

WASHINGTON HEALTH BENEFIT EXCHANGE  
wahealthplanfinder.org

# HEALTH COVERAGE ENROLLMENT REPORT

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Spring 2019



## Our Mission

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The Washington Health Benefit Exchange seeks to redefine people’s experience with health care. Our mission is to radically improve how Washington residents secure health insurance through innovative and practical solutions, an easy-to-use customer experience, our values of integrity, respect, equity and transparency, and by providing undeniable value to the the health care community.

## Our Work

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The Exchange is responsible for the operation of Washington Healthplanfinder, an easily accessible, online marketplace for individuals and families to find, compare and enroll in Qualified Health Plans, Qualified Dental Plans and Washington Apple Health (Medicaid).

Washington Healthplanfinder connects 1 out of every 4 Washingtonians to their health coverage and offers:

- Side-by-side comparisons of Qualified Health Plans and Qualified Dental Plans
- Tax credits or financial help to pay for co-pays and premiums
- Expert customer support online, by phone or in-person through local organizations or insurance brokers

The last six years of Washington Healthplanfinder enrollment:

Year	QHP Enrollment	Total Enrollment
2014 OE 1	139,700	604,247
2015 OE 2	152,517	1,599,811
2016 OE 3	166,098	1,697,500
2017 OE 4	204,334	1,760,122
2018 OE 5	209,802	1,725,780
2019 OE 6	196,328	1,663,660



# Open Enrollment 6 At A Glance

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Key take aways from the open enrollment period that ran Nov. 1 to Dec. 15, 2018:

## COVERAGE

- There are 5 counties that have 40% or more of their population covered by Washington Healthplanfinder (Adams, Okanogan, Yakima, Grant, and Pacific)
- Nearly 200,000 Qualified Health Plan enrollees, first ever decrease by 6% from last year
- Highest annual rate for returning enrollees
- 40 unique health plans
- 7 Qualified Health Plan carriers
- Increased number of enrollees selecting bronze plans
- Residents in 14 counties are limited to a single health plan carrier option
- 20% of Qualified Health Plan enrollees enrolled in dental coverage
- 5 Qualified Dental Plan carriers

## COST

- Average Qualified Health Plan base premium cost increased by \$55 to \$568 per person a month
- Continued increase in number of customers who receive financial help
- Non-subsidized customers pay up to 32% of income on their premium
- Nearly 60,000 enrollees are in a plan with a deductible over \$9,000

## CUSTOMER EXPERIENCE

- Over 50% of customers accessed Washington Healthplanfinder through their mobile device
- Customers have broad access to enrollment assistance
  - 1,800 registered brokers
  - 904 navigators, tribal assisters, and certified application counselors
  - Customer support answered 195,000 calls

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**We've changed our enrollment report format!**  
Data from previous reports is available online at:  
[www.wahbexchange.org/enrollment-reports-data](http://www.wahbexchange.org/enrollment-reports-data)

All data as of Feb. 2019 unless designated otherwise.

### References:

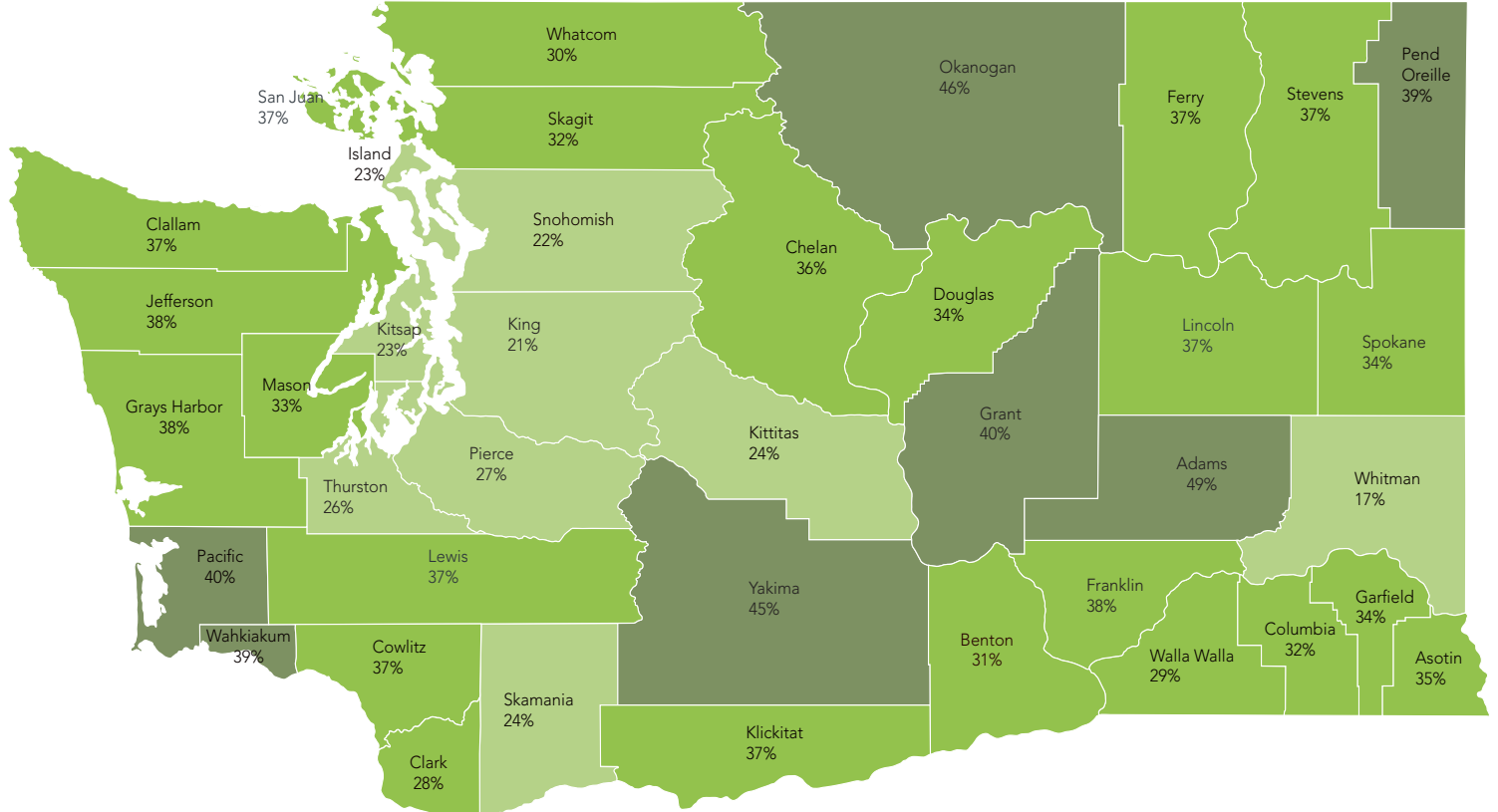
Qualified Health Plans (QHP) and Qualified Dental Plans (QDP) data- Author: WAHBE/Thuy Ha, Data Source: Washington Healthplanfinder as of Feb. 2019

Washington Apple Health (WAH) - Medicaid MAGI/CHIP population: MAGI/CHIP Population Characteristics- Author: HCA/OMSD; Data Source: ProviderOne ODS Data Warehouse as of Feb. 2019

# COVERAGE

# Total Enrollees

## Percent of Washington Healthplanfinder Covered Residents by County

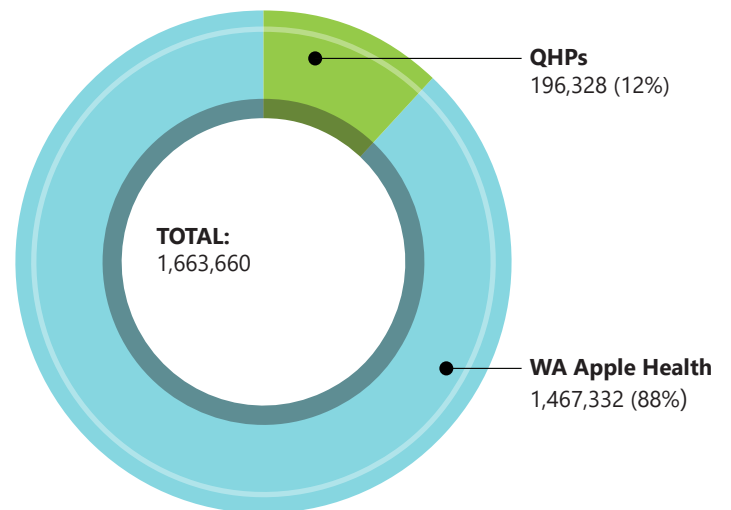


- 17 - 27% (9 counties)
- 28 - 38% (23 counties)
- 39 - 49% (7 counties)

Percent calculated using total QHP and WAH enrollment and Washington State Office of Financial Management (OFM) data for county population up to age 64 in 2017.

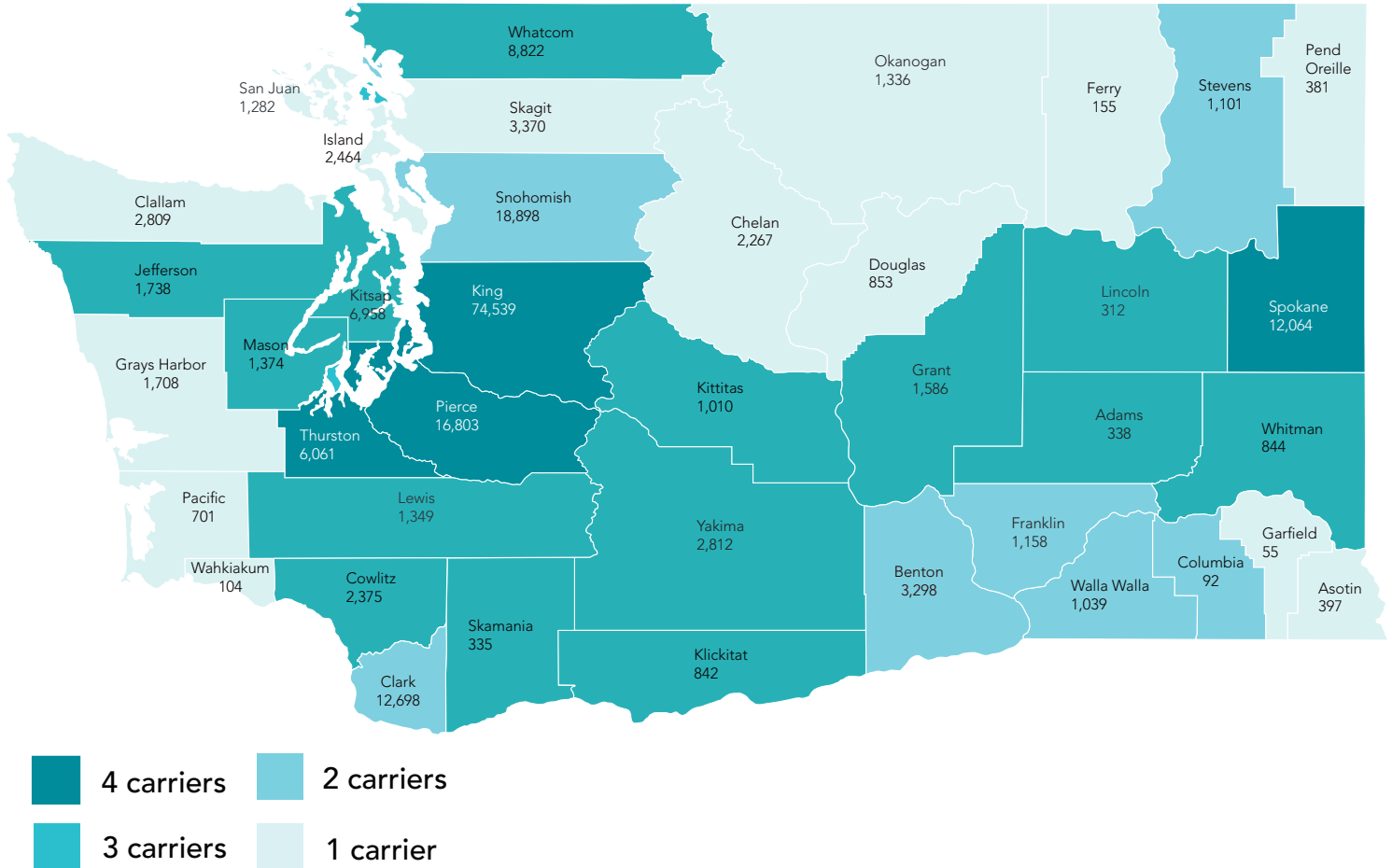
Top 10 Counties	
Adams	49%
Okanogan	46%
Yakima	45%
Grant	40%
Pacific	40%
Pend Oreille	39%
Wahkiakum	39%
Grays Harbor	38%
Franklin	38%
Jefferson	38%

## By Coverage Type



# Qualified Health Plan Enrollees

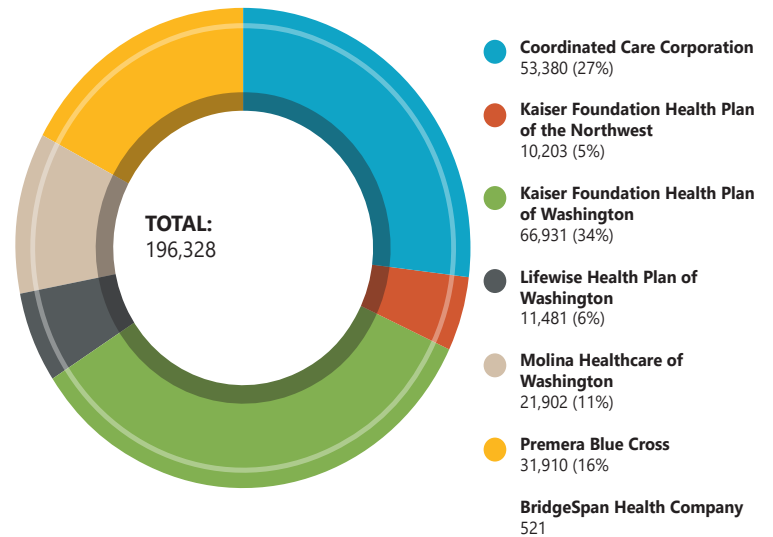
## Number of QHP Enrollees and Carriers by County



### Top 10 Counties

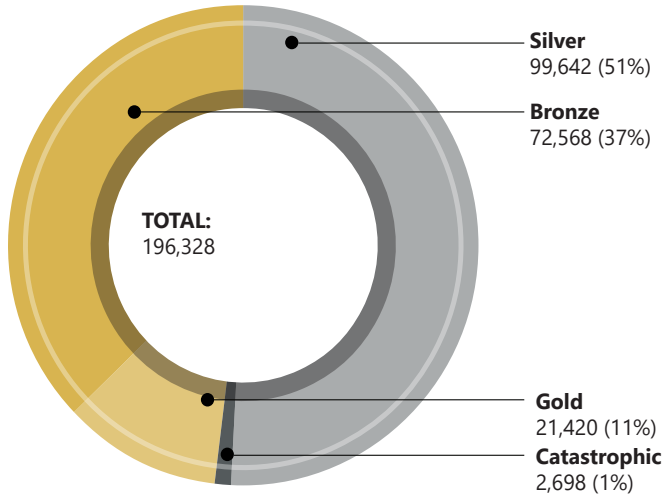
King	75K
Snohomish	19K
Pierce	17K
Clark	13K
Spokane	12K
Kitsap	7K
Thurston	6K
Whatcom	9K
Skagit	3K
Benton	3K

## By Carrier

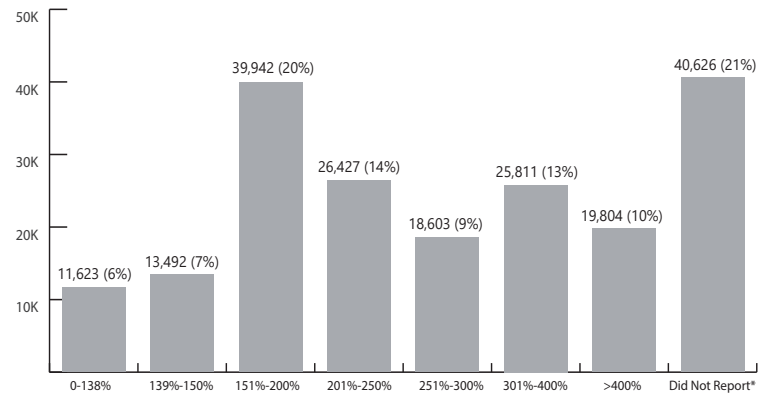


# Qualified Health Plan Enrollees

## By Metal Level



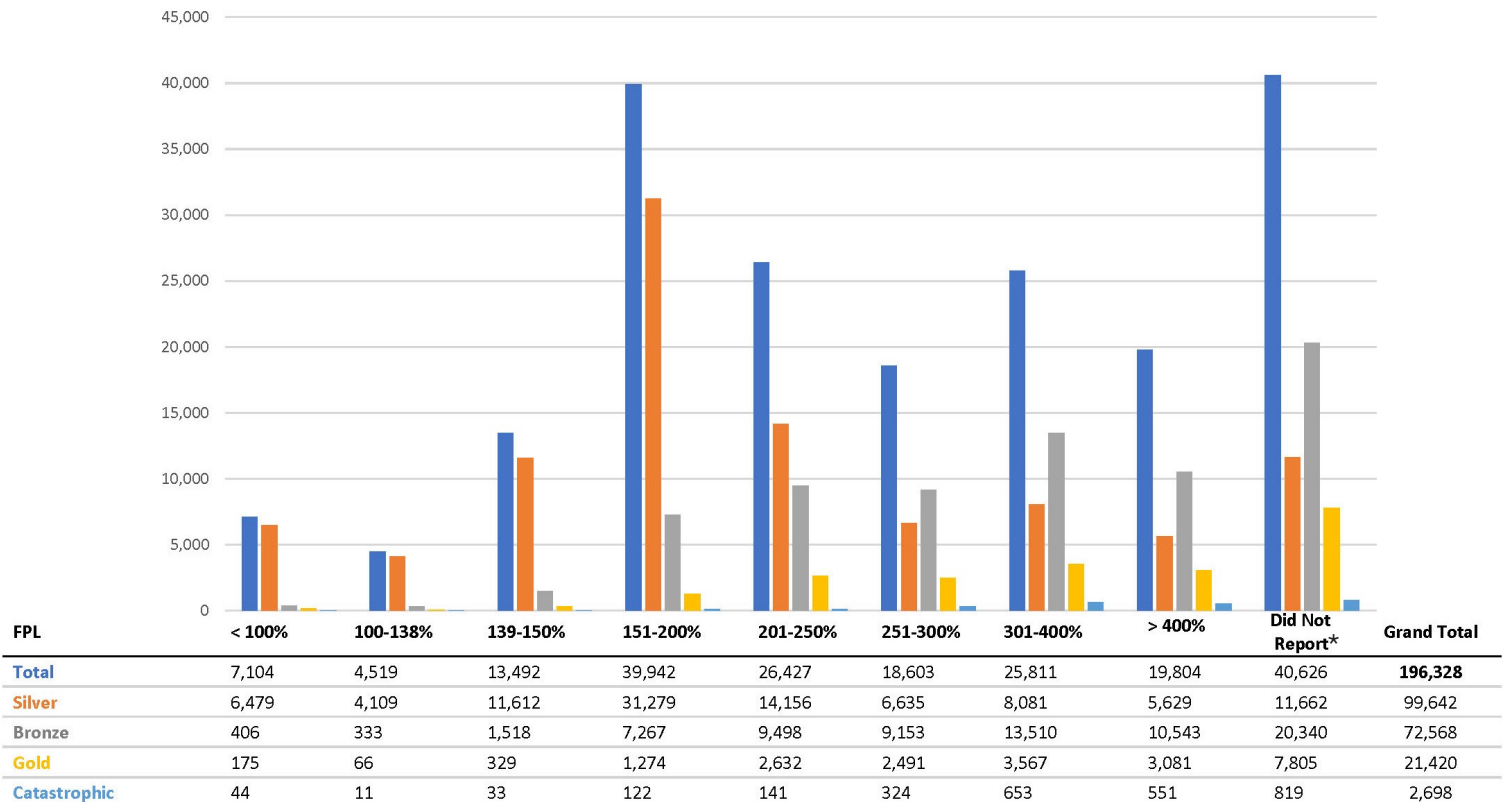
## By Federal Poverty Level



\*Households who do not report income chose not to apply for free and low-cost health insurance.

● Bronze Plans cover 60% of the cost of essential health benefits, while the patient pays 40% ; ● Silver Plans cover 70%, while the patient pays 30%; ● Gold Plans cover 80%, while the patient pays 20%; ● Catastrophic Plans offer the lowest level of coverage with low monthly premiums and high out-of-pocket costs. They are generally available to individuals under age 30. Tax credits and cost sharing reductions cannot be used to purchase a catastrophic plan.

## By Federal Poverty Level by Metal Level

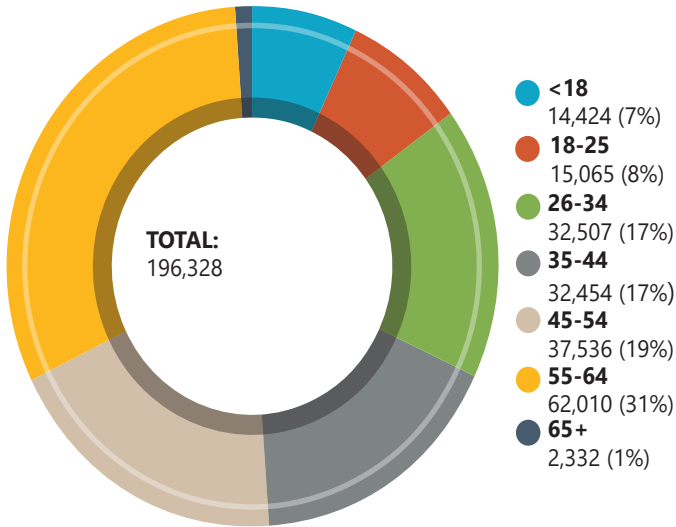


\*Households who do not report income chose not to apply for free and low-cost health insurance.

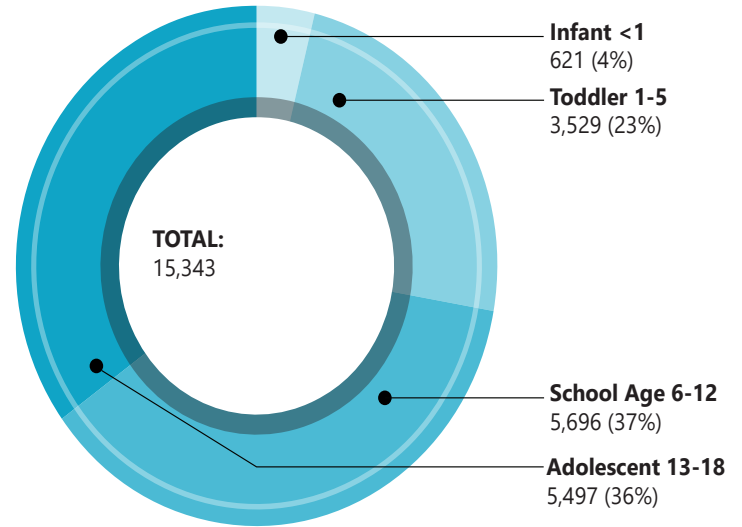


# Qualified Health Plan Enrollees

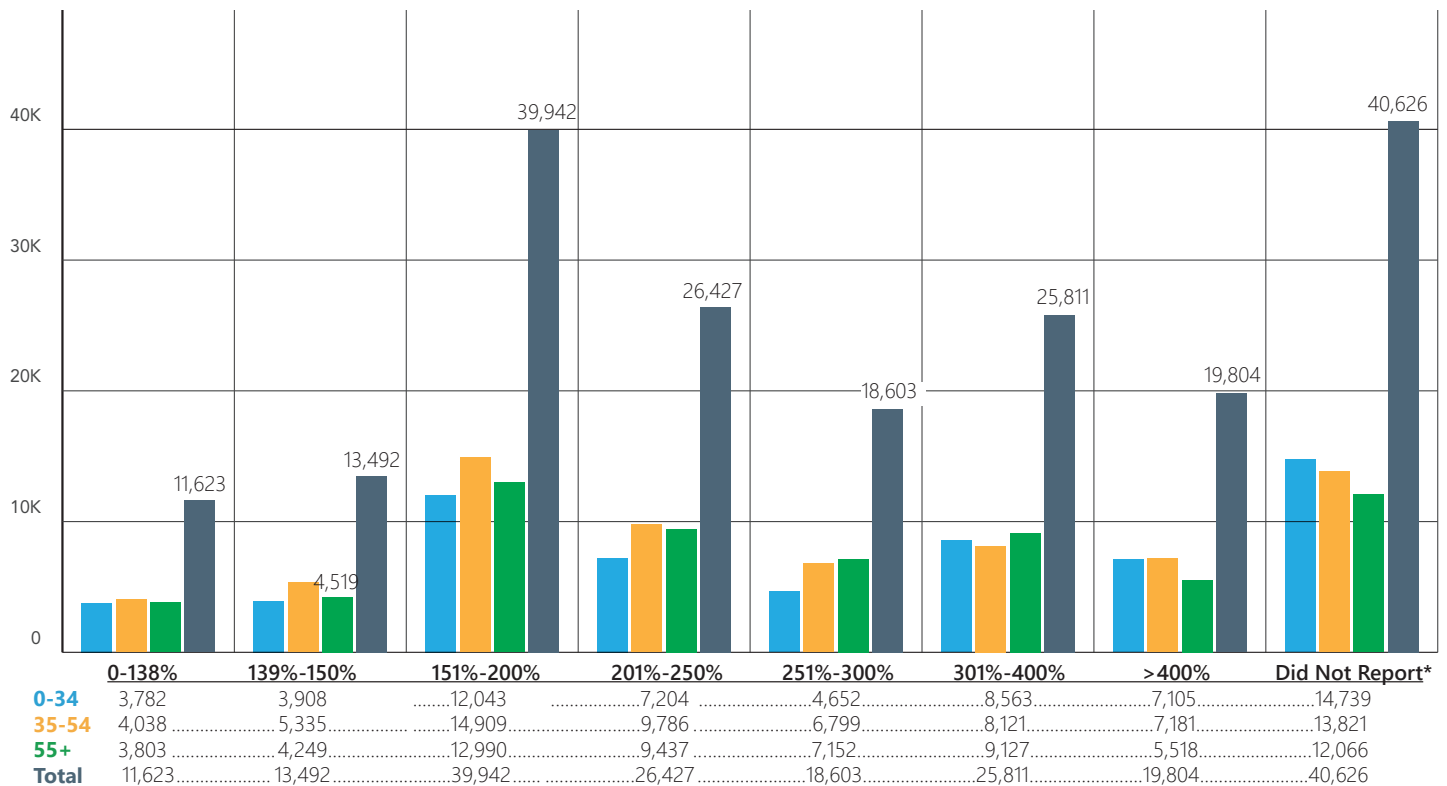
## By Age



## Under 19



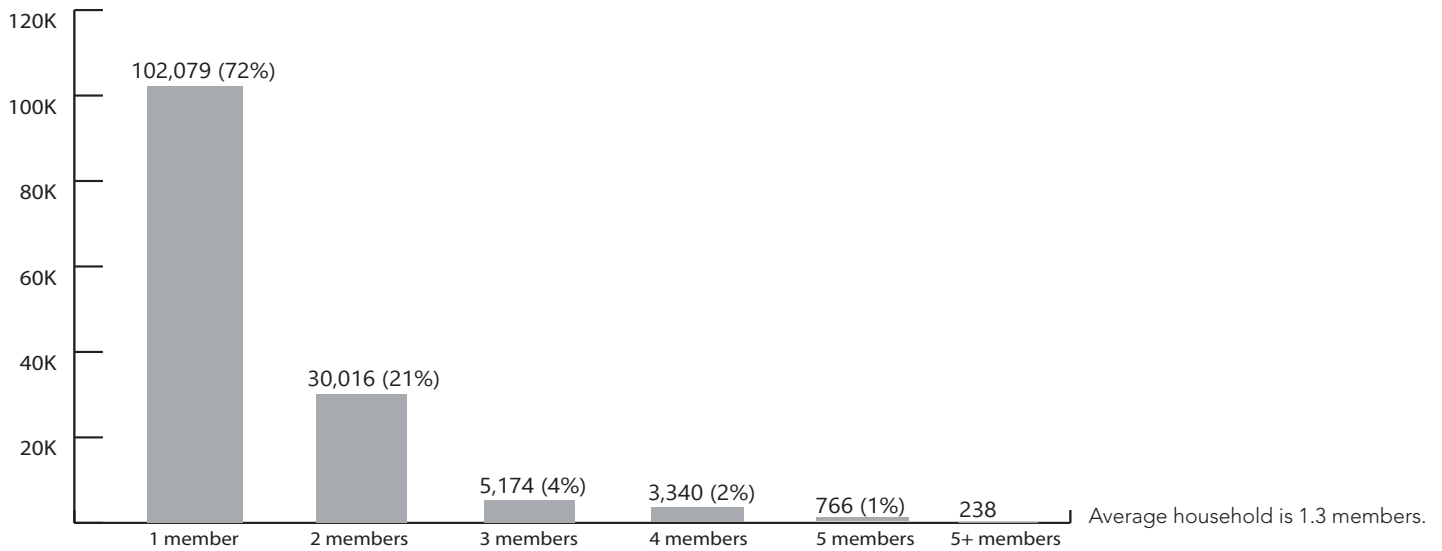
## By Federal Poverty Level by Age



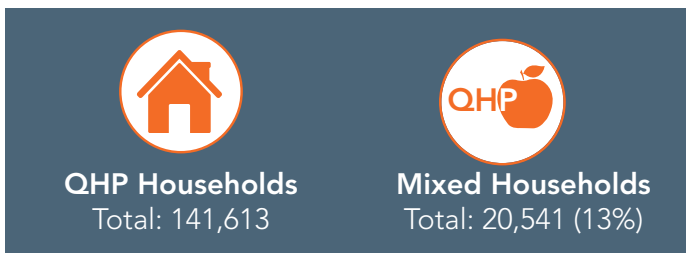
\*Households who do not report income chose not to apply for free and low-cost health insurance.

# Qualified Health Plan Enrollees

## By Number of Household Members

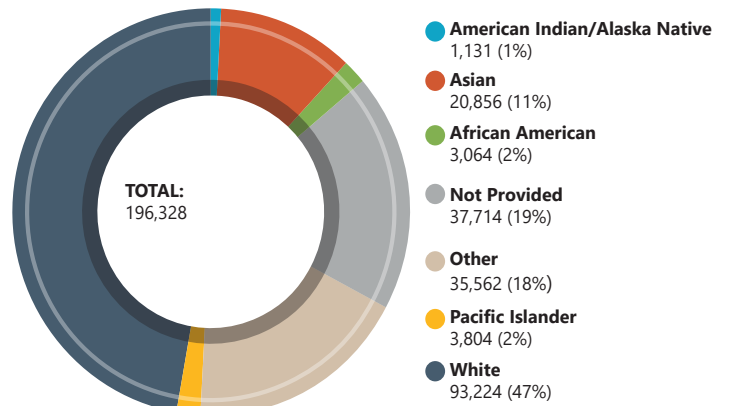


## By Number of Households



Mixed households have family members enrolled in both QHP and WAH.

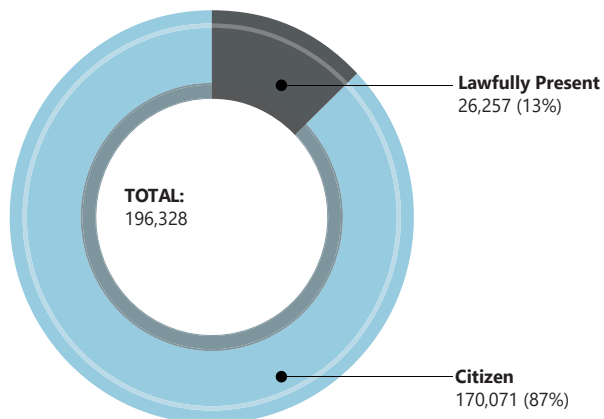
## By Race and Ethnicity



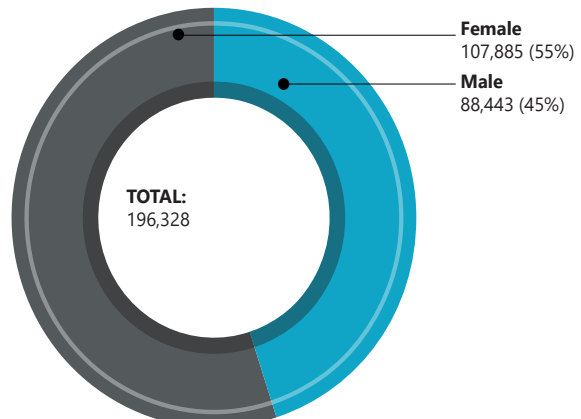
Reporting race/ethnicity is not required.

9,036 marked Hispanic | 132 marked Hawaiian | 841 marked Multi-Race

## By U.S. Citizenship

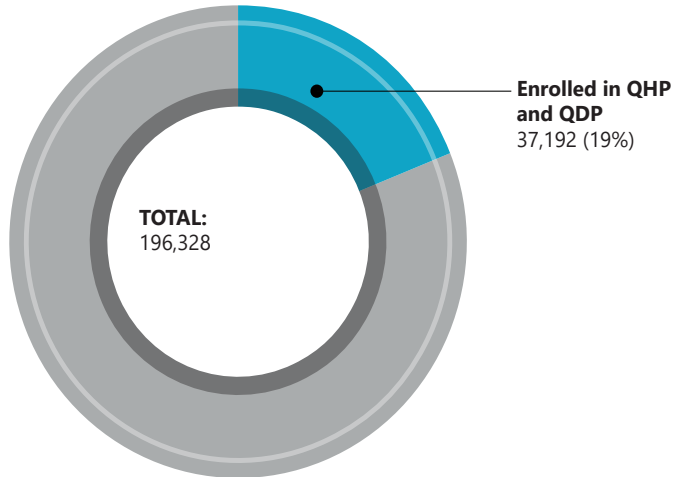


## By Gender

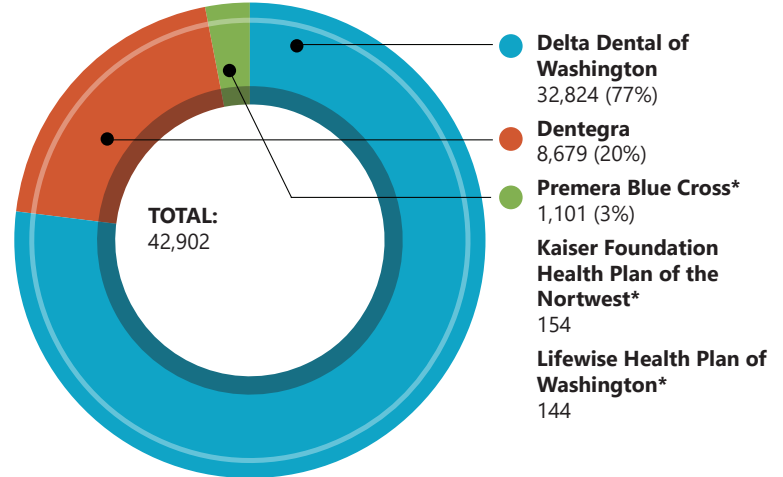


# Qualified Dental Plan Enrollees

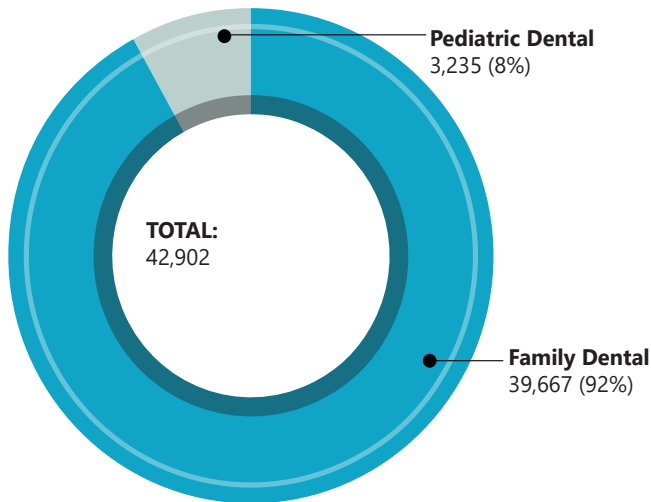
## QHP Enrollees with Dental



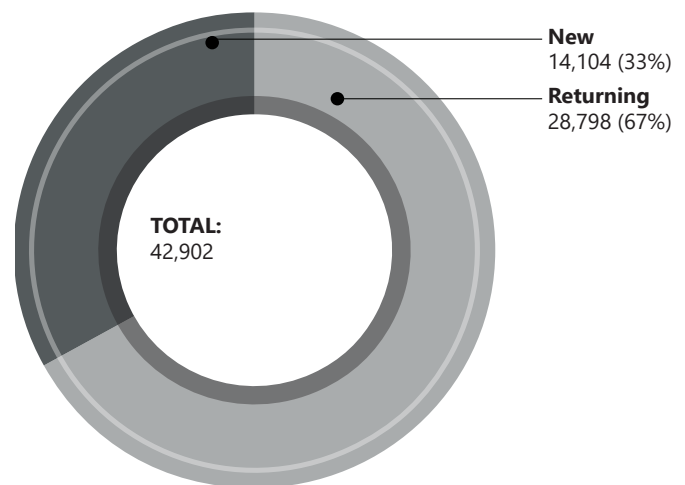
## By Carrier



## By Plan Type



## By New and Returning



Family Dental is offered by Delta Dental of Washington and Dentegra.

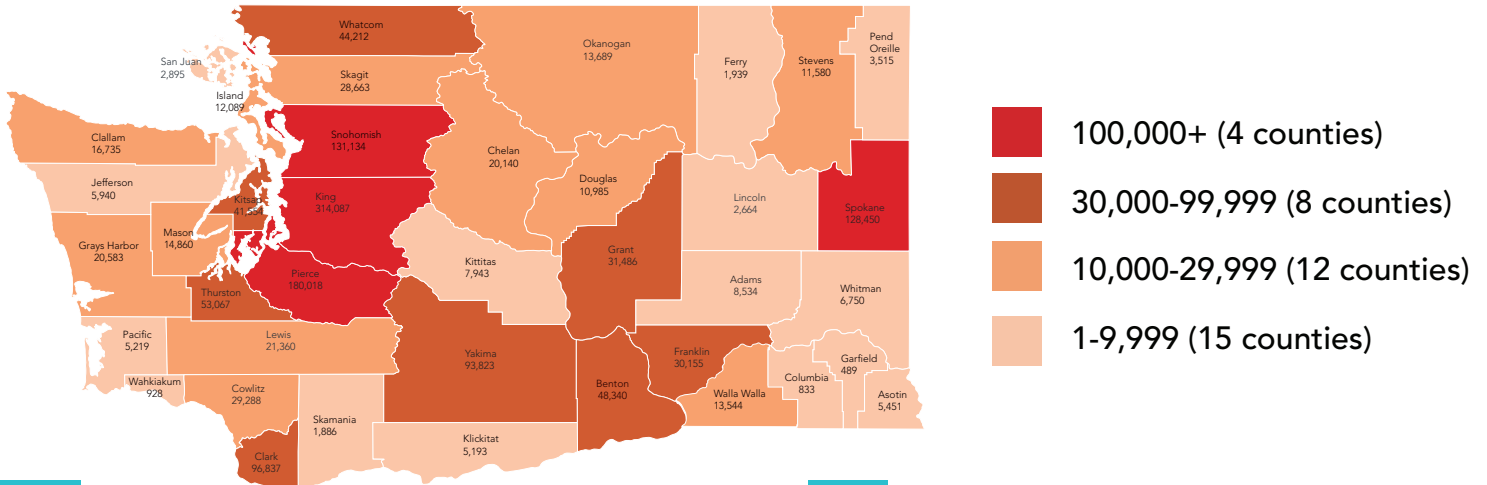
\*Pediatric Dental (18 and younger) is offered by Delta Dental of Washington, Kaiser Foundation Health Plan of the Northwest, Lifewise Health Plan of Washington, and Premera Blue Cross.

New includes 5% pediatric dental and 95% family dental.

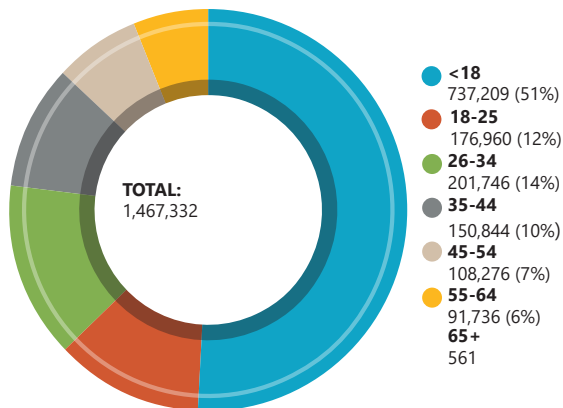
Returning includes 9% pediatric dental and 91% family dental.

# Washington Apple Health Enrollees

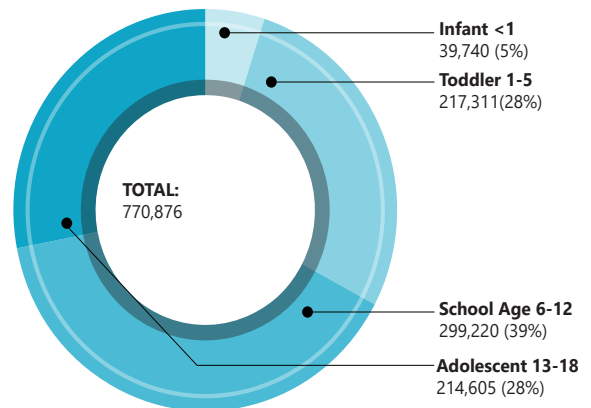
## Number of WAH Enrollees by County



## By Age

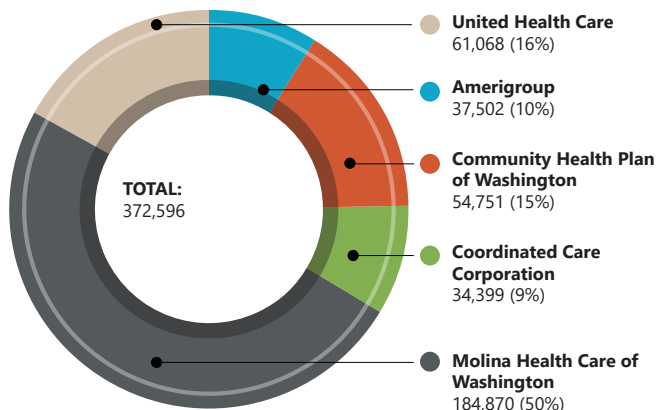


## Under 19

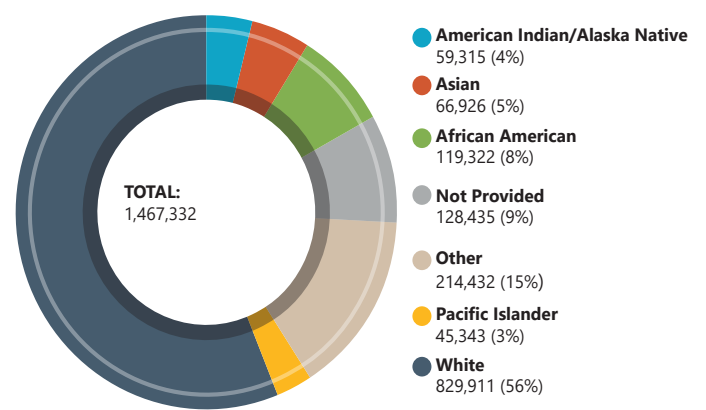


WAH for Kids coverage is available for children up to age 19 in households with income at or below 312% FPL. Adult eligibility is available for income at or below 138% FPL.

## By Medicaid Plan Selection



## By Race and Ethnicity



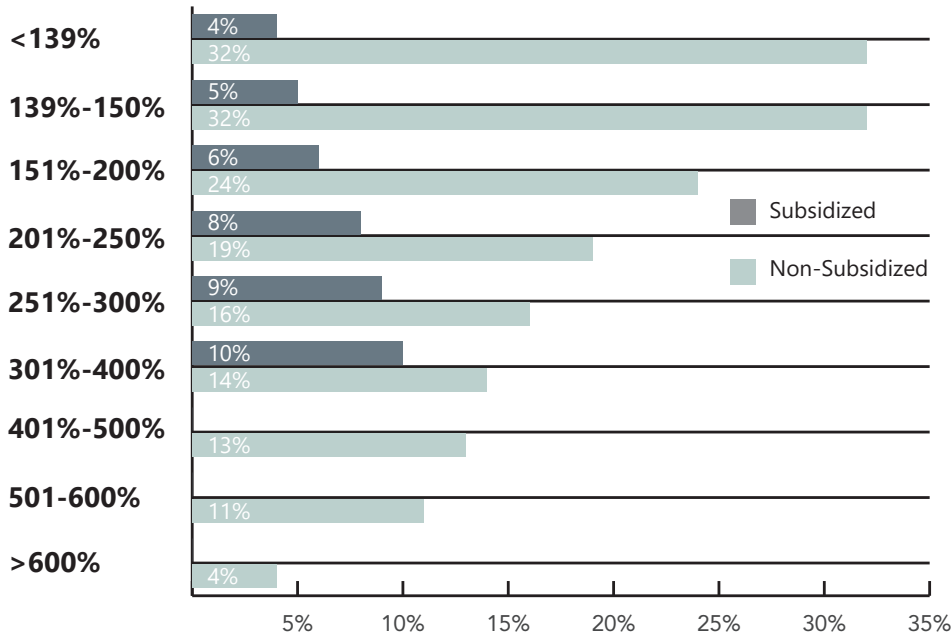
Includes customers who actively selected a WAH Managed Care Plan through Washington Healthplanfinder.

Reporting race/ethnicity is not required  
342,300 marked Hispanic | 3,630 marked Hawaiian

**COST**

# Qualified Health Plan Enrollees

## Percent of Income Spent on Monthly Premium

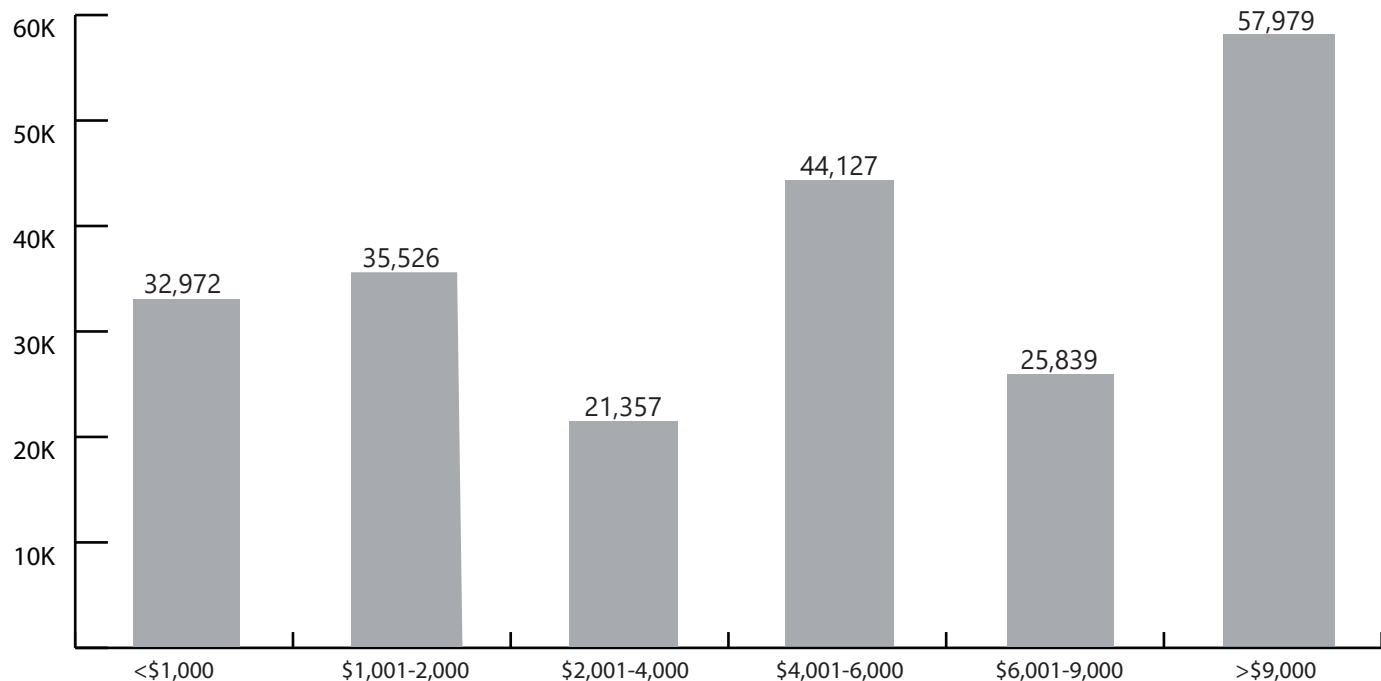


Enrollees pay up to 32% of their income on premiums

Based on self-reported income. 7,225 enrollees under 400% FPL do not receive subsidies due to tax filing status, offer of employer sponsored insurance, and other factors related to subsidized program eligibility.

## By Plan Deductible

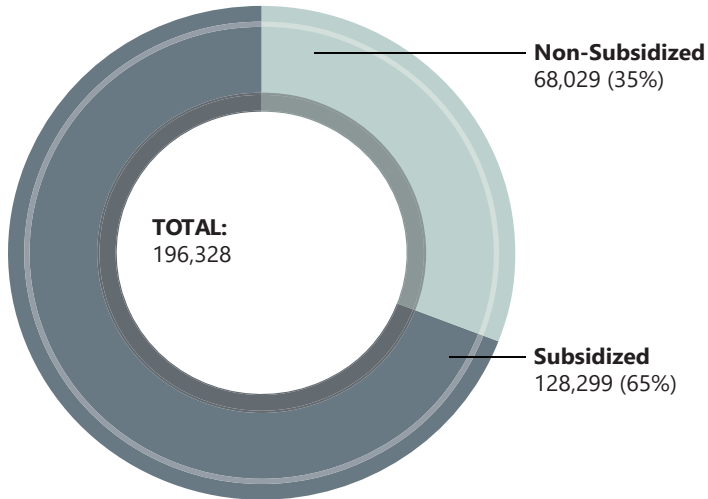
60K enrollees are in a plan with a deductible over \$9K



Deductibles are for individual and family plans after cost-sharing reductions have been applied.

# Qualified Health Plan Enrollees

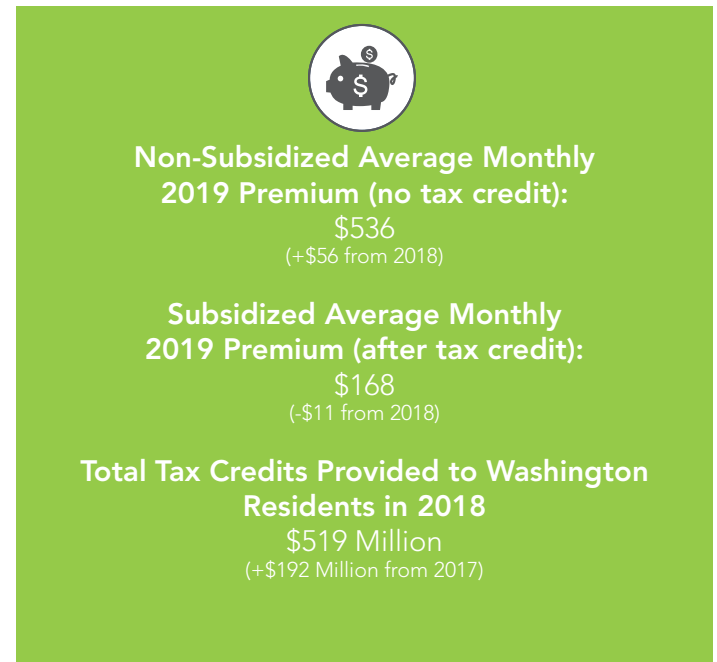
## By Subsidized and Non-Subsidized



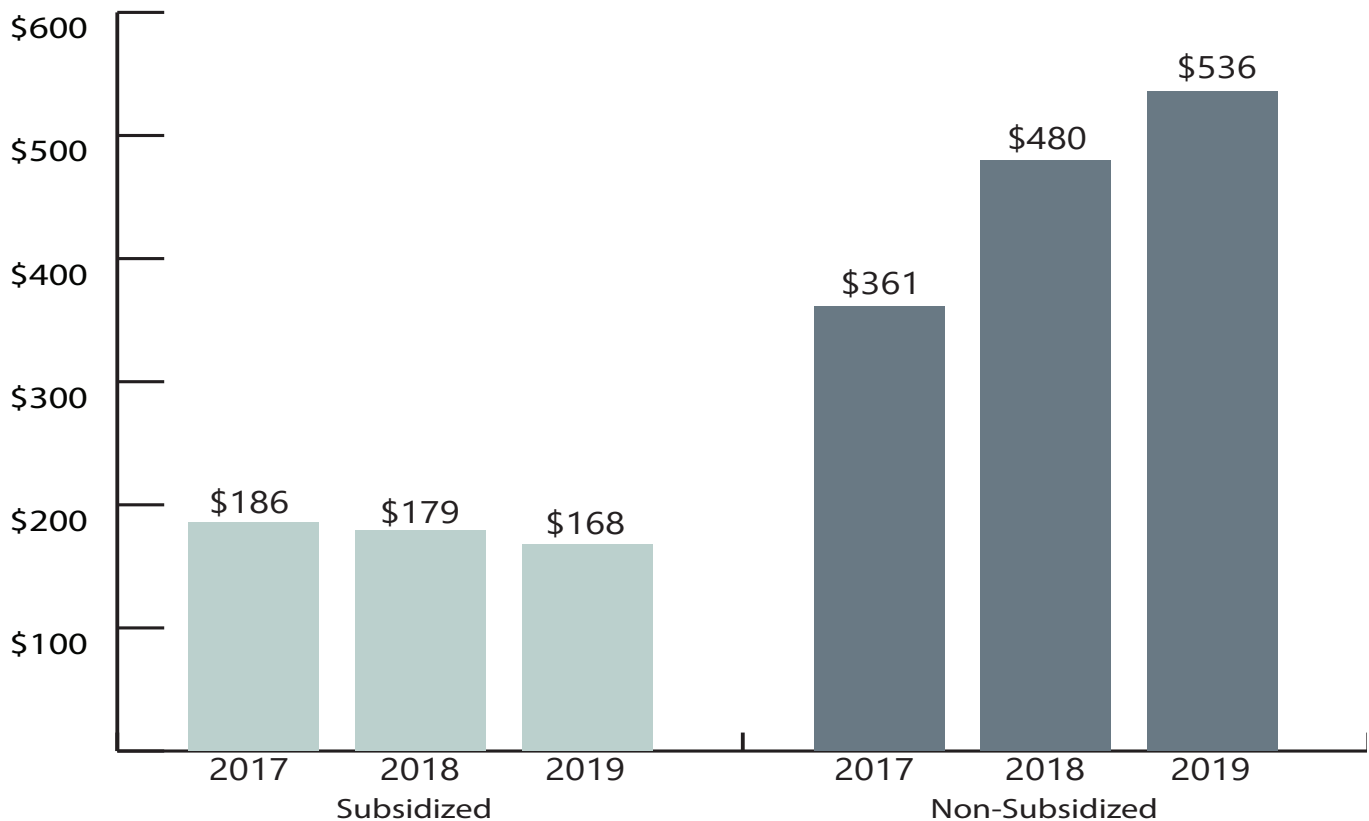
Non-Subsidized: Includes individuals who selected a QHP that either did not qualify for a tax credit or did not apply for financial help.

Subsidized: Includes individuals who have selected a QHP and are eligible for a tax credit to lower their monthly premiums.

## By Average Monthly Premium



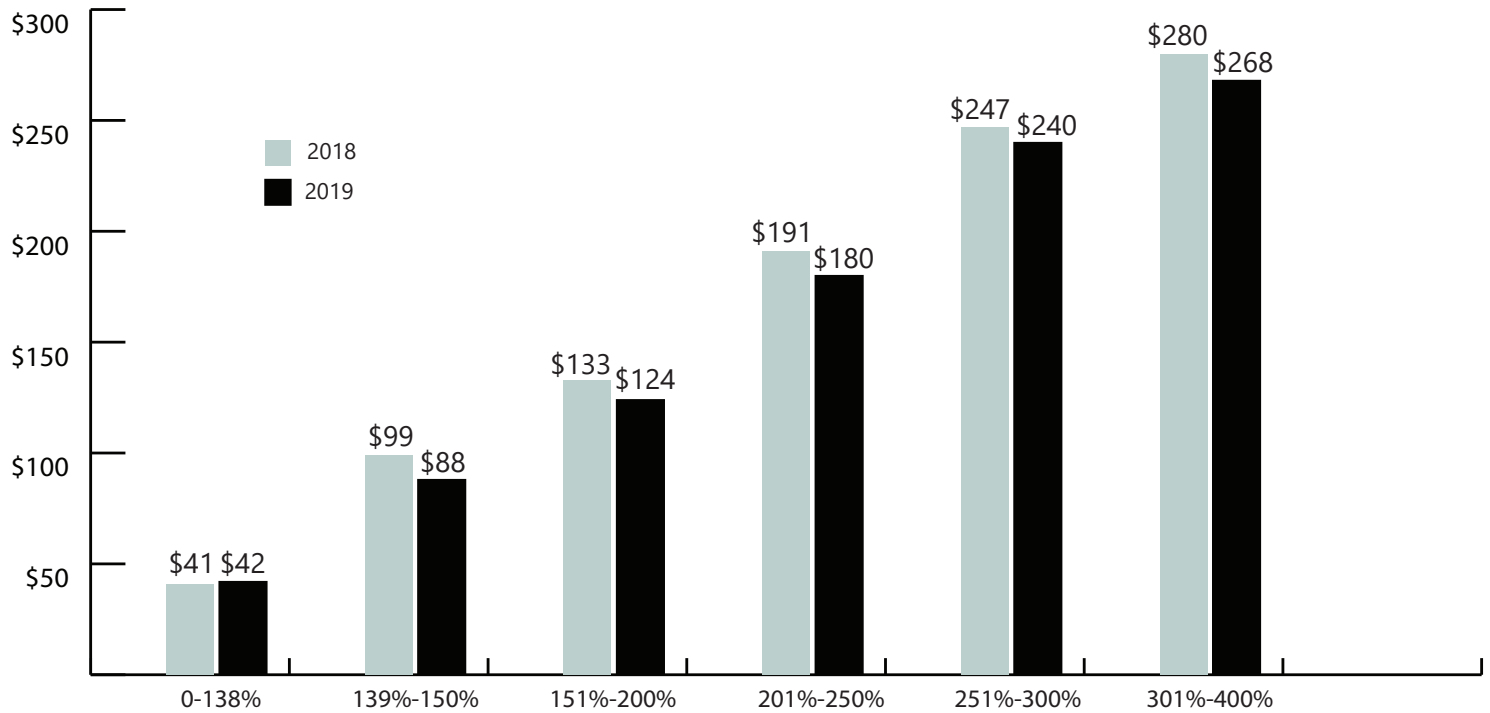
## Average Monthly Premium by Year



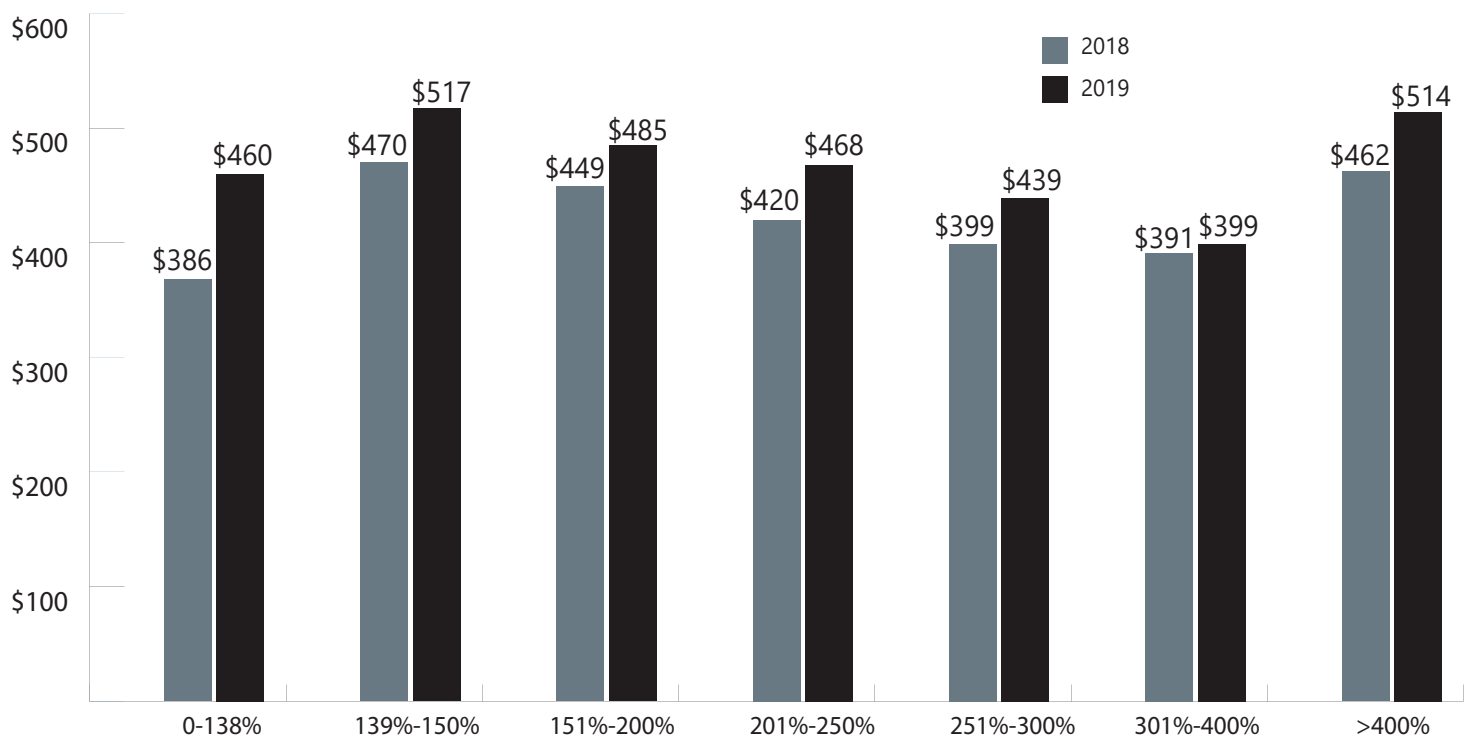
Average monthly premium for subsidized represents the average net cost per person after tax credits are applied.

# Qualified Health Plan Enrollees

## Subsidized Monthly Premium by Federal Poverty Level



## Non-Subsidized Monthly Premium by Federal Poverty Level





# Qualified Health Plan Enrollees

Washington Health Benefit Exchange  
Enrollment Report - COST  
Spring 2019

## Monthly Premium by County

County	Total Enrollees	Subsidized Enrollees			Non-Subsidized Enrollees		
		Number	Percent	Av. Premium after tax credit	Number	Percent	Av. Premium
Adams	338	244	(72%)	\$175	94	(28%)	\$530
Asotin	397	336	(85%)	\$104	61	(15%)	\$606
Benton	3,298	2,384	(72%)	\$208	914	(28%)	\$533
Chelan	2,267	1,637	(72%)	\$188	630	(28%)	\$565
Clallam	2,809	2,012	(72%)	\$113	797	(28%)	\$633
Clark	12,698	10,240	(81%)	\$133	2,458	(19%)	\$489
Columbia	92	78	(85%)	\$220	14	(15%)	\$463
Cowlitz	2,375	1,898	(80%)	\$141	477	(20%)	\$595
Douglas	853	637	(75%)	\$186	216	(25%)	\$549
Ferry	155	118	(76%)	\$178	37	(24%)	\$745
Franklin	1,158	908	(78%)	\$184	250	(22%)	\$513
Garfield	55	42	(76%)	\$105	13	(24%)	\$530
Grant	1,586	1,100	(69%)	\$194	486	(31%)	\$632
Grays Harbor	1,708	1,348	(79%)	\$121	360	(21%)	\$763
Island	2,464	1,880	(76%)	\$121	584	(24%)	\$601
Jefferson	1,738	1,056	(61%)	\$217	682	(39%)	\$604
King	74,539	41,455	(56%)	\$177	33,084	(44%)	\$520
Kitsap	6,958	4,344	(62%)	\$142	2,614	(38%)	\$631
Kittitas	1,010	785	(78%)	\$219	225	(22%)	\$495
Klickitat	842	632	(75%)	\$103	210	(25%)	\$549
Lewis	1,349	1,063	(79%)	\$219	286	(21%)	\$534
Lincoln	312	223	(71%)	\$211	89	(29%)	\$512
Mason	1,374	1,120	(82%)	\$114	254	(18%)	\$641
Okanogan	1,336	1,036	(78%)	\$117	300	(22%)	\$598
Pacific	701	578	(82%)	\$127	123	(18%)	\$728
Pend Oreille	381	282	(74%)	\$179	99	(26%)	\$646
Pierce	16,803	10,790	(64%)	\$204	6,013	(36%)	\$568
San Juan	1,282	1,020	(80%)	\$112	262	(20%)	\$570
Skagit	3,370	2,714	(81%)	\$123	656	(19%)	\$573
Skamania	335	256	(76%)	\$136	79	(24%)	\$734
Snohomish	18,898	12,275	(65%)	\$193	6,623	(35%)	\$556
Spokane	12,064	8,664	(72%)	\$189	3,410	(28%)	\$484
Stevens	1,101	778	(71%)	\$201	323	(29%)	\$544
Thurson	6,061	3,943	(65%)	\$198	2,118	(35%)	\$515
Wahkiakum	104	85	(82%)	\$101	19	(18%)	\$993
Walla Walla	1,039	819	(79%)	\$194	220	(21%)	\$514
Whatcom	8,822	6,620	(75%)	\$126	2,202	(25%)	\$556
Whitman	844	640	(76%)	\$136	204	(24%)	\$486
Yakima	2,812	2,269	(81%)	\$186	543	(19%)	\$512

# **CUSTOMER EXPERIENCE**

# Customer Engagement

## Number Using Mobile Devices to Access Washington Healthplanfinder



253,997 mobile/tablet users

92,763 applications submitted



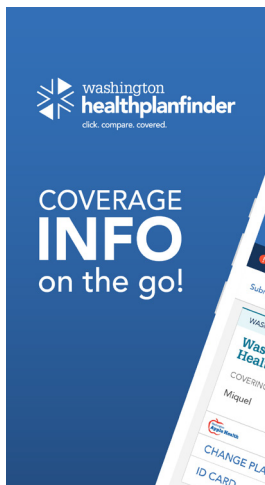
371,515 desktop users

448,767 applications submitted

Over 50% of customers accessed Washington Healthplanfinder through their mobile device.

## WAPlanfinder Users

WAPlanfinder mobile app launched in April 2017. More information about features available at [www.wahbexchange.org/mobile](http://www.wahbexchange.org/mobile).



64,000 iOS and Android downloads

31,420 documents uploaded

3,900 applications submitted

## Smart Planfinder Users

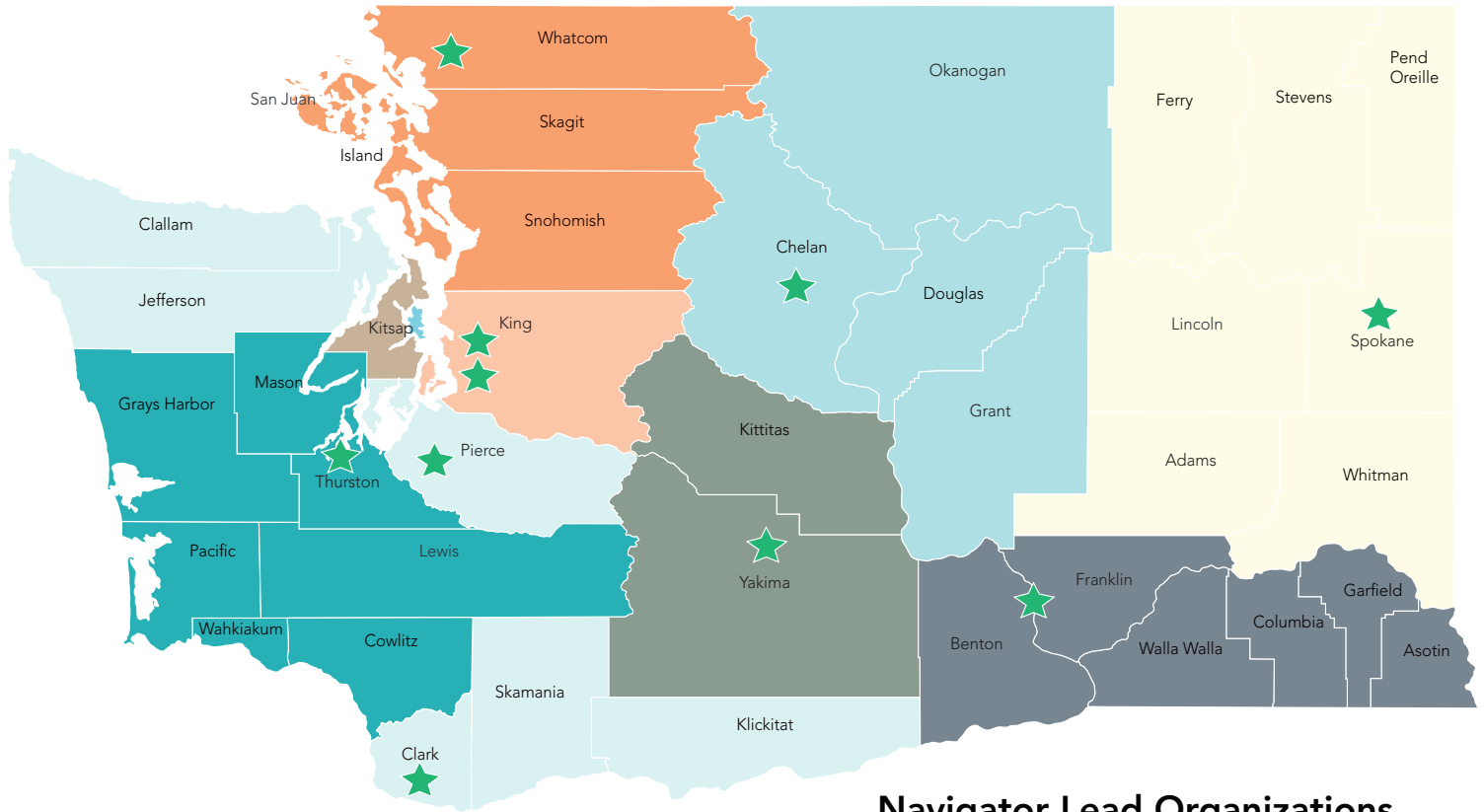
Smart Planfinder decision support tool launched in Sept. 2017. More information about features available at [www.wahbexchange.org/smartplanfinder](http://www.wahbexchange.org/smartplanfinder).

54,153 enrollees used Smart Planfinder to find a Smart Choice plan



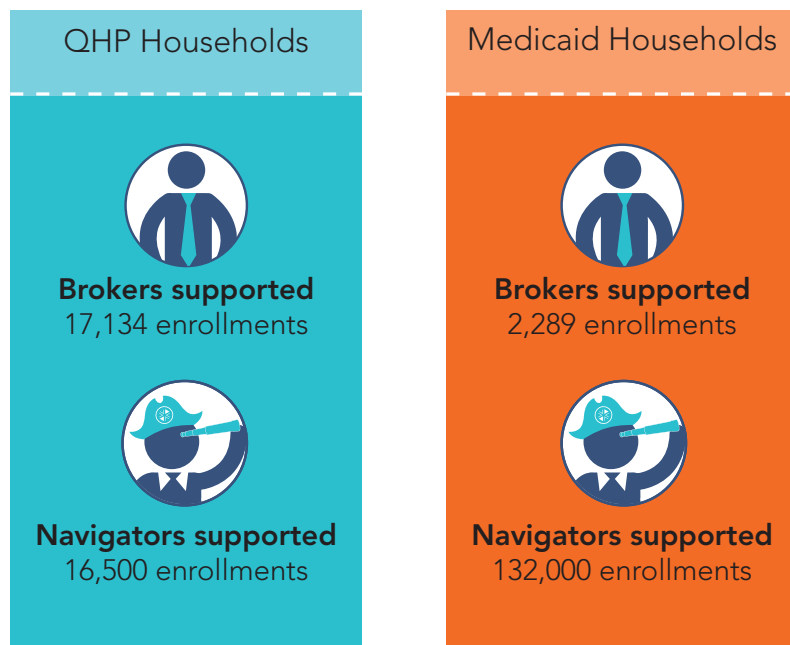
Smart Choice

## Enrollment Centers and Lead Organizations by County



### Navigator Lead Organizations

## Enrollment by Brokers or Navigators



Includes enrollments supported Nov. 1 to Dec. 15, 2018 during open enrollment.

- CHOICE
- Kitsap Public Health District
- Whatcom Alliance for Health Advancement
- SeaMar Community Health Clinics
- Public Health Seattle-King County
- Yakima Neighborhood Health Services
- Better Health Together
- Confluence Health
- Tri-Cities Community Health
- ★ Enrollment Center (10)

## Customer Support Center Assistance

**Calls Answered**  
195,000

**Average Wait Time**  
1.5 Minutes

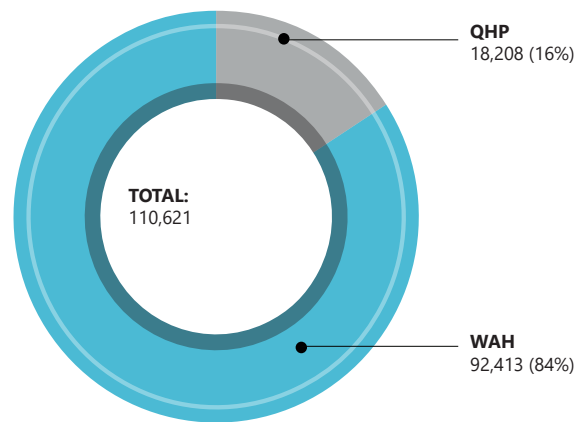
Includes calls Nov. 1 to Dec. 15, 2018 during open enrollment. The Customer Support Center is located in Spokane Valley, WA, and employs up to 340 representatives during open enrollment.

## Non-English Calls Answered

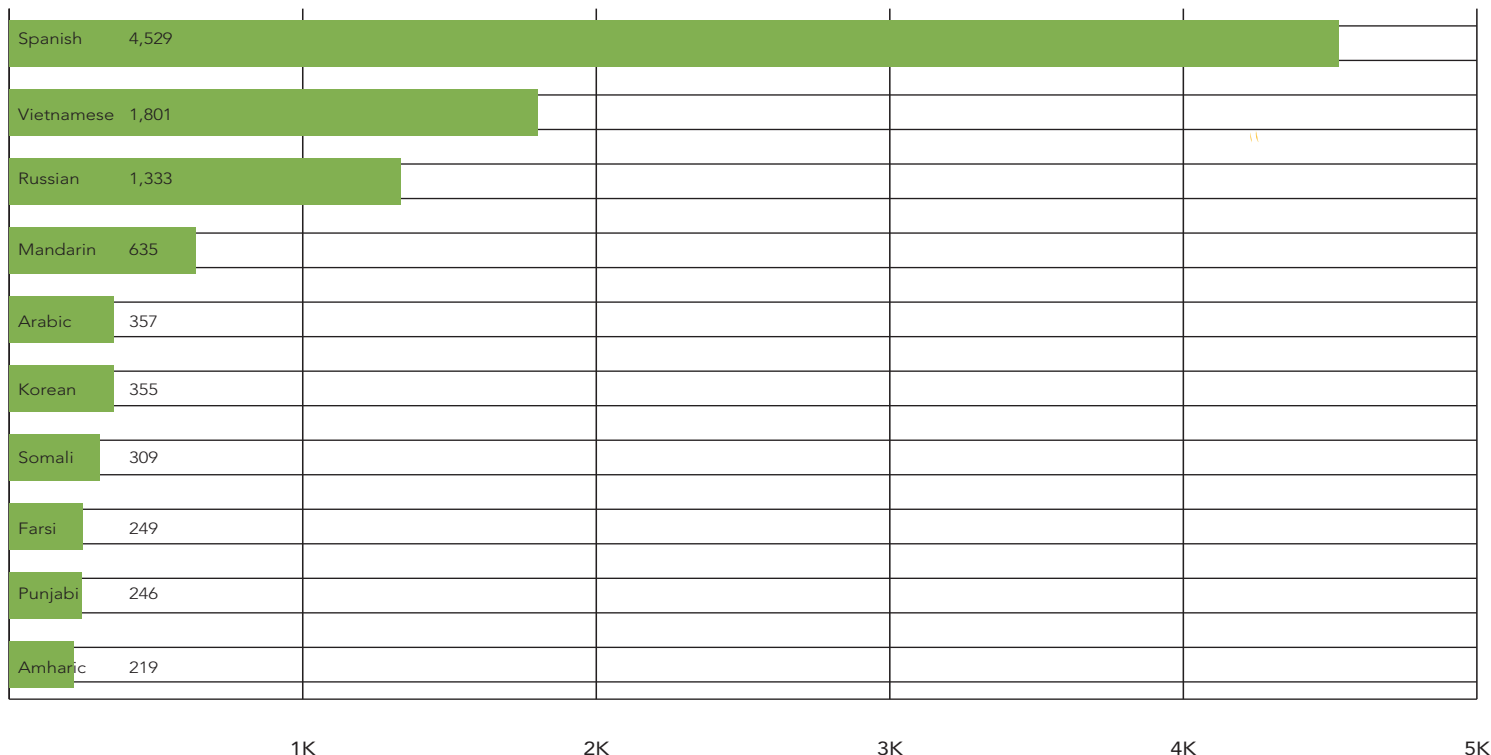
Spanish .....	24,338	Cantonese .....	1,937
Vietnamese.....	5,038	Mandarin .....	654
Russian.....	4,275	Korean .....	180

Includes calls answered by bilingual and multilingual Customer Service Representatives (CSRs) at the Washington Healthplanfinder Customer Support Center from Oct. 2018-Feb. 2019. Additional language data provided online.

## By Limited English Proficiency



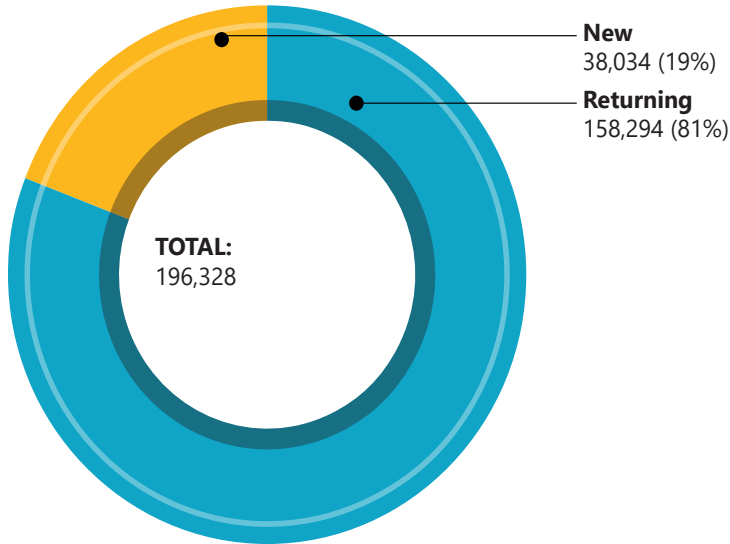
## Top Telephonic Interpretation Requests



Free telephonic interpretation services in over 175 languages are available through Language Line Solutions. Additional language data provided online.

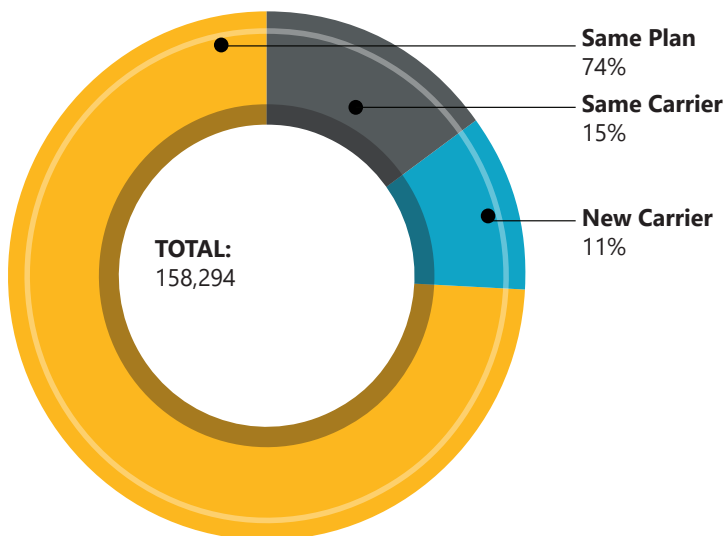
# QHP Customer Movement

## By New and Returning

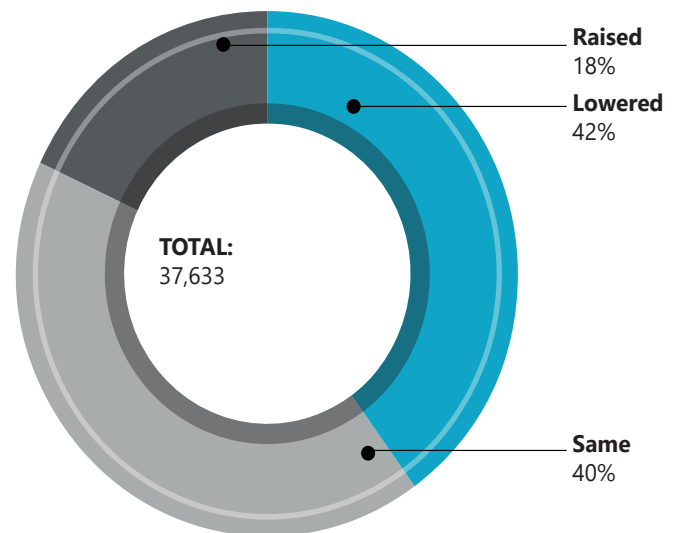


Highest-ever annual rate for returning enrollees compared to 138K in 2018 and 113K in 2017

## Returning by Plan Selection



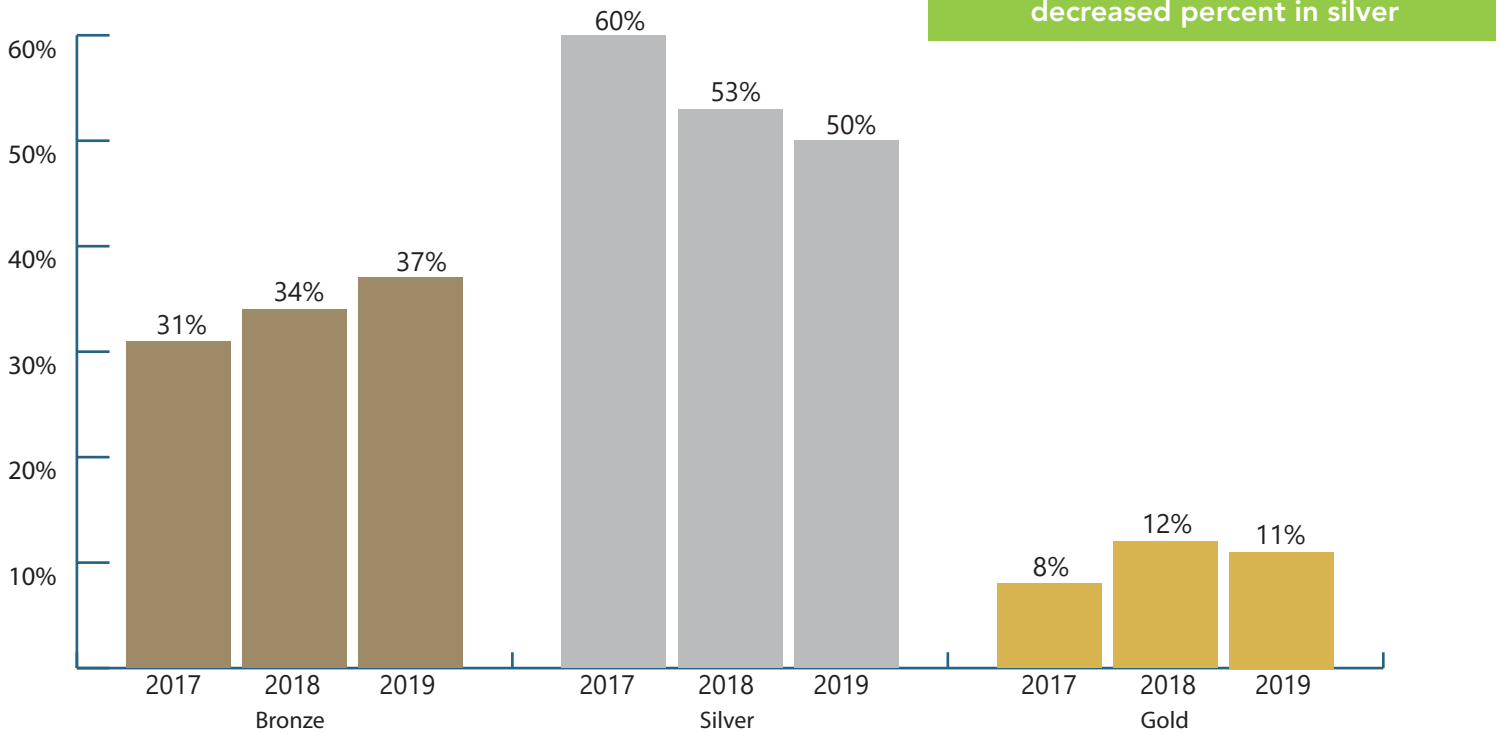
## Movement by Metal Level



Includes returning customers who changed plans from 2018 to 2019.

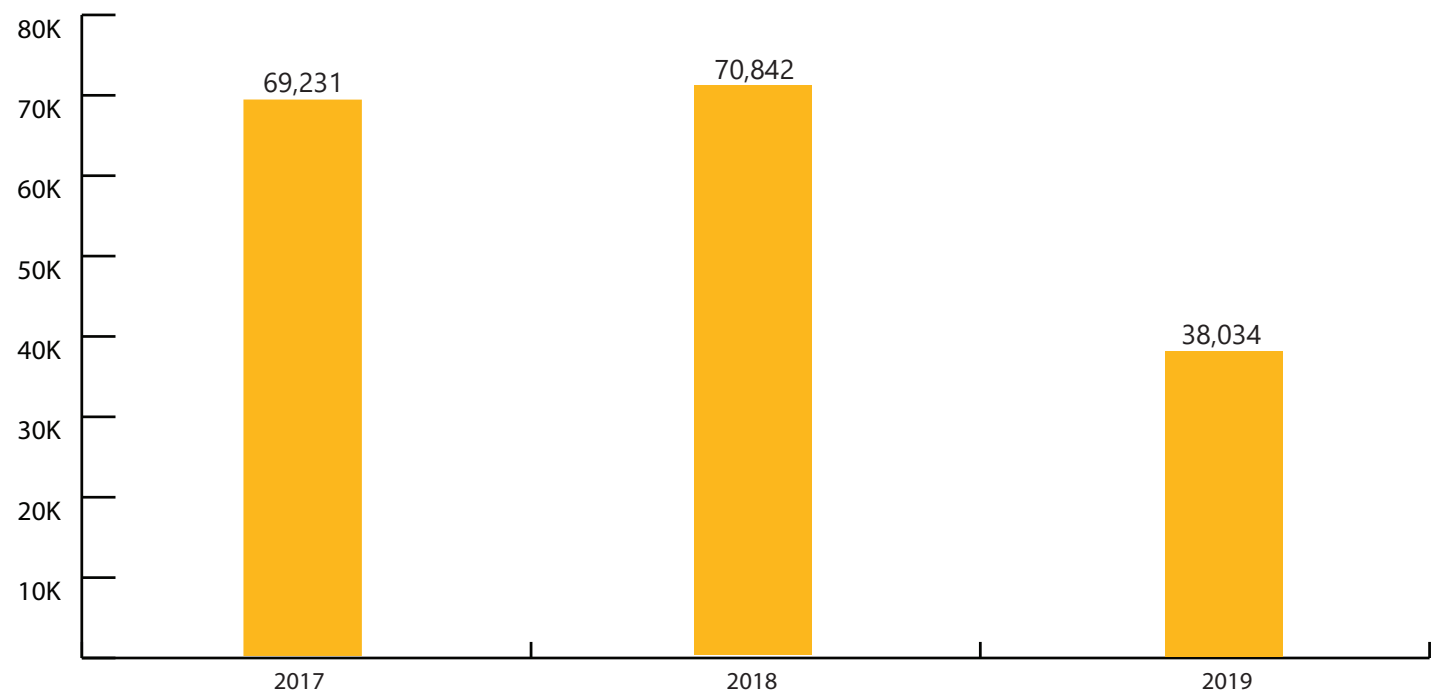
# QHP Customer Movement

## Metal Level by Year



Catastrophic enrollment has remained 1-2%.

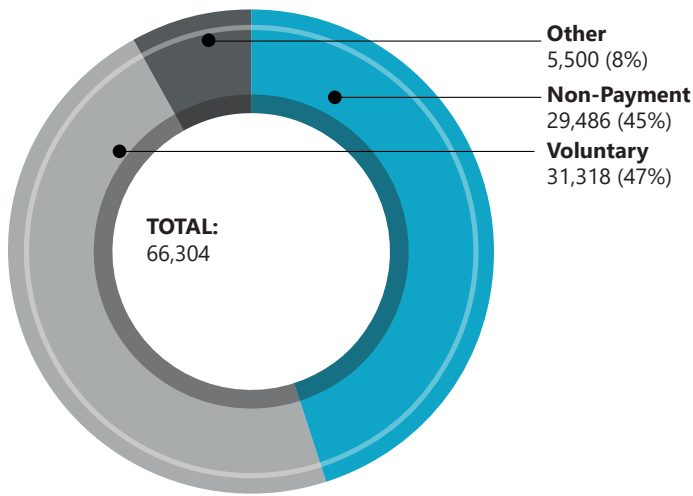
## New by Year



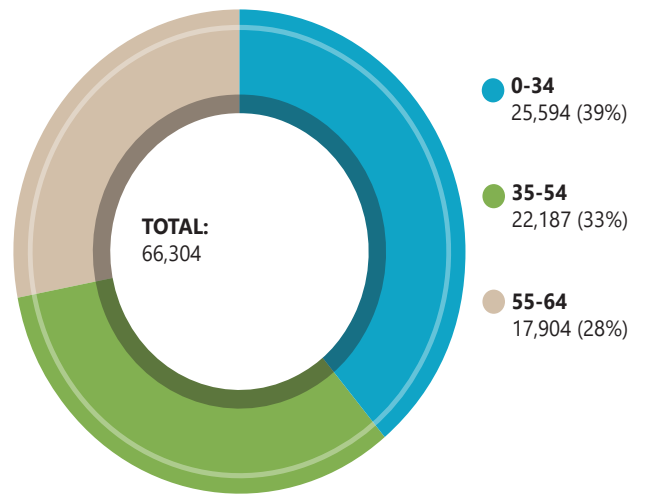
Total reduction in new enrollment driven by a significant decrease in new non-subsidized enrollees (35K to 10K), and a small decrease among subsidized enrollees (35K to 28K).

# QHP Customer Movement

## 2018 Disenrollment

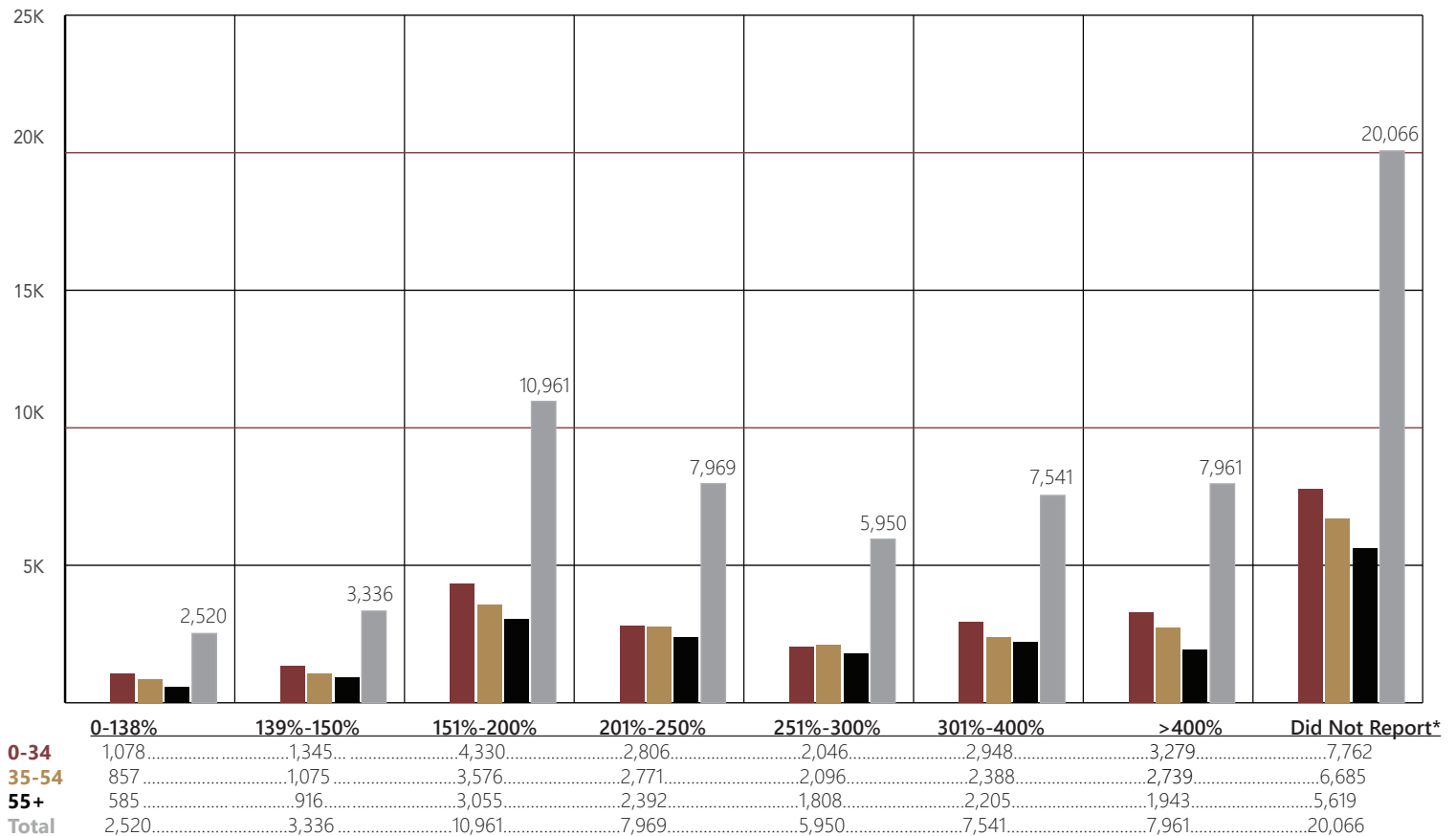


## 2018 Disenrollment by Age



Excludes 16,897 enrollees who moved to WAH. An additional 26,603 enrollees dropped coverage during open enrollment.

## 2018 Disenrollment by Age and FPL

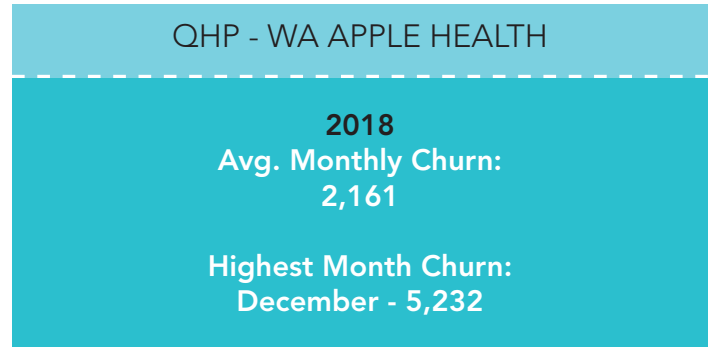
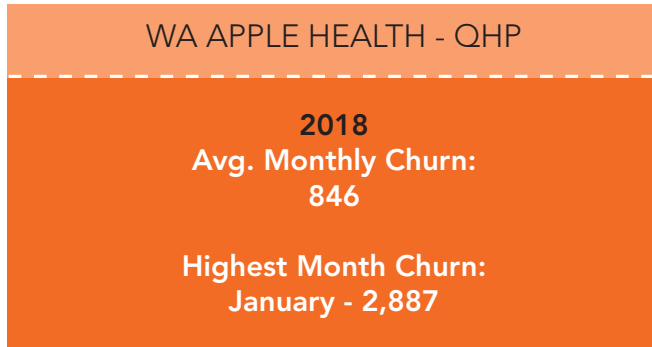


\*Households who do not report income chose not to apply for free and low-cost health insurance.



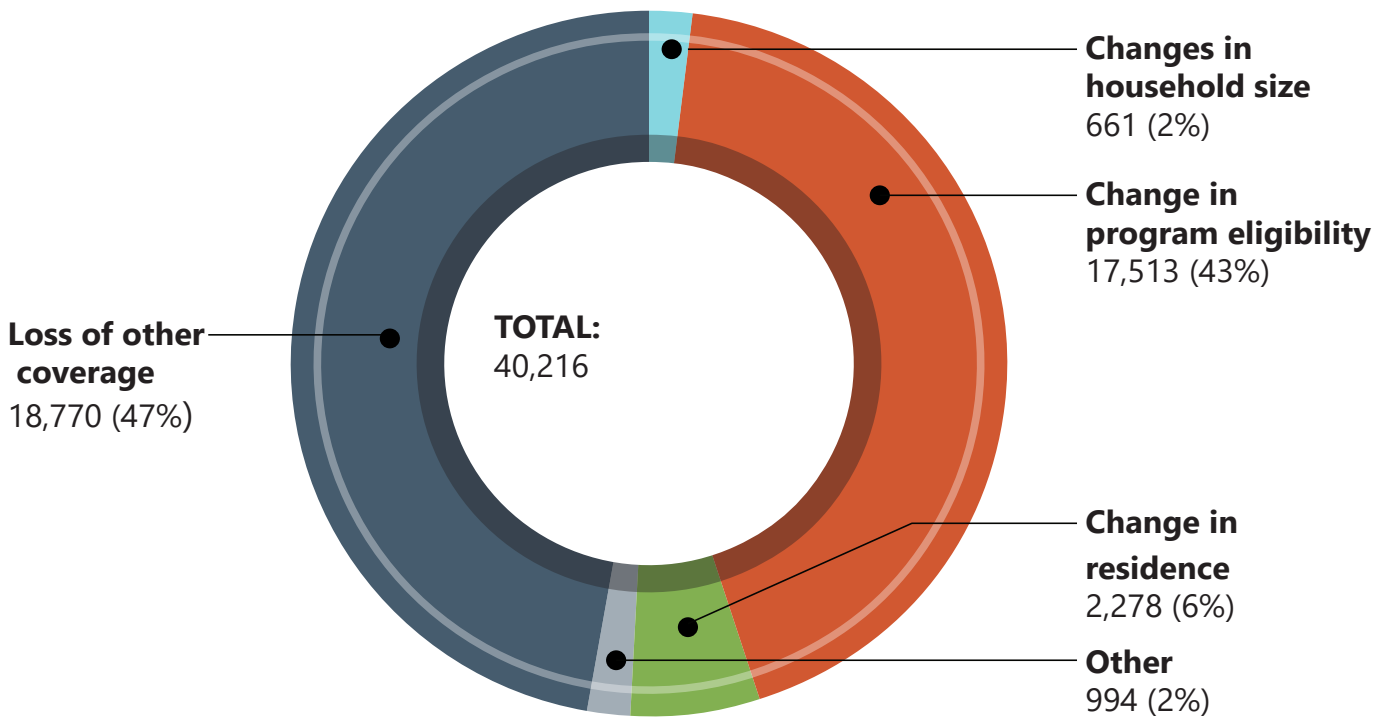
# Customer Movement

## By Churn



Numbers represent enrollees in a QHP or WAH in a given month and the next month they are enrolled in the other program.

## 2018 Special Enrollment



There are special circumstances that trigger a special enrollment period for an individual or a family outside of open enrollment.

These exceptions include, but are not limited to: loss of other minimum essential health coverage (MEC); changes in household size (e.g., marriage, death, birth, or adoption); change in program eligibility (e.g., change in income); and change in residence (e.g., moved to WA). Enrollment is offered year-round for Washington Apple Health and to American Indians and Alaska Natives.

Data shows total SEP enrollments for all of 2018. The monthly average is 3,344 (highest month was January at 4,238).

