



# ***The impact of COVID-19 on the rate of uninsured individuals***

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Washington Health Benefit Exchange

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# COVID Impact on Uninsured Rate

- Access to health insurance is a critical part of pandemic response (access to testing and care) and a key determinant of health
- Washington Healthplanfinder connects individuals and families to Washington Apple Health, and individual market coverage - relied on by those separated from their job; working for themselves or an employer that doesn't offer coverage; seasonally employed; and not yet eligible for Medicare.
- Uninsured rate has increased, particularly among the newly unemployed (from 10% to 40%)
- Black, Indigenous, People of Color are being disproportionately impacted: minority owned businesses and minority employment is highest in industries most directly impacted by COVID-19

# Exchange COVID Response: Special Enrollment Period for Uninsured

- Washington's Exchange was the first in the country to open a Special Enrollment Period (SEP) for the uninsured in response to the pandemic
- Community-led engagement and targeted outreach and marketing helped 22,000 customers sign up for coverage over two-months
- Growth has been offset by increased churn to Medicaid and attrition
  - Current QHP enrollment: 187,000 (+5k from last year)

# Special Enrollment Period for Uninsured: Outcomes

- Pandemic Signups Differed from Open Enrollment (OE7)
  - Most were new to the Exchange (75% vs 19% in OE7)
  - More were under 35 years old (37% vs 29% in OE7)
  - More were racially diverse (26% Black, Indigenous, People of Color, vs 16% in OE7)



# Exchange COVID Response: Ongoing Special Enrollment Periods

- Ongoing SEPs are available to those losing coverage, experiencing a change in income, or having another qualifying event
- The Exchange extended the typical 60-day enrollment deadline for those losing coverage during the pandemic




**LOST YOUR JOB AND NEED HEALTH INSURANCE?**

If you've recently lost health insurance, due to loss of your job, *Washington Healthplanfinder* can help you find free or low-cost health coverage to protect you and your loved ones. If you or someone you know is without coverage, financial help to pay for health insurance may be available through *Washington Healthplanfinder*.

Visit us online or call our knowledgeable experts. [wahealthplanfinder.org](https://www.wahealthplanfinder.org) | 855.923.4633

**HEALTH PLANS AVAILABLE ON WASHINGTON HEALTHPLANFINDER**

 <p>You may qualify for free or low-cost health coverage.</p>				
				

# Exchange COVID Response: Supporting the Newly Unemployed

- Supporting employers and employees impacted by layoffs (e.g., Port of Seattle, Boeing, Washington Childcare Centers Association)
  - Working directly with HR departments
  - Providing tailored materials and resources
  - Connecting impacted employees with assisters
- Connecting with Employment Security Department
  - Message to customers: Filing for unemployment benefits? Visit the Exchange to stay covered.
  - Collaborating on communications to shared customers
  - Created a website for those losing employer sponsored insurance
  - Coordinating with regional Rapid Response teams

# Preparing for Open-Enrollment (OE8) in a Pandemic

- New ways to connect with assisters
- In-person still available (social distancing; masks; revamping physical spaces)
- Virtual, outdoor, and drive-thru outreach and enrollment assistance will be provided

Nov. 1, 2020 – Jan. 15, 2021

Cascade Care: More Options!

Robust Assister Network

- 750+ Navigators & CACs
- 90+ Tribal Assisters
- 1500+ Certified Producers
- 11 Enrollment Centers

# Preparing for Open-Enrollment (OE8) in a Pandemic

- Removing barriers to seeking care
- New Cascade Care plans provide more value
- Meaningful deductible decreases (\$1000 less on average)
- More access to first dollar services and co-pays (including primary care visits, mental health services, and generic drugs).





# Ongoing Challenges

- **Affordability**
  - Sponsorship program
  - State subsidies (upcoming legislative report)
- **Federal uncertainty and inconsistency**
  - Public health emergency duration
  - Income reporting & federal stimulus payments
  - Tax reconciliation
- **Addressing structural inequities & social determinants of health**



# Questions?

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*Help spread the word: follow the Exchange on social media and share our content*

- Twitter: @WAPlanFinder
- Facebook.com/WAHealthPlanFinder
- Instagram: @WAPlanFinder



# Appendix





# Washington Health Benefit Exchange

## Our Response to COVID-19

### GOAL

Take care of Washingtonians by offering coverage to the uninsured, keeping current enrollees enrolled, and extending current enrollments.

- Opened a limited-time, 60-day from March 10 – May 8, 2020, special enrollment period for uninsured Washingtonians to enroll in an Exchange plan through Washington Healthplanfinder.
- Launched a state-wide public service announcement (PSA) campaign, COVID-19 health coverage FAQ webpage, and handouts that respond to questions regarding coverage options based on job and income reduction scenarios.
- Outreach actively reached out to best serve Washingtonians, including providing assistor network with resources, updated and translated materials, and partnering with outside organizations to inform customers of the special enrollment period.
- Stopped the termination of individuals with conditional eligibility who are enrolled with Qualified Health Plans.
- Worked closely with the Washington Department of Health, Office of the Insurance Commissioner, Department of Social and Health Services (DSHS), and Health Care Authority (HCA) to inform of various waiver efforts and emergency rulemaking to help customers.
- Collaborated with HCA and DSHS on income reporting guidance in response to the federal stimulus bill and encouraged individuals to report a loss of income or if they received unemployment compensation.
- Safely transitioned the Exchange staff and the majority of the Customer Support Center staff to remote work.

# The Exchange runs *Washington Healthplanfinder*, which 1 in 4 Washingtonians use to...

1. Sign up for free or low-cost coverage through Washington Apple Health

OR

2. Purchase a qualified health plan & qualified dental plan  
Access federal financial assistance to help make coverage more affordable

## HEALTH PLANS AVAILABLE ON WASHINGTON HEALTHPLANFINDER



You may qualify for free or low-cost health coverage.



[Washington Healthplanfinder](#) is powered by the [Washington Health Benefit Exchange](#).

# Where do I sign up?

- Official website: [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) (beware of look-alike sites!)
- Mobile App: WAPlanfinder– Apple or Google App Store

The screenshot shows the Washington Healthplanfinder website. At the top, there is a dark blue navigation bar with "Home" and "Español" links, a search bar containing "E.g. How do I renew my cover", and a "SIGN IN" button. Below the navigation bar is the Washington Healthplanfinder logo with the tagline "click. compare. covered." and a "NEW CUSTOMERS" link. A blue banner with a warning icon contains a message about COVID-19. The main content area features a "What would you like to do today?" section with buttons for "Sign In to Your Account" and "Report Changes", and a "Change of income or health insurance?" section with a "See if you can enroll" button.

Home Español E.g. How do I renew my cover

washington healthplanfinder  
click. compare. covered.

NEW CUSTOMERS CURRENT CUSTOMERS CUSTOMER SUPPORT

During these unprecedented times, we are here to help and guide you. Learn about how we are responding to the COVID-19 situation, and what your options are if you are uninsured or facing economic hardship. [Our COVID-19 Response>](#)

What would you like to do today?

➔ Sign In to Your Account

✍ Report Changes

Change of income or health insurance?

Free or low-cost [Apple Health](#) is available year-round and a [Special Enrollment](#) is available if you have certain life changes.

See if you can enroll

# When can I sign up for coverage through *Washington Healthplanfinder*?

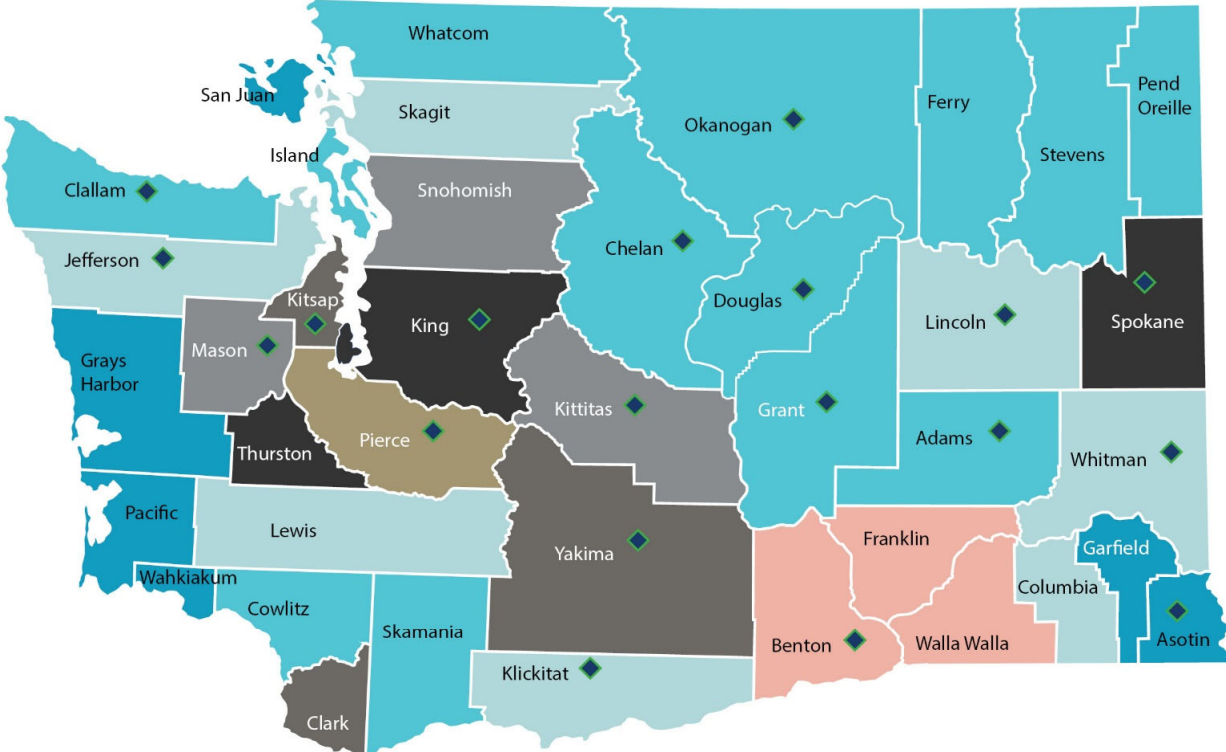
- Washington Apple Health (Medicaid) is available year round
- Qualified health plan & qualified dental plan coverage is available:
  1. During Fall “open-enrollment” period (Nov. 1-Jan 15, 2020 for 2021 Coverage)
  2. Outside of open enrollment if you experience a “[qualifying event](#)” (such as loss of employer coverage; change in household income; change in household size) – *typically have 60 days from qualifying event to sign up*
  3. During other designated special enrollment periods (SEPs) based on exceptional circumstances

# What plans being offered on Exchange in 2021?

- **13 carriers offering on the Exchange**
  - Community Health Network of Washington, Regence, and UnitedHealthcare new for 2021
- **All counties have carrier choice: 2+ options in all counties**
  - 8 counties with one carrier in 2020
- **A total of 115 QHPs for 2021**
  - In King, Pierce, and Thurston Counties, consumers will have 69-73 plan options
  - In 2020, 43 QHPs statewide and most plans offered in a county is 35
- **Standard plans are available to consumers in all counties**
- **Strong interest from carriers in Public Option**
  - 5 carriers submitted public option plans; plans submitted in 19 counties
- [2021 Plan Certification packet and the 2021 Premium Scenario packet](#)



# 2021 Carrier Participation on Exchange



Issuers Per County

2 3 4 5 6 7 8 9

◆ Cascade Care Select (Public Option) Plans Offered

# Enrollment assistance is available statewide!

- Virtual or in-person enrollment assistance is available at no cost
  - Navigators located in communities across the state are ready to assist with the enrollment process and provide support updating applications year-round.
  - Certified insurance brokers are available to assist with enrollment and provide guidance on sorting through which plans may be best for you or your family.
  - 11 Enrollment Centers located throughout the state are staffed by brokers and navigators, ready to provide enrollment assistance and support.

To connect with an assister, visit [Wahealthplanfinder.org](https://www.wahealthplanfinder.org) and click "Get Virtual Help." From here, you can search for a navigator or broker in your community



# Navigator Organizations by County

**CHOICE Regional Health Network**

Phone: 1-360-539-7576  
Email: navigator@crhn.org

**Public Health —  
Seattle & King County**

Phone: 1-800-756-5437  
Email: CHAP@kingcounty.gov

**Better Health Together**

Phone: 1-509-381-5566  
Phone: 1-509-444-8200  
Email: vivian@BetterHealthTogether.org

**Confluence Health/  
Wenatchee Valley Hospital**

Phone: 1-509-433-3383  
Email: SM\_CH\_Lead\_Org@  
ConfluenceHealth.org

**Tri-Cities Community Health**

Phone: 1-509-543-1952  
Email: EnrollmentHBE@mytcch.org

**Peninsula Community  
Health Services**

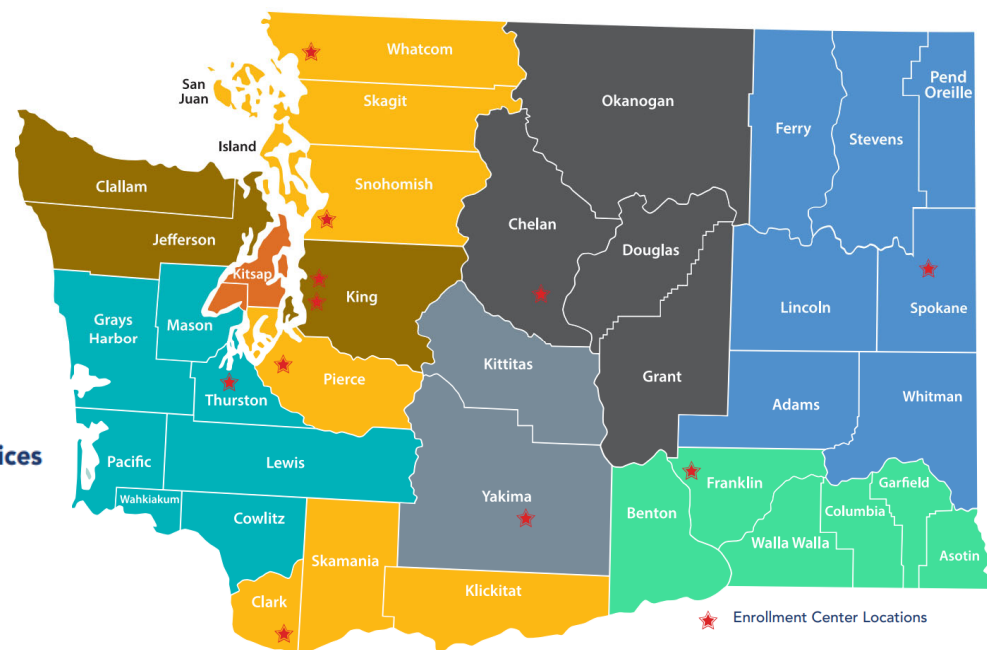
Phone: 1-360-377-3776  
Email: eligibility@pchswb.org

**SeaMar Community Health Clinics**

Phone: 1-855-289-4503  
Email: seamaripa@seamarchc.org

**Yakima Neighborhood Health Services**

Phone: 1-509-853-2377  
Email: navigators@ynhs.org



Help is also available through the *Washington Healthplanfinder* Customer Support Center:

1-855-923-4633; TTY: 855-627-9604

Language assistance is provided at no cost

# Exchange Board Equity Statement

*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 efforts on 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.*



[WWW.WAHEALTHPLANFINDER.ORG](http://WWW.WAHEALTHPLANFINDER.ORG) | [WWW.WAHBEXCHANGE.ORG](http://WWW.WAHBEXCHANGE.ORG)