

Washington Health Benefit Exchange Legislative Report: Annual Strategic Plan Update

Submitted September 30, 2022



www.wahbexchange.org

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A BRIEF BACKGROUND ON THE EXCHANGE

Washington Health Benefit Exchange (Exchange) was established by the Legislature in 2011 as a public-private partnership that operates *Washington Healthplanfinder*, the online eligibility and enrollment portal used by over one in four Washington residents to obtain health and dental coverage. *Washington Healthplanfinder* allows customers to find, compare and enroll in health insurance coverage and gain access to federal tax credits, reduced cost sharing, and to determine eligibility and enrollment into Washington Apple Health (Medicaid program).

The mission of the Exchange is as follows:



The Washington Health Benefit Exchange seeks to redefine people's experience with health care by radically improving how Washingtonians secure health insurance through innovative and practical solutions and an easy-to-use customer experience. These are reflected in our values of integrity, respect, equity, and transparency as it relates to those we work with and those we serve.

To carry out the mission, the Exchange works closely with the Office of the Governor, Health Care Authority (HCA), the Office of the Insurance Commissioner (OIC) and the Department of Social and Health Services (DSHS) to identify and achieve our goals.

The Exchange is also committed to identifying and supporting those who need assistance in overcoming barriers to seek, find, and use their health insurance coverage. Specifically, the Exchange embraced the following equity statement in 2018:



Equity is a fundamental pillar to the society we seek to build. The process of advancing toward equity will be disruptive and demands vigilance, dismantling deeply entrenched systems of privilege and oppression. We must focus our effortson people and places where needs are greatest, especially communities of color, and go beyond remedying a particular inequity to address all determinants of health.

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.

EXCHANGE GOVERNANCE

The Exchange is governed by an 11-member bipartisan board comprised of a chair and eight voting members appointed by the Governor. Board members are nominated by the Republican and Democratic caucuses in both the Washington State House of Representatives and Senate and are appointed by the Governor. The Director of the Health Care Authority and the state's Insurance Commissioner are ex-officio, non-voting board members. Numerous committees and workgroups — including an Advisory Committee, Health Equity Technical Advisory Committee, Tribal Advisory Workgroup, and Consumer Workgroup — also advise the Board in key program areas.¹

Current Exchange Board members are:

- **Chair:** Ron Sims, *retired Deputy Secretary, U.S. Department of Housing and Urban Development, and former King County Executive*
- April Betts Gibson, *Regional Executive Director, Proliance Surgeons*
- Don Conant, *General Manager, Valley Nut and Bolt, and Assistant Professor, School of Business at St. Martin's University*
- Melissa Cunningham, *Corporate Counsel, Physicians Insurance*
- Mabel Bodell, *Nephrologist, Confluence Health*
- Maureen McLaughlin, *Independent Hospital and Health Care Professional*
- Hiroshi Nakano, *Director of Value Based Care, Valley Medical Center*
- John Schapman, *Acting Executive Director, North Central Accountable Community of Health*
- Mark Stensager, *Retired Health System Administrator*
- Ex-Officio: Mike Kreidler, *Washington State Insurance Commissioner*
- Ex-Officio: Susan Birch, *Director, Washington State Health Care Authority*



The Exchange budget is appropriated by the Legislature. The Exchange is also required by the Legislature to be self-sustaining, defined in statute as “capable of operating with revenue attributable to the operations of the exchange.” Current revenue sources include an existing two percent premium tax on health insurance premiums for qualified health plans sold through *Washington Healthplanfinder*; reimbursement for activities performed on behalf of Washington Apple Health (the state's Medicaid program); and a carrier assessment on products sold in the marketplace. The Exchange's current operating budget is approximately \$73 million per year for the 2021-2023 biennium.²

¹ More information about the eight current Exchange Committees and Workgroups is available at <https://www.wahbexchange.org/about-the-exchange/committees-and-workgroups/>.

² Additional information about how the Exchange is funding and allocating resources to pursue desired goals and outcomes is available at <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/budget-finance/>.

EXCHANGE TODAY

The Exchange marketplace fulfills a critical need for Washington residents by providing a safety net for those who lose employer-based coverage; work for a small business that is unable to provide health insurance; are self-employed; participate in the gig economy; work seasonally; or who do not qualify for Medicaid or Medicare. In 30 counties, 31-56 percent or more of the residents under age 65 use *Washington Healthplanfinder* to get covered.³

Overall, *Washington Healthplanfinder* serves about 2 million Washingtonians, with 1.8 million enrolled in Washington Apple Health (WAH) and more than 200,000 in private health insurance.

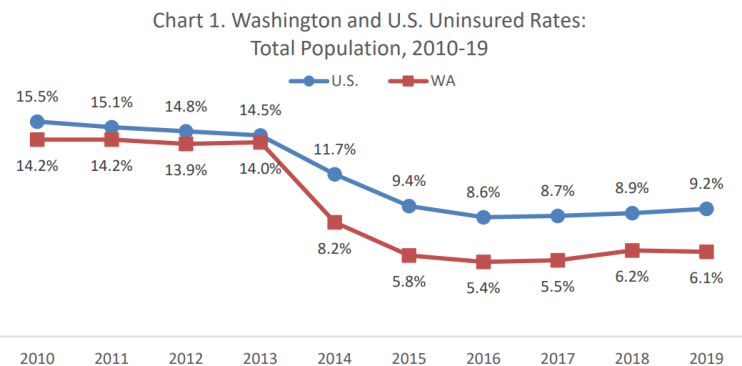
Since Oct. 1, 2013, the day the marketplace opened, the Exchange has connected tens of thousands of customers to federal subsidies that help them purchase and use their private coverage. In 2021, *Washington Healthplanfinder* connected customers to nearly \$700 million in federal premium tax credits.

The Exchange's efforts have had a profound impact on the state's uninsured rate, which dropped from 14 percent in 2013 to 6.1 percent as of 2019.⁴

The Exchange continues to improve the enrollment experience for all *Washington Healthplanfinder* customers and develops tools to help customers compare and select health and dental coverage.

The Exchange has a network of more than 3,000 assisters across the state who provide outreach, education, and enrollment assistance (virtual and in-person) to *Washington Healthplanfinder* customers. These assisters include navigators; brokers; tribal assisters; certified application counselors; and organizations who represent and support a multitude of diverse populations and communities throughout Washington state. The Exchange also operates the Spokane Valley-based Customer Support Center (Center) that offers customers a range of channels to ensure they are able to contact us in the most convenient way for them. Support channels include phone, live web chat, email, paper application processing and document uploads. The Center continues to provide language assistance in more than 200 languages. During the last open-enrollment months of November 2021 through January 2022, the Center completed more than 230,000 contacts, with the phone channel making up nearly 180,000 of the total contacts.

The Exchange implemented a series of significant federal and state driven initiatives during the federal Public Health Emergency (PHE), including providing enhanced federal subsidies; extending special enrollment periods; launching state subsidies for child care workers; cultivation of Cascade Care and related initiatives; and increasing outreach to employers and employees impacted by the pandemic — particularly small businesses.



³ Top 10 Counties are: Adams (56%); Okanogan (55%); Pend Oreille (52%); Ferry (52%); Yakima (51%); Lincoln (47%); San Juan (47%); Pacific (46%); Grant (46%); and Grays Harbor (46%). Data available at: <https://www.wahbexchange.org/content/dam/wahbe-assets/reports-data/enrollment-reports/HBE-EnrollmentReport-Spring2022-FINAL.pdf>

⁴ Office of Financial Management, "Statewide Uninsured Rate" (December 2020) available at: <https://www.ofm.wa.gov/washington-data-research/health-care>.

YEAR-IN-REVIEW

Over the past year, the Exchange has continued to use its authority as a state-based marketplace to connect people to health coverage. Examples of significant federal- and state-directed implementation efforts include:

- Making coverage more affordable by connecting customers to enhanced federal subsidies, which involved making needed system updates and conducting statewide and population specific outreach — more than 75 percent of Exchange customers now access federal assistance when purchasing a QHP.
- Opening additional special enrollment periods to make coverage more accessible.
- Completing a ninth successful open enrollment period from Nov. 1, 2021–Jan. 15, 2022, which saw record high enrollment gains.
- Completing the first year of implementing the state’s new premium assistance program for employees of licensed child care facilities.
- Expanding Cascade Care coverage options, including the first-in-the-nation state public option. In its second year, Cascade Care plans saw a significant increase in enrollment — leading to increased access for customers to high-value coverage — and with more opportunities to increase affordable access are on the horizon.



Cascade Care

Cascade Care plans have standard benefits so customers can more easily compare plans from different carriers. They also cover more health care services, such as regular check-ups and other preventive care before customers pay deductibles and at lower costs. Cascade Care plans are designed with lower deductibles than most other plans.

Cascade plans (standard plans) continue to be offered in every county. Cascade Select (public option plans) expanded from 25 counties in 2022 to 34 counties in 2023. Cascade Select plans leverage state purchasing power to improve affordability and quality for enrollees.

Cascade Care enrollments make up about one-third of all private health plan enrollment through *Washington Healthplanfinder*. In 2022:

- Enrollment in Cascade Care plans doubled since 2021 open enrollment, including a nearly 300 percent increase in Cascade Select (public option) plans.
- The growth in Cascade Select enrollment largely was driven by more competitive premiums — with Cascade Select premiums being the lowest in several counties.
- Customers shopping on *Washington Healthplanfinder* increasingly choose Cascade Care plans. The majority of new enrollees selected Cascade Care plans, and more than half of returning customers who changed plans selected a Cascade Care plan.



- Implementing expanded postpartum coverage through *Washington Healthplanfinder*.
- Amplifying diversity, equity and inclusion (DEI).
 - Through engagement with the Exchange’s external Health Equity technical advisory committee, focused on improved reporting of equity data; outreach to populations facing access barriers; social determinants of health; and continued implementation of an organization-wide DEI action plan.
 - Achieved DEI advancements in training, contracting, and recruitment. Trainings for staff focused was on Implicit Bias and Bystander Intervention. The Exchange also developed additional hiring tools and improved contracting processes to help enhance diversity among staff and vendors, including coordinating with the state’s Office of Minority and Women’s Business Enterprises to bring underrepresented businesses into the procurement participation process.
 - Participated in HHS Coalition efforts to make online applications more inclusive, particularly for gender diverse customers. The Coalition received an award recognizing these efforts, from The Society of Diversity for “Innovation and Leadership” in the government sector in 2021.

Looking Ahead

The Exchange is currently preparing for our 10th open-enrollment period from Nov. 1, 2022–Jan. 15, 2023, and is working on implementing legislative directives from the 2022 session, which include launching the new state premium subsidy program for 2023; promoting continuous coverage for customers losing Apple Health coverage at the end of the federal public health emergency; and pursuing a federal Section 1332 waiver.

Exchange OE10 advertisement campaign concept art



Cascade Care Savings is launching Nov. 1, 2022, for those up to 250% of the federal poverty level (FPL). This program, which covers those making just above the minimum wage and below in the state, will create an unprecedented opportunity for uninsured, low-income Washington residents to get covered. Cascade Care Savings leverages all available federal subsidies to maximize state resources.

As the result of improvements the Legislature made during the 2021 session, the reach and value of Cascade Care will also continue to grow in the 2023 plan year.

- Following a competitive procurement by the Health Care Authority, Cascade Select (public option) plans are the lowest-premium plans in most counties, with plan availability expanded to 34 counties, up from 25 counties in 2022. Cascade (standard) plans continue to be available statewide.
- After years of significant progress in the number of products without meaningful difference on *Washington Healthplanfinder*, the growth trend was interrupted by the new Legislative limits on the number of non-Cascade Care plans carriers can offer. Research shows too many plan choices make it difficult for customers to find plans that best fit their needs. Ninety plans (down from 120 plans, offered by the same number of carriers in 2022) are expected to be available to customers in 2023, advancing Cascade Care's goal that all products offer customers high-quality, meaningful choice.

FIVE-YEAR STRATEGIC PLAN OVERVIEW

The Exchange's strategic plan is continually evolving, as the organization strives to become a steward for our customers and public resources by maintaining a healthy individual market that provides Washingtonians with access to high quality, affordable coverage. The Exchange's current goals and strategies to meet our customers needs are to:

- **Improve health coverage, affordability, care and outcomes**
 - Maximize Cascade Care tools — standard plans, public option, and state premium assistance — to deliver on our promise that all customers will have access to an affordable, high-quality plan in the individual market.
 - Develop strategies to reduce the uninsurance rate in Washington to less than 3% and assist vulnerable populations to reduce the likelihood of experiencing coverage gaps.
 - Align with statewide initiatives to address quality and the underlying cost of care to ensure that products offered on the Exchange offer customers high-quality, meaningful choice.
- **Advance diversity, equity and inclusion (DEI) to narrow health disparities, especially in communities of color**
 - Develop and engage in a model for Exchange leadership in addressing the social determinants of health, ensuring public health and alignment with state and employer partners are key design elements.
 - Drive Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access by asking marginalized communities what they need.
 - Increase the diversity of the Exchange Board, managers and leadership to reflect the people we serve and increase the cultural humility of our Board, leadership, and staff.

- **Leverage the success of HPF technology platform to strategically expand offered services**
 - Develop strategies to retain and grow customer use of the Exchange, including options for future Exchange-offered products and services.
 - Focus on innovative customer-based solutions, including feasibility of serving customers who are transitioning to Medicare and from Medicaid.
 - Partner with state agencies to reuse our technology to improve customers' experience with health care.
- **Expand innovative approaches to drive health system excellence**
 - Introduce and foster innovative initiatives to dramatically improve customer experience and engagement.
 - Leverage and build upon the Exchange's consumer networks to empower communities to influence health decisions and partner in whole person care.
 - Increase our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance.
 - Use data to deepen understanding of customer experience and cost, select measures, and drive informed decisions.

FIVE-YEAR STRATEGIC PLAN DETAILS

Improve health coverage, affordability, care and outcomes

Maximizing Cascade Care tools — standard plans, public option, and state premium assistance — to deliver on our promise that all customers will have access to an affordable, high-quality plan in the individual market.

Cascade Care aims to increase the availability of quality, affordable health coverage on the state's healthy individual market. Unaffordable premiums stop too many Washingtonians from accessing health insurance. And while health coverage is necessary, it is insufficient if *Washington Healthplanfinder* customers cannot use their benefits to access affordable and high-quality health care. Cascade Care works to improve access, affordability, quality, and health equity by:

- **Addressing costs** through lower premiums, lower deductibles, and providing access to services before having to pay the deductible. This includes leveraging federal and state-based financial assistance, state purchasing power, and health care provider reimbursement expectations.
- **Encouraging more informed and meaningful consumer choice** with products of better value and like benefits across all participating carriers.
- **Growing enrollment** by attracting new enrollees and retaining current customers.
- **Ensuring continued market health** through stable carrier participation, competitive product offerings, and a larger and more diverse risk pool.

Launching Cascade Care ushered in a new era of Exchange stewardship of the individual market on behalf of Washington residents. Cascade Care (standard and public option) plans are entering a third year of bringing value to an increasing number of customers through consistent, high-value benefits and more competitive premiums. In 2023, Washington residents earning up to 250% FPL

(approximately minimum wage) will have access for the first time to state premium subsidies that will allow uninsured, low-income Washington residents to get covered.

Cascade Care is a driver for advancements in affordability, value, and market health. But there is room for improvement in access and affordability. High premiums and high cost-sharing remain the primary barriers to more Washingtonians being insured and accessing care. Access, affordability and quality can be achieved through continuation of state premium subsidies, as well as considering enhancements to Cascade Care to ensure value and address underlying costs of care. We look forward to ongoing conversations with the Legislature and other key partners to improve Cascade Care, and affordability more broadly, for all Washingtonians.

Developing strategies to reduce the uninsurance rate in Washington to less than 3% and assisting vulnerable populations to reduce the likelihood of experiencing coverage gaps.

The Exchange will engage in and enhance efforts in several areas to help address barriers to continuous coverage, including:

- **Continuing work to address underlying costs of care**, through its key affordability initiative, Cascade Care, and focusing on both benchmark development and cost transparency initiatives.
- **Promoting continuous coverage for customers who transition off of Medicaid coverage** at the end of the Public Health Emergency, and on an ongoing basis, by connecting them to Qualified Health Plan coverage.
- **Implementing a federal Section 1332 waiver** to expand health and dental coverage to currently uninsured residents without coverage options. This includes community engagement to inform outreach and broader implementation efforts.
- **Continuing to explore, in partnership with the HHS Coalition, information technology solutions** for integrated health and human services eligibility.
- **Enhancing the Exchange sponsorship program**, in partnership with carriers, American Indian tribes, tribal organizations, governmental entities, nonprofit organizations, and foundations.⁵ This will include increased sponsor outreach and education.

Aligning with statewide initiatives to address quality and the underlying cost of care to ensure that products offered on the Exchange offer customers high-quality, meaningful choice.

The Exchange's quality program is a key component of its mission to improve Washington residents' health by ensuring they receive high quality care. The Exchange's quality program provides transparency and accountability for market improvement in care delivery, reduced health disparities, and improved health outcomes. Recent highlights include partnering with carriers on a quality improvement strategy focused on preventative care, behavioral health hospital readmissions, and a continued enhancement of a quality rating system (including distribution of quality rating system measure results by carrier).

⁵ More information available at: [Sponsors | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org).

Updates for the 2023 year include enhanced requirements for race and ethnicity data collection, working with carriers to select an improvement benchmark for their primary care strategy, and building further on baseline federal quality requirements. Also, as a member of the Purchaser Business Group on Health and HCA’s Primary Care Transformation Model, the Exchange will further leverage relationships with partners to identify best practices to promote advanced primary care for our enrollees.

Guiding Principles for Exchange Quality Program



The Exchange is an active participant in statewide efforts to increase affordability and quality, including the Washington Health Alliance, the Bree Collaborative, the Health Care Cost Transparency Board and the Universal Health Care Work Group.

The Exchange is also the first state-based marketplace to participate in the RAND Hospital price study. Consistent with national findings, results show wide variation in hospital prices, as a percent of Medicare, with no correlation to quality or coverage type of patients served. Exchange customers, on average, **pay 36 percent more** than other Washington residents for hospital care.

Service category	Relative price WA-HBE	Relative price WA state
Inpatient	222%	205%
Outpatient	200%	153%
Inpatient plus outpatient	210%	174%

The Exchange is using the RAND study results to begin conversations about what can be done to address this variation, particularly if there are best practices to model from low-cost hospitals. The Exchange is also working with RAND to do additional analysis.

Advance diversity, equity and inclusion (DEI) to narrow health disparities, especially in communities of color.

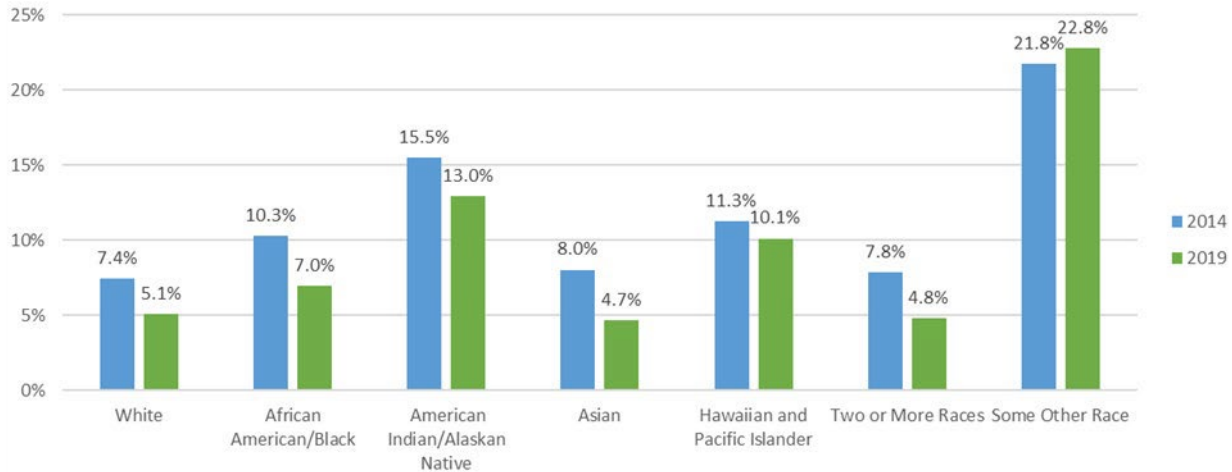
The Exchange is committed to identifying and supporting those who need assistance in overcoming barriers to seek, find, and use their health insurance coverage. A central part of our health equity statement is articulating our goal that all Washingtonians have full and equal access to opportunities, power, and resources to achieve their full potential. The Exchange is focused on people and places where needs are greatest, especially among customers who face systemic barriers.

With the fundamental focus on equity, the *Washington Healthplanfinder* platform is continually modernizing to improve inclusion and accessibility. As a recent example, an increase in “multi-race” reporting was identified after *Washington Healthplanfinder* changes were made in 2021. Disaggregating data by race, ethnicity, and geography is a way for the Exchange to identify whether our equity-focused interventions are making the impacts intended. As we build on this and related

work to align collection and transmission across health and human services organizations, the Exchange remains committed to being an active participant in interagency health equity work.

The Exchange is also committed to continued work with carriers to promote equity. Race and ethnicity reporting is a requirement of the Exchange's quality program, and issuers must achieve 60 percent self-identification of race and ethnicity data by 2022, and 70 percent by 2023. This data is an opportunity to address inequities in partnership with Exchange carriers.

Percent uninsured by race in Washington, 2014 – 2019, all ages



Based on OFM adjusted 1-year ACS estimates (OIC Uninsured Report, Dec. 30, 2021)

Developing and engaging in a model for Exchange leadership in addressing the social determinants of health, ensuring public health and alignment with state and employer partners are key design elements.

The Exchange's goal to further improve the health of our customers and reduce persistent disparities by addressing social determinants of health has been operationalized with the development and adoption of an Exchange Health Equity Action Plan. The Health Equity Action Plan framework is intentionally focused on leveraging key Exchange assets, including the *Washington Healthplanfinder* platform and community outreach program, to help identify and reduce social determinant of health disparities. This year's health equity action plan includes thirteen tactics designed to increase access to health care, reduce income insecurity, and address current inequity in our products and system.

The Exchange will continue to engage the Health Equity Technical Advisory Committee, community partners, and its customers to develop additional analytic tools, build strategic partnerships, leverage strategic initiatives, and engage in ongoing evaluation of the Exchange's statutory authority, organizational strengths, external efforts, and internal resources to help identify where the organization is uniquely positioned to contribute.

Driving Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access by asking marginalized communities what they need.

The Exchange will continue to embrace the need to better understand communities facing access barriers. This effort will be informed by continued, intentional engagement with impacted communities, existing commissions and councils, and our statewide navigator, tribal assister, and

other assister networks who are invaluable in helping us learn from and better serve local communities.

The Exchange will solicit ongoing customer feedback from various channels, including customer surveys, listening sessions, focus groups and customer testing. Our communities know what they need, and the Exchange can learn from receiving this quantitative and qualitative data. This will enable the Exchange to gauge improvements to accessing care, as well as capture critical factors that impact health outcomes.

The Exchange will continue to participate in coalition work to make *Washington Healthplanfinder* more accessible.

Health Equity Organizational Framework

13 Near Term Opportunities and Tactics

HBE AUTHORITY AND RELATIONSHIPS	HBE PLATFORM	DATA and ANALYTICS	COMMUNITY OUTREACH
<ol style="list-style-type: none"> 1. Assign a resource to lead Health Equity activities 2. Expand access to affordable insurance to address expenses and medical debt <ul style="list-style-type: none"> • Solution for undocumented residents • State subsidy for low income 3. Improve products <ul style="list-style-type: none"> • Cost share for high value care for chronic conditions • Identify impact of tobacco rating 4. Partner with carriers to improve services for vulnerable populations. <ul style="list-style-type: none"> • Race/ethnicity reporting on outcome measures • Accountability to assure access tax credits and cost sharing • Identify common tactic(s) 	<ol style="list-style-type: none"> 1. Improve vulnerable population data capture and sharing <ul style="list-style-type: none"> • REL data sharing • Capture non -binary gender 2. Improve access for low income individuals <ul style="list-style-type: none"> • implement self serve special enrollment period for year round access • Study approachesto streamline enrollment for other social services 3. Improve website support for health literacy <ul style="list-style-type: none"> • Emphasize mobileuse for populations who access via phone • Define provider directory requirement to show provider demographics (e.g. race) 	<ol style="list-style-type: none"> 1. Use SDOH Analytics database to refine marketing and outreach <ul style="list-style-type: none"> • Improve geographically targeted marketing to focus on high uninsured in high ADI areas • Pilot “micro” community engagement based on SDOH factors • Develop Lead Org specific SDOH reports 2. Use claims data and SDOH analytics to inform cost share changes 3. Explore use of area deprivation index to stratify health outcome differences 	<ol style="list-style-type: none"> 1. Identify partners to improve assistance for individuals for whom English is a second language <ul style="list-style-type: none"> • First focus on trusted partners in immigrant community 2. Improve American Indian Alaska Native experience and access through a Tribal Enhanced User program. <ul style="list-style-type: none"> • Identify best practices from pilot and expand. 3. Identify next tactics and population using knowledge from analytics, and community engagement

Increasing the diversity of the Exchange Board, managers, and leadership to reflect the people we serve, and increase the cultural humility of our Board, leadership, and staff.

The Exchange will further implement the best practices from the Hiring Toolkit that was developed to support recruitment of qualified applicants with a hiring guide and mandatory trainings for staff. Resources that were implemented to enhance recruitment efforts led to an increase in the diversity of qualified applicants. The Exchange will launch a new, comprehensive onboarding program focused on the mission and equity work at the Exchange.

The Exchange integrated DEI principles and best practices into the Board and Technical Advisory Committees appointment and recruitment process.

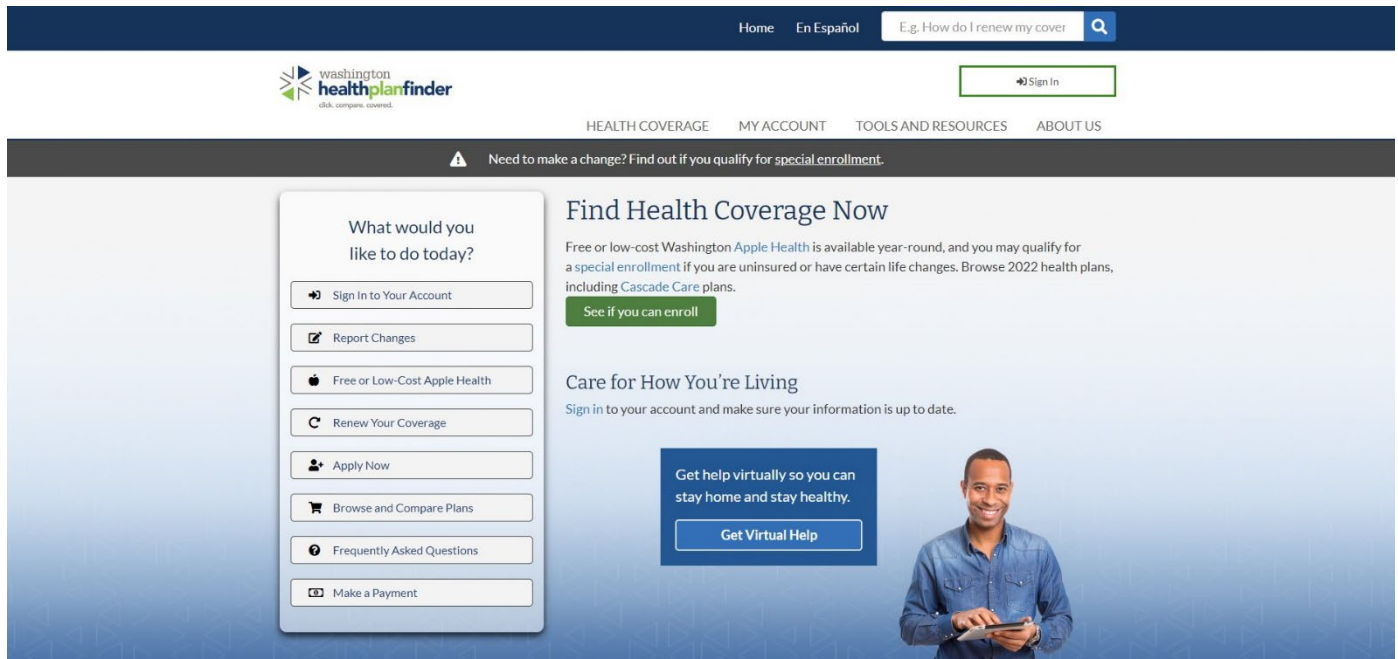
Leverage the success of HPF technology platform to strategically expand offered services.

Washington Healthplanfinder continues to modernize its stable, flexible, and consumer-friendly technology platform to meet the future demands of health coverage and accessible care. The ongoing commitment, development and introduction of new infrastructure and refresh of existing systems

gives the Exchange the capability to expand our platform's use and meet the ongoing requests to assist with enrollment for specialized populations.

Developing strategies to retain and grow customer use of the Exchange, including options for future Exchange-offered products and services.

The Exchange has engaged with, and will continue to partner with, other state agencies to chart an expanded role for *Washington Healthplanfinder* and other Exchange-based assets. The constantly improving customer-facing eligibility, shopping and enrollment experiences are of benefit to both new and existing Exchange customers.



Washington Healthplanfinder (wahealthplanfinder.org) is where Washingtonians access health and dental coverage options.

In addition, the Exchange will continue to evolve *Washington Healthplanfinder* to be responsive to program changes at the federal level, learning from the significant modifications needed to implement ARPA — which included modifying federal subsidy calculations, communicating relevant changes as part of the customer shopping experience, and implementing new Special Enrollment logic. The Exchange also recently updated its end-to-end shopping experience to make the new state subsidy Cascade Care Savings available by the end of 2022.

Looking ahead, the Exchange will modify our technology platform as needed, to continue provide a comprehensive health insurance experience for customers as individuals and families move between programs, so that their application, demographics, and previous enrollments can follow them. This provides a more seamless experience for those individuals or families that may face changes in program eligibility.

Focusing on innovative customer-based solutions, including feasibility of serving customers who are transitioning to Medicare and from Medicaid.

Our modern customer-centric IT platform positions the Exchange for growth in reaching and engaging customers. The Exchange has started to integrate new technology products into the system that will help streamline the management and modification to consumer facing web pages, forms and the application itself. This work includes moving away from previous legacy software and moving both

toward a more modular system framework and introducing additional in-house technical capability. These efforts allow the Exchange to reduce required system downtime and resources required to make changes to the Exchange's web properties and customer interfaces.

The Exchange recognizes that customers rely on and expect an easy-to-navigate experience similar to that of other ecommerce experiences. With the current customer-centric approach, the Exchange will continue to improve and engage with the latest digital technology to appeal to greater audiences and be responsive to the ongoing need to evolve the customer experience.

Partnering with state agencies to reuse our technology to improve customers' experience with health care.

The Exchange is one of five participating entities in the Washington Health and Human Services Governance (HHS) group that formed in 2019 to respond to federal and state interest in increasing state reuse and coordination of IT projects and services. The Exchange's technology platform is one of the most modern HHS assets and was recently recognized by Code for America as best in class for health enrollment. The Exchange is engaged with our partner state agencies and is ready to assist in state initiatives using our technology platform.

The Exchange can offer access to our platform that may assist the state in some of its technology upgrades while providing a more real-time, customer-friendly experience for consumers. The Exchange also strives to partner with other state entities to deliver high quality, streamlined services to residents of Washington. The Exchange has experience in balancing tight timelines and ambitious program goals with the reality of building IT system functionality.

Expand innovative approaches to drive health system excellence

The Exchange embraces innovation and iterative improvement to offer customers a modern, user-friendly experience. Additionally, the organization aspires to drive health system excellence by offering customers more information and assistance for making the best health decisions for themselves and their families.

Introducing and fostering innovative initiatives to dramatically improve customer experience and engagement.

The Exchange continues to expand work in the areas of both technological and operational design to create the best experience for all its customers. This is critical given the need to create an experience for all customers that is in line with experiences that they already have in everyday life. Increased use of customer surveys and use tests have helped the Exchange gain valuable customer insight to help streamline processes, enhance functionality, and promote ease-of-use within *Washington Healthplanfinder* and in person-to-person assistance.

In the past year, the Exchange has brought in a new vendor to provide robust and integrated technologies to support compliance testing and tracking of system enhancements that help those with disabilities. This work includes the creation of a working library that can create role-based training opportunities for employees and outside contractors. This work will enhance our knowledge and skillset to support accessibility as we work toward system modernization and continued efforts to address challenges consumers face in the application or information gathering process. We have also grown our accessibility and testing team to accommodate work done both on *Washington Healthplanfinder* as well as our corporate resource pages.

The Exchange is also leveraging digital technologies to better assist our customers in a more virtual environment. This has included supporting our call center and assisters in remote work conditions, and modifying customer engagement to support scheduling, and conducting virtual enrollment appointments for consumers. We will continue to offer both virtual and remote assistance to our customers as we continue navigating the evolving public health landscape. We have expanded and will continue to support our off hours capabilities, to better serve online customers throughout the day and evening, whenever they can find time to seek coverage.

Leveraging and building upon the Exchange’s consumer networks to empower communities to influence health decisions and partner in whole person care.

The Exchange will continue to work with organizations to build trusted sources of information and assistance in signing people up for health insurance. Many of these organizations have served their communities for decades, connecting local residents to various services. They have developed close relationships with their clients and are well positioned to empower communities to make informed health decisions.

The Exchange will proactively engage with our valued community partners to understand the challenges they face, specific to the pandemic and otherwise, and help them overcome those barriers. This includes programs to capture information needed to support communities in identifying and improving health outcomes.

In support of this effort, the Exchange will grow our community engagement programs. These programs will provide small, targeted resource funds to population specific organizations to increase community uptake in health insurance coverage and will inform the Exchange’s marketing, outreach, and system changes for future programs. This effort is designed to capture key learnings that will help expand access to coverage and increase enrollment in historically excluded communities, build on the initial framework, and address those social determinants that present hurdles to the communities being served.

Increasing our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance.

The Exchange is well-known for our user-friendly shopping tools that help consumers find the best health plan for them. This is best exemplified by continued improvements to our Smart Planfinder decision support tool which helps customers find a plan based on their health needs and preferred providers. This tool has provided additional value to many of those separated from their employer-based coverage during the pandemic. Ongoing consumer education is essential and expanding consumer-facing technology to help with this understanding of health insurance is more important than ever.

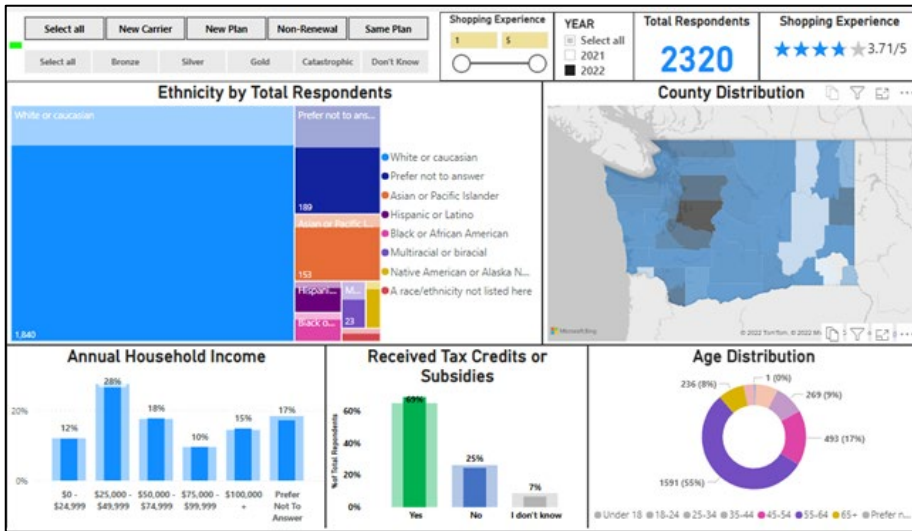
The Exchange’s health insurance literacy tools have been highly valued by customers and enrollment assisters. We can expand this help by providing more information and tools to help customers make the most informed choices around new products like Cascade Care, health care usage, which doctors and hospitals provide the best value, and which plan best fits their budget. There are existing tools from external organizations that pull the data and information, and the Exchange will explore leveraging these to further enhance the shopping experience for consumers in the future.

Using data to deepen understanding of customer experience and cost, select measures, and drive informed decisions.

The Exchange's focus on data and analytics continues to drive excellence in programs, decisions, and customer experience through enhanced data tools and expanded data sources.

With the Exchange's new data warehouse, linkage to additional data has been used to inform our understanding of current and potential customers. For example, demographic information by location was used to target marketing platforms to reach underserved communities with information about QHPs and Apple Health.

Modern data tools have been used to make existing data more meaningful for program and marketing decision-makers. For example, customer surveys have been brought into an exploration tool to allow programs to target specific questions, such as, "What is the shopping experience like for customers over 45?"

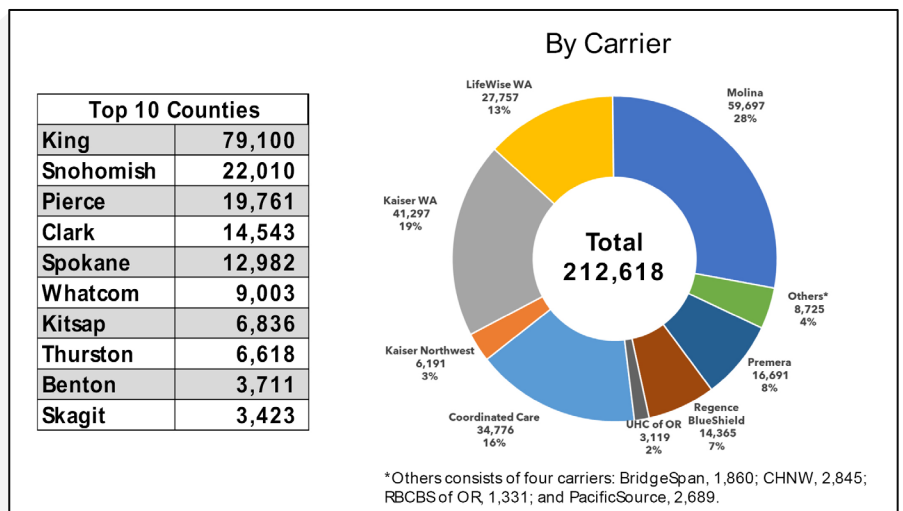
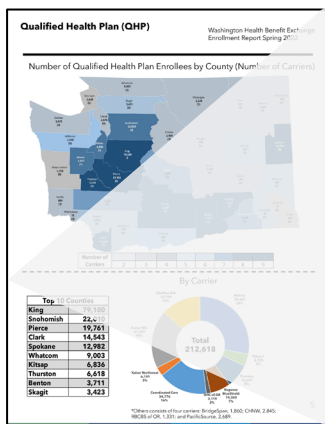


The Exchange built an interactive dashboard for customer survey data that enhances our ability to track responses and evaluate trends.

Modern analytic tools have been used to make data more accessible and available for day to day work. An analyst user group allows cross-departmental communication for analysts, and drives familiarity of staff with tools to monitor and respond to business and customer activity trends.

The Exchange continues to build governance and data infrastructure to leverage availability of data while protecting data integrity. With standard definitions and other guardrails in place, the Exchange will continue to expand data support for initiatives that drive health system excellence.

The Exchange produces annual enrollment reports analyzing customer data.



THE TEN-YEAR VISION

Looking out beyond five years, the Exchange sees ongoing opportunity to push customer-centric innovation into the health care environment that will benefit Washingtonians and the state as a whole. Elements of this 10-year vision include:

Remove Barriers Facing Critical Populations

The Exchange will remove barriers that impede those in Washington who are seeking health coverage. This work includes leveraging technology to drive down the complexity of the decision-making process, as well as bringing additional services and outreach specific to populations that have faced barriers to care.

Feature Meaningful Products to the Customers We Serve

The Exchange will continue to pursue a customer-centric approach designed to bring innovative products and services to our customers, allowing them to find and choose health insurance coverage that better meets their needs and budget. This includes collaborating with partners to address cost of care and value of health plans offered, as well as building out current technologies to support other health insurance-like products.

Design the Customer Experience to Meet People Where They Are

Market evolutions will require a new set of customer interactions that could include technologies, such as artificial intelligence, that better support and expedite information and resolve customer issues through a variety of communications channels. These channels include cell phones, other mobile devices, smart speakers, and personal assistants. The Exchange will also bring more tools to navigators, brokers, and other customer assistance channels, enabling them to have solutions in hand to help their clients and address their clients' needs. And with this will come a need for more robust privacy and security infrastructure to meet the needs of the growing online data environment.

Foster Modernization in Health Care

The Exchange will continue to play a role in the state's policy development to promote innovative, affordable and high-value health solutions for the residents of Washington. We will also move to a customized one that is built upon a customer's personal profile, allowing the consumer to have ongoing access and involvement with their Exchange-based health coverage in one online portal.

CONCLUSION

The Exchange continues down a path of excellence and efficiency that is defined by the past year's successes and sets the stage for future work. We fully intend to honor the valued working relationship and trust we have with the Legislature, and all our partners, to deliver positive results for the state and the millions we serve that call Washington their home.