

Questions and Answers can be found [here](#).

Request for Information to Study the Impact of Enrolling Eligible Part Time K-12 and Part Time Higher Ed Part Employees in Washington Health Benefit Exchange

The Joint Legislative Audit and Review Committee (JLARC) is requesting information from firms with experience estimating health policy impacts to the state of Washington and to targeted populations.

JLARC [is studying the potential](#) for using the [Washington Health Benefit Exchange](#) (the Exchange) to provide health insurance for part-time higher education and K-12 public school employees who currently receive health insurance coverage through their employer, as described below. Some also currently receive dental coverage.

- **Part-Time K-12 Employees:** The state provides funds to local school districts for K-12 employees' health benefits. Benefits, eligibility, and employee cost-sharing vary across districts – these are negotiated locally at each of the 295 school districts. Some districts offer coverage to part-time employees who are between .5 and .75 FTE, some do not. We are interested in those who are eligible.
- **Part-Time Higher Ed Employees:** The state covers part-time higher education employees through the Public Employees Benefit Board if they work at least 80 hours per month for more than six months. The state does not provide coverage for employees who do not meet the minimum number of hours. The state pays the same monthly contribution for part-time employees as full-time employees. We are interested in those that meet the threshold and are eligible.

The Legislature created the Exchange as part of the implementation of the federal Affordable Care Act. The Exchange is a public-private partnership created to allow people to compare qualified health insurance options and purchase health insurance. People who purchase insurance on the Exchange may be eligible for federal subsidies, including tax credits and cost-sharing assistance for premiums depending on their incomes.

Study requirement

JLARC's specific charge is to assess any costs, savings, or other impacts to employees who would purchase insurance through the Exchange and assess its impact to the State.

This study will estimate:

- Costs or savings to part-time employees to purchase insurance coverage through the Exchange as compared to their costs purchasing coverage through plans offered by the State or local school districts. This comparison would need to estimate potential tax credits and cost-sharing subsidies available as part of the Affordable Care Act and include premiums and out-of-pocket health spending as well as the cost of purchasing dental coverage.
- Actuarial value and benefit design of the plans currently available to part-time employees as compared to the actuarial value and benefit design of plans available on the Exchange.
- Cost or savings to the state and its impact to the Health Benefit Exchange and [Public Employee Benefits Board](#) through changes in enrollment or any administrative fees collected, as well as any potential change in the risk pool and impact on premiums.

Data Availability

A summary of data that we know is available is described below. Additional data may be available; however, data on family income, whether or not employees hold more than one job, or spouse's access to health care for part-time K-12 employees is not collected by the state.

Employee Data	Higher Ed	K-12
Name / ID for employees that work between:		
• .25 and .5 FTE	Not applicable	Yes, ~10,000 employees
• .5 and .75 FTE	Yes, ~13,000 employees	Yes, ~31,000 employees
Position category	Yes	Yes
Hours worked for 2014	Yes	Yes
Wages	Yes	Yes
Other wages (not paid by state or school district)	No	No
Geographic information	County of residence	County of employment
Age	Yes	Yes
Spouse's Access to Health Care	Yes	No
Number of dependents	Yes	No

Request for Information

1. Describe your approach to conducting this study, including:

- Data, proprietary (if applicable) or public (such as state administrative data or the American Community Survey) you would use to estimate the impact to employees, including changes in premiums and out of pocket costs, estimated credits and cost-sharing subsidies, the change in the scope of coverage available to employees (what insurance they received from the state or a local district as compared to the coverage they would receive by purchasing coverage on the Exchange).
- An estimate of how much time it would take to complete this study.
- An estimate of how much it would likely cost to complete this study

We understand there may be multiple options/multiple methods in how to conduct the study. If you suggest multiple options, please include cost estimates for each option.

2. Describe the level of detail that you believe you could provide (e.g. estimates based on job type, by county, by higher ed vs K-12, etc.)
3. Describe what a final product would look like (e.g. a report, an Excel database, etc.)
4. Describe the expected confidence range you would provide for this study.
5. Describe your company's experience estimating health policy impacts on targeted populations.
6. Please provide any other relevant information as appropriate.

Please note that this study is expected to commence in March 2016, but is subject to legislative funding decisions.

If you have any questions, please contact Eric Thomas at (360) 786-5182 or at eric.thomas@leg.wa.gov. JLARC will post responses to any additional questions on JLARC's homepage <http://leg.wa.gov/jlarc/> by August 12.

The deadline for submittal is August 21, 2015.