



Washington Health Benefit Exchange

UPDATE TO THE JOINT SELECT COMMITTEE FOR HEALTH CARE REFORM

October 15, 2013

Richard K Onizuka, PhD
CEO

Coverage
is **Here**



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A New Way to Get Health Insurance

Find a Plan that Fits Your Needs and Budget

Building The Exchange

2012

- Board begins governing authority
- ESSHB 2319 passed
 - Deloitte Consulting signs on as system integrator
 - Exchange names first CEO

2011

- HCA receives one-year \$22.9 million grant to design and develop Exchange
- SSB 5445 passed creating Exchange as “public private partnership”
- Governor names 11 member, bipartisan Exchange Board members

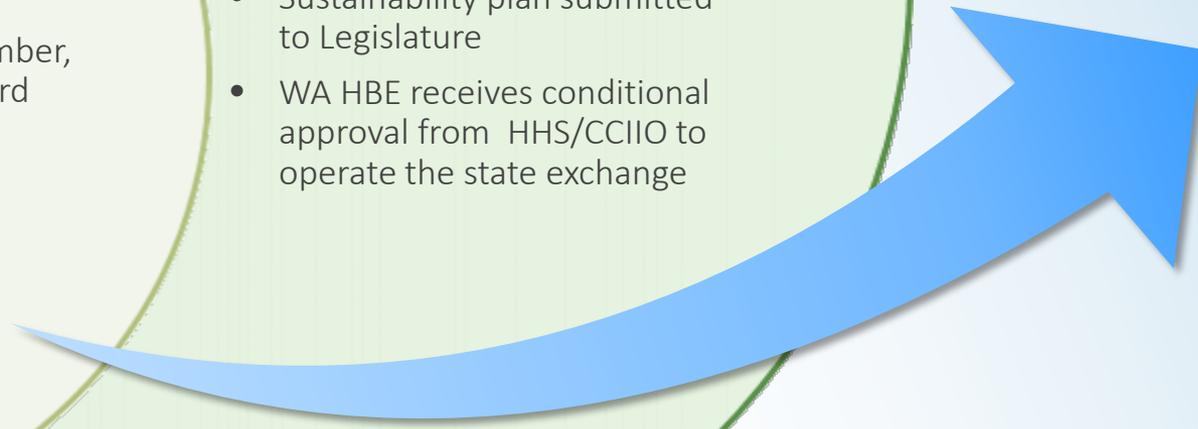
- Washington becomes second Level 2 establishment grant recipient, \$128 million
 - Exchange Board approves brand as Washington Healthplanfinder
 - Sustainability plan submitted to Legislature
 - WA HBE receives conditional approval from HHS/CCIIO to operate the state exchange

2013

- Legislative action taken on sustainability, ESHB 1947.
- Call center opens, first TV ads
 - **Open Enrollment begins Oct. 1**

2014

- Coverage purchased in the Exchange begins Jan. 1.
- Open enrollment ends March 31.
- Open enrollment for 2015 coverage begins in Oct 15.



Governance

Eleven member, bi-partisan board assumed authority on March 15, 2012

Margaret Stanley – Chair, Retired Executive Director, Puget Sound Health Alliance

Steve Appel – Farmer, Past President of the Washington Farm Bureau

William Baldwin – Partner, The Partners Group

Donald Conant – General Manager, Valley Nut & Bolt, Assistant Professor

Doug Conrad – Professor, University of Washington

Melanie Curtice – Partner, Stoel Rives

Ben Danielson – Medical Director, Odessa Brown

Phil Dyer – Senior VP, Kibble & Prentice, and Former Legislator

Teresa Mosqueda – Legislative & Policy Director, Washington Labor Council

***Mike Kreidler** – Insurance Commissioner

***Dorothy Frost Teeter** – HCA Director

* non voting, ex officio



Plan Participation

Individual Exchange

- 8 issuers, 38 QHPs, up to 152 plans, plus 8 multi-state plan QHPs
 - 3 traditional Medicaid issuers
 - Gold, Silver and Bronze offerings (No platinum plans)
 - 2 catastrophic plans (both HMO)
- 5 pediatric dental issuers and QDPs

SHOP – Healthplanfinder Business

- 1 carrier, 2 counties



Washington State QHP Issuers Per County



QHP Issuers Per County



Cost Range for Plans Before Tax Credit

Age	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 4	Rating Area 5
29	\$162.64 - \$354.20	\$178.75 - \$378.64	\$202.97 - \$361.64	\$155.98 - \$358.22	\$177.61 - \$390.33
40	\$185.76 - \$404.53	\$204.15 - \$432.44	\$231.81 - \$413.02	\$178.14 - \$409.11	\$202.84 - \$445.79
60	\$394.48 - \$859.06	\$433.53 - \$918.34	\$492.27 - \$877.10	\$378.30 - \$868.81	\$430.77 - \$946.69



Rating Area 1 - Counties Covered

King



Rating Area 2 - Counties Covered

Clallam, Cowlitz, Grays Harbor, Island, Jefferson, Kitsap, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Snohomish, Thurston, Wahkiakum, Whatcom



Rating Area 3 - Counties Covered

Clark, Klickitat, Skamania



Rating Area 4 - Counties Covered

Ferry, Lincoln, Pend Oreille, Spokane, Stevens



Rating Area 5 - Counties Covered

Adams, Asotin, Benton, Chelan, Columbia, Douglas, Franklin, Garfield, Grant, Kittitas, Okanogan, Walla Walla, Whitman, Yakima

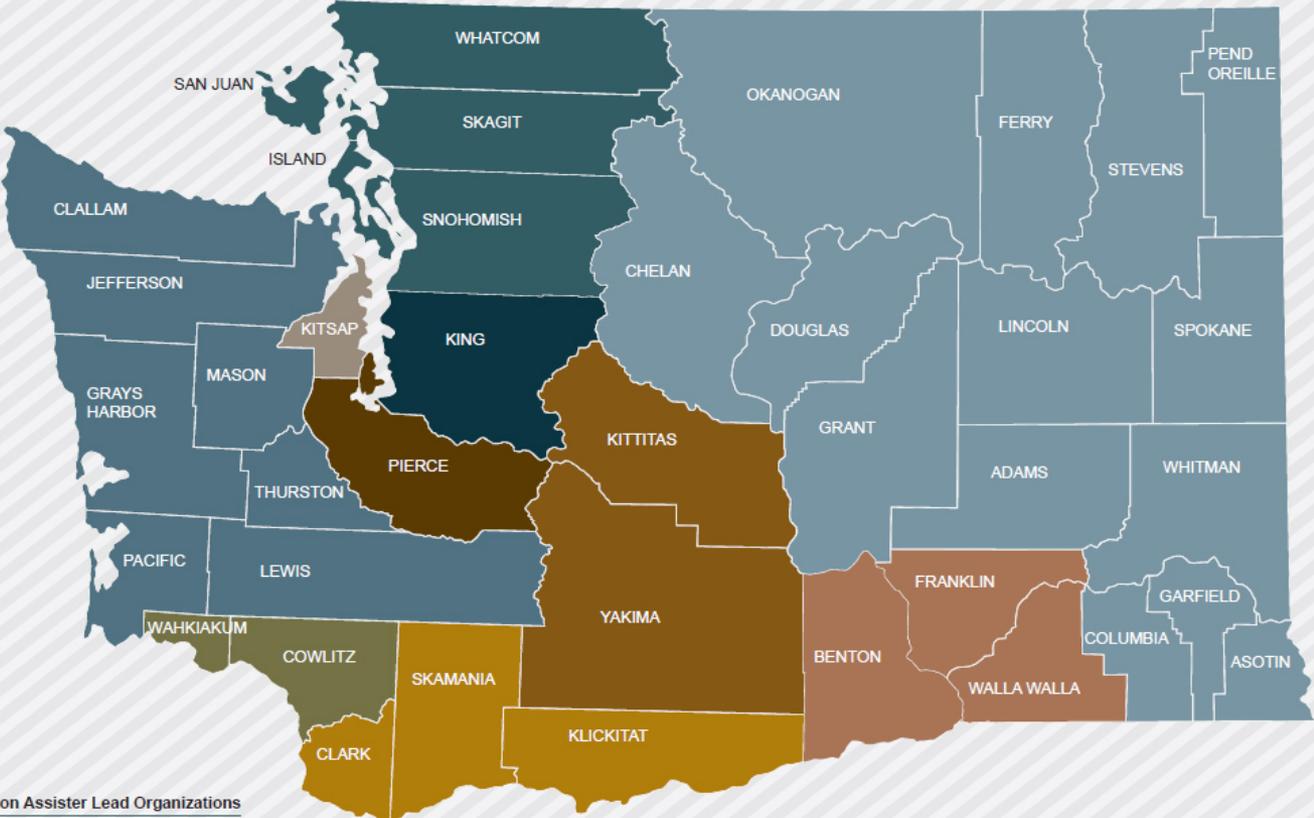


Outreach and Marketing

- Ten Lead Organization In Person Assistor Organizations (IPAs), over 100 community based organizations
- Over 800 trained and certified IPAs
- Over 2000 trained and certified agents/brokers
- Call center opened in September
- Significant earned media
- TV ads began mid September
- Advertising theme “Don’t leave it to chance”
- Enrollment bus tour mid October, kickoff in Spokane with Governor
- <http://www.youtube.com/watch?v=s0YzmrwszPY>



Expert Help is Available



In Person Assister Lead Organizations

-  Whatcom Alliance for Health Advancement
-  Seattle-King County Public Health
-  CHOICE Regional Health Network
-  Kitsap Public Health District
-  Tacoma-Pierce County Health Department
-  Cowlitz Family Health Center
-  Clark County Public Health
-  Yakima Neighborhood Health
-  Benton Franklin Community Action Committee
-  Empire Health Foundation



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Key Challenges & Lessons Learned

- First day/week issues
 - First day shut down
 - Second day minimal improvements, paper applications
 - Third day operational
- Call Center volume
- Frequency of updates and communications
- Credentialing certified users
- Chokepoints vs. overall capacity
- We didn't know what we didn't know
- Testing the system: limited time, real world environment



National & Local Media Coverage

The Washington Post **WONKBLOG**

Here's what Obamacare looks like when it works

By Sarah Kliff, Published: October 8 at 12:18 pm [E-mail the writer](#)

When you play around with the site, it's easy to see why Washington has some of the best enrollment numbers: It's pretty easy to use.

The New York Times

Uninsured Find More Success via Health Exchanges Run by States



One Washington gets Obamacare right

THE SPOKESMAN-REVIEW

Health plan website fixes errors, draws customers



HealthLink

More than 9,400 sign up through health exchange



by Associated Press

Posted on October 8, 2013 at 6:07 AM
Updated yesterday at 6:07 AM

OLYMPIA, Wash. — Officials say that more than 9,400 people in Washington state have signed up for insurance in the first week of the state's new health exchange open enrollment period.



Second Week Metrics

Website traffic and call center

- Unique visitors: 270,851; total visits: 1,423,673
- Page views: 5,569,165; unique page views: 4,053,023
- Accounts created: 66,776
- Call center volume: 53,039; average wait time: 18 minutes

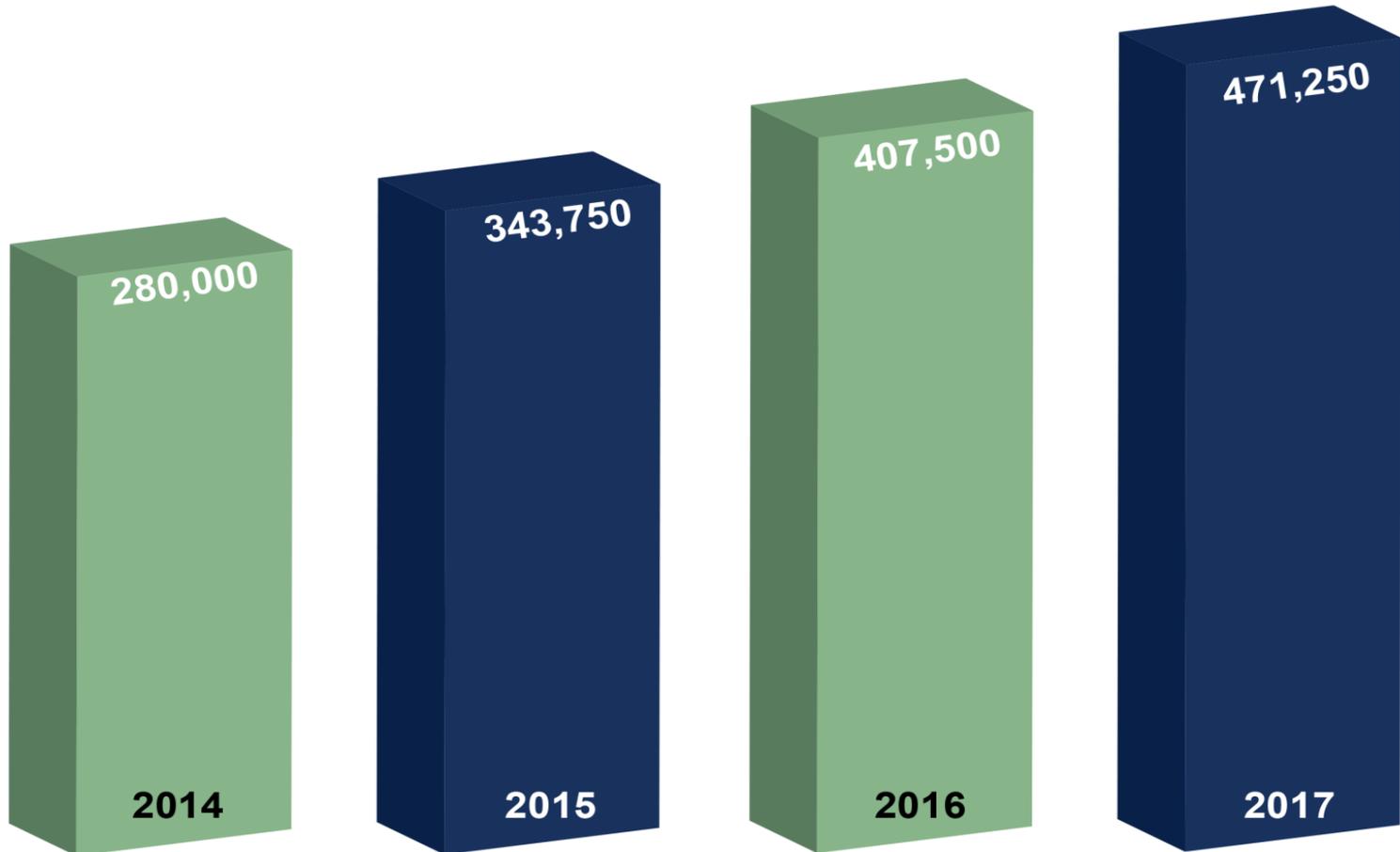
Enrollments and applications

- QHPs: 3,084
- Total enrollments: 24,949
- QHP applications completed: 21,766
- QHP applicants: 37,252



Membership Growth: “New” Members

Projected QHP Member Enrollment
(2014 – 2017 Year End)



Moving Forward – Operational Excellence

Going from a development to operational environment.

Technical & Operational

- ✓ Addressing immediate site fixes
- ✓ Ongoing website augmentation
- ✓ Future enhancements, e.g., Medicaid shopping and adult dental

Policy & Governance

- ✓ Onboarding new board members
- ✓ Financial sustainability
- ✓ Additional level 1 grant request
- ✓ Board strategic planning



Resources

www.wahealthplanfinder.org

www.wahbexchange.org

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

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

info@wahbexchange.org



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