

WASHINGTON HEALTH BENEFIT EXCHANGE

WAhealthplanfinder.org

Cascade Care Preview

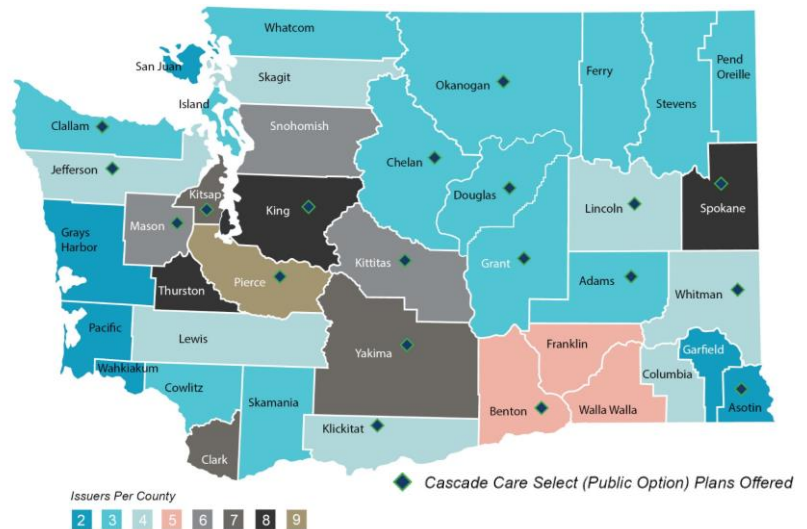
Jan 28, 2021

Our Mission

Washington Health Benefit Exchange (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 health care community.

Report Overview

In partnership with stakeholders and other state agencies, the Exchange implemented [Senate Bill 5526](#) (Cascade Care). Cascade Care created new coverage options – Cascade (standard plans) and (Cascade Select) public option plans– that became available November 1, 2020 during Open Enrollment 8 (OE8). Cascade Bronze, Silver and Gold plans are available in every county in Washington while only 19 counties had Cascade Select plan offerings.



This data snapshot provides information about the over 222,000 enrollees who signed up and compares plan type selection activity from November 1, 2020 through January 15, 2021. Data was pulled on January 19, 2021.

The overall impact on net qualified health plan enrollments has yet to be determined. While an increased number of customers have signed up for coverage, not all of them are expected to complete the enrollment process by making a payment. In addition, an increased number of customers are transitioning from qualified health plan coverage to Washington Apple Health, and some are dropping coverage. The Exchange will continue to track this market movement which will be the subject of future analyses.

Cascade Care at a Glance

The Legislature enacted Cascade Care legislation in 2019, creating two new coverage options — standard plans and public option plans— available through *Washington Healthplanfinder* for the first time in 2021.

Cascade Care consist of Cascade (standard) and Cascade Select (public option) plans. These plans cover more services before meeting a deductible, including primary care visits, mental health services, and generic drugs. New in 2021, these plan offerings ensure that all Washingtonians will have more choices and access to high-value plans that cover services before the deductible. Cascade and Cascade Select plans will have the same standard cost-sharing benefit design across insurance carriers. Cascade Select plans must also meet additional quality, value, and provider reimbursement standards established by the state.

2021 Health Plans Offered on <i>Washington Healthplanfinder</i>			
	Non-Standard plans	Cascade plans	Cascade Select plans
Eligible for tax credits	✓	✓	✓
Plan is a qualified health plan (QHP), an insurance plan that has been certified by <i>Washington Healthplanfinder</i> to offer quality insurance. QHPs must provide the essential health benefits, follow limits on lower out-of-pocket costs, and meet other requirements.	✓	✓	✓
Plan includes the 10 essential health benefits, such as doctor visits, prescription drugs, lab tests, and mental health services.	✓	✓	✓
Deductibles, copays, and co-insurance are set by <i>Washington Healthplanfinder</i> for each health plan category, called metal levels (bronze, silver, gold).		✓	✓
Health plan is offered in every county in Washington.		✓	
Plans are sold only <i>Washington Healthplanfinder</i> .		✓	✓
You can compare plans based solely off their network (facilities and providers that provide health care services) and premium (the cost of your health insurance plan per month).		✓	✓
More services are available to you before meeting your deductible. This includes primary and urgent care, mental health services, and generic drugs.		✓	✓

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Key takeaways from open enrollment period that ran between Nov. 1, 2020 to Jan. 15, 2021:

COVERAGE

- 115 plans for customers to choose from
- All counties had offerings from two or more carriers
- Cascade Bronze, Silver and Gold plans are available in every county
- 19 counties had a Cascade Select offerings
- Of the over 44,000 new enrollees, approximately, 40 percent selected a Cascade Care plan

COST

- Deductibles for Cascade Care plans are on average, \$1,000 below non-standard plan deductibles in the same metal tier
- Cascade Care Silver plans are lowest cost in 8 counties; Cascade Care bronze plans are the lowest in x counties
- Over 23 percent of individuals who selected Cascade Care plans chose a Gold plan with a \$500 deductible

The Exchange is continuing to work with interested legislators to improve the stability and affordability of the individual market and provide better value for Exchange customers.

Qualified Health Plan Offerings

Washington Health Benefit Exchange
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Overall, 115 plans in Washington with 66 Cascade Care plans.

Number of Plans Offered by Carriers

Carrier	Total	Non-Standard Plan	Cascade Care	
			Cascade (Standard Plan)	Cascade Select (Public Option)
Coordinated Care	22	16	3	3
BridgeSpan	17	8	6	3
LifeWise WA	12	6	3	3
Kaiser WA	11	8	3	
Kaiser Northwest	9	6	3	
PacificSource	8	5	3	
Regence BlueShield	7	4	3	
Regence BlueCross BlueShield of OR	7	4	3	
Premera	7	4	3	
Molina	6	3	3	
UnitedHealthcare of OR	3			3
Providence Health Plan	3		3	
Community Health Network of Washington	3			3
Total	115	64	36	15

Plan Selections by Plan Type

Carrier	Total	Non-Standard Plan	Cascade Care	
			Cascade (Standard Plan)	Cascade Select (Public Option)
Molina	57,500	48,358	9,142	
Kaiser WA	50,665	43,533	7,132	
Coordinated Care	38,934	35,862	3,070	<10
LifeWise WA	33,341	28,953	4,029	359
Premera	22,003	19,064	2,939	
Kaiser Northwest	7,001	4,981	2,020	
Regence BlueShield	6,358	3,129	3,229	
PacificSource	2,283	1,734	549	
BridgeSpan	2,116	1,778	336	<10
UnitedHealthcare of OR	1,129			1,129
Regence BlueCross BlueShield of OR	562	325	237	
Providence Health Plan	459		459	
Community Health Network of Washington	380			380
Total	222,731	187,717	33,142	1,872

Qualified Health Plan Offerings

Washington Health Benefit Exchange
Jan 28, 2021

On average, 39 plan offerings per county ranging from 73 to 14.

Number of Plan Offerings by County and Plan Type

County	Total	Non-Standard Plan	Cascade Care	
			Cascade (Standard Plan)	Cascade Select (Public Option)
Pierce	73	46	21	6
Thurston	70	46	24	
King	69	45	21	3
Spokane	66	42	21	3
Kitsap	60	39	18	3
Snohomish	59	41	18	
Yakima	57	36	15	6
Mason	53	35	15	3
Clark	52	28	24	
Benton	50	32	15	3
Walla Walla	47	32	15	
Kittitas	46	28	9	9
Franklin	45	30	15	
Lewis	44	32	12	
Columbia	44	32	12	
Whitman	40	28	9	3
Jefferson	38	26	9	3
Lincoln	37	25	9	3
Stevens	34	25	9	
Pend Oreille	34	25	9	
Ferry	34	25	9	
Adams	34	22	6	6
Skagit	32	20	12	
Klickitat	32	17	12	3
Okanogan	31	22	6	3
Grant	31	22	6	3
Douglas	31	22	6	3
Chelan	31	22	6	3
Asotin	31	22	6	3
Garfield	28	22	6	
Whatcom	25	16	9	
Island	25	16	9	
Cowlitz	25	16	9	
Skamania	20	11	9	
Clallam	19	10	6	3
San Juan	16	10	6	
Wahkiakum	14	8	6	
Pacific	14	8	6	
Grays Harbor	14	8	6	
State Wide Total	115	64	36	15

Qualified Health Plan Selections

Washington Health Benefit Exchange
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Overall, more than 15 percent of customers selected a Cascade Care plan. Among new enrollees, 40 percent selected a Cascade Care plan.

Number of Plan Selections by County and Plan Type

County	Total	Non-Standard Plan	Cascade Care	
			Cascade (Standard Plan)	Cascade Select (Public Option)
KING	85,548	73,072	12,002	474
SNOHOMISH	22,649	19,157	3,492	
PIERCE	19,686	16,465	2,852	369
CLARK	14,485	11,078	3,407	
SPOKANE	13,843	11,802	2,015	26
WHATCOM	9,616	7,890	1,726	
KITSAP	7,094	6,095	993	<10
THURSTON	6,873	5,804	1,069	
SKAGIT	3,732	3,040	692	
BENTON	3,722	2,952	461	309
YAKIMA	3,054	2,570	388	96
ISLAND	2,791	2,293	498	
CLALLAM	2,738	2,312	243	183
COWLITZ	2,496	1,908	588	
CHELAN	2,446	2,150	220	76
GRAYS HARBOR	1,862	1,690	172	
SAN JUAN	1,784	1,597	187	
GRANT	1,662	1,462	144	56
JEFFERSON	1,606	1,434	143	29
MASON	1,478	1,278	189	11
LEWIS	1,463	1,255	208	
OKANOGAN	1,321	1,180	105	36
WALLA WALLA	1,247	1,028	219	
STEVENS	1,239	1,124	115	
KITTITAS	1,227	1,034	125	68
FRANKLIN	1,153	955	198	
KLICKITAT	942	769	158	15
DOUGLAS	930	806	87	37
WHITMAN	903	776	85	42
PACIFIC	763	681	82	
PEND OREILLE	437	391	46	
SKAMANIA	431	360	71	
ASOTIN	430	377	51	<10
LINCOLN	356	315	40	<10
ADAMS	302	250	16	36
FERRY	178	146	32	
WAHKIAKUM	97	89	<10	
COLUMBIA	89	79	10	
GARFIELD	58	53	<10	
Total	222,731	187,717	33,142	1,872

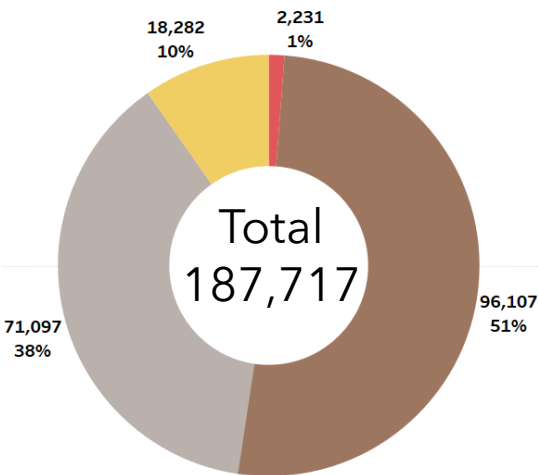
New enrollees did not have coverage through the Exchange in the prior year. Returning customers were enrolled in the prior year. Even though some carriers and plans are new this year, a returning customer may choose to switch to a new carrier and /or plan.

Qualified Health Plan Selections

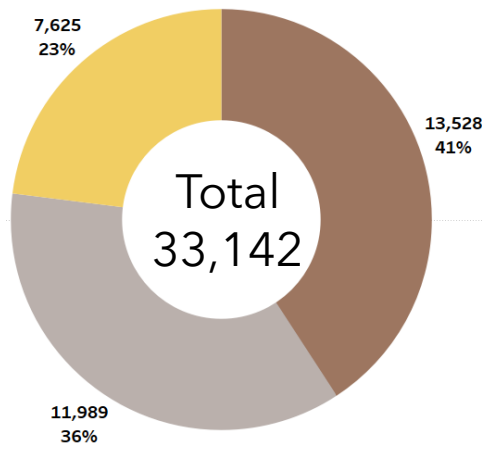
Cascade Care customers two times more likely to select a gold level plan, compared to non-standard plans.

By Metal Level

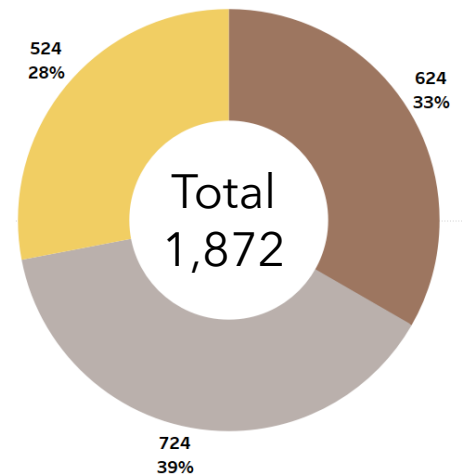
Non-Standard Plan



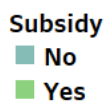
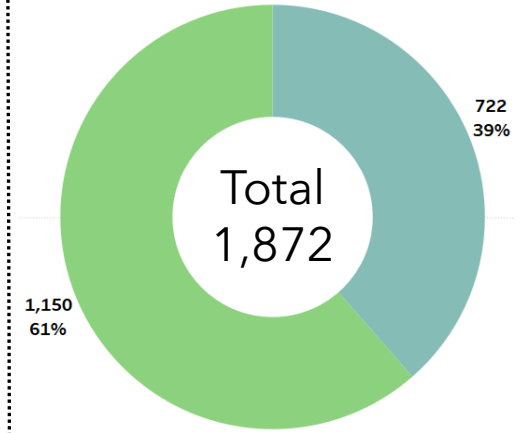
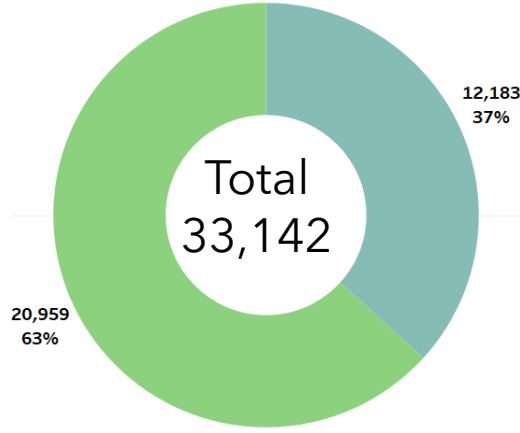
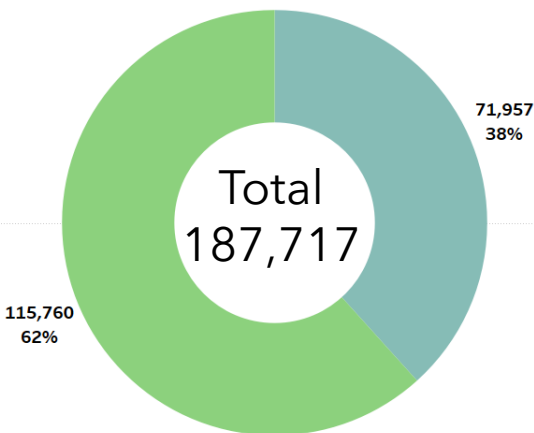
Cascade (Standard Plan)



Cascade Select (Public Option)



By Subsidy

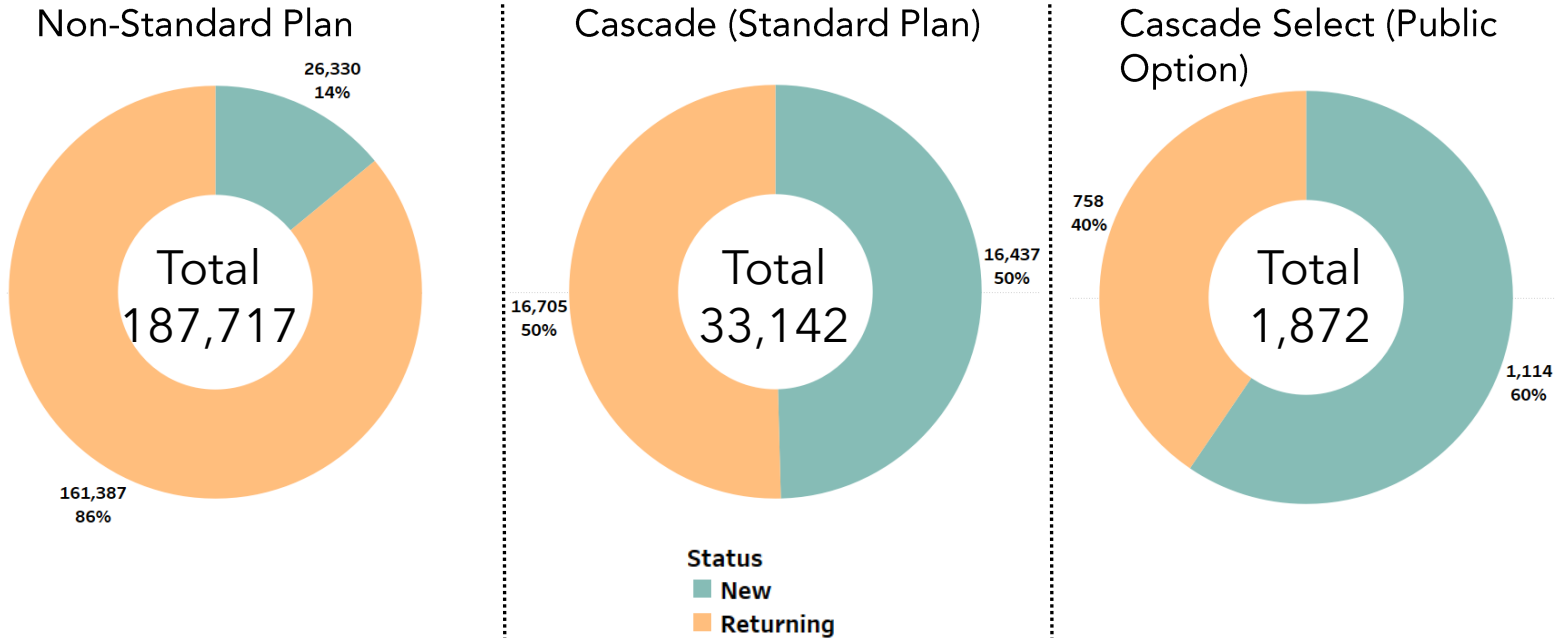


Qualified Health Plan Selections

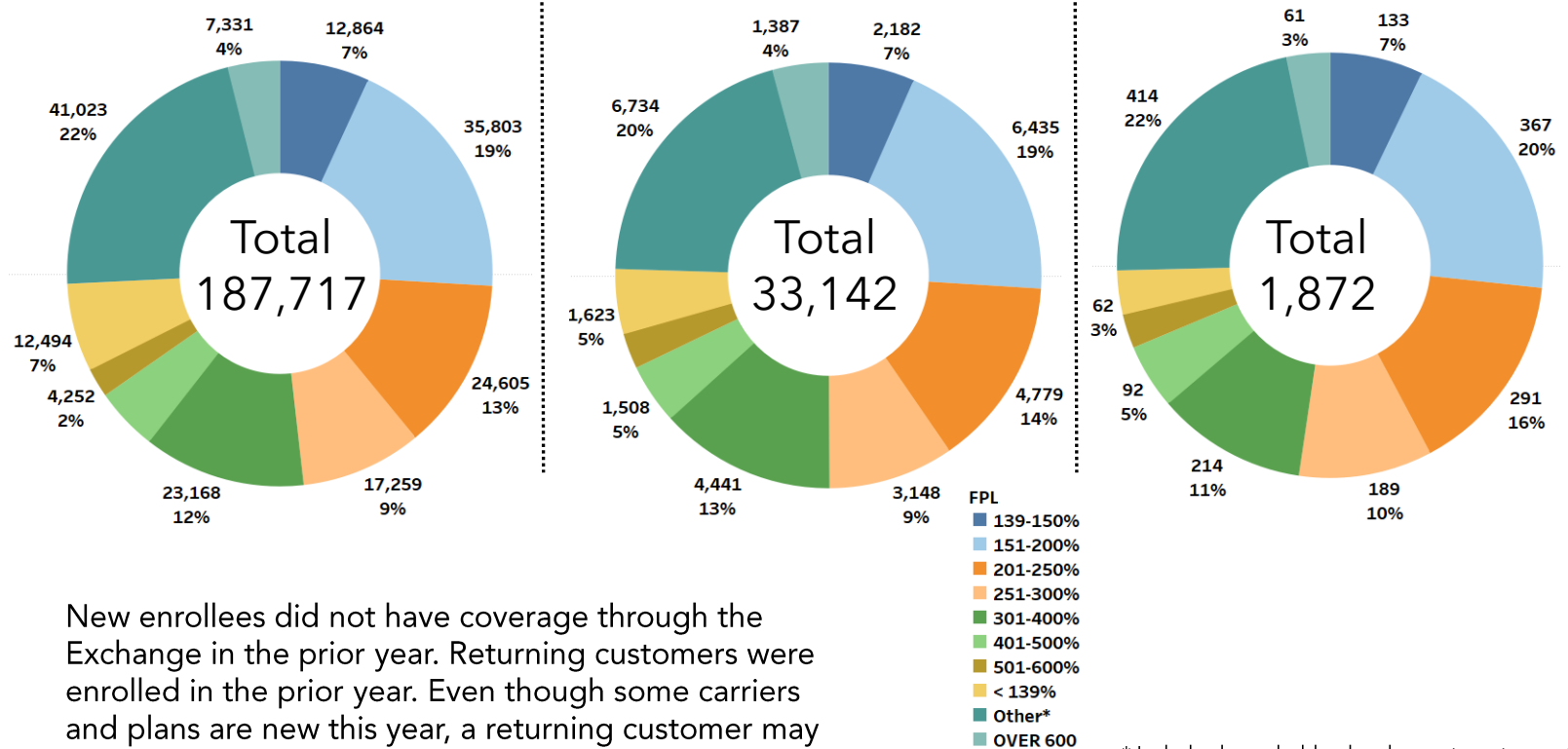
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Cascade Care customers much more likely to be new, compared to non-standard plan customers.

By New and Returning



By FPL



New enrollees did not have coverage through the Exchange in the prior year. Returning customers were enrolled in the prior year. Even though some carriers and plans are new this year, a returning customer may choose to switch to a new carrier and /or plan.

* Includes households who choose to not report income

Qualified Health Plan Selections

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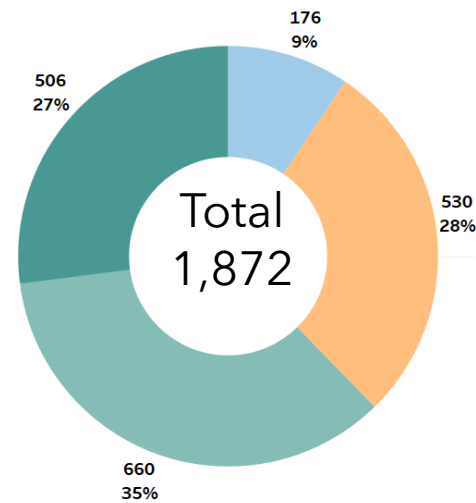
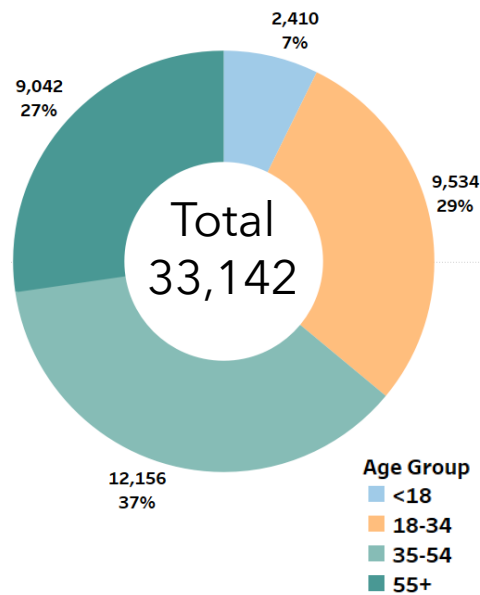
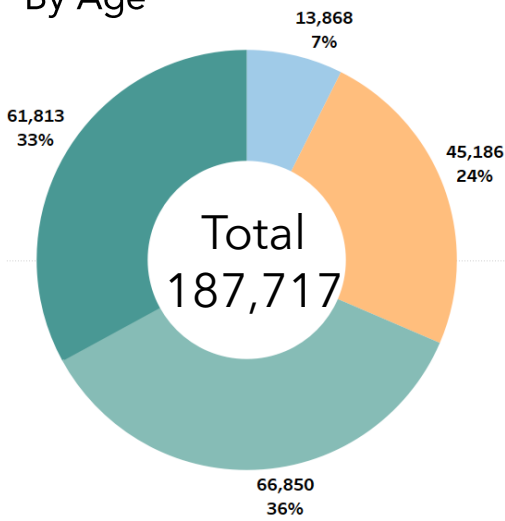
Cascade care customers are more likely to be younger (<35), compared to non-standard plan customers.

Non-Standard Plan

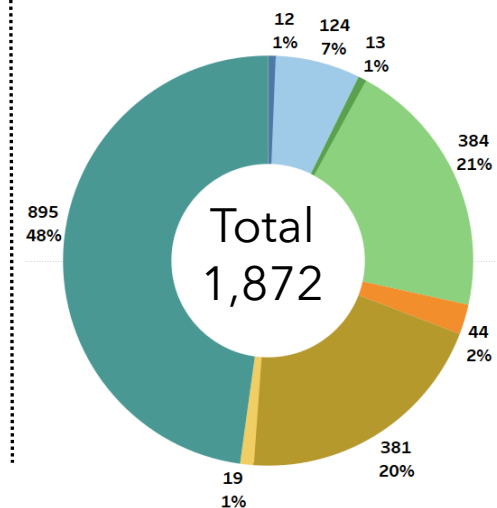
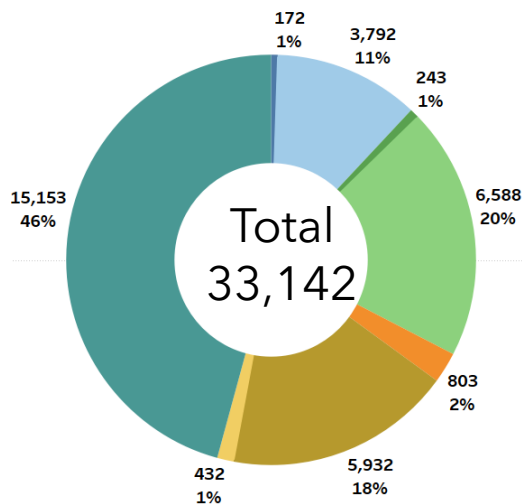
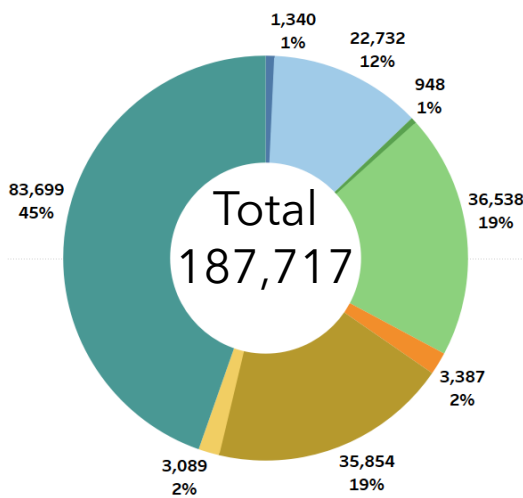
Cascade (Standard Plan)

Cascade Select (Public Option)

By Age



By Race*



- Race
- American Indian/Alaska Native
 - Asian
 - Multi-Race
 - Not Provided
 - Black/African American
 - Other
 - Pacific Islander
 - White

* < 1% = Hawaiian Cascade (Standard Plan) = 27
Non-Standard Plan = 130