

Washington State Health Care Authority

Medicaid Expansion 2013

Health Care Oversight, Joint Select Committee

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Health Care Authority

October 15, 2013

Overview

Today:

Health care reform and its challenges led to four significant areas of HCA activity....

1. Coverage is Here: Medicaid Expansion
2. Service Delivery: Managed Care
3. Integration: HealthPathWashington
4. Innovation: The SIM grant project

Get Covered Washington



Medicaid



Medicaid enrollment to jump by 325,000 to 1.5 million

Health Care Authority (HCA)

Washington State Department of Social & Health Services

- “Special” Medicaid (Aged, Blind, Disabled and Foster Care)
- Food assistance, cash assistance, and childcare

Managed Care Populations
0-138% of federal poverty level

- Pregnant women, children, families, childless adults

Subsidized Insurance

139-400% of federal poverty level

washington healthplanfinder

- New insurance marketplace
- Directs consumers and small businesses to their options

Insurance Marketplace

Above 400% of federal poverty level

- Some small employers
- Large employers

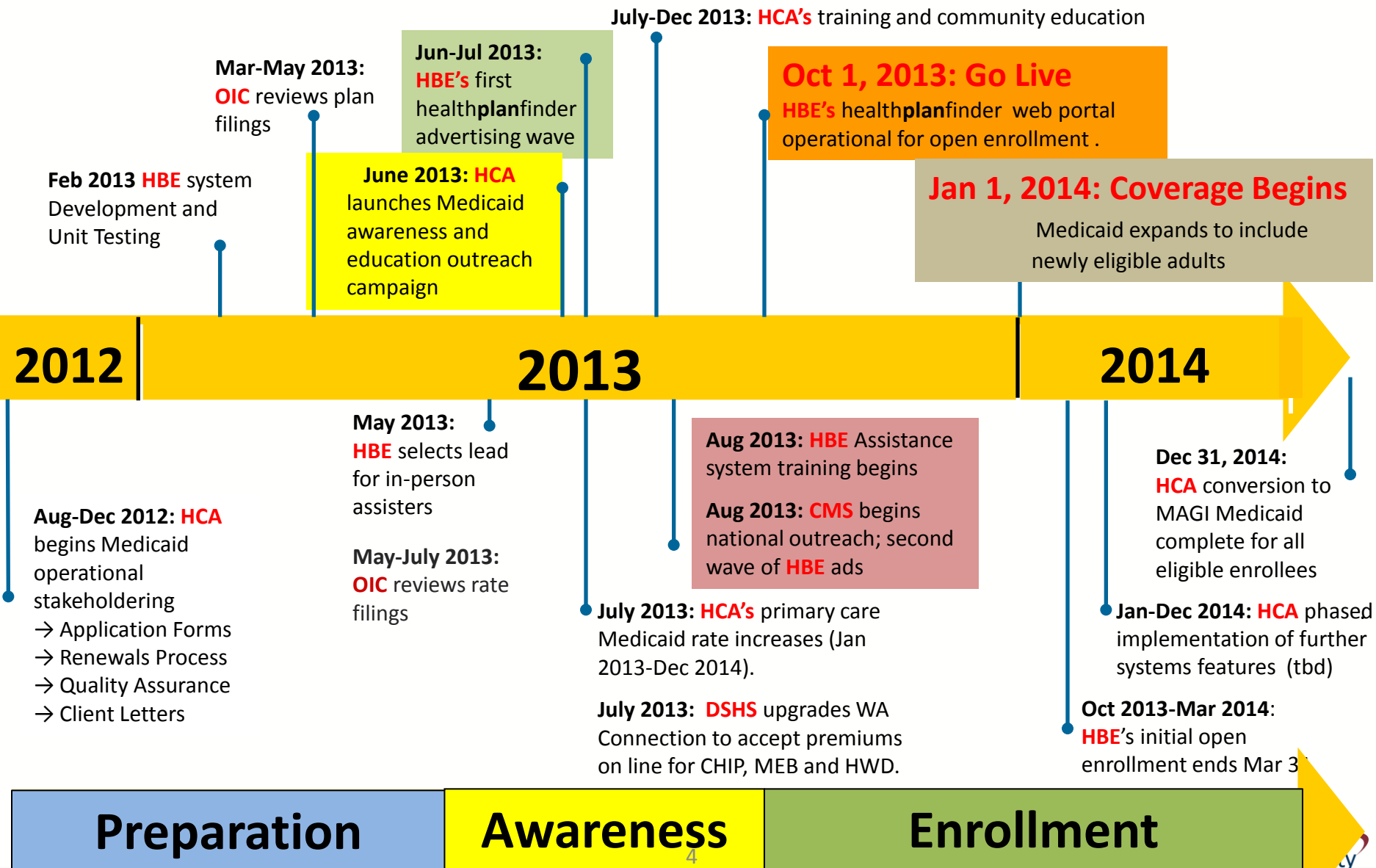
Washington State Department of Health

- Promotes overall health
- Prevents disease
- Supports safe, quality health care

Washington State Office of the Insurance Commissioner

- Sets essential health benefits
- Approves plans and rates
- Investigates consumer complaints
- Admits new insurance companies; monitors their financials

Timeline for the ACA



New brand name for Medicaid



Medicaid Expansion opened the door to rebranding the state's Medicaid program by capitalizing on the success of Apple Health for Kids five years ago. The new name is being phased in slowly, avoiding confusion and giving clients and providers time to adjust.



The Health Care Authority

- Largest health care purchaser in the state
- Biennial budget: \$13.4 billion
- Mandate as prudent purchaser: The three-part aim
- Delivery system and community partnerships
- Multi-payer relationships
- Health Information Exchange
- Washington State's lead agency for health care policy



Insurance coverage expansion

Health care reform goals

Anticipated Exchange-assisted enrollments, 2014-2015

	Medicaid (0-138% FPL)	HealthPlanFinder (139-400% FPL)	Totals
Current	1,200,000	0	1,200,000
Jan. 1, 2014	+163,000	+130,000	+293,000
Subtotals	1,363,000	130,000	1,493,000
Jan. 1, 2015	+84,000	+150,000	+224,000
Totals	1,447,000	280,000	1,717,000

Medicaid expansion impacts

Here's how that anticipated enrollment boost shakes out:

- Age 19 – 64 who are not eligible for a current Medicaid program and are not entitled to Medicare and have income under 138% FPL (133% with a 5% disregard=138%)

For example:

At 138% FPL

- A one-person household is \$1,322/month or \$15,864/annually
- A three-person household is \$2,246/month or \$26,952/annually

Applicants who exceed these levels are referred within the Exchange to the subsidized plans (bronze, silver, gold, and platinum)

New eligibility rules



It is estimated in the first years that 500,000 people could be eligible for Apple Health (Medicaid) alone. In fact, analysts expect about 328,000 new clients will sign up for Apple Health in the first two years of reform.

These consumers will be considered “newly eligible” if their household income is below 133% federal poverty level -- effectively, 138% with a 5% standard disregard.)

Post-reform income is based upon the household's Modified Adjusted Gross Income (MAGI) – a calculation provided by the Exchange

Aspects of Medicaid enrollment

- **In addition to the newly eligible enrollment, Apple Health anticipates up to 78,000 “Welcome Mat” clients**
 - These are residents – many of them children – who are currently eligible for Medicaid but apparently did not realize it
- **Conversion of up to 800,000 current Medicaid/CHIP Recipients**
 - Children (Apple Health for Kids),
 - Pregnant women
 - Families

These increases – plus the newly eligible – will bring the state’s anticipated 2015-16 health care caseload to more than \$1.8 million.

E-Week: October 1-6, 2013



UPDATE - Wash. health exchange: 9,452 applicants got coverage in the first week; most are in Medicaid

In first week, 9,452 in state signed up for health insurance

An additional 10,000 applications have been completed and are pending a payment process for enrollment through the state's health exchange, officials said as they released numbers Monday.



U.S. Early Interest for Online Health Markets
 A day that health care exchanges went live, millions of Americans tried to go online to see how affordable their plans would be

Here's what Obamacare looks like when it works

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

120 Comments [Like](#) 4.7k [Tweet](#) 261 [More](#)

Washington Health Plan Finder had one of the most troubled launches of any health marketplace, even more so than the glitch-plagued federal exchange.

When HealthCare.Gov launched, shoppers could at least access the homepage. But in the Evergreen State, the entire marketplace site was down. If you tried to visit the site Oct. 1, you got internal server error messages.

This makes it all the more surprising that, six days later, Washington is now posting some of the highest enrollment numbers in the country. The state has had nearly 9,452 people sign up for coverage since Oct. 1. The enrollments have largely been in the Medicaid program, however, with 916 people buying private insurance.

AFFORDABLE CARE ACT MILLIONS OF WASHINGTONIANS BENEFITTING FROM THE LAW

62,000 YOUNG ADULTS gained coverage through their parents' plans.

57,000 WASHINGTON SENIORS paid less for prescription drugs in 2012 alone.

372,468 CHILDREN with pre-existing conditions no longer denied coverage or charged more.

1.62 MILLION WASHINGTONIANS are paying less for preventive care, including more than 1 million women.

2.42 MILLION WASHINGTONIANS are no longer subject to lifetime limits.



COVERAGEISHERE.WA.GOV

The pace of reform

Healthplanfinder had trouble hitting its stride initially. In its first two days of operation, the web portal enrolled only 326 new Medicaid clients. Then it found its footing:

Web and Call Center Data: First week, 10/1-10/6	
Unique Visitors	165,332
Total Site Visits	837,152
Page Views	2,725,138
Unique Page Views	2,023,610
Accounts Created	39,115
Call Center Volume	23,243
Average Call Center Wait Times	10 min 25 sec

Enrollments Completed	
Qualified Health Plans	916
Medicaid Newly Eligible/Coverage Jan. 1	5,946
Medicaid/Immediate coverage	2,594
Total	9,452

Applications Completed*	
Qualified Health Plans	10,497

Week Two: Still on pace

Healthplanfinder continued its good track record during Week Two. Once again, Medicaid enrollments led the way:

Web and Call Center Data: First week, 10/7-10/13

Unique Visitors	270,851
Total Site 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 Call Center Wait Times	18 minutes

Enrollments Completed

Qualified Health Plans	3,084
Medicaid Newly Eligible/Coverage Jan. 1	13,370
Medicaid/Immediate coverage	8,495
Total	24,949

Applications Completed

Qualified Health Plans	21,766
Total Qualified Health Plan applicants	37,252

What's behind the good numbers



- Consumers can now complete a simple and streamlined application from any online connection
- Applications may also be submitted by phone, mail or walk-in

Application – behind the scenes

Applications enter through the new Washington Healthplanfinder web portal regardless of how it is submitted (phone, mail, walk-in or online)

Household information is data-matched against:

- SSA
- IRS (Federal Data Hub)
- Employment Security
- Other



PURPOSE - determine household's Modified Adjusted Gross Income

GOAL: Real-time eligibility determination, consumer friendly and decisions made within 45 minutes.

Currently, it can take up to 45 days before Medicaid applicants learn whether they are eligible.

Applicant checks data, verifies it



Information comes back to the consumer displayed on the screen for confirmation – Is this correct?

- If correct – consumer clicks “yes”
- If incorrect – consumer clicks “no”

If “yes” and under 138% FPL...

Consumer is:

- Now Medicaid eligible
- Advised they are Medicaid eligible
- Ready to be enrolled in a managed care plan

Consumer receives a notification of approval on the spot

If “no” – data is corrected...

Consumer is asked to provide current household income by “*self-attestation*”

- If self-attestation of income is under 138% FPL, Medicaid is approved
- If self-attestation of income is over 138% FPL
 - Consumer is cycled back through the Exchange for an advanced premium tax credit subsidy determination
 - Exchange rules now apply related to income verification

Stakeholdering

Nearly 2,500 stakeholders, tribal members, community volunteers, managed care representatives and HCA staff have been trained to assist people in navigating the new coverage options that took effect on October 1.

Nearly 80 percent of those trainees attended a 24-city tour of the state during September.


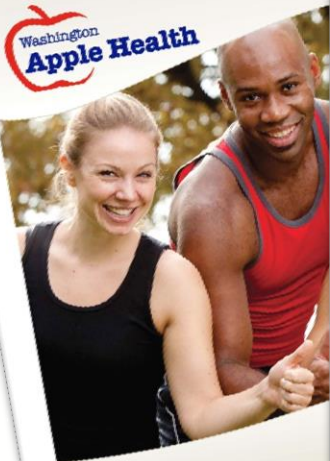
But HCA's stakeholdering work plan actually began more than two years before that, in 2011.


Washington State Medicaid also successfully recalculated pediatrician and family practice rates and brought them up to Medicare levels this summer – an increase of 70 to 90 percent for many adult codes. The new rates are guaranteed through 2015

HCA created a suite of Apple Health (Medicaid) outreach materials to be used in training sessions for community-based volunteers, as well as toolkits distributed to libraries, faith-based organizations, schools and media outlets. The suite includes posters, info cards, fact sheets, talking points and a video, all available on our website and all translated into eight additional languages.

Posters

It's new.
Is free or low-cost health care coverage for you?
Find out.
 Apply online starting October 1, 2013, at www.wahealthplanfinder.org.
 Get information today at www.hca.wa.gov/hcr/me.

Coverage is Here |  Washington Health Plan Finder
 Washington State Health Care Authority
HCA 13-007 (07/13)



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or call
 (toll free)
1-855-WA-FINDER
 (1-855-923-4633)

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 Washington State Health Care Authority
HCA 13-007 (07/13)

Info cards

Eligible?

Free or low-cost health coverage through Washington Apple Health

New adult health care coverage

You may be eligible if:

- You are between 19 and 65 years old.
- You are a Washington resident.
- You are a U.S. citizen or meet Medicaid immigration requirements.
- You are not incarcerated.
- Your annual household income is at or below the amounts shown here.

1 person	\$15,856
2-person family	\$21,604
3-person family	\$26,911
4-person family	\$32,690
5-person family	\$38,049
6-person family	\$43,596
7-person family	\$49,142
8-person family	\$54,689

For families/households with more than eight people, add \$4,330 for each additional person.

If your household income is above these limits, but you still can't afford to buy health insurance, you may be eligible for financial help. When you apply, you'll be given information about that.

Children and pregnant women

The household income limit for children's and pregnant women's programs is much higher. Check your eligibility when you apply.

Apply online at www.wahealthplanfinder.org

Ready?

Washington Apple Health health care coverage:

Washington Healthplanfinder at healthplanfinder.org.

How to apply for Washington Apple Health

Find out if you can receive free or low-cost health care coverage through Washington Apple Health.

Starting October 1, 2013, you can apply on any computer with an internet connection at www.wahealthplanfinder.org.

You'll need this information:

- Household monthly income.
- Social Security number and date of birth of each household member applying for Apple Health.
- Immigration information, if that applies to you.

It should take about 45 minutes to apply online.

If you're not eligible for Washington Apple Health, you may still qualify for help with your health care coverage or other programs. The website will help you with that.

Need help?

Applying for Washington Apple Health

Help is available to apply through the online Washington Healthplanfinder—www.wahealthplanfinder.org. Applying online will quickly show you whether you're eligible for free or low-cost health coverage.

You can apply starting October 1, 2013.

The other side of this card lists organizations that may offer assistance in your area.

Ways to apply

Phone (toll free)
HEALTH PLAN FINDER (1-855-923-4633)
TDD 1-855-627-9604

Person assister
Phone numbers above to find an assister.

Mail
Request the application form at hcr/me/Pages/training (available 10/01/13).
Requesting instructions.

Washington Healthplanfinder

Washington State Health Care Authority
Medicaid is administered by HCA.
www.wa.gov/hcr/me

HCA 18-006 (8/13)

Fact sheets



Getting help with health roles, responsibilities

The process of applying for Medicaid families will now apply for health care coverage of the enrollment specialists who will help them through the process.

Health Care Authority

Community Medical Assistance
Community medical assistance specialty facilities across the state and available through the new Modified Adjusted Gross Income Healthplanfinder or the paper application to the Washington Healthplanfinder community medical assistance specialist.

Trained Volunteers

The Health Care Authority will train community medical assistance specialists in Olympia available for Washington Apple Health enrollment assistance to help them through the process.

Olympia-based Medical Assistance

Like its community-based counterparts, medical assistance specialists in Olympia available for Washington Apple Health enrollment assistance to help them through the process. The MAS at customer support center, Olympia-based.

Health Benefit Exchange

Customer Support Center
Developed by the Health Benefit Exchange application tool for Washington Apple Health.

Washington State Health Care Authority
HCA 19-000 (9/13)



Primary Care Rates Increase

Family practice and pediatric physician rates under the Affordable Care Act. The ACA authorized a 70 to 90 percent for adult rates in many states. In Washington State, Medicaid is called Apple Health.

When rates are in effect

The higher rates are retroactive to January 1, 2014. They apply to physicians with a specialty designation. Certain non-physicians — such as nurse practitioners (NPs) and physician assistants (PAs) — also can qualify for the higher rates apply to both fee-for-service and capitated contracts.

Why ACA boosted physician rates

Health care reform is expected to add coverage. Thousands of Washington residents who will be helping make reform work. Health and newly insured clients. The ACA contributions primary care physicians.

Examples of how the rates have changed

ADULT: New patient, mid-level office	\$15,856
ADULT: Established patient, mid-level office	\$21,404
CHILD: New patient, mid-level office	\$26,951
CHILD: Established patient, mid-level office	\$32,499

For more information

Contact HCA Provider Rates Office at 360-427-3000. Visit the online health plan marketplace.

Washington State Health Care Authority
HCA 19-001 (9/13)



Overview of Washington Apple Health

The Affordable Care Act increases Medicaid coverage for adults in Washington State. Coverage for adults begins January 1, 2014. For a single person, that means children and pregnant women's program. Washingtonians will be able to apply through www.wahealthplanfinder.org.

In Washington State, Medicaid is called Apple Health. About 325,000 new clients will enroll in Apple Health.

New clients by medical group

- ▶ Newly eligible individuals — about 250,000
- ▶ "The Welcome Mat" — up to 75,000
- ▶ Current Medicaid/CHIP recipients — (parents/caretakers/relatives) into WA

Changes in eligibility

- ▶ Instead of a complicated set of eligibility rules based on applicants' Modified Adjusted Gross Income and how many people are in their household, www.hca.wa.gov/hcr/Documents/Eligibility
- ▶ The challenge has been to create a system that meets the needs of applicants and maximizes administrative efficiency.

New Health Benefit Exchange

- ▶ The Health Benefits Exchange, called Healthplanfinder, is an online application that can be processed through www.wahealthplanfinder.org.
- ▶ Washington Healthplanfinder will help applicants as well as other Washingtonians who are applying for health coverage.
- ▶ While applicants stay online, Washington Service, Social Security Administration, and other agencies will help determine eligibility.
- ▶ It used to take 45 days to determine eligibility. The portal will automatically screen applicants for the Health Insurance Program (CHIP), and other programs.
- ▶ Applicants can also apply by phone.

Washington State Health Care Authority
HCA 19-002 (9/13)



Social Media Toolkit

Facebook

You'll find infographics, posters, videos, and more. Like us at [facebook.com/WAHealthCareAuth](https://www.facebook.com/WAHealthCareAuth).

Twitter

Our Twitter account is used to pass along news about the Affordable Care Act, Washington Apple Health (Medicaid), and other health care news. Follow us @WA_Health_Care.

Suggested Tweets

In #Washington, #Medicaid is now #WashingtonAppleHealth.

About 250K currently uninsured people in Washington will get health care coverage through #WashingtonAppleHealth.

A WA resident making \$15,000 a year will probably be eligible for #WashingtonAppleHealth under the Affordable Care Act.

Washington state pays nothing for #Medicaid until 2017. Then we pay only 5-10%.

By 2020, Washington state pays only 10% of #MedicaidExpansion. Federal government pays the rest.

Applying for #WashingtonAppleHealth (#Medicaid) will be online in October and take about 45 minutes. Visit www.wahealthplanfinder.org.

Starting in October, the online application for #Medicaid is streamlined and easy. Go to www.wahealthplanfinder.org.

#wahealthplanfinder.org, starting in October, will help you determine if you're eligible for no-cost or low-cost health care coverage.

Washington State Health Care Authority
HCA 19-012 (9/13)



Frequently Asked Questions

What is Washington Apple Health?

A new name for Medicaid in Washington State. All individuals who are eligible for Medicaid, either under the current Medicaid programs or through the new adult group, will be covered under Washington Apple Health.

Who is eligible for Washington Apple Health's new adult group?

To be eligible you must:

- ▶ Be a Washington resident.
- ▶ Meet citizen and immigrant requirements.
- ▶ Be between 19 and 65 years old.
- ▶ Not be incarcerated.
- ▶ Have an annual household income at or below 138 percent of the federal poverty level. The figures below show the income levels for various family sizes.

1 person	\$15,856
2-person family	\$21,404
3-person family	\$26,951
4-person family	\$32,499
5-person family	\$38,049
6-person family	\$43,596
7-person family	\$49,142
8-person family	\$54,689

For families/households with more than eight people, add \$4,020 for each additional person.

How do I apply for Washington Apple Health?
Visit www.wahealthplanfinder.org, beginning October 1. If you are eligible, your coverage will begin January 1, 2014.

When do I apply for Washington Apple Health?
Beginning October 1, 2013, and any time after that. There is no open enrollment period for Washington Apple Health.

What information do I need when applying?

- ▶ Household monthly income.
- ▶ Social Security number and date of birth of each household member applying for Washington Apple Health.
- ▶ Immigration information, if that applies to you.

How do I apply for tax credits or subsidies?

Apply at www.wahealthplanfinder.org between October 1, 2013, and March 31, 2014.

What income do I report?

Your estimated monthly income, including wages, salaries, tips, taxable interest, certain dividends, business income, capital gains, and unemployment compensation, as well as annuities, Social Security payments, and some pensions.

Are undocumented immigrants eligible for Washington Apple Health's new adult group?

They are not eligible for ongoing coverage, but may be eligible for limited care under the Alien Emergency Program if they have emergent health conditions. (continued)

Washington State Health Care Authority
HCA 19-019 (9/13)


Coverage is Here | Washington Healthplanfinder

Coverage is Here | Washington Healthplanfinder

Community-based volunteers

- HCA-trained volunteers and staff are available to help prospective Medicaid applicants. These volunteers are located statewide and can assist Medicaid applicants through a variety of issues:
 - **New applications:**
 - Assist individuals in applying for health care coverage through the new Washington healthplanfinder web portal. **Target Newly Eligible Adults** age 19-64 with income up to 138% FPL.
 - **Transitions from other coverage:**
 - Support current Basic Health members as they use the new Washington healthplanfinder web portal (Oct-Dec 2013) to transition to coverage for January 2014
 - Follow up with Medical Care Services and ADATSA clients regarding their automatic conversion to coverage beginning January 2014
 - **Renewals of Medicaid coverage:**
 - Encourage/assist current Medicaid recipients (children, parents, pregnant women) who must renew coverage using the new Washington healthplanfinder web portal during 2014 (and beyond)

Additional consumer assistance

- To reach Washington residents through the Exchange, the state will rely on:
 - **In-person assisters** (trained by lead organizations contracted by the Health Benefit Exchange) and agents and brokers.
 - **Community-based volunteers** trained by HCQ in 21 cities during September. These volunteers will be focused primarily on Medicaid.
 - **Washington healthplanfinder Call Center in Spokane:** A toll-free hotline has been launched by the Health Benefit Exchange
-  **Toll-free: 1-855-923-4633**
- **Medical Eligibility Determination Services (MEDS) in Olympia:** Newly trained staff who will provide program integrity by verifying eligibility declarations and self-attestation.
- **Medical Assistance Customer Service Center** will work with Exchange's phone bank to sort out Medicaid problems and solutions.

Health care reform resources

- HCA home page: www.hca.wa.gov
- Medicaid Expansion: www.hca.wa.gov/hcr/me
- Apple Health tool kit:
www.hca.wa.gov/hcr/me/Pages/training_education.aspx
- Medicaid questions: medicaidexpansion2014@hca.wa.gov

- Health Benefit Exchange: <http://wahbexchange.org/>
- HBE “partners page” www.wahbexchange.org/info-you/partners/

- Governor’s reform site: www.coverageishere.wa.gov
- Insurance Commissioner’s reform site:
www.insurance.wa.gov/current-issues-reform/health-care-reform/

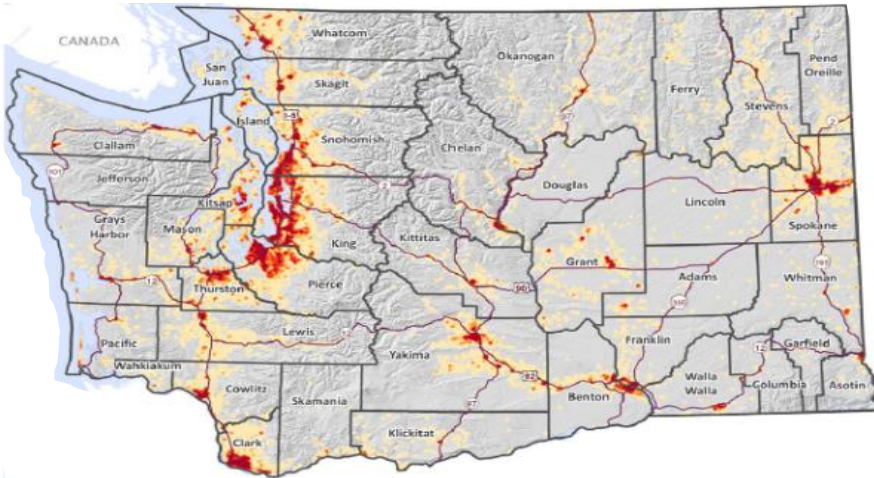


Managed care and service delivery

Managed care trending

- Fee for service, once the staple of health insurance, is now regarded as an inefficient system, one that rewards volume of therapy, not effective treatment.
- Medicaid programs across the country are trending to managed care, with some states aiming at 100 percent managed care contracts.
- About 74% of Medicaid clients nationally are served through managed care.

Managed care trending



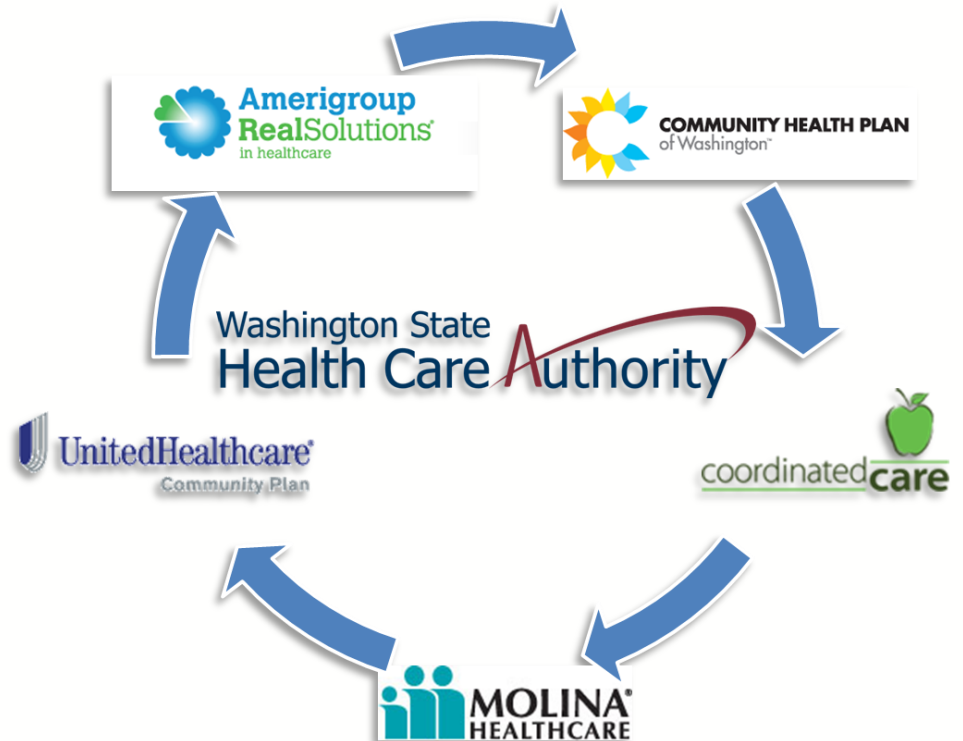
Medicaid serves all 39 counties statewide.

- In Washington, Medicaid transferred more than 100,000 blind and disabled clients to managed care in 2012.
- Currently, Washington Medicaid serves 800,000 clients through managed care organizations. This represents about 83% of the those clients eligible to receive full medical benefits.

Managed care expansion

— *A solid foundation for a seamless transition to 2014* —

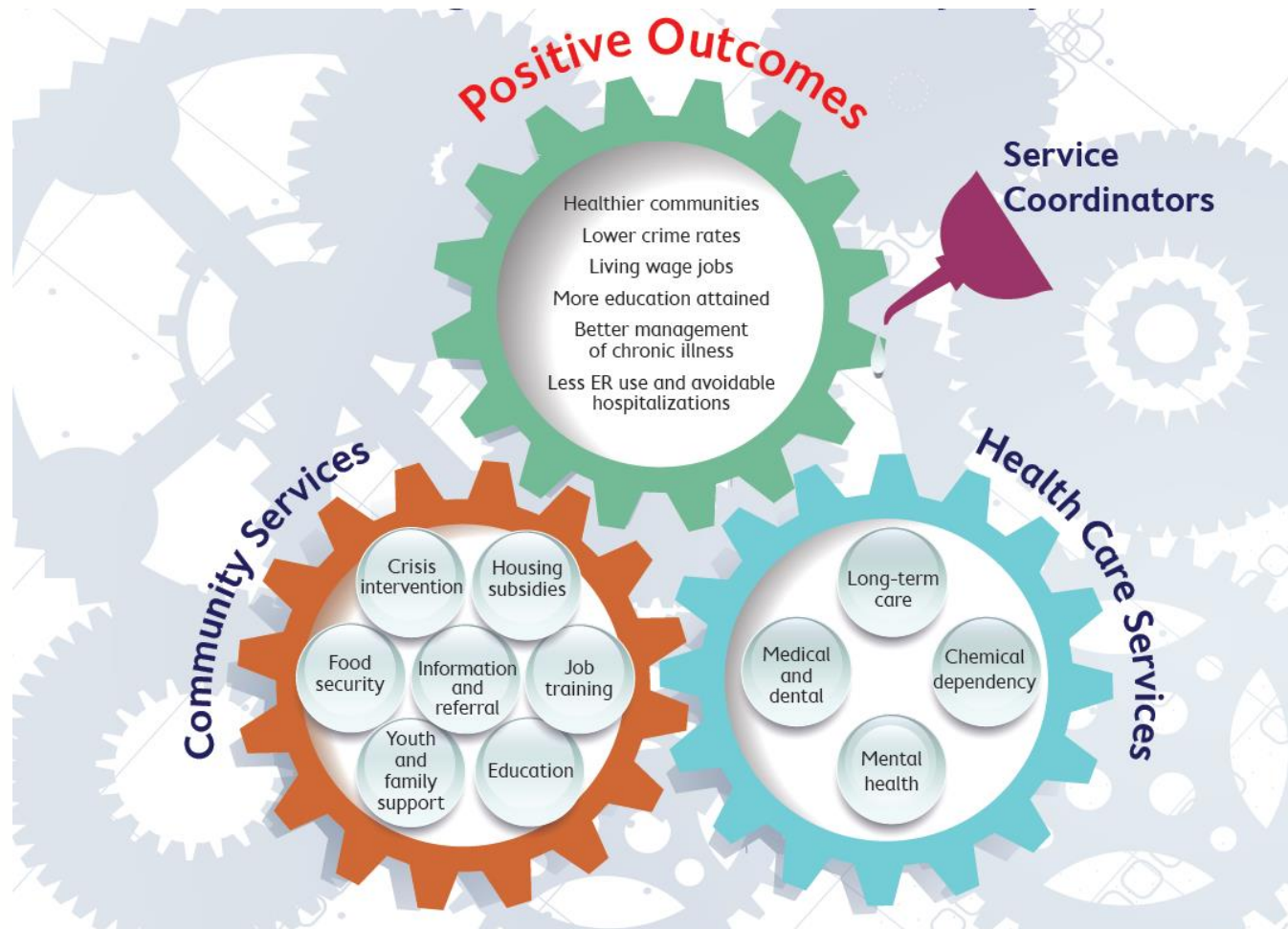
- In July 2012, the agency consolidated the Medicaid managed care program, Healthy Options, with the state's Basic Health Plan to:
 - Improve care
 - Reduce costs by expanding managed care
 - Expand service delivery options
 - Implement payment reform and quality control





Care coordination and system integration

Coordination and integration



Integrating services and programs

The promise of Health Homes/Accountable Care

- **A bridge to integrating services and programs**
- **Assigned care coordinator plays key role** in facilitating services and engaging the client in self-care activities
- **Delivery & Accountability:** Solve the problem of fragmented service delivery and accountability (medical and non-medical) for high risk populations
- **Serving the Most Vulnerable:** Service needs and risk factors overlap for high-risk populations, who have historically received poorly coordinated and managed care
- **Improve Quality:** Align financial incentives and quality performance to achieve outcomes
- **Way of the Future:** Federal/state legislative direction

From policy to practice

Duals Demonstration Projects

- **“HealthPathWashington”**

Designed to better integrate primary and specialty care, behavioral health, and long-term services and support for individuals eligible for Medicare and Medicaid (“duals”)

- **Testing two different models:**

- **STRATEGY 1: JULY 1, 2013** Health home FFS model delivered to dually eligible individuals throughout the state (except King and Snohomish)
- **STRATEGY 2: JULY 2014** Fully integrated capitated managed care model delivered in both King and Snohomish counties



Statewide innovation



A 5-year innovative plan



State Health Care Innovation Planning -- SHCIP

SIM

State Innovation Models is a national effort and grant program of the Center for Medicare and Medicaid Innovation (CMMI) to identify and spread health practices that result in **better health and better care at lower cost.**

SHCIP

Last fall, our state applied for a multi-million dollar SIM grant. We weren't selected, but we were one of three states awarded a **\$1 million planning grant** to fund collaborative development of a five-year plan for health innovation. The effort is called:

State Health Care Innovation Planning



THE 5-YEAR PLAN to improve health in Washington State is being developed via a collaborative process

Purpose

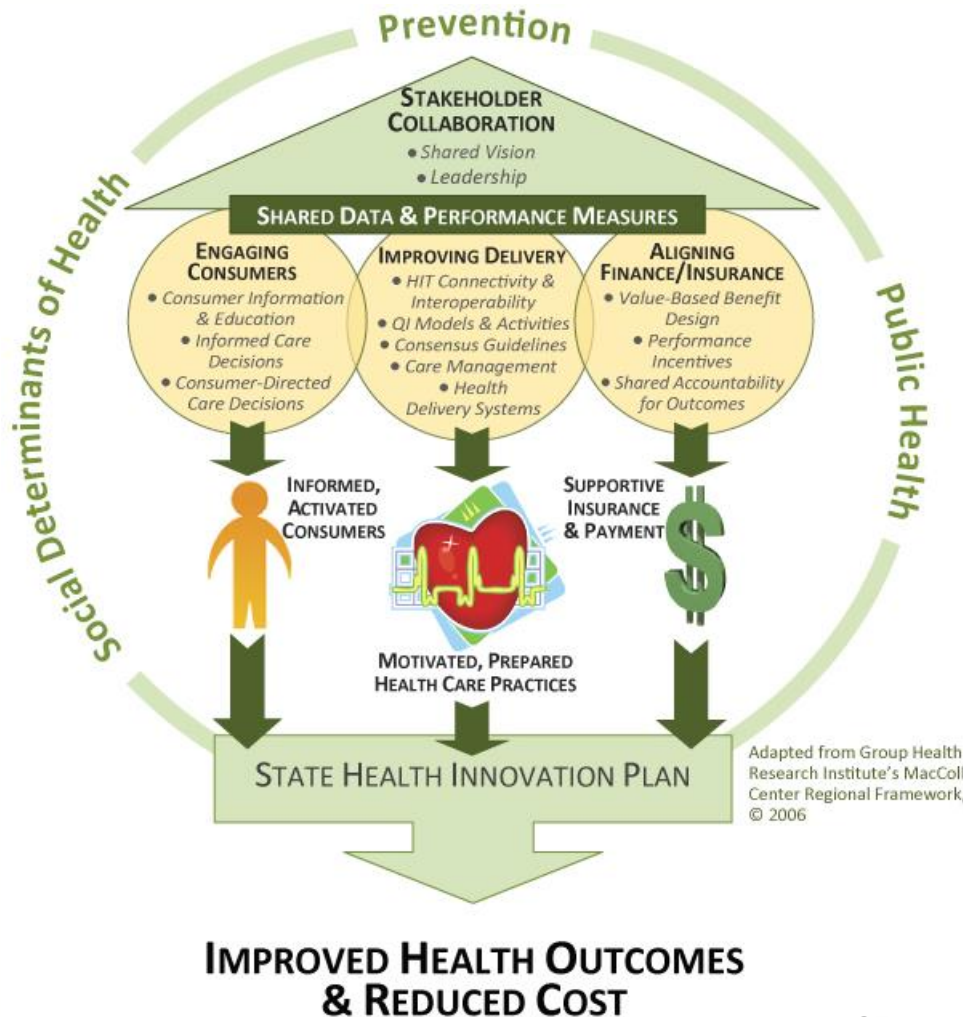
Identify and spread successful practices already in use in Washington that deliver better health & better care at lower cost. The plan also will test innovative payment and service delivery models with the potential to lower costs for Medicare, Medicaid and CHIP, while:

- Improving or maintaining quality of care
- Raising community health status
- Reducing long-term health risks for beneficiaries

Goal

Refresh our approaches for health & health care improvement through evidence-driven approaches, innovation, collaboration and full use of the “levers” at our disposal.

State Health Care Innovation Planning



Health is More Than Health Care

Keeping people healthier is one of the most effective ways to reduce health care costs. The State Health Care Innovation Planning process will consider disease prevention and community-based programs to increase our ability to live longer, healthier & more productive lives

State Health Care Innovation Planning



SHCIP IS:

- **An opportunity**, with federal support, to refresh, and align key Washington strategies to improve health and health care delivery for our people and communities.
- **A WORK PLAN that allows us to apply for up to \$20-\$60 million** to support implementation of our multi-payer delivery system and payment reform model

SHCIP is NOT:

- **A six-month rewrite** of our 2012 Testing Grant application. The five-year effort is focused on a plan that improves health care delivery and quality for citizens of the state.
- **The second round** of CMMI Health Care Innovation Awards. SHCIP is not connected to a grant program announced in mid-May.

Questions?

Apple Health questions:

medicaidexpansion2014@hca.wa.gov

MaryAnne Lindeblad, State Medicaid Director
360-725-1040 maryanne.lindeblad@hca.wa.gov

Manning Pellanda, Assistant Director
Eligibility Policy and Service Delivery, Health Care Authority
360-725-1413 manning.pellanda@hca.wa.gov