



# WCOMO Update

June 11, 2021

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# Agenda

- 2021 Legislative Session Recap
- Public Health Emergency Special Enrollment Period Update
- Planning for the end of the PHE

# 2021 Legislative Session Recap

## Legislative Priorities

- Reaching the uninsured and advancing health equity
- Improving affordability and access
- Improving and leveraging Washington Healthplanfinder

# Funded Budget Requests

## Legislative Priorities

- Reaching the uninsured and advancing health equity
  - ✓New business and worker outreach program to support employers and impacted workers
  - ✓Enhanced data analysis to gain greater insight into the uninsured, especially the newly uninsured and those facing access barriers
- Improving affordability and access
  - ✓Increased sponsorship program resources to improve the ability of private and public payors to provide financial help to Exchange customers, and improve the customer experience for sponsored enrollees
- Improving and leveraging *Washington Healthplanfinder*
  - ✓System improvements delayed due to COVID-19
  - ✓Modernize and modularize Healthplanfinder
  - ✓System security

# 2021 New Legislative Deliverables

## Childcare Sponsorship Program (\$30 million thru 2022)

- Full premium sponsorship for up to 10,000 licensed childcare workers
  - Must be at or below 300% FPL and enroll in silver standard plan to qualify
- Administered by the Exchange in partnership with the Division of Children, Youth and Families and Navigator lead organization (Yakima Neighborhood Health Services)
- Implementation is underway!
  - July 2021 – external stakeholder kick off meeting prior to launch of sponsorship program
  - **Want to receive an invitation to this kick off when it get scheduled? Email [Mary.McHale@wahbexchange.org](mailto:Mary.McHale@wahbexchange.org).**

## COFA Transition & Ongoing Outreach

- Through current sponsorship program, low-income COFA citizens (from the Republic of Palau, the Republic of the Marshall Islands, and the Federated States of Micronesia) enroll in QHP with full premium and cost sharing wraps; HCA pays carriers on behalf of state
- Due to change at federal level, low-income COFA citizens can now enroll in Medicaid
- Funding provided to update Washington Healthplanfinder and funding to Lead Navigator Orgs serving COFA population centers to hire and train COFA Navigators

# COFA Navigators

Budget proviso provides pass-through funding for the Lead Navigator Organizations in the 4 geographic areas with the highest density of COFA Islanders

- Funding intended to provide 1 FTE for each geographic area and to support ongoing outreach
- Four Geographic Areas:
  - **Clark County** (Sea Mar Community Health Centers)
  - **Pierce County** (Sea Mar Community Health Centers)
  - **King County** (Public Health – Seattle & King County)
  - **Spokane County** (Better Health Together)

Progress to date: all positions have been posted and organizations are in the process of hiring

# Public Health Emergency Special Enrollment Period Update



# Overview

- In response to the COVID-19 pandemic, the Exchange was the first in the country to open a Public Health Emergency (PHE) Special Enrollment Period (SEP) enabling Washingtonians to sign up for coverage outside of Open Enrollment.
  - A subsequent SEP was opened on February 15, 2021 that extends through August 15, 2021.
- March 2021 – American Rescue Plan Act signed into law
  - Within two months, the Exchange was again among the first in the country to make all the new savings under ARPA available to Exchange customers, including the extra help for those reporting unemployment income in 2021 (updates were made in *Washington Healthplanfinder* on May 6, 2021).
- In addition, the Exchange automatically applied the new ARPA savings to eligible current customers – so they could receive lower premiums without needing to take additional action. Outreach efforts to reach new customers and those who need to take further action are ongoing.



# American Rescue Plan Act – Passed in March

ARPA provides enhanced and extended federal subsidies for QHP enrollees

- Higher Advanced Premium Tax Credits (APTC) = Lower premiums for those who enroll in Exchange coverage through *Washington Healthplanfinder*
  - Reduces the share of income customers are expected to contribute towards premium
- Expands APTC for those currently receiving subsidies and extends APTC to those over **400% who have not** been receiving subsidies
- People who report getting Unemployment Insurance benefits for at least 1 week in 2021 will receive maximum available federal premium and cost-sharing assistance, regardless of projected or actual annual income (2021 only)
- People who would typically owe money to IRS when they file their 2020 taxes for an APTC overpayment in 2020 are receiving payment forgiveness from IRS (2021 only)

## Two weeks post-ARPA implementation (5/6-5/20):

- 7,000 QHP customers signed up
  - 160% more per week than early 2021
- The percent of Exchange customers receiving federal subsidies increased from 63% to 74%
- 138,000 QHP customers qualified for, on average, an additional \$90/month in savings to lower their premium costs
- Interest in Cascade Care plans remained strong; among customers selecting a new plan, 44% choose a Cascade Care Plan (compared to 41% pre-ARPA)

# Opportunities for Customers

<i>Washington Healthplanfinder</i> Currently Enrolled	<ul style="list-style-type: none"><li>• May be eligible for new or larger tax credits.</li><li>• May be eligible to switch plans to take advantage of increased tax credits.</li><li>• Those with unemployment income have access to increased tax credits and cost-sharing reductions.</li></ul>
COBRA Enrollees	<ul style="list-style-type: none"><li>• COBRA Premiums should drop to zero through September 2021.</li><li>• Past employer administrators</li></ul>
*Uninsured	<ul style="list-style-type: none"><li>• May be eligible for subsidies.</li><li>• May also be eligible for COBRA subsidies.</li><li>• If eligible for both should compare premiums and cost-sharing and consider continuity with current coverage and post-September.</li></ul>
*Off Exchange Enrollees	<ul style="list-style-type: none"><li>• May be eligible for large (or full) subsidies for similar coverage on Exchange.</li></ul>

\*Must be enrolled through *Washington Healthplanfinder* to receive expanded tax credits, and each month spent uninsured or insured through the commercial market is a month that will never be subsidized.

# American Rescue Plan Act – end dates

Assistance	Dates
Expanded Advanced Premium Tax Credits for 2021 & 2022	December 31, 2022* *Unless Congress extends
COBRA 100% Subsidy	Ends September 30, 2021
Unemployment Monthly Premium Assistance (Client only needs one week UI in 2021)	Ends December 31, 2021

# Planning: End of PHE



# Planning for End of the PHE

- Working closely with HCA
  - Operational and communications plans
- Exploring potential system changes and outreach ideas
  - Goal: assist enrollees who will be terminated from WAH in enrolling in a QHP on the Exchange
  - Expanded ARPA subsidies will be available through 2022 to increase affordability



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