



# Washington Health Benefit Exchange

Capitol Hill Briefing

Alliance for Health Reform/Commonwealth Fund

July 11, 2014

Richard K Onizuka, PhD  
CEO

# Washington Healthplanfinder

- Created as a “public private partnership separate and distinct from the state” in legislation in 2011
- Governed by 11 member, bipartisan Board
- Entry point for Medicaid (new MAGI and renewals), Qualified Health Plans
- Premium aggregator for individual and SHOP exchanges
- Deloitte is system integrator, Faneuil call center contractor
- Blended funding source beginning 2015; Legislative appropriation for spending authority



# Successes and Challenges

## Successes

- Enrollment in QHPs and Medicaid
- Stabilizing system performance on the front end (new applications)
- Consumer assistance network – IPAs, agents & brokers, CACs, tribal assisters
- Organizational infrastructure, clean financial audit

## Challenges

- Projecting and managing volume, e.g., at call center
- Complex applications, managing multiple enrollment changes
- Transferring payment information to carriers, invoices
- Improving system performance and customer experience
- SHOP exchange



# Key Metrics

- Since Oct. 1, 2014, nearly 1.2 million people enrolled in health coverage through Washington Healthplanfinder with 660K new enrollees.
  - ✓ QHP new enrollments (paid once): over 167,000
  - ✓ New MAGI Medicaid: 326,447
  - ✓ Medicaid previously eligible but not enrolled: 171,451
  - ✓ Medicaid renewals: 516,539
- New MAGI Medicaid enrollment exceeded target by 29%, for January, 2018!
- Call Center volume exceeded all forecasts
  - ✓ Increased staff from 140 to over 500
  - ✓ Increased calls handled from 1,500 day to about 8,000 day
- On March 31<sup>st</sup>:
  - ✓ 8,000 QHP enrollments
  - ✓ 6,000 concurrent users at 11 pm; last application started at 11:59:58



# Enrollment Highlights

- **Washington Healthplanfinder attracted a wide variety of consumers:**
  - ✓ About 24% of QHP enrollments are not receiving any tax credits (over 400% FPL)
  - ✓ “Young Invincibles” (ages 18-34) accounted for 25% of enrollments, 29% in March. This number grows to more than 35% when including Medicaid
- **People recognize the brand, used consumer assistance**
  - ✓ 57% of state residents surveyed in April knew of Washington Healthplanfinder
  - ✓ 43% of new enrollments assisted by In-Person Assisters or agents/brokers
- **The Exchange has leveraged federal dollars to benefit residents and the state**
  - ✓ As of June, more than \$130 million in federal tax credits have gone to residents to reduce their premium costs
  - ✓ Residents have also received over \$20.5 million in federal cost-share reductions to reduce the cost of hospital and provider visits
- **The Exchange is already having a big impact**
  - ✓ Recent OIC report shows that the individual health insurance market has expanded by more than 30%, uninsured population reduced by more than 370,000
  - ✓ Harborview Medical Center recently reported that uninsured patients dropped from 12% last year to two percent this spring. (Kaiser Health News, June 2014)



# What worked well

- Early start, structural set up, bipartisan support from elected officials, Board
- Collaboration and coordination and goal of key state agencies
- Strong marketing and outreach, engaged community partners
- Managing scope and governance
- Key stakeholder engagement
- Good vendor partnerships
- Strong independent QA and IV&V
- Kept our focus, and owned up



# What we learned

- Testing the system: limited time, real world environment
- Understanding/projecting volume (call center, renewals)
- Continuous learning and improvement, manual workarounds
- Frequency of updates and communications
- Balancing system fixes with stabilization
- We didn't know what we didn't know
- Big bang change in healthcare
- Paving new trails

Figure 1 In search of continuous improvement



# What's next?

- Improving the back end financial systems
- Continued special enrollments
- Preparing for 2015 plan year
- Healthplanfinder Business
- Preparing for financial sustainability in 2015
- Transitioning to a 24 hour, operational business, with customers
- Continue to improve the system and customer experience
- What's "normal", i.e., staffing to meet business/operational needs
- "Synching" with state agencies, and future federal relationship





# Stories

Kevin, a previously uninsured baker in Seattle, got coverage for \$86/month as a type 1 diabetic so his insulin which would cost \$600/month without insurance is covered

Laura and Jay, auto repair shop owners in Redmond, previously uninsured for 10 years due to a pre-existing condition, feared having to give up their 16 year business for corporate jobs with health care, signed up for an affordable plan in 25 minutes

Kort, 27 year old freelancer in Seattle, uninsured for two years, endured financial hardship when he contracted walking pneumonia and delayed care until cracking a rib from coughing. He signed up in October and qualified for tax credits and has an affordable plan

<http://www.wahbexchange.org/get-involved/share-your-story/>



# Resources

[www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

[www.wahbexchange.org](http://www.wahbexchange.org)

1-855-WAFINDER (1-855-923-4633)

TTY/TTD for Deaf : 1-855-627-9604

[info@wahbexchange.org](mailto:info@wahbexchange.org)



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