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Immigrant Health Coverage: Qualified Health Plan Expansion Data Snapshot

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Background

The expansion of health coverage began in November 2023 with the ability for those without a federally recognized immigration status to shop for private coverage through *Washington Healthplanfinder*. This is possible through a federally approved 1332 Waiver.

Report

This report includes aggregate data from Nov. 1, 2023 – Jan. 18, 2024, on the immigrant health coverage (IHC) expansion population, those newly eligible to purchase private coverage under the 1332 Waiver. The graphics and charts in this report provide additional aggregate information about how the 2,200 total IHC customers who signed up for coverage compared to 261,054 total qualified health plan (QHP) customers.

The annual open-enrollment period for private coverage is from Nov. 1 – Jan. 15. Some limited special enrollment opportunities continue outside of open enrollment.

Community Outreach and Engagement

Washington Health Benefit Exchange (Exchange) has worked in partnership with affected community members and partners to support outreach and engagement that has driven awareness of the expansion. Leading up to the Nov. 1 expansion launch, the Exchange and partners created materials based on community feedback and needs. These materials addressed potential concerns, were translated into different languages, and provided education through a variety of culturally appropriate tools, including fliers, images, brochures, community art projects, videos, social media posts, frequently asked questions and more. Materials are available in this partner toolkit.

Upcoming Washington Apple Health (Medicaid) Expansion

Apple Health coverage, without premiums or copays, is also being expanded through *Washington Healthplanfinder* to Washingtonians who are age 19 or older, with an annual income up to 138% of the federal poverty level and who do not qualify for other Apple Health programs based on immigration status. More info available from Washington State Health Care Authority's Apple Health Expansion page.

Open-Enrollment Toplines

Since Nov. 1, 2023:

- **Approximately 2,200 IHC customers signed-up for QHP coverage.**
    - Their average monthly net premium is $210.
    - Those up to 250% of the federal poverty level (FPL) can receive state premium subsidies.
    - More than half of the people who signed-up for QHP coverage are income eligible for the upcoming Apple Health expansion (<139% FPL).

- **Approximately 24,000 IHC customers applied for QHP coverage overall.**
    - About 16,200 (67%) of the 24,000 people who applied are income eligible for the 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 below illustrates only counties with 10 or more IHC customers.**

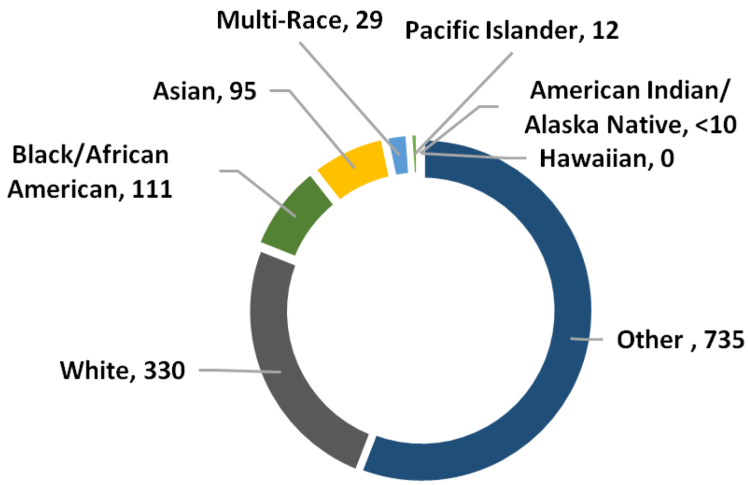
IHC customers by county

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 & Ethnicity

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

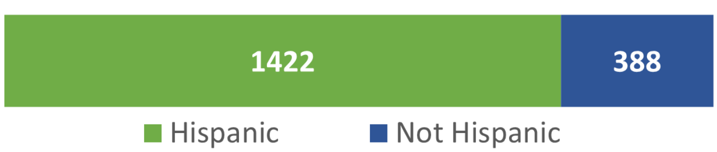
IHC customers by race



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

IHC customers by ethnicity



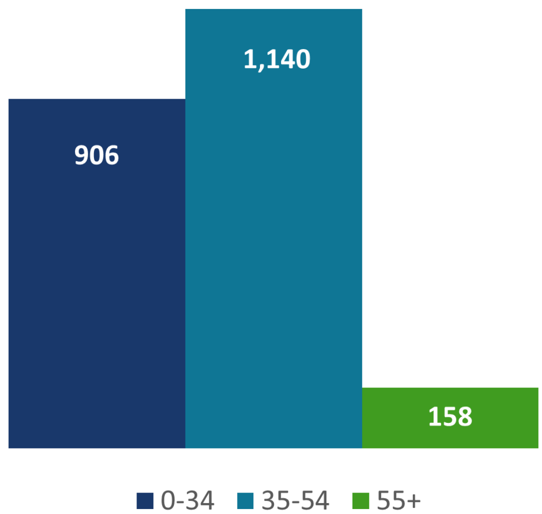
Ethnicity	IHC Customers	Existing QHP
Hispanic	79%	14%
Not Hispanic	21%	86%

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

By Age & Sex

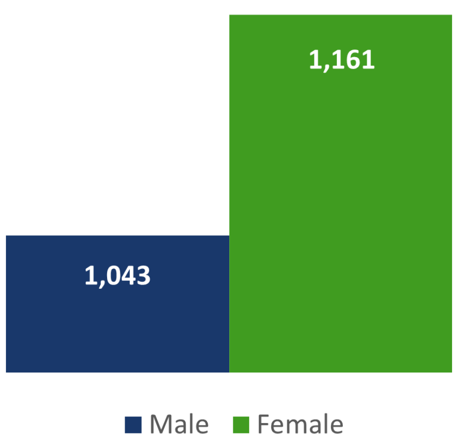
IHC customers are significantly younger than the overall QHP population — with 93% under the age of 55, compared to 69% overall.

IHC customers by age



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

IHC customers by sex assigned at birth



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.

Chart (at right) displays requests for language assistance made 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 240 languages.

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

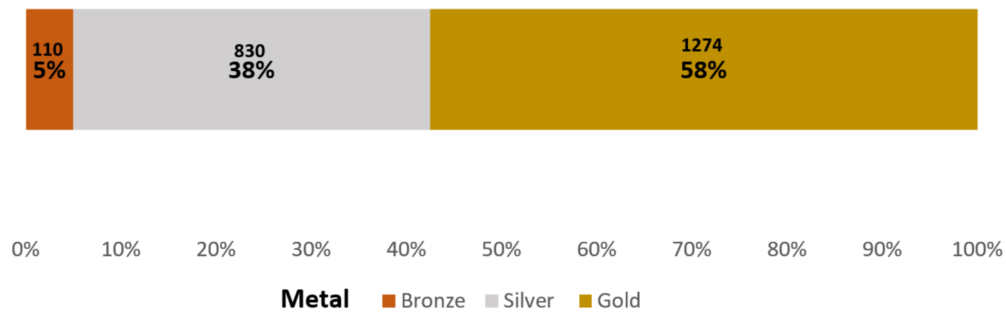
About 67% of IHC customers are partnered to a navigator and/or broker in *Washington Healthplanfinder*.

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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