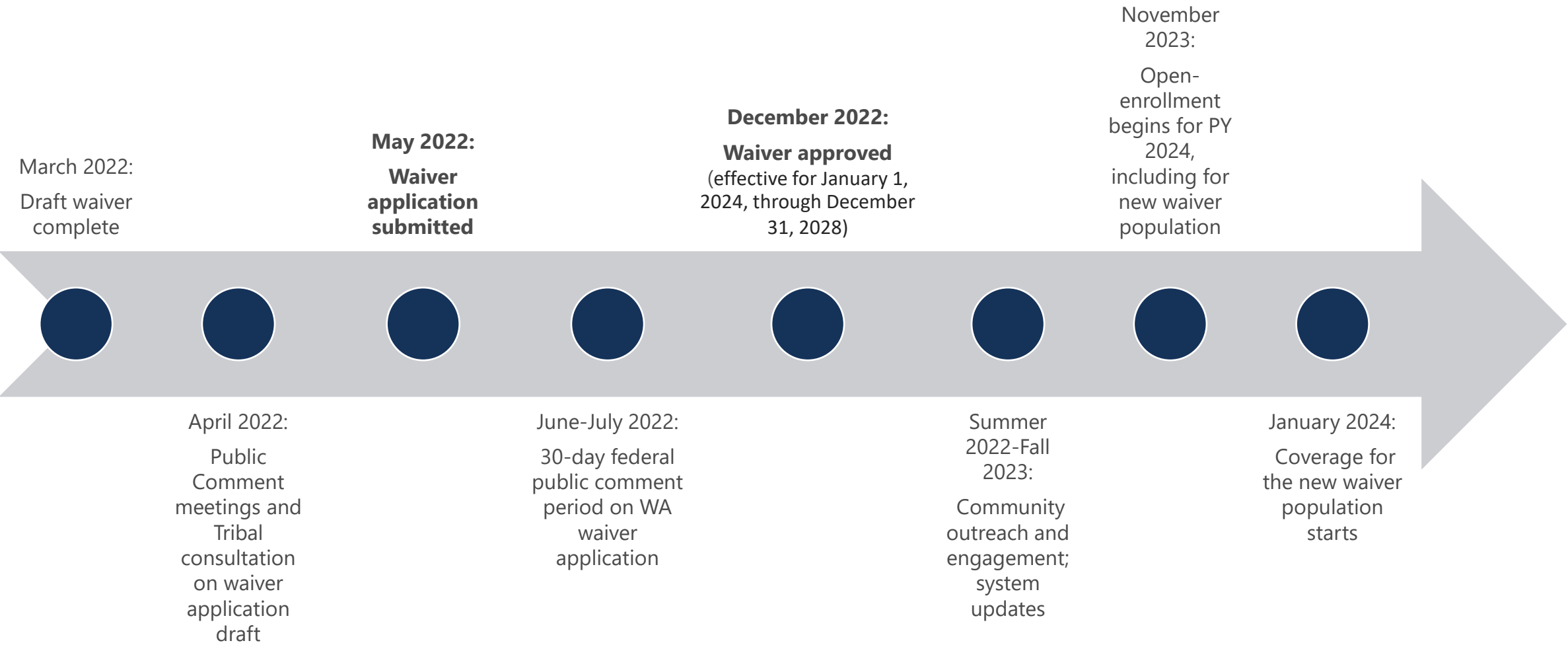


# Qualified Health and Dental Plan Expansion

- Washington applied for its first 1332 waiver on May 13, 2022. It was approved Dec. 9, 2022, for a five-year period: 2024-2029.
- The first-in-kind waiver allows all Washington residents, regardless of immigration status, to purchase health and dental coverage through *Washington Healthplanfinder*.
- The section of the ACA that prevents people who are undocumented from accessing federal premium tax credits and cost sharing reductions could not be waived.
- Additional privacy protections were negotiated.



# Section 1332 Waiver Timeline



# Community Outreach & Engagement

- In anticipation of the expansion, the Exchange engaged impacted community members and local organizations in the year leading up to the launch, to better understand our new customers.

Listening Sessions  
(July – October 2022)

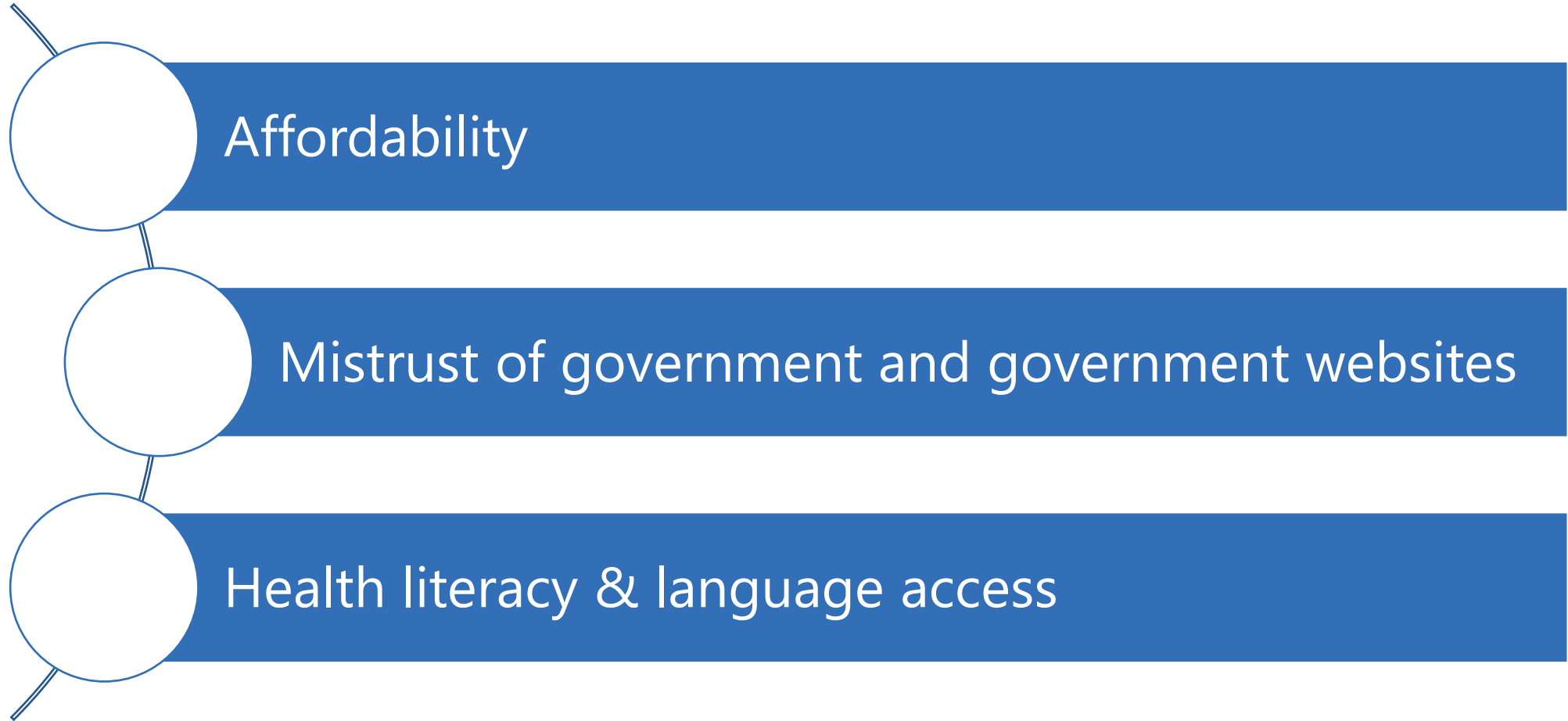
Landscape Scans  
(October 2022 – March 2023)

Educational & Outreach  
Campaign  
(March 2023 – present)





# Top Reported Access Barriers



# Health Literacy & Language Access

- The Exchange has been partnering with The Vida Agency, a women and minority-owned multicultural marketing firm to support education and outreach conducted by enrollment partners, community-based organizations, and other customer serving team members (call centers, etc.).
- **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?
- **Created information in multiple languages, mediums/formats (videos, print, digital, artwork)**
- **Supported community-based outreach**
  - Additional funding provided directly to Community-Based Organizations (CBOs) to assist with outreach to impacted population.

# Available Outreach Materials

*Frequently Asked Questions  
(FAQ)*

*Flyer*

*Tri-fold Brochure*

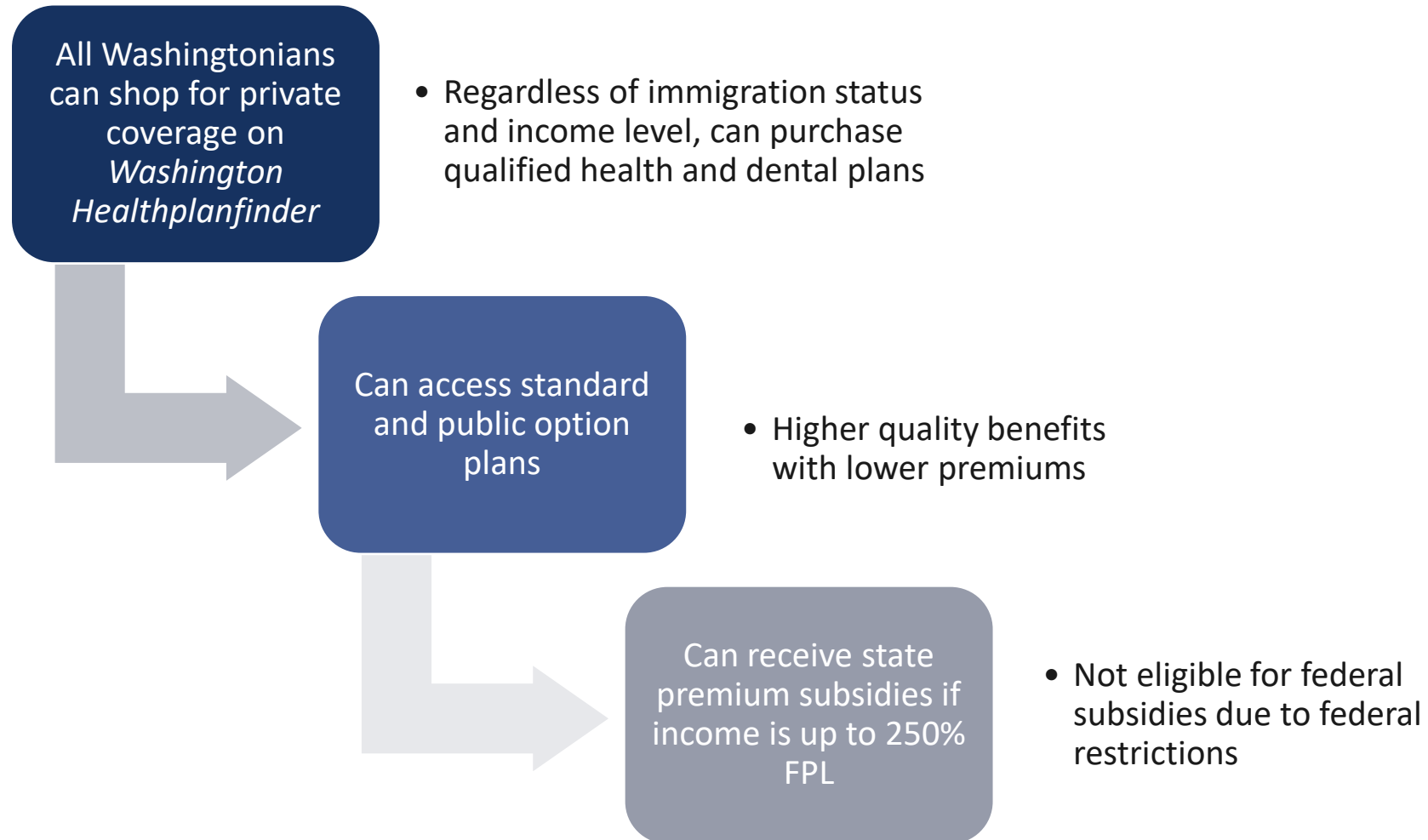


# Multicultural/Multilingual Media Campaign



# **III. 2024 Outcomes (to date)**

# New QHP/QDP Expansion – Started Nov. 1, 2023 for 2024 coverage



# QHP Expansion Launch Toplines – Enrollment

- ~100k uninsured people who are undocumented in Washington state
- ~24k have applied for health coverage under the 1332 waiver since Nov. 1, 2023 (start of open-enrollment for 2024)
- ~2,200 signed-up for health coverage
  - X% receiving state premium subsidies; affordability challenges remain
  - Average monthly net premium (after state premiums applied) = \$210

## Enroll anytime and save more with Cascade Care Savings

A special enrollment period and savings are available for eligible individuals and families earning up to 250% of the federal poverty level (FPL) with Cascade Care Savings.

For households up to 250% FPL  
(Use the table below to see if you qualify)



Save even more with Cascade Care Savings, a state subsidy that lowers your monthly costs

More covered services with lower out-of-pocket expenses



Only available on Washington Healthplanfinder

### What is Cascade Care Savings?

Cascade Care Savings is a state subsidy that can help lower your monthly cost of health insurance. Those that qualify, are able to enroll in a health plan year round. To be eligible for these savings, you must select a Cascade Care Silver or Gold plan.

Cascade Care Plans are offered by all carriers in all Washington counties.

### Does your income qualify you for Cascade Care Savings?

The table on the right provides the maximum amount a household can earn to qualify for the Cascade Care Savings subsidy.

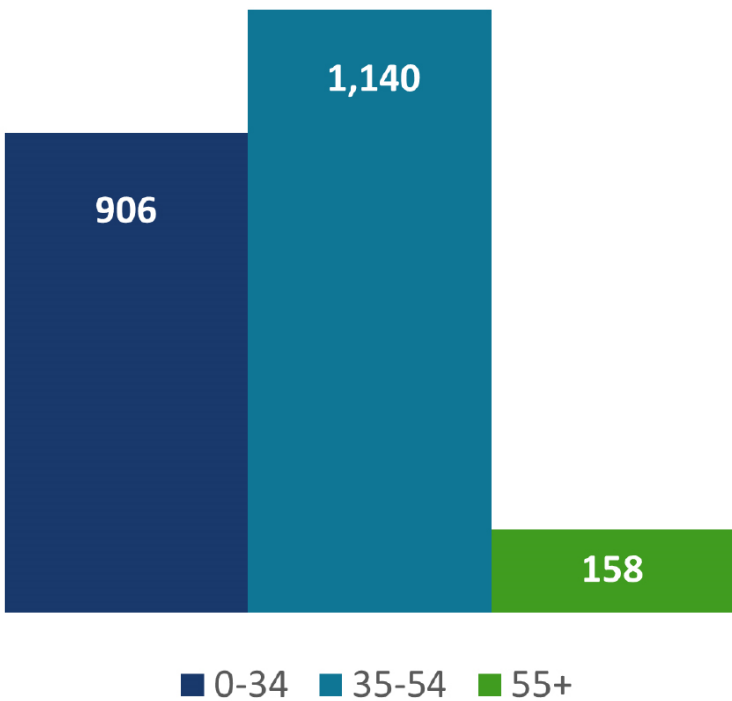
Persons in family/household	Income per month	Income per year
1	\$3,038	\$36,450
2	\$4,108	\$49,300
3	\$5,179	\$62,150
4	\$6,250	\$75,000
5	\$7,321	\$87,850
6	\$8,392	\$100,700
7	\$9,463	\$113,550
8	\$10,533	\$126,400

*\*For families/households with more than eight persons, add an additional \$12,850 per person/year. (This table is applicable for the 2024 plan year and is updated yearly.)*

# QHP Expansion Launch Toplines – Age

\* Customers signing up under the 1332 waiver (IHC customers) are significantly younger – 93% are under the age of 55, compared to 69% of the general QHP population.

IHC customers by age

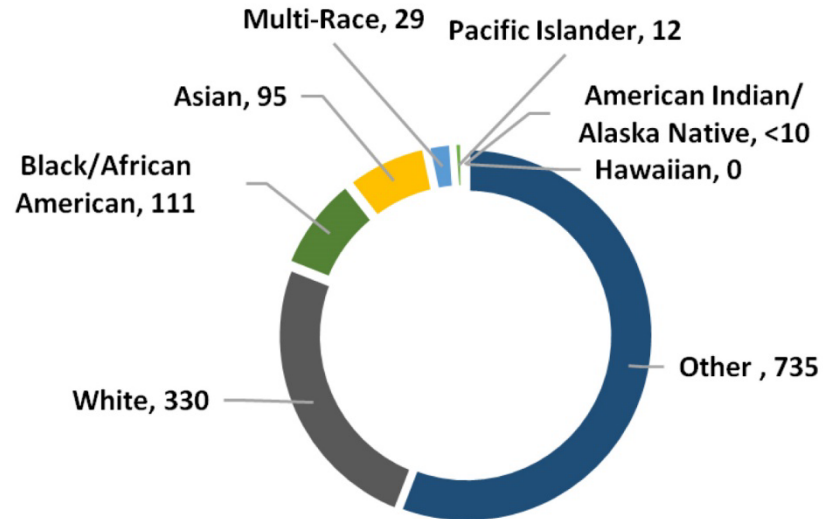


Age Group	IHC Customers	Existing QHP
0-34	41%	33%
35-54	52%	36%
55+	7%	31%
Total	100%	100%



# QHP Expansion Launch Toplines – Race & Ethnicity

IHC customers by 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 & chart exclude ~900 IHC customers & 74k QHP customers who did not report race.

IHC customers by ethnicity



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

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

## QHP Expansion Launch Toplines – Assistance

- 67% partnered with an Navigator and/or Broker to help them enroll

### 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%

# Summary & Next Steps

- Successful launch
- Continuing to engage impacted communities (ongoing special enrollment opportunities; lessons learned)
- Preparing for upcoming Medicaid expansion



Nov. 1, 2023



July 1, 2024

## IV. Questions?

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Washington Healthplanfinder



waplanfinder



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# Additional Resources

- 1332 Waiver Website: <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/1332-waiver-information/>
  - Includes application and state public comment related materials
- Federal 1332 Waiver Website: <https://www.cms.gov/marketplace/states/section-1332-state-innovation-waivers>
  - Includes a fact sheet, Washington approval documents, and federal public comments
- Immigrant Health Expansion Partner Toolkit: <https://www.wahbexchange.org/partners/partners-toolkit/immigrant-health-coverage/>
  - Includes images, print, digital, and translated outreach materials
- Expansion Data: [Immigrant Health Coverage: Qualified Health Plan Expansion Data Snapshot \(February 2024\)](#)

# Cascade Care Components

How we're increasing the availability of quality, affordable health coverage in the individual market.

## Cascade Care Plans (Standard + Public Option)

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- Inclusive of Cascade standard plans and Cascade Select public option plans.
- Qualified Health Plans with standard benefit design & lower cost sharing for easy comparison and better value.
- Provides average \$1,000 lower deductibles than non-Cascade plans.
- More than 60% of Exchange enrollments in 2023.

## Cascade Select Plans (Public Option)

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- Cascade Care Plans with additional quality, value, and provider reimbursement requirements.
- QHPs procured by Health Care Authority for the Exchange market.
- Lowest average premiums on Exchange in 2023.
- Enrollment has tripled every year since 2021 launch.

## Cascade Care Savings

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- New state premium assistance for customers up to 250% FPL who enroll in Cascade Care Silver or Gold plans.
- More than 45,000 enrollees benefiting from Cascade Care Savings starting 2023.
- Supported by \$55 per year in state funding through 2025.

# Summary of Projected Waiver Impacts

Washington Section 1332 Waiver's effect on premiums, enrollment, and federal deficit					
	2024	2025	2026	2027	2028
Premiums	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%
Individual Market Enrollment	1.1%	1.3%	1.3%	1.3%	1.4%
Federal Savings (\$ millions)	\$1.7	\$2.0	\$2.2	\$2.4	\$2.6



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