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**healthplanfinder**

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# Healthplanfinder Release 3.0 Overview for HCA Community Partners

# Topics

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## Release 3.0 Overview

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- **Primary Applicant Seeking Coverage**

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- **Enhancements to Partial Matches**

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- **Special Enrollment Verification Process**

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- **Premium Aggregation Removal**

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- **Additional Language and Design Update**

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# Healthplanfinder Release 3.0

## *Overview*

# 3.0 Functionality for Customers

We will share updates which will impact customers.

Impacted Groups	3.0 System Enhancements
<b>Customers</b>	<ul style="list-style-type: none"><li>• Primary Applicant Seeking Coverage</li><li>• Enhancements to Partial Matches</li><li>• Special Enrollment Verification Process</li><li>• Premium Aggregation Removal</li><li>• Additional Language and Design Updates</li></ul>

*Primary Applicant Seeking Coverage*

# Primary Applicant Seeking Coverage

## Current State

When going through change reporting, the Primary Applicant **is able to select “seeking coverage” or “not seeking coverage” for themselves** on their application on their own accord

## Future State

- During change reporting in certain scenarios, the Primary Applicant **will not be able to select “seeking coverage” or “not seeking coverage” for the Primary Applicant**
- For customers, the **buttons will be removed** and replaced with a message to contact the call center in order to make that change



## Summary of Impacts

- This enhancement will remove this functionality and access for customers in certain scenarios
- These changes will increase interaction between customers requesting this change and HBE Customer Support Center staff
- This change aims to reduce processing errors for the carrier





# Edit Household Member for Primary Applicant – Customer View

Do you have other household members or tax dependents?

### Edit Household Member

IS THIS PERSON AN AMERICAN INDIAN OR ALASKA NATIVE ? \* ⓘ  YES  NO

IS THIS PERSON APPLYING FOR COVERAGE OR CONTINUING EXISTING COVERAGE THROUGH WASHINGTON HEALTHPLANFINDER ? \*  YES  NO

To edit the response to this question, please contact the Customer Support Center at 1-855-923-4633, Monday-Friday 7:30 a.m. to 8 p.m.

WHAT WAS THE TAX FILING STATUS OF THIS PERSON IN TAX YEAR 2014? \* ⓘ

IS THIS PERSON PLANNING TO HAVE THE SAME TAX FILING STATUS AS THAT OF 2014 FOR TAX YEAR 2015? \* ⓘ  YES  NO

IS THIS PERSON PLANNING TO HAVE THE SAME TAX FILING STATUS AS THAT OF 2014 FOR TAX YEAR 2016? \* ⓘ  YES  NO

◀ Cancel Save

If attempting to execute a change to this question for the Primary Applicant, the Primary Applicant will be prompted to **contact the call center** from his/her **Edit Household Member** modal

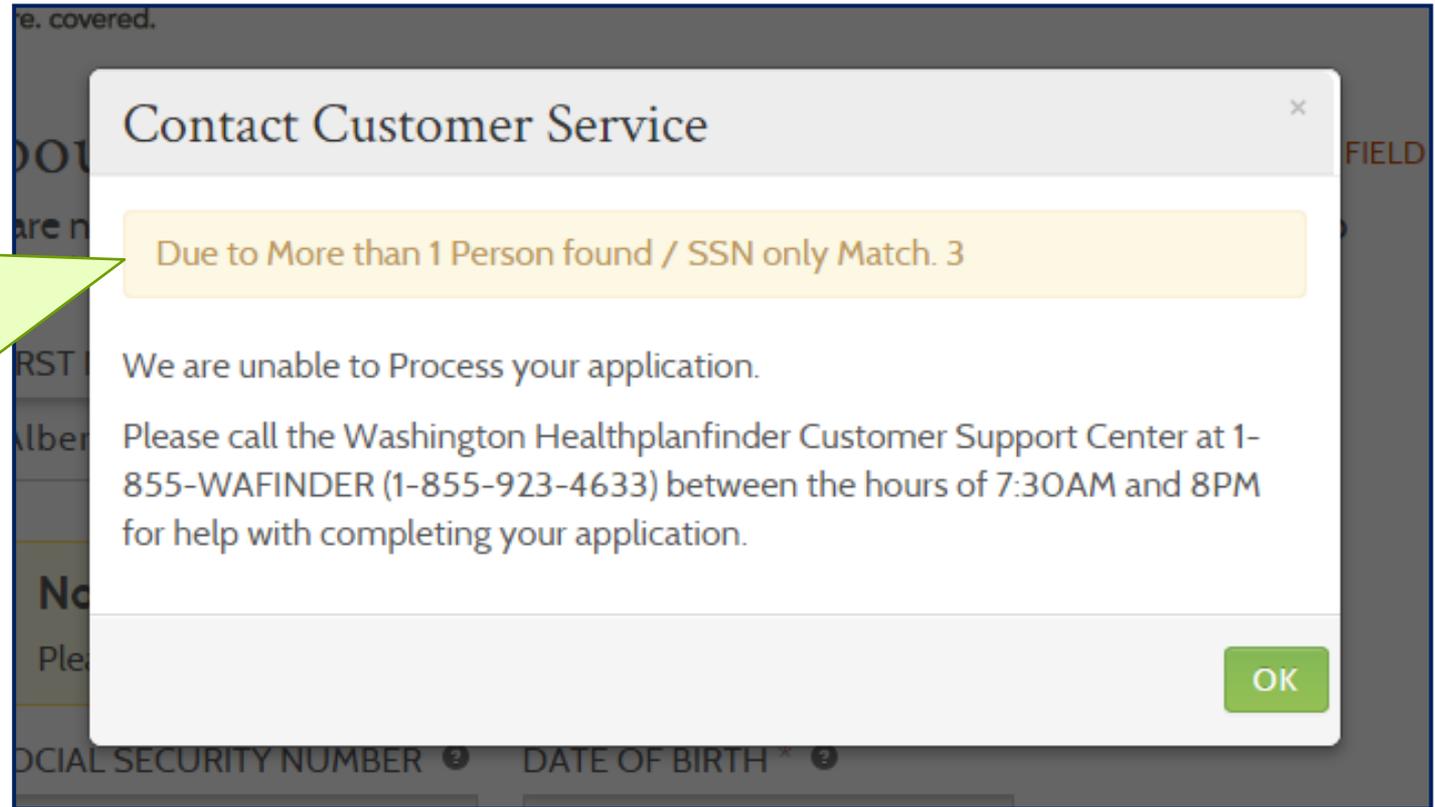
# *Enhancements to Partial Matches*

# Customer is Prompted to Contact Call Center

In the current and future state, if the customer is trying to add an individual to a new -or- existing application who is a partial match in Washington Healthplanfinder, they will be prompted to contact the call center.

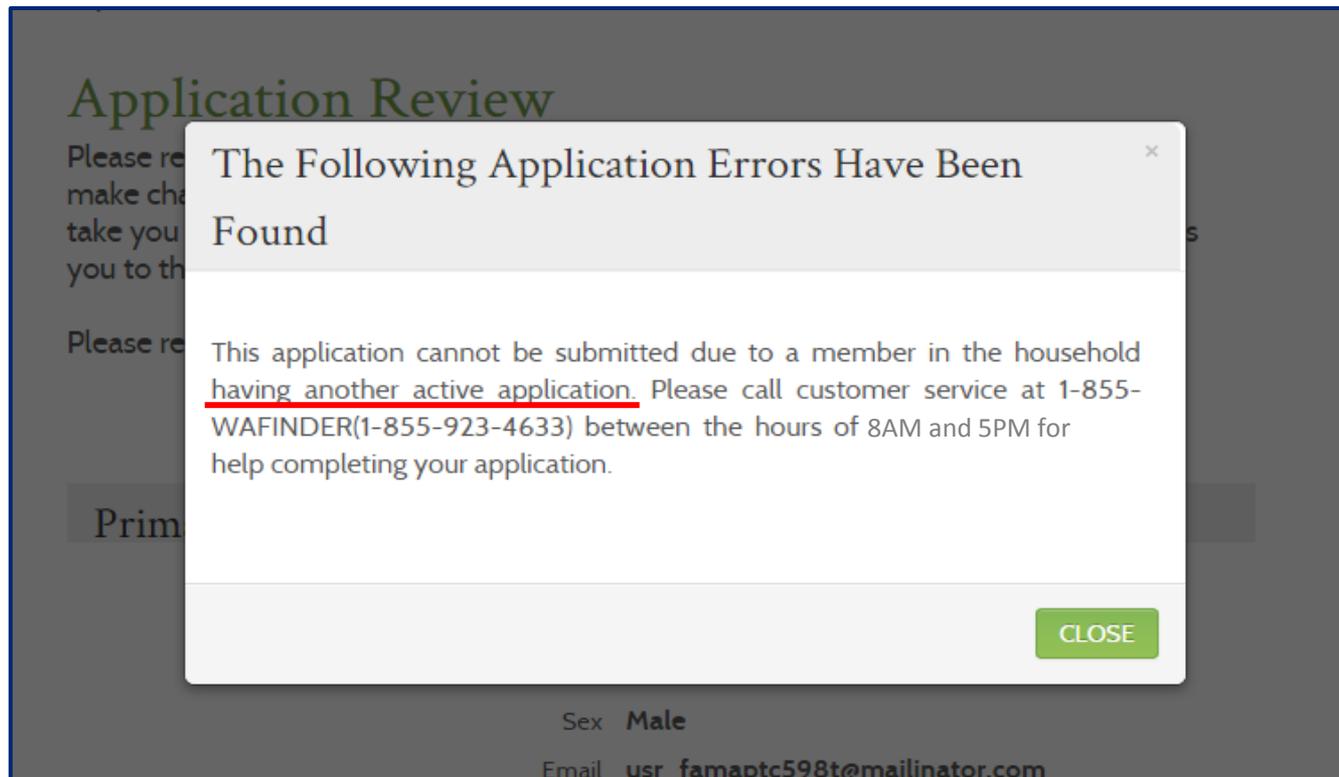
This modal will appear if the **SSN matches** someone who already exists in the system  
*(example here)*

Customers will encounter a similar modal if **last name/DOB matches**



# Customer View: Customer Has Eligibility on Dual Applications

If a customer attempts to add an individual to their application who already has eligibility on another application, from their **Application Review** page, they will encounter this modal.



# *QHP Premium Aggregation Removal*

# Premium Aggregation Removal

## Current State

Washington Healthplanfinder has the ability to collect, distribute, and track payments for Qualified Health Plans (QHP)

## Future State

- Washington Healthplanfinder for **the individual marketplace will no longer** have the capability to collect, distribute, or track payments available for QHP
- The customer will go directly to the carrier to pay for their plan
- Process flows and active links related to payments will be modified due to this removed functionality
- Screens, pages, modals, language and messaging will all be updated to reflect this change



## Summary of Impacts

- The new functionality will impact relationships between the Washington Healthplanfinder and carrier systems, as well as functionality available to customers
- There will be major functionality, design, and correspondence modifications
- This change will reduce processing errors in Washington Healthplanfinder and place the responsibility on carriers to manage any invoicing and payment issues



# Important Dates for Premium Aggregation Removal

While these are subject to change, currently the key dates for awareness regarding premium aggregation removal are as follows:

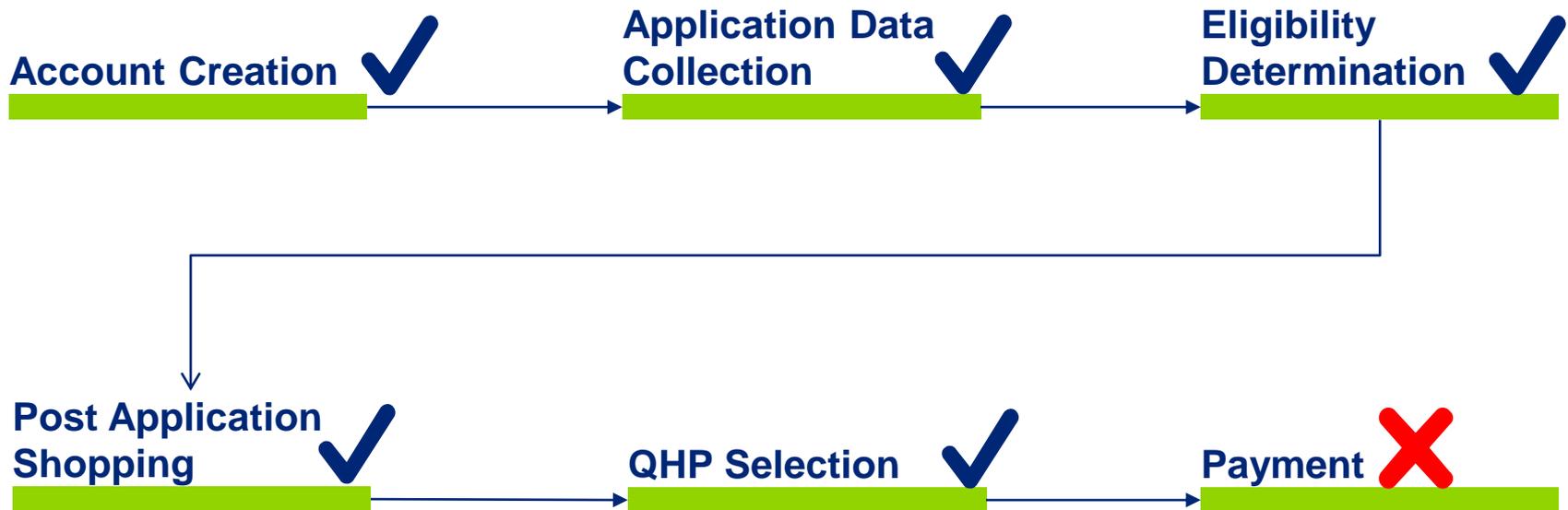
September 2015						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

★  
3.0 Go Live

**4:59 PM PST: Last payment accepted  
to Washington Healthplanfinder**

# Key Change to Qualified Health Plan Enrollment Process

The QHP enrollment process will remain the same, except customers will now pay carriers directly instead of through Washington Healthplanfinder.



Keep in mind that Premium Aggregation Removal **ONLY** affects QHP, HIPTC, and Dental customers, shifting the **responsibility of payments to carriers** for this customer market.

# Removing Payment Functionality

Let's take a look at what's changing and what's remaining!

## What's Leaving?

- x Payment, refund, invoice functionality
- x Customer relationship with KeyBank
- x Make a Payment / Pay My Bill customer Quicklinks
- x Account Worker functionality related to payments
- x Correspondences related to invoices, payment confirmations, outstanding payments, etc.
- x Status and history for payments made after 3.0 go-live

## What's Staying?

- ✓ Payment functionality for Washington Healthplanfinder Business
- ✓ Application, eligibility, and shopping screens

# Customer Dashboard – Account Home

The screenshot shows the Washington Healthplanfinder Customer Dashboard. At the top, there is a navigation bar with "HOME | EN ESPAÑOL" on the left, "WELCOME, KASEEM FOWLER [SIGN OUT] | CUSTOMER SUPPORT" on the right, and the Washington Healthplanfinder logo in the center. Below the navigation bar is a yellow notice box with the following text: "Notice: Current Year-2015: Your Qualified Health Plan Special Enrollment period is March 10, 2015 to May 9, 2015. Under 'My Household Coverage,' select a new health plan or confirm your existing health plan by May 9, 2015. Please note, Special Enrollment period does not apply to anyone eligible for Washington Apple Health." Below the notice box is a navigation menu with four tabs: "Account Home", "Payments", "My Household", and "Action Center". The "Account Home" tab is selected. Below the navigation menu is a "Message Center" section with a red border, containing the text "You have no notice at this time". To the right of the Message Center is a "Quick Links" section with a red border, containing a list of links: "Create Another Application", "View Current Eligibility Results", "Find a Broker", "Find a Navigator", "Report a Change in Income or Household", "Change Account Settings", "Submit A Document", and "Update Email Address". A green callout box with a white border and a pointer to the Quick Links section contains the text "No Quicklinks regarding payment".

HOME | EN ESPAÑOL WELCOME, KASEEM FOWLER [SIGN OUT] | CUSTOMER SUPPORT

washington healthplanfinder  
click. compare. covered.

**Notice:**

Current Year-2015: Your Qualified Health Plan Special Enrollment period is March 10, 2015 to May 9, 2015. Under "My Household Coverage," select a new health plan or confirm your existing health plan by May 9, 2015.

Please note, Special Enrollment period does not apply to anyone eligible for Washington Apple Health.

Account Home Payments My Household Action Center

**Message Center**

You have no notice at this time

**Quick Links**

- Create Another Application
- View Current Eligibility Results
- Find a Broker
- Find a Navigator
- Report a Change in Income or Household
- Change Account Settings
- Submit A Document
- Update Email Address

No Quicklinks regarding payment

# Individual Dashboard – Account Home Tab

Account Home Billing & Payments My Household Action Center

## My Household Coverage [PRINT](#)

Your coverage will be active once your insurance company(s) has provided confirmation to Healthplanfinder that your payment has been processed. Click the "Payments" tab for information about how to pay your health or dental insurance company.

**Current Year-2015**

Individual Covered	Plan Name	Start Date	End Date	Renewal Date	Enrolled Status
Talia Holmes	Ambetter Balanced Care	05/01/2015	12/31/2015	N/A	Enrolled
Joshua Fitzgerald	Ambetter Balanced Care	05/01/2015	12/31/2015	N/A	Enrolled
Maria Fitzgerald	<a href="#">Washington Apple Health</a>	04/01/2015	03/31/2016	03/31/2016	Enrolled

Washington Healthplanfinder has a network of support across Washington State.  
You can get help from a [Navigator](#) or [Broker](#)

# Change Reporting via Washington Healthplanfinder

Customers should **always** report changes in Washington Healthplanfinder. Upon reporting a change, Washington Healthplanfinder will be responsible for:

- 1 Calculating new household premium
- 2 Determining tax credit eligibility and selection
- 3 Determining cost sharing reduction eligibility
- 4 Communicating updated eligibility status and premium to carrier(s)

# *QHP Special Enrollment Verification Process*

# New Special Enrollment Verification Process

## Current State

- After customers report a change, they may qualify for an SEP, depending on **submission of supporting documentation** within a specific time frame to prove the occurrence of a **qualifying event**
- **HBE Account Workers must manually verify customers'** uploaded documents to open an SEP

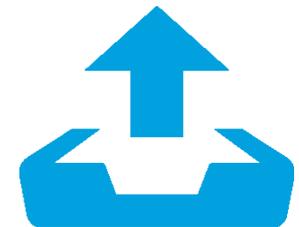
## Future State

- The customer will be able to open a Special Enrollment Period in the system **without uploading documentation** in Washington Healthplanfinder
- SEP plan selection will be **available immediately** for the customer as soon as they report a qualifying event recognized by Washington Healthplanfinder
- Upon go-live, SEP plan selection will be **available to customers who qualify but are still awaiting verification or upload** of their documents\*



## Summary of Impacts

- The impact to customers and HBE Account Workers is immediate access to special enrollment, reducing barriers on the customer's side to select insurance
- HBE Account Workers will no longer need to manually review documentation of the event, except in special circumstances
- May cause a delay in invoicing and payment if carriers request additional documentation in order to make coverage effective



\* One-time event during 3.0 go-live transition

# Report a Qualifying Event



## Report Changes / Life Event

Please select from the following options below to report a change or changes to your circumstances. You may make more than one selection.

In order to report a change you will need to complete all screens and finalize your selection by providing your electronic signature.

If you have questions about your coverage, please contact the Washington Healthplanfinder via the help options shown above.

Someone needs to be added to or removed from my list of household members to be considered for coverage

YES  NO

# Self-Attestation

## Primary Applicant's Signature

\* REQUIRED FIELD

I agree to submit this application electronically. By signing this application electronically, I certify under penalty of perjury that my answers are correct and complete to the best of my knowledge.

I also certify that:

- I understand the questions and statements within this application.
- I understand the penalties for giving false information or breaking the law. ⓘ
- I understand that the Washington Healthplanfinder may contact other persons or organizations on my behalf. ⓘ
- I understand that an electronic signature has the same legal effect and can be enforced in the same way as a written signature.

By checking this box and signing my name below, I am electronically signing my application \*

In order to simplify the application redetermination process, I authorize Washington Healthplanfinder to obtain my updated federal tax information for a period of no more than five years. I can change my consent any time through Washington Healthplanfinder.

I have read the [Rights & Responsibilities](#) \*

FIRST NAME \*

MIDDLE INITIAL

LAST NAME \*

Eg. John

Eg. A

Eg. Smith

◀ Back

Submit My Application

# Additional Documentation Needed from Carrier

click, compare, covered. Browse Apply Select Print

Successful Confirmation! [PRINT](#)

Your plan selection is confirmed and on its way!

Your Confirmation Number is **813741910** ?

## Next Steps

**WAIT**

Receive your bill or follow up info by mail or email in **up to 7 business days\***

**PAY COMPANY**

Follow instructions provided by your Insurance Company

**HAVE INSURANCE**

\* If documentaton is required to prove a Special Enrollment, this wait time may increase.  
More Information is available at [www.waitexchange.org/payments](http://www.waitexchange.org/payments)

Selected Plan(s)

Next

Since it is up to carriers to receive payment, they will decide if additional documentation is needed, which may result in a longer wait time



# *Additional Language and Design Updates*

# Additional Language and Design Updates

There are some minor design updates new with the 3.0 system enhancements release. **The majority of these are text changes.**

Impacted Page(s)	Update
<b>Privacy Policy</b> – accessed from About You Page, Consumer Info Center	<ul style="list-style-type: none"><li><b>Privacy policy will include information about 90-day expiration of passwords</b></li></ul>
<b>Homepage</b>	<ul style="list-style-type: none"><li><b>Information regarding Customer Support Center Hours will be corrected</b></li></ul>
<b>All</b>	<ul style="list-style-type: none"><li><b>Globe image will be added next to (?) in header sharing additional information about options for materials in other languages</b></li></ul>

HOME | EN ESPAÑOL

Sign In

CUSTOMER SUPPORT



# Questions?

Inquiries regarding Apple Health (Medicaid) coverage or the volunteer HCA Community Partner with Enhanced Access program may be directed to [medicaidexpansion@hca.wa.gov](mailto:medicaidexpansion@hca.wa.gov).

For Qualified Health Plan questions, please contact [customersupport@wahbexchange.org](mailto:customersupport@wahbexchange.org).

For the In-person Assister program, please contact your Lead Organization or [navigator@wahbexchange.org](mailto:navigator@wahbexchange.org).

For Brokers, please contact [producer@wahbexchange.org](mailto:producer@wahbexchange.org).

**You have completed the Healthplanfinder Release 3.0  
Overview for HCA Stakeholders!**

**This presentation has been posted to the HCA Training &  
Education web page:**

**[http://www.hca.wa.gov/hcr/me/Pages/training\\_education.aspx](http://www.hca.wa.gov/hcr/me/Pages/training_education.aspx)**

**Thank You!**