

Washington Health Benefit Exchange **2023 Enrollment Preview**

Nov. 1, 2022 – Jan. 15, 2023

Snapshot as of Open Enrollment (OE) close, based on plan selections.
All data as of Jan. 20, 2023.



Additional Information

Washington Health Benefit Exchange's (Exchange) 2023 Enrollment Preview Report includes customers who have selected a 2023 health plan. The upcoming 2023 Spring Enrollment Report will include customers who have enrolled (paid for) their 2023 coverage.

Note: This 2023 Preview Report includes 2022 plan selection totals for comparison purposes. The 2022 numbers differ slightly from those reported in the 2022 Preview Report — a small number of customers (fewer than 1%) were inadvertently excluded at time of publication of the 2022 report.

Cascade Care plans include Cascade Select (public option) and Cascade (standard) plans. Non-Cascade describes all plans that do not fall into Cascade Care categories.

Data Sources:

Healthplanfinder Database as of Jan. 20, 2023, and January 2022.

Data in this report are based on plan selections, subject to change based on data supplied by carriers, and are rounded for ease of readability.

Contact Information:

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Further enrollment analysis for 2023 will be available in the upcoming Spring 2023 Enrollment Report.

Open Enrollment 2023 Highlights

This year's open enrollment period (OE 10) featured the launch of Cascade Care Savings. Enrollment grew 16% during OE, resulting in about 231,000 customers signing up for a qualified health plan (QHP) through the Exchange. More customers are choosing Cascade Care plans, and 76% of 2023 customers now receive federal or state subsidies that reduce their monthly premiums.

OE 10 by the numbers

Strong enrollment trends continued during open enrollment for 2023.

- Applications increased 13% compared to 2022.
- 11% more people were eligible for Apple Health (Medicaid)/CHIP compared to 2022.
- 231,000 customers signed up for QHP coverage.
- 37,000 new* customers signed up for a QHP, consistent with 2022.
- Customers changed plans during open enrollment 40% more than last year, driven by movement to high quality, lower cost Cascade Care plans.

Cascade Care plan sign-ups increased 80% compared to last year.

- More than 147,000 people (64% of enrollees) are in a Cascade Care plan, up from 78,000 (33% of enrollees) last year.
- 27,000 are in a Cascade Select (public option) plan, over triple the number compared to last year.

Cascade Care Savings was implemented for 2023, supporting the highest ever percent of subsidized customers (76%).

- Nearly 50,000 customers are benefiting from Cascade Care Savings, including almost 12,000 new* customers.

Many customers have low monthly premiums.

- More than 1,400 customers are newly-receiving federal subsidies as a result of the federal fix to the "family glitch."
- For 83,000 (36%) customers, the net premium is \$100 or less per month.
 - For 43,000 (19%), the net premium is \$25 or less per month.
 - For 34,000 (15%), the net premium is \$10 or less per month.

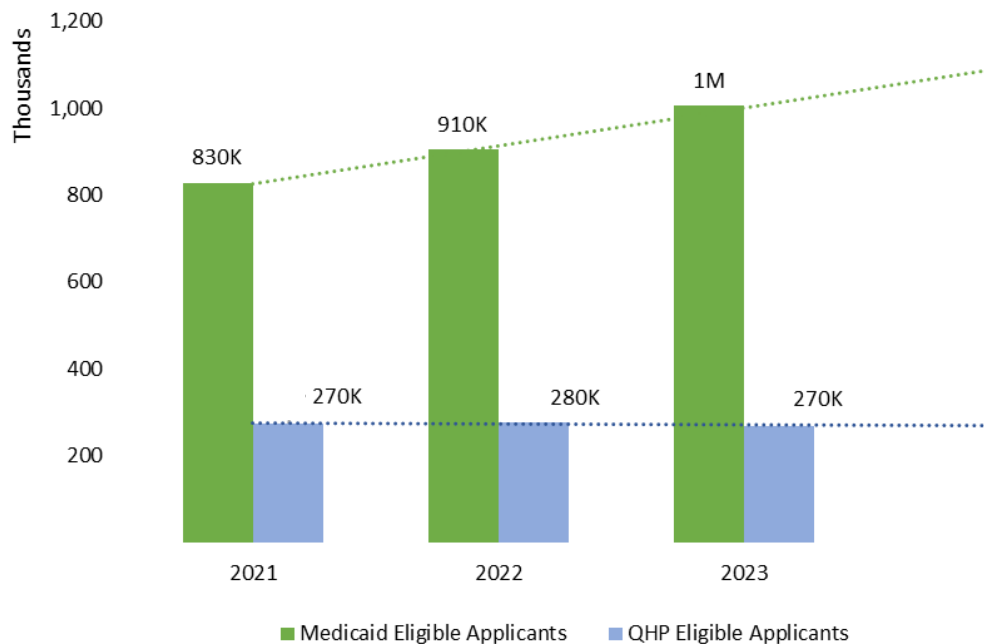
* New customer is defined here as an individual who did not have coverage through *Washington Healthplanfinder* at any time in 2022.

Open Enrollment 2023 Highlights

1.3 million Washingtonians applied for health coverage during open enrollment for 2023 through *Washington Healthplanfinder*, an increase of 100,000 over last year. Overall, 11% more applicants were found eligible for Washington Apple Health (Medicaid) coverage.

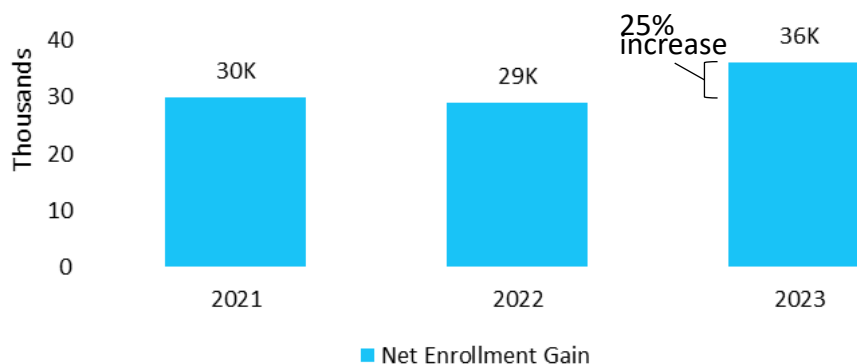
270,000 were found to be eligible for a qualified health plan (QHP), consistent with last year. Among those QHP eligible, 231,000 customers signed up for QHP coverage (among 270,000 QHP-eligible applicants).

Total Applicants During OE for Apple Health vs. QHP Sign-ups for 2021-2023



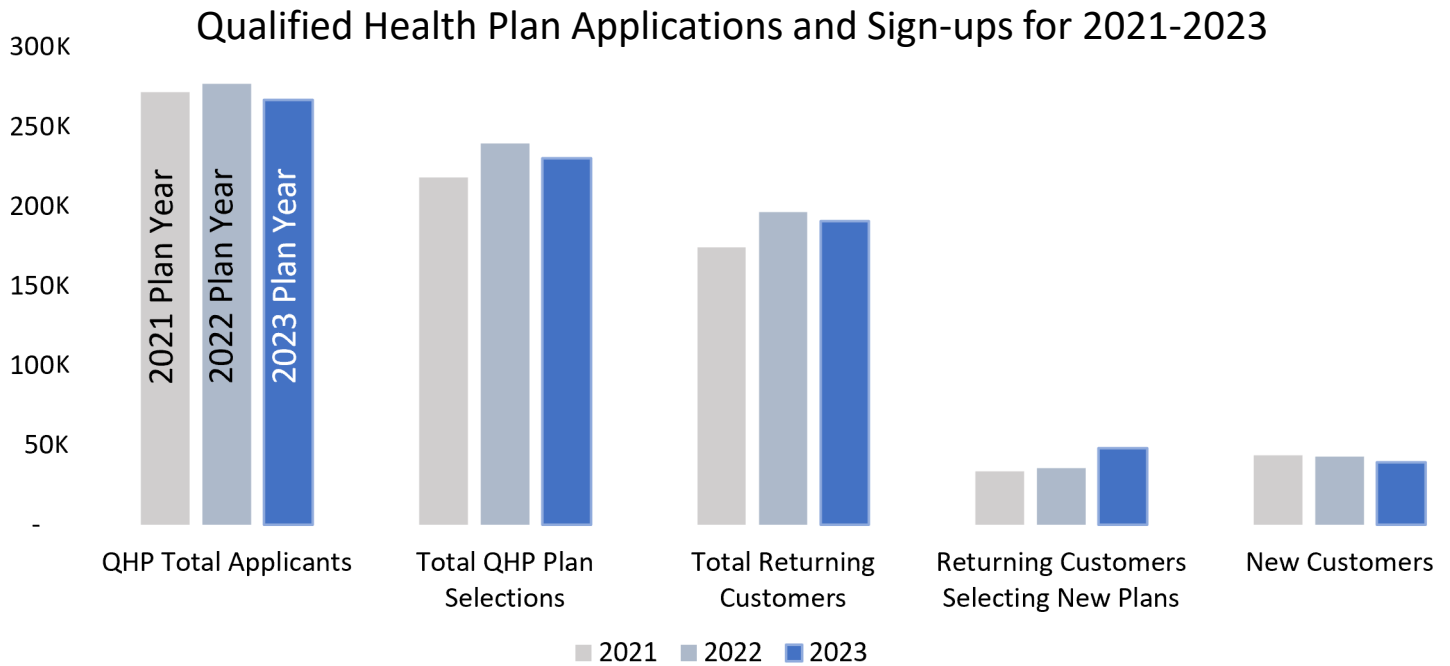
During open enrollment, net QHP enrollment grew by 25%; the highest increase in Exchange history.

Net Enrollment Gain During OE for 2021-2023



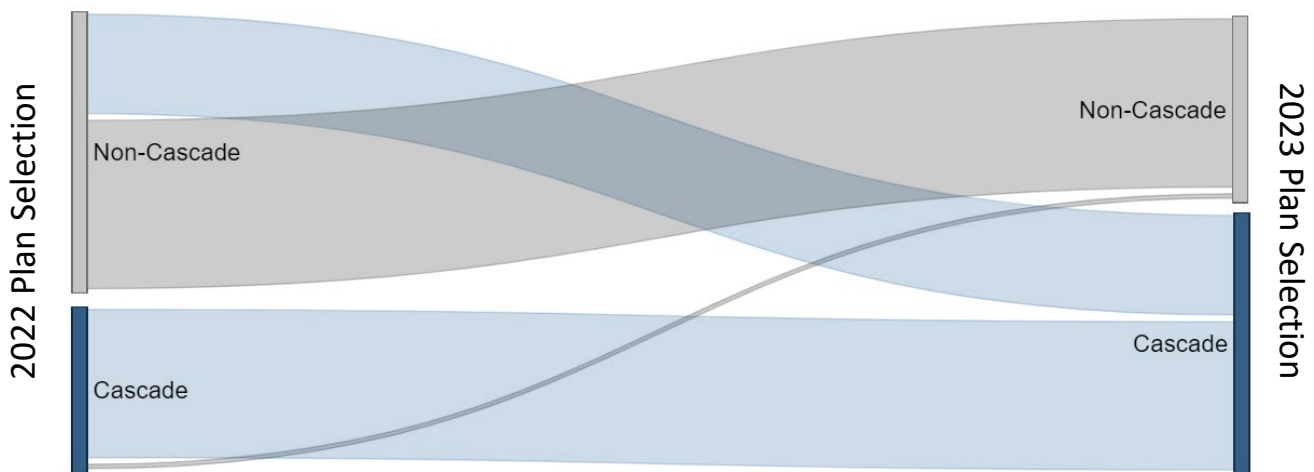
Qualified Health Plan Sign-ups

More people than ever switched plans during open enrollment for 2023 — with 40% more returning customers selecting a new plan than in 2022.



Switching for 2023 was driven by movement to Cascade Care plans. Among the 189,000 total returning customers for 2023, 113,000 signed-up for a Cascade Care plan, including 44,500 people who moved into a Cascade Care plan from a non-Cascade plan.

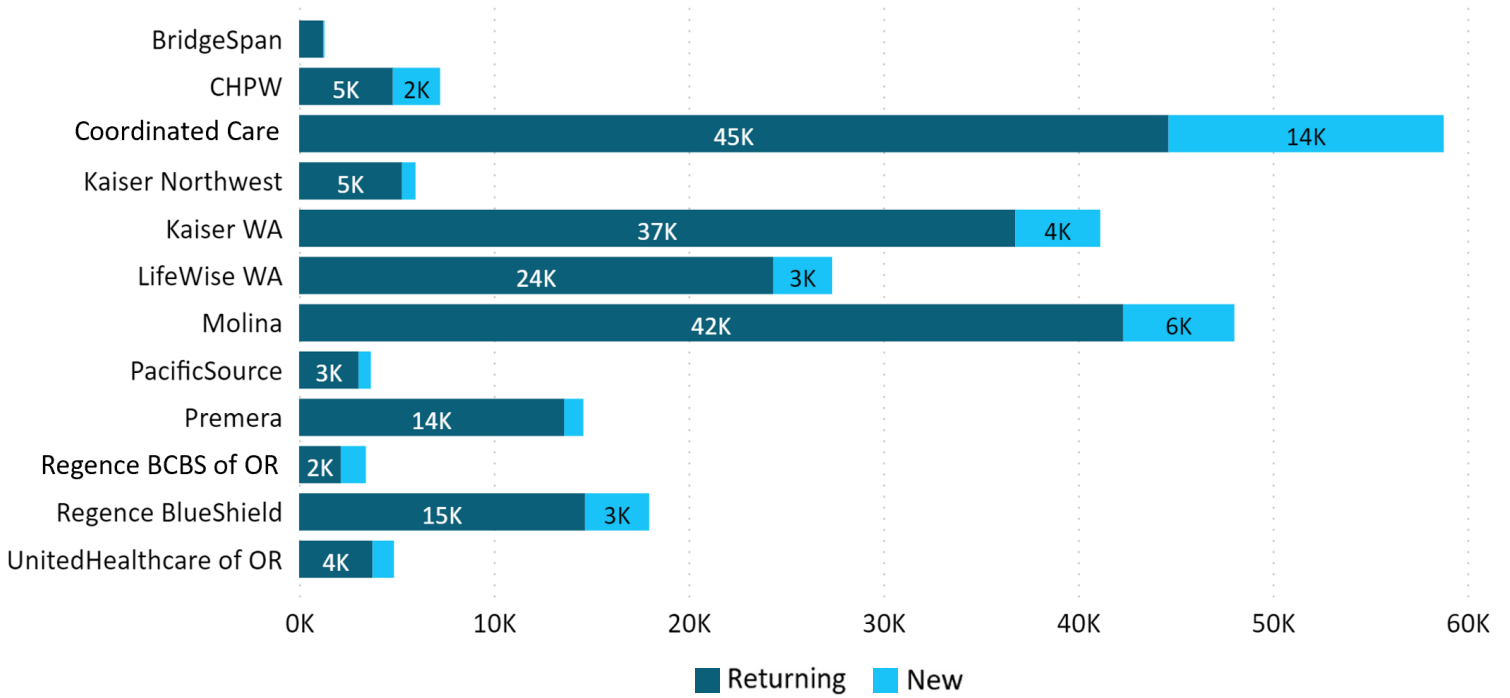
Plan Movement to Cascade Care Plans



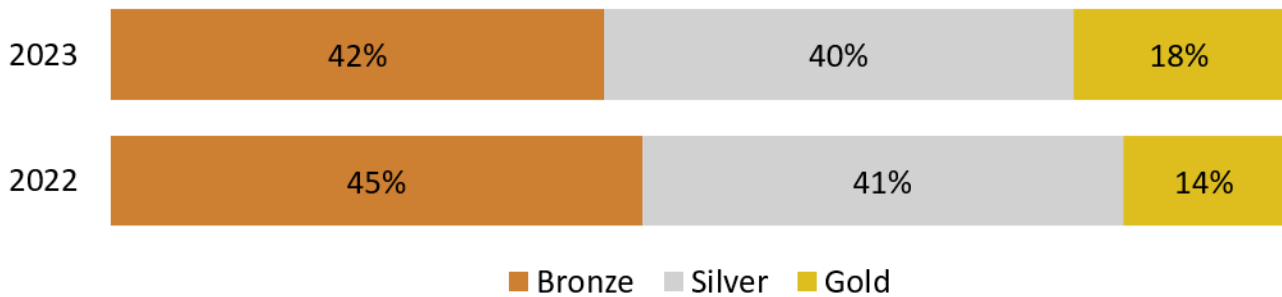
Qualified Health Plan Sign-ups

Four carriers (Coordinated Care; Kaiser Washington; LifeWise Washington; and Molina) continue to receive more than 75% of QHP customer sign-ups, with Coordinated Care gaining a significant number of new enrollees.

Returning and New Customer Sign-ups by Carrier



2022 vs. 2023 Sign-ups by Metal Level *

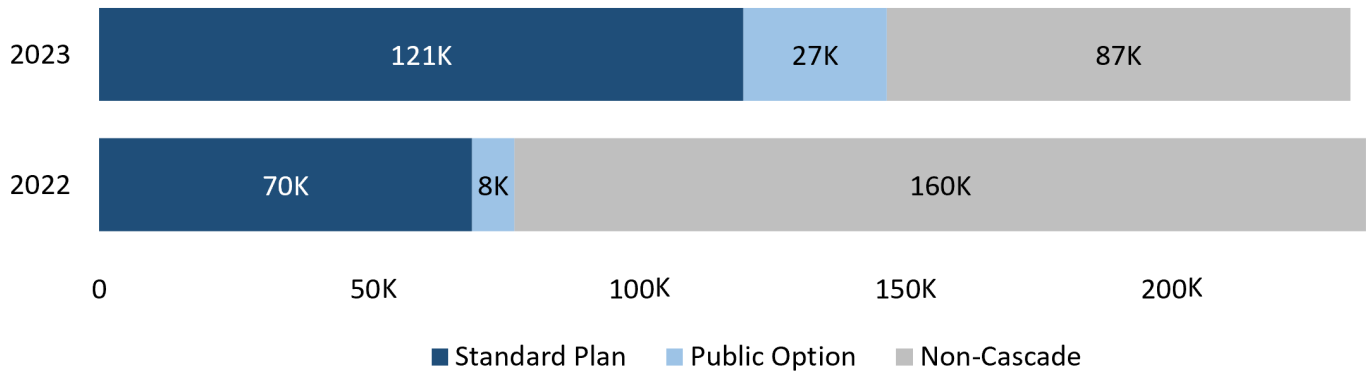


* Catastrophic coverage (<650 customers in 2023) not included in chart.

Cascade Care Plan Sign-ups

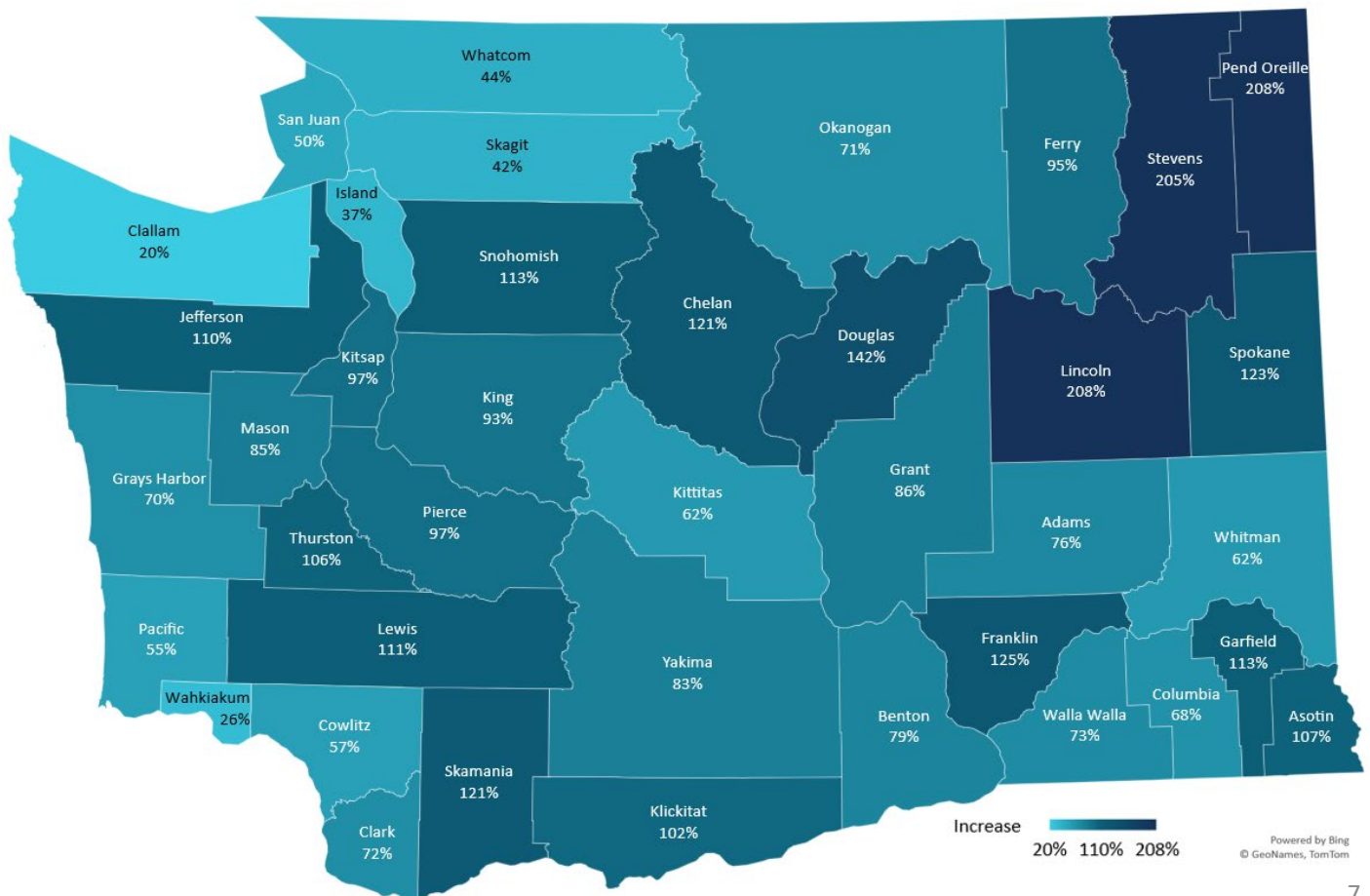
Nearly double the number of customers have signed up for a high-quality Cascade Care plan compared to 2022. Overall, 64% of QHP customers are now in a Cascade Care plan.

2022 vs. 2023 Cascade Care Sign-ups



The largest increase in Cascade Care sign ups is in eastern Washington.

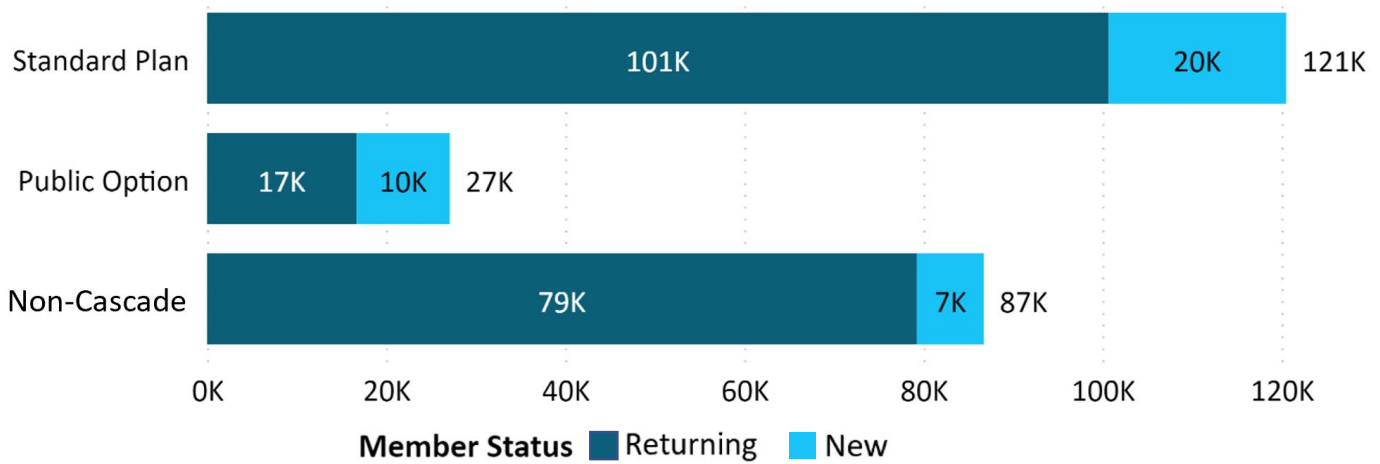
Year-Over-Year Increase in Cascade Care Plan Sign-ups by County



Cascade Care Plan Sign-ups

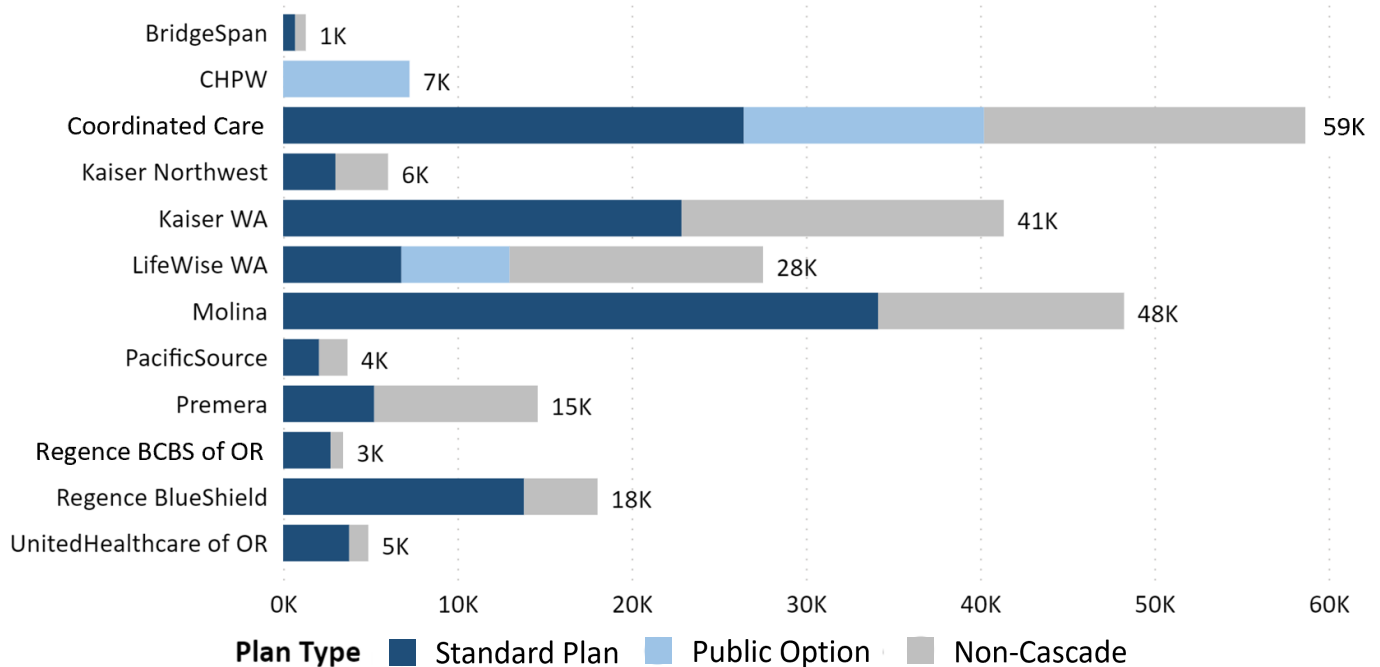
More than 30,000 new customers (80%) selected a Cascade Care plan.

Cascade Care Plan Sign-ups by Returning* and New Status



*Returning is defined as a customer who was in a QHP through *Washington Healthplanfinder* in 2022.

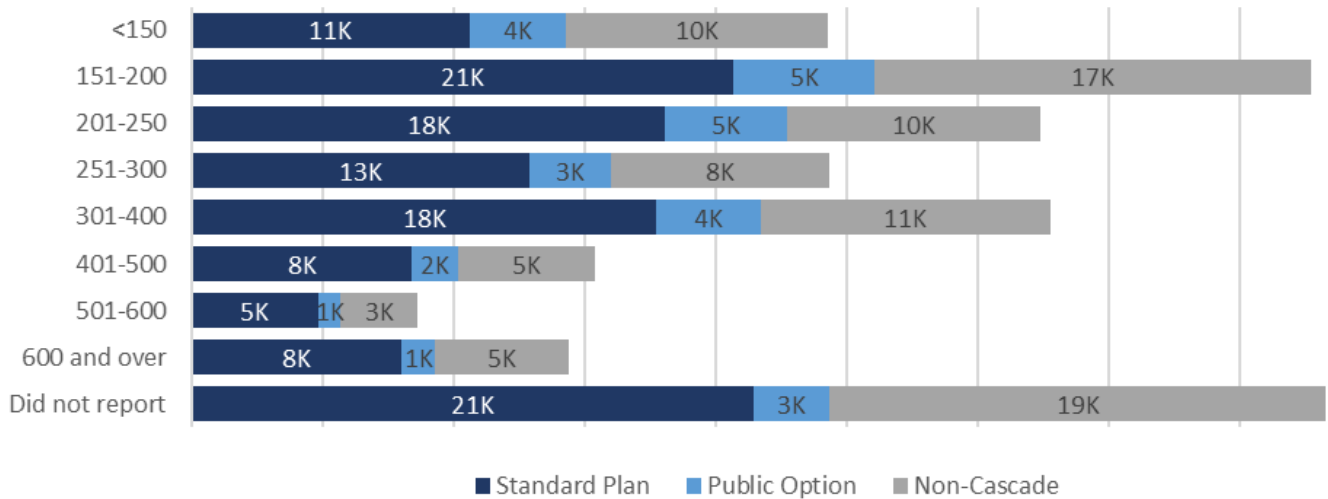
Cascade Care Plan Sign-ups by Carrier



Cascade Care Plan Sign-ups

Cascade Care plans were popular at every income level. More than 56% of sign-ups at every federal poverty level were for Cascade Care, a 70% increase from 2022.

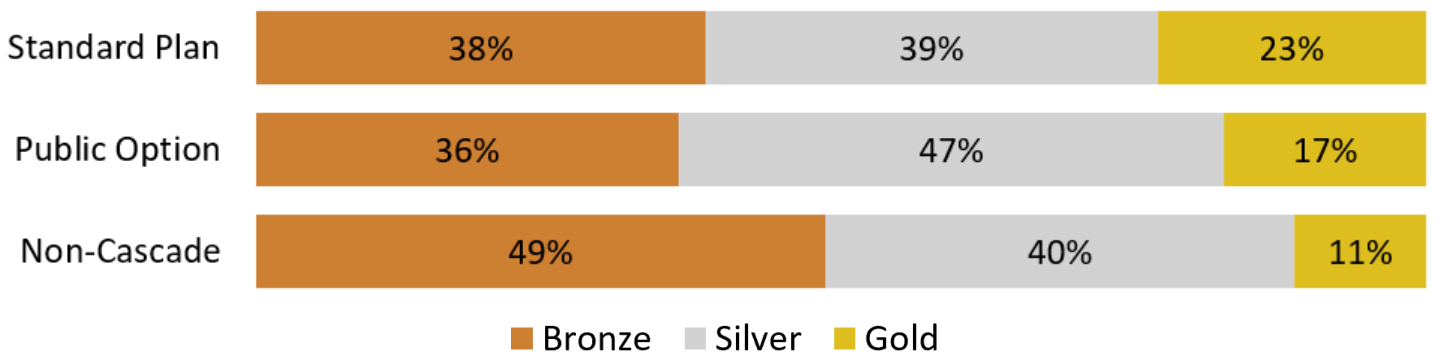
Cascade Care Plan Sign-ups by Federal Poverty Level



Customers in Cascade Care plans were more likely to be in Cascade Care Gold or Silver level plans, the only plans where Cascade Care Savings is available.*

- Cascade (standard plan) customers were twice as likely as customers in non-Cascade plans to sign up for Gold level plans.

Cascade Care Plan Sign-ups by Metal Level*



* AI/AN customers can enroll in any metal tier to obtain Cascade Care Savings.

** Catastrophic coverage (<650 customers) is not included in chart.

Cascade Care Savings (CCS) provides a state-funded premium subsidy up to \$155 per member per month.

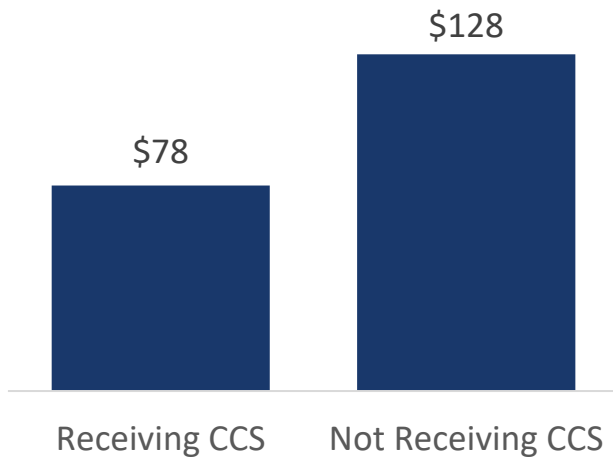
First open enrollment with Cascade Care Savings:

- To date, nearly 50,000 customers have qualified for Cascade Care Savings; including 11,000 new customers.
- Cascade Care Savings enrollment will continue to increase throughout the plan year due to the monthly Cascade Care Savings Special Enrollment Period and the upcoming Medicaid unwind.
- The amount of Cascade Care Savings customers receive, after any applicable premium subsidies are applied, varies based on income, geography and plan selection.
- 1,700 customers receive the maximum of \$155 per member per month.

Illustrative Savings Example

Customers receiving Cascade Care Savings have a monthly net premium that is \$54 lower on average than those not receiving Cascade Care Savings when accounting for plan level and income.

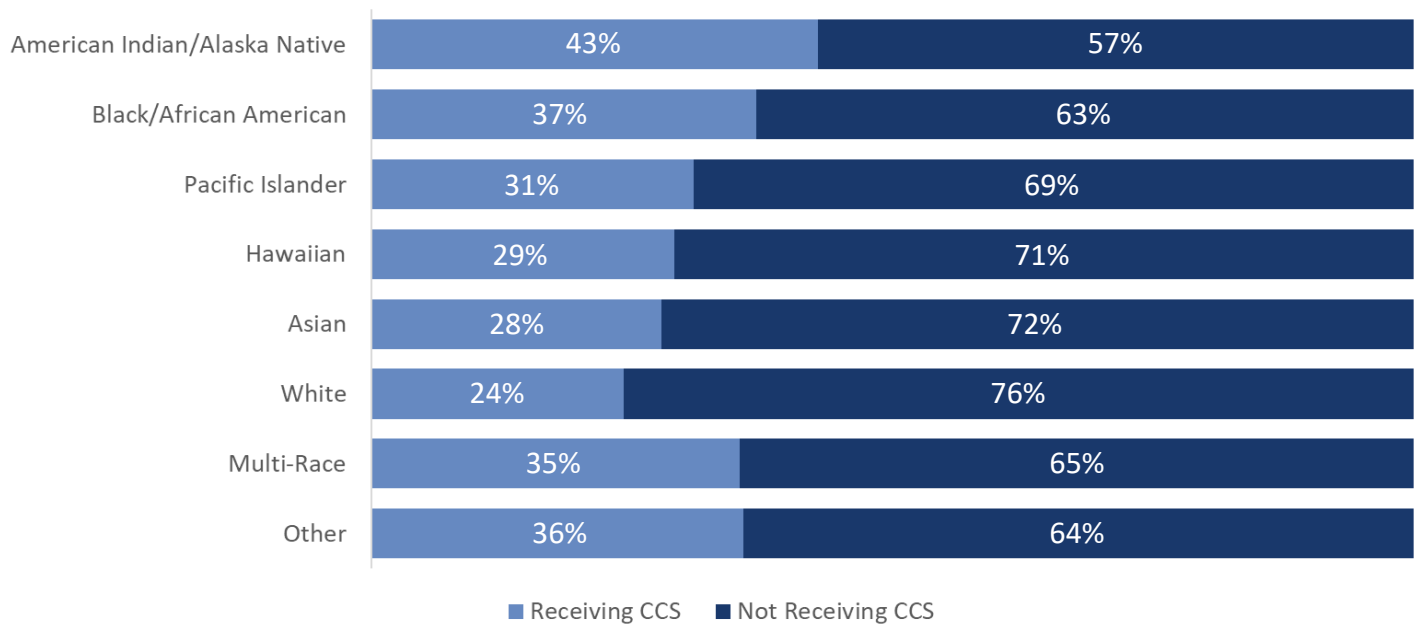
Average Monthly Net Premium Among Silver and Gold Plan Sign-ups ≤250% FPL



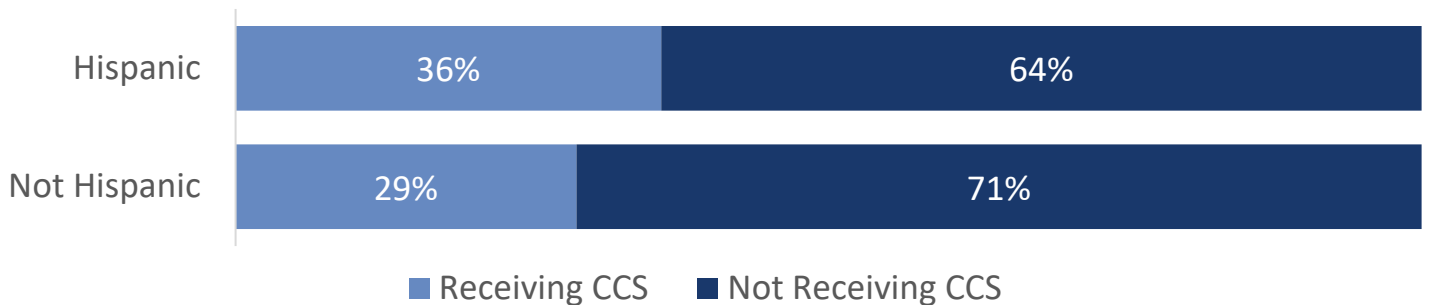
Cascade Care Savings (CCS) is reaching diverse populations across Washington. The percentage of QHP customers receiving Cascade Care Savings is higher among non-white populations and those who reported their ethnicity as Hispanic.

- For example, more than a third (37%) of Black/African American customers are receiving Cascade Care Savings, compared to an average of 26% across all races.
- Similarly, more than a third (36%) of Hispanic customers are receiving Cascade Care Savings, compared to 29% of those who are not Hispanic.

Percentage of QHP Customers Receiving Cascade Care Savings by Race



Percentage of QHP Customers Receiving Cascade Care Savings by Ethnicity



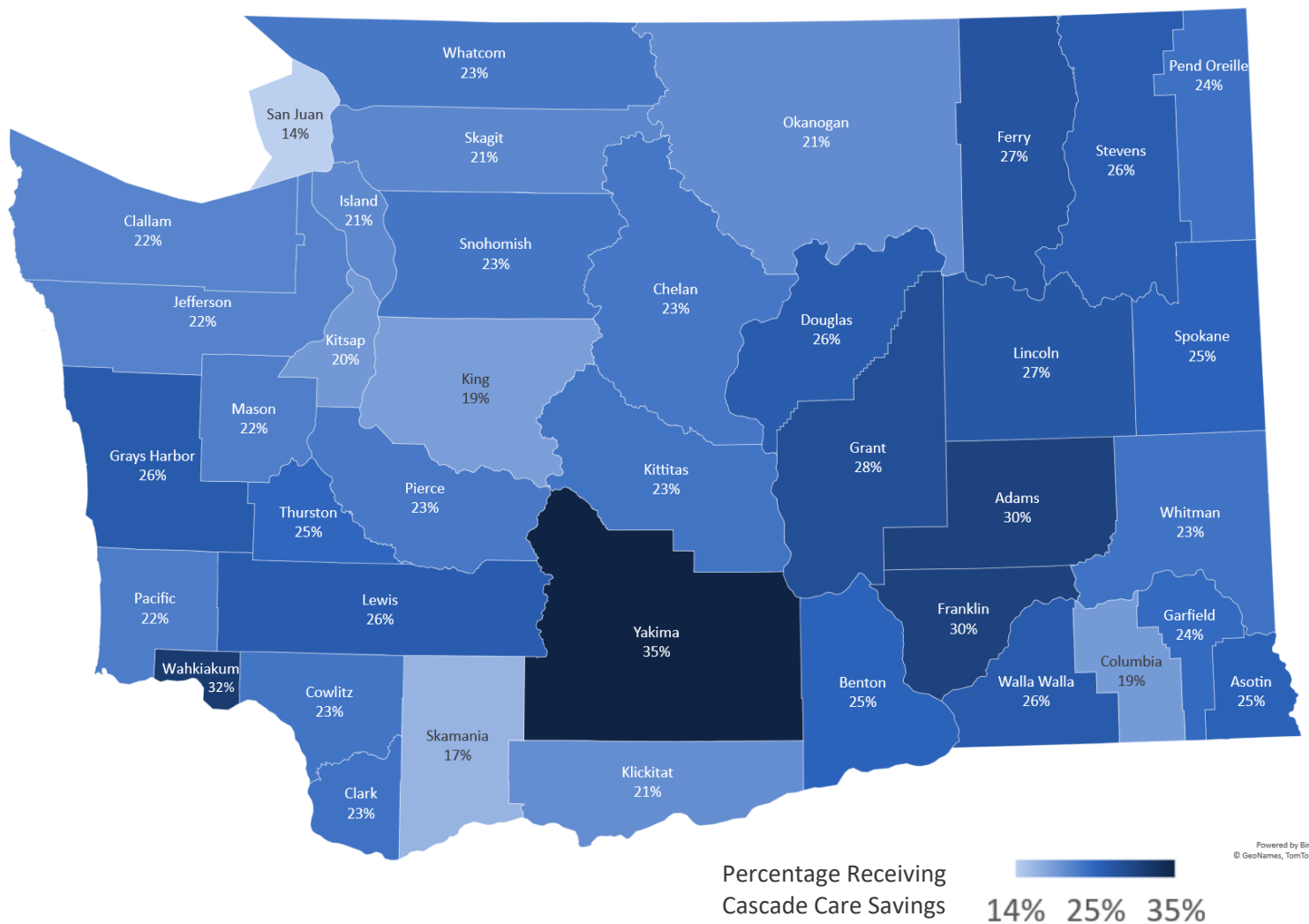
Hispanic ethnicity and race are collected separately and shown as different categories. Charts exclude customers who did not report a race or ethnicity.

Race not reported: 77,100; 33% of 230,800

Ethnicity not reported: 130,100; 56% of 230,800

Customers in rural counties, particularly those in the Yakima Valley area and east of the Cascades, are more likely to receive Cascade Care Savings than customers in other locations in Washington.

Percentage of QHP Sign-ups Receiving Cascade Care Savings by County



County Summary

County	Total Sign-ups	Cascade Care Selections			Premium Subsidies		
		Cascade Plans (standard)	Cascade Select Plans (public option)	Other Plans (non-Cascade)	Percent of Signups receiving subsidies*	Average Net Premium for Subsidized* Plans	Average Net Premium for Non-Subsidized Plans
Adams	320	110	80	130	84%	\$128	\$602
Asotin	430	180	90	170	88%	\$184	\$610
Benton	4,380	1,620	1,430	1,410	81%	\$169	\$461
Chelan	2,930	860	1,080	1,030	83%	\$160	\$542
Clallam	2,850	1,340	0**	1,530	81%	\$180	\$668
Clark	16,560	9,970	210	6,530	86%	\$138	\$519
Columbia	90	50	0**	40	78%	\$173	\$457
Cowlitz	2,620	1,300	200	1,150	89%	\$155	\$636
Douglas	1,120	370	420	360	83%	\$156	\$545
Ferry	180	100	20	70	87%	\$147	\$785
Franklin	1,360	700	300	380	85%	\$165	\$509
Garfield	60	30	0**	30	78%	\$185	\$444
Grant	1,840	790	360	730	83%	\$153	\$597
Grays Harbor	1,900	1,020	0**	890	86%	\$99	\$768
Island	3,060	1,200	550	1,360	82%	\$162	\$578
Jefferson	1,670	870	60	750	77%	\$177	\$626
King	83,850	45,150	7,560	32,590	70%	\$199	\$556
Kitsap	7,380	4,670	70	2,700	72%	\$212	\$616
Kittitas	1,460	710	280	500	79%	\$175	\$507
Klickitat	1,000	640	150	230	80%	\$218	\$555
Lewis	1,860	940	310	640	86%	\$191	\$551
Lincoln	380	240	0**	140	79%	\$171	\$475
Mason	1,500	790	170	560	85%	\$189	\$646
Okanogan	1,380	490	270	630	83%	\$166	\$591
Pacific	720	370	100	270	85%	\$266	\$680
Pend Oreille	400	260	20	130	89%	\$154	\$602
Pierce	21,320	12,390	1,890	7,330	80%	\$176	\$536
San Juan	1,710	280	520	920	73%	\$121	\$576
Skagit	3,920	1,510	760	1,700	84%	\$143	\$578
Skamania	420	220	90	130	88%	\$238	\$659
Snohomish	23,080	12,810	3,220	7,500	79%	\$180	\$514
Spokane	14,310	7,570	2,330	4,690	80%	\$176	\$469
Stevens	1,310	690	180	480	83%	\$175	\$520
Thurston	7,220	3,720	1,050	2,570	79%	\$178	\$535
Wahkiakum	130	30	80	30	84%	\$219	\$597
Walla Walla	1,350	660	230	480	83%	\$187	\$479
Whatcom	10,110	3,600	2,280	4,390	83%	\$138	\$536
Whitman	980	490	120	390	80%	\$194	\$489
Yakima	3,710	1,840	680	1,240	84%	\$127	\$484
Grand Total***	230,760	120,520	27,110	86,750	77%	\$178	\$547

*"Subsidies" means APTC and/or Cascade Care Savings.

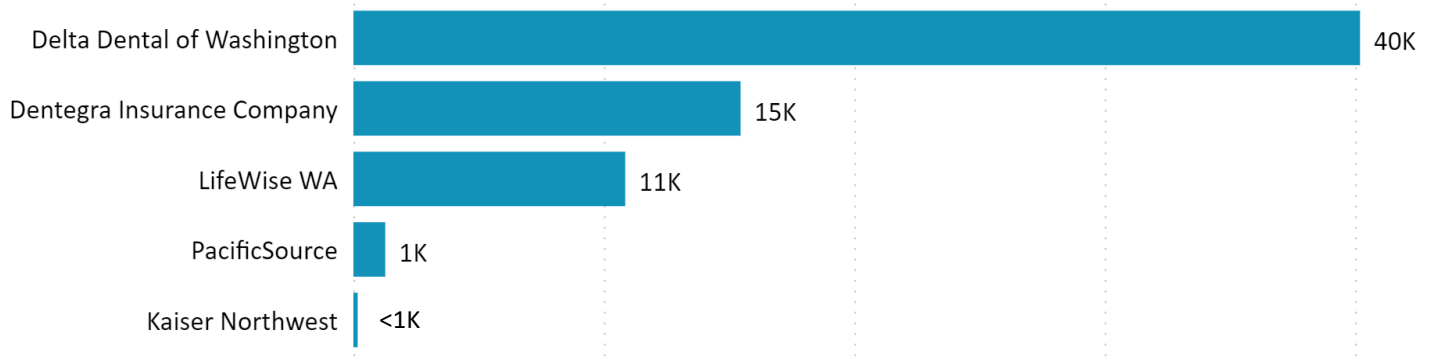
** Five counties without Cascade Select enrollees do not have Cascade Select plans available.

*** County level totals have been rounded to the nearest 10; grand totals represent the unduplicated counts.

Qualified Dental Plan (QDP) Sign-ups

More than 67,000* people signed up for dental coverage for plan year 2023, a slight reduction from last year.

QDP Sign-ups by Carrier



* Total includes 3,700 individuals who signed up for only a dental plan.