



Washington Health Benefit Exchange

Special Exchange Board Meeting

2021 Plan Certification

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Agenda

- **2021 Exchange Market Landscape**
- **Cascade Care Filings**
 - Standard plans and Public Option
- **In-depth review of 2021 Plan Filings**
 - Plan Certification and Scenarios Packets
- **Board Vote to Certify 2021 Plans**



Major Themes of 2021 Exchange Health Plan Filings

- **More carrier and plan options for consumers**
- **Lower priced plans available in most counties**
- **Standard plan and public option offerings available for the first time**

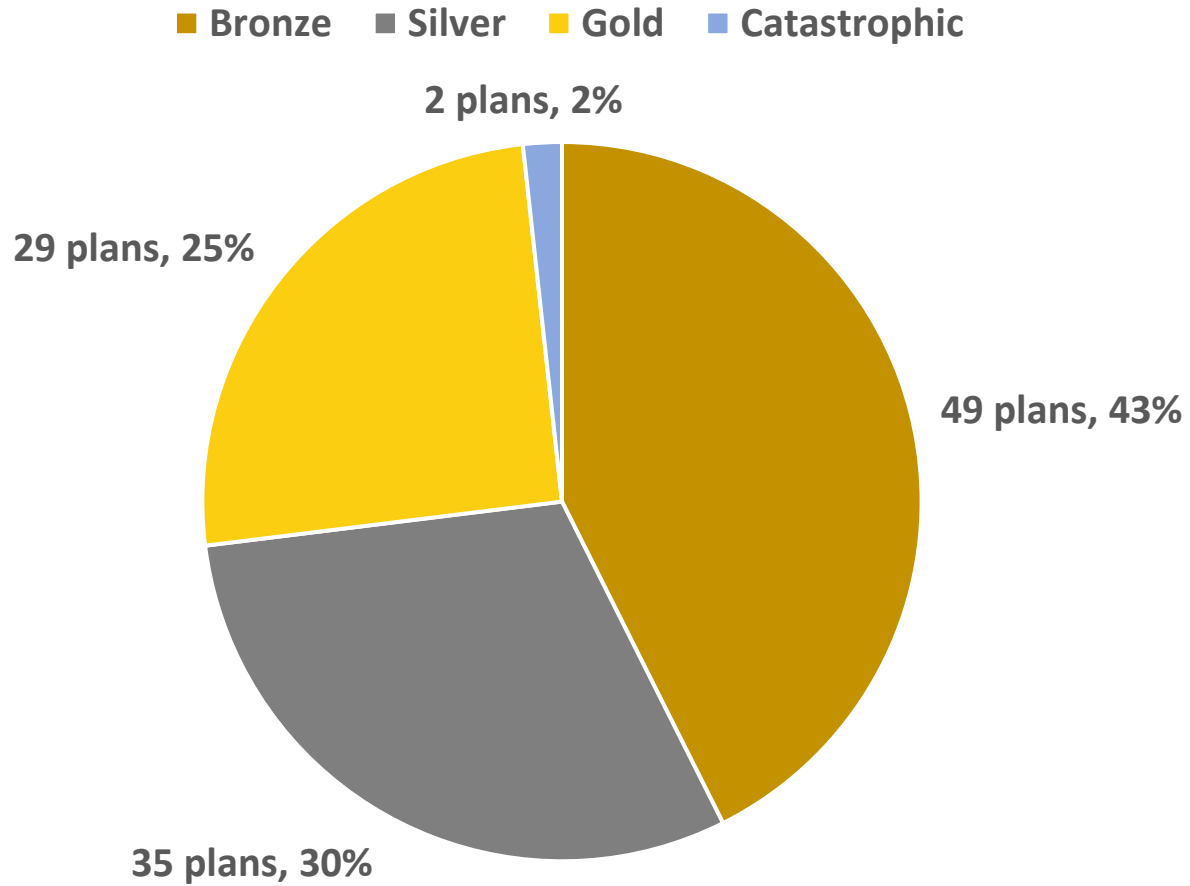


Overview of Approved 2021 Exchange Health Plans

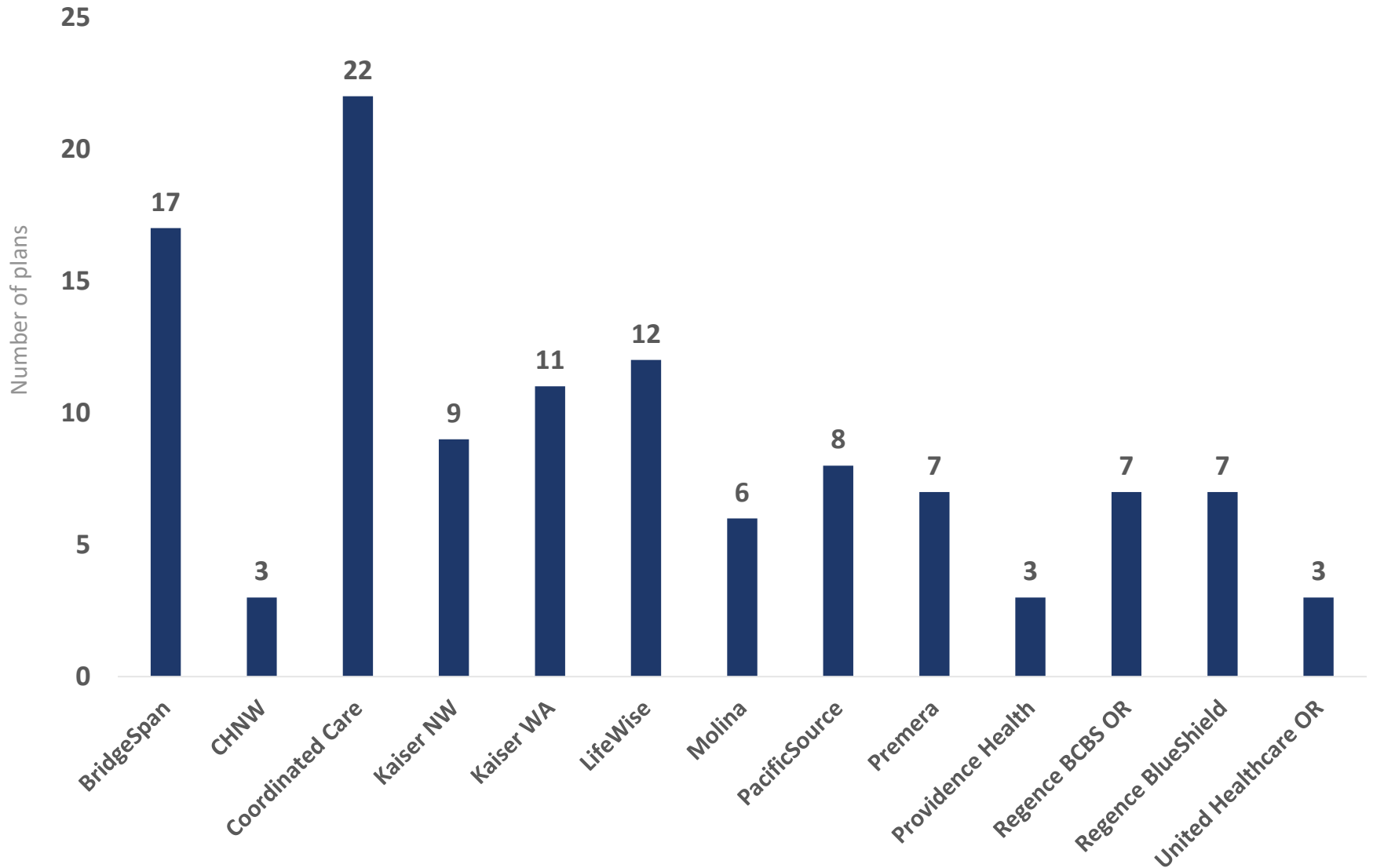
- **13 carriers offering on the Exchange**
 - Community Health Network of Washington, Regence, and UnitedHealthcare new for 2021
- **All counties have carrier choice: 2+ options in all counties**
 - 8 counties with one carrier in 2020
- **A total of 115 QHPs for 2021**
 - In King, Pierce, and Thurston Counties, consumers will have 69-73 plan options
 - In 2020, 43 QHPs statewide and most plans offered in a county is 35
- **Standard plans are available to consumers in all counties**
- **Strong interest from carriers in Public Option**
 - 5 carriers submitted public option plans; plans submitted in 19 counties



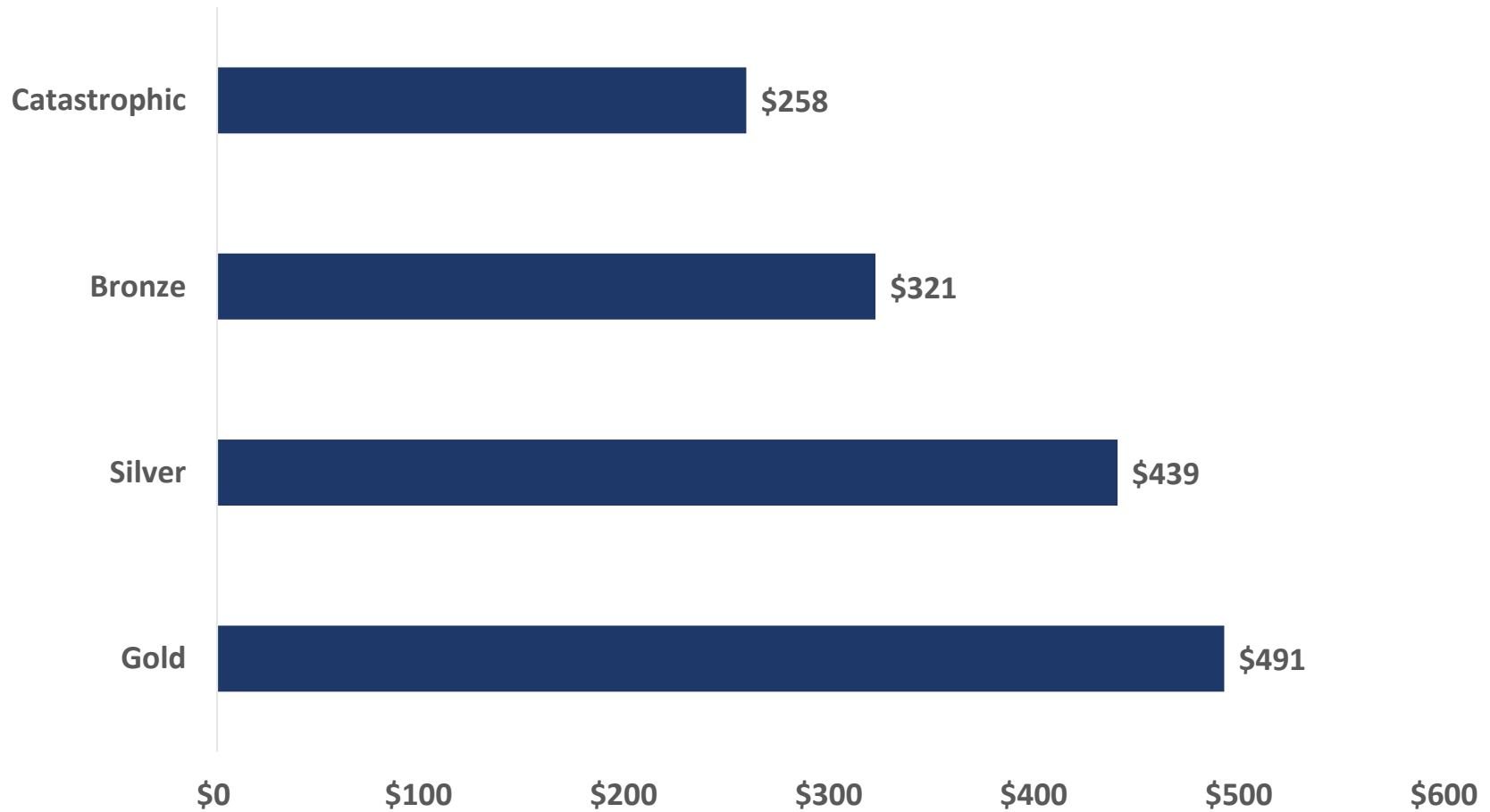
Overview of 2021 Exchange Plan Approvals - Metal Level



2021 Total Plans by Carrier

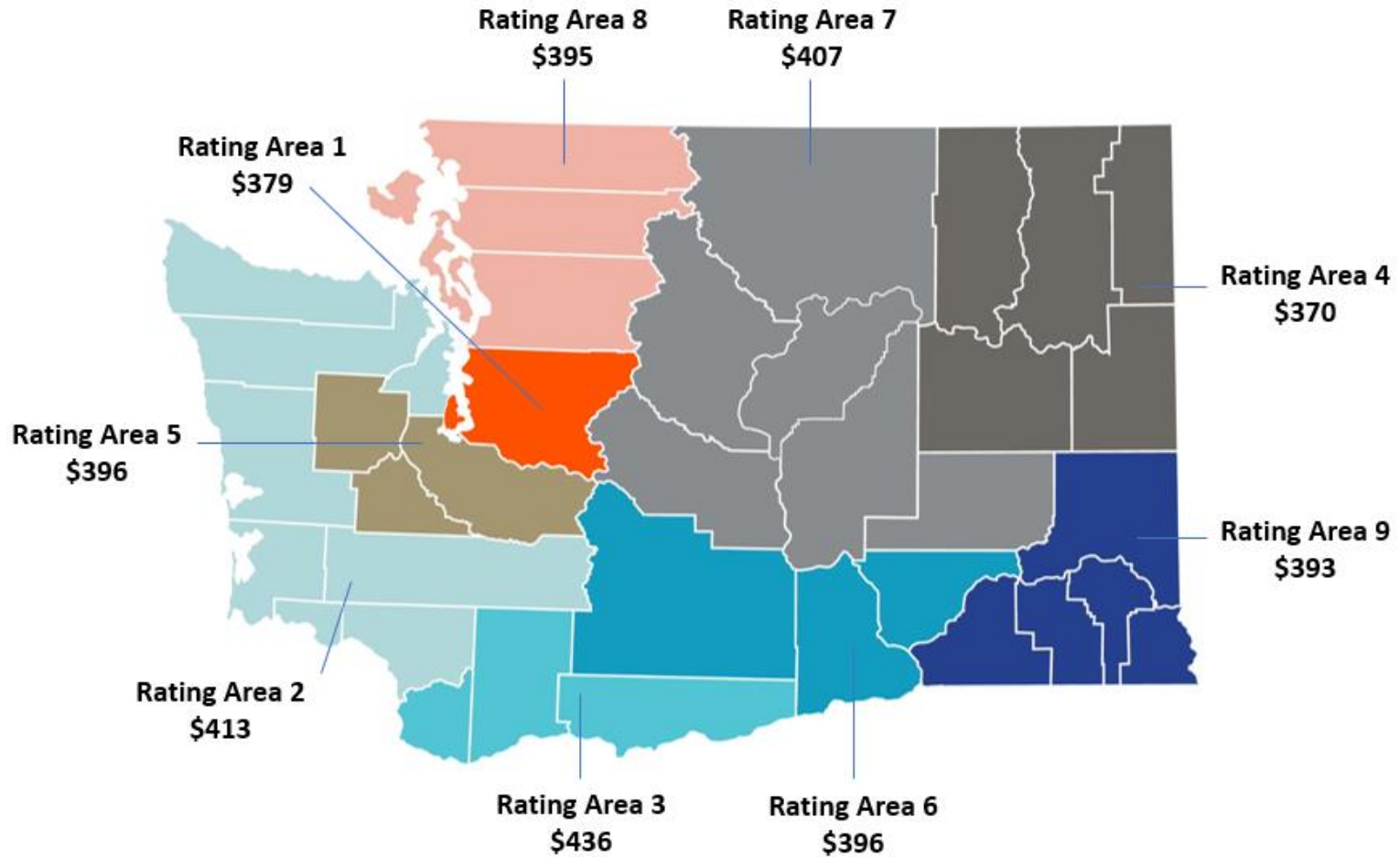


2021 Exchange Average Rates by Metal Level



Average rates are for a 40-year-old non-smoker without premium tax credits

2021 Average Rates by Rating Area



Average rates are for a 40-year-old non-smoker without premium tax credits

Overview of Approved 2021 Rates

- Average 2021 rate *decrease* from 2020 rates is -2.4%*
- About 85% of consumers will experience premium decreases or only slight premium increases (up to ~1%)
- Most carriers' final 2021 rates did not change significantly from initial filings
 - Carriers did not adjust their proposed 2021 rates for COVID impact



* Average percentage decrease is not weighted for enrollment.

2021 vs. 2020 Exchange Rate Changes

Carrier	Final average 2021 rate increase/decrease	Range of 2021 increase/decrease
Coordinated Care Corporation	-0.1%	-2.31% to 2.48%
Kaiser Foundation Health Plan of Washington	-5.11%	-10.17% to -3.10%
Molina Healthcare of Washington, Inc.	-5.17%	-7.06% to -3.28%
LifeWise Health Plan of Washington	-2.06%	-4.68% to -0.57%
Kaiser Foundation Health Plan of the Northwest	-3.47%	-6.45% to 3.99%
Premera Blue Cross	-8.97%	-11.09% to 6.31%
PacificSource Health Plans	7.50%	0.23% to 14.71%
BridgeSpan Health Company	-1.66%	-4.56% to 0.29%

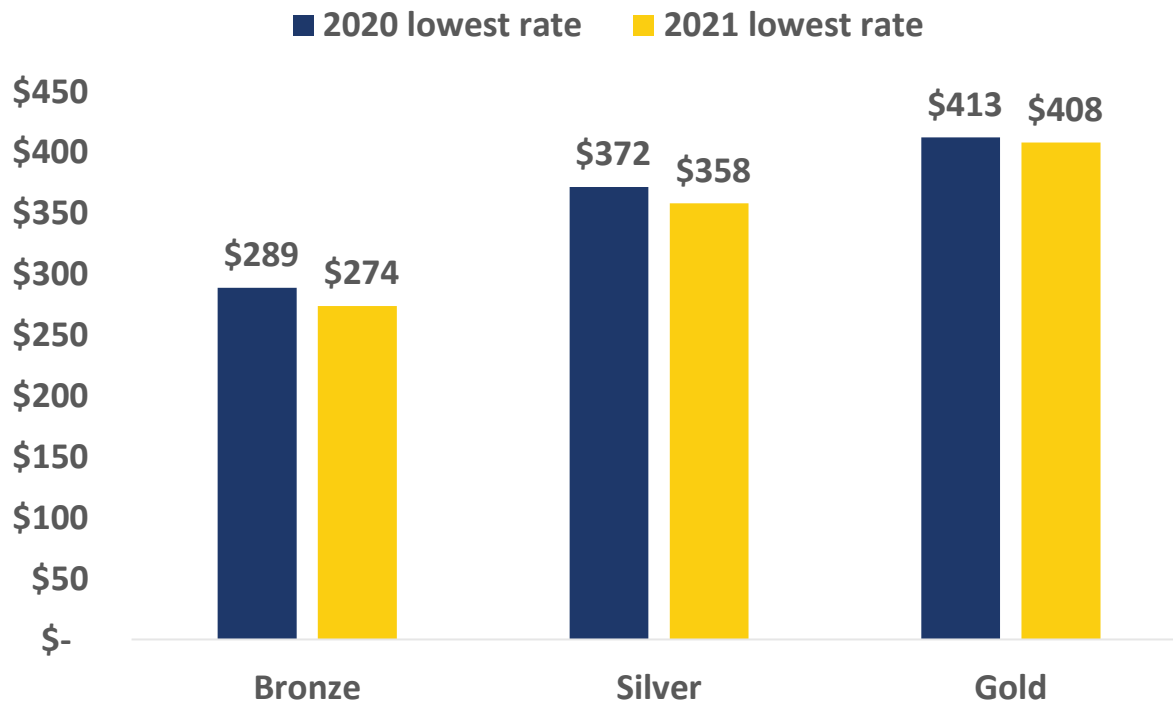


Methodology: Averages are not weighted for enrollment; Cross mapping increases/decreases are not included

Source data: 2021 Individual rate filing, WA OIC

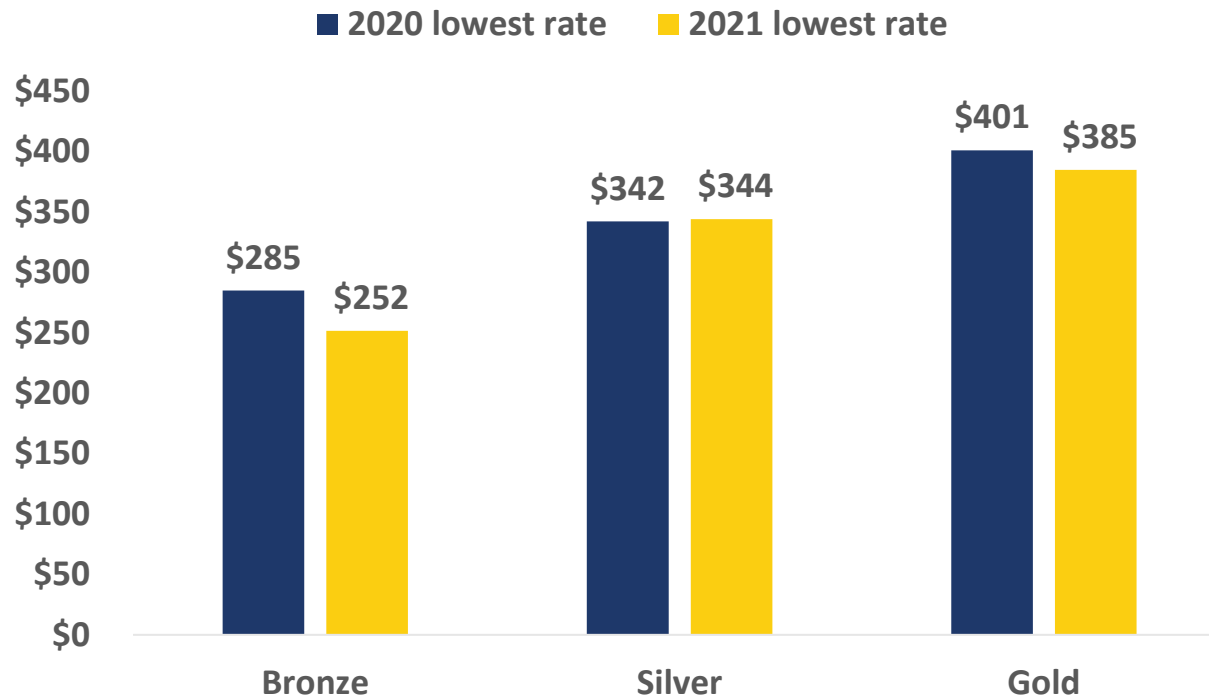
King County: 2021 Landscape

- 8 carriers, 69 plans on the Exchange
 - 2020 Landscape: 6 carriers, 34 plans
 - 46 Non-standard, 20 standard, 3 public option
 - 30 Bronze, 22 Silver, 16 Gold, 1 Catastrophic plan
 - New carriers: Regence BlueShield, United Healthcare



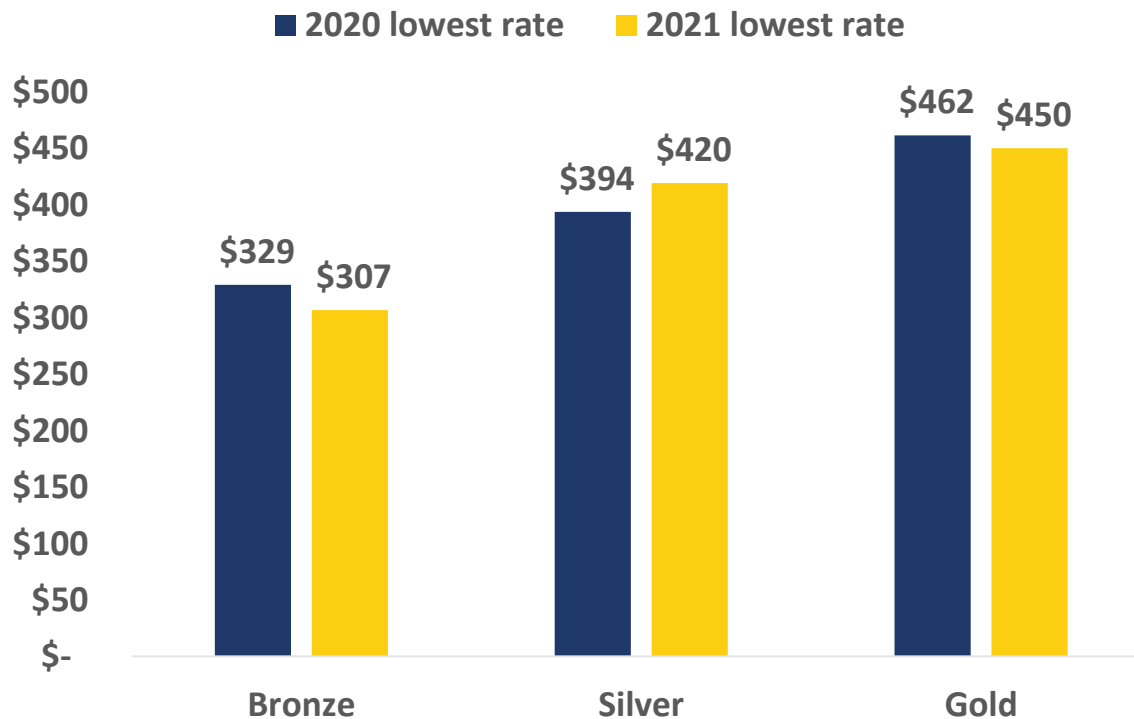
Spokane County: 2021 Landscape

- 8 carriers, 66 plans on the Exchange
 - 2020 Landscape: 6 carriers, 32 plans
 - 42 Non-standard, 21 standard, 3 public option
 - 27 Bronze, 21 Silver, 16 Gold, 2 Catastrophic
 - New carriers: CHNW, BridgeSpan



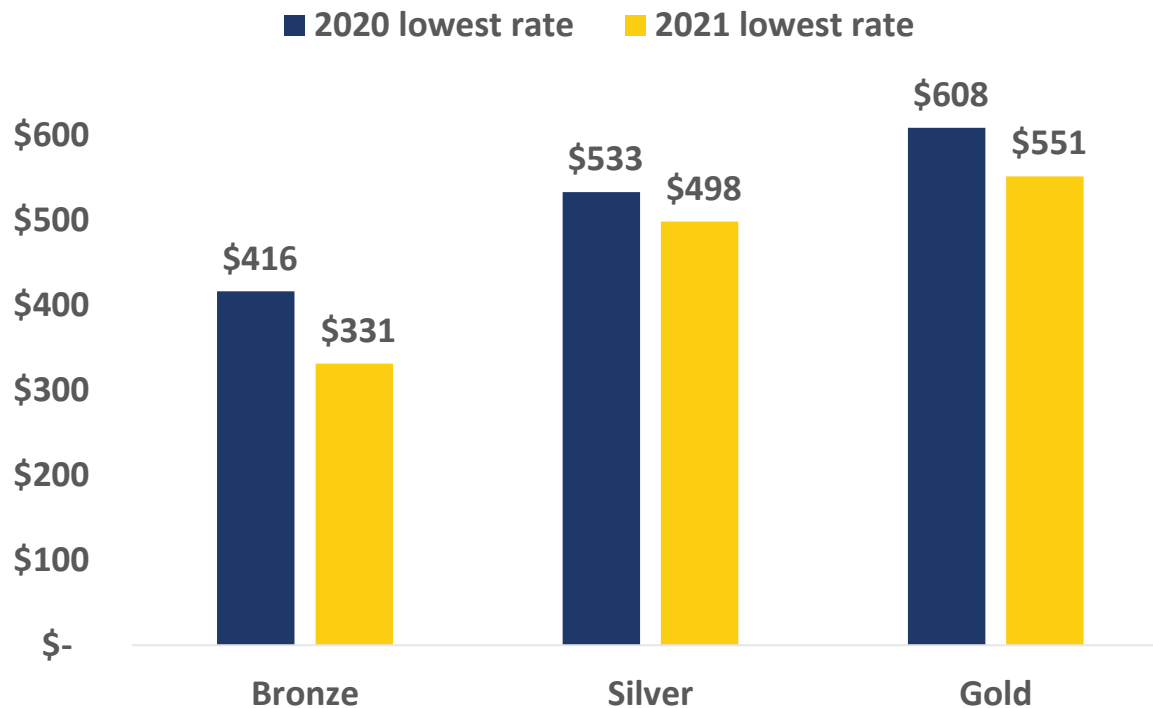
Chelan County: 2021 Landscape

- **3 carriers, 31 plans on the Exchange**
 - 2020 Landscape: 2 carriers, 15 plans
 - 22 Non-standard, 6 standard, 3 public option
 - 12 Bronze, 11 Silver, 8 Gold
 - New carrier: CHNW



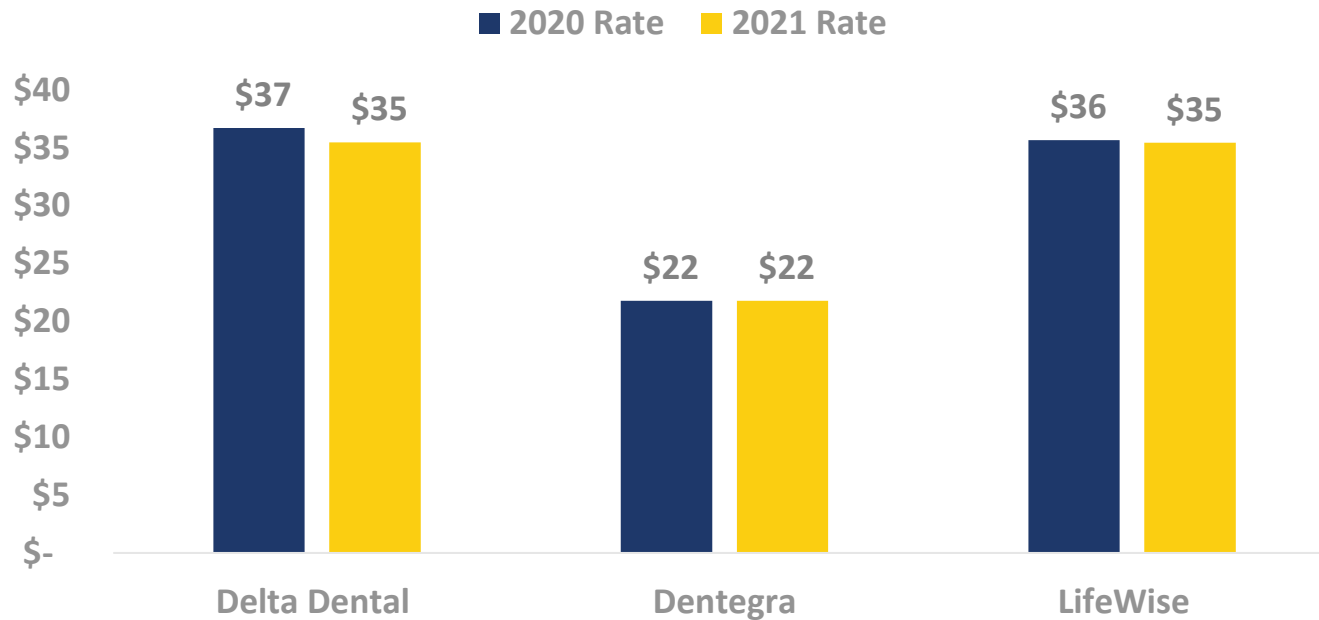
Wahkiakum County: 2021 Landscape

- 2 carriers, 14 plans on the Exchange
 - 2020 Landscape: 1 carrier (Premera), 4 plans
 - 8 Non-standard, 6 standard, 0 public option
 - 7 Bronze, 4 Silver, 3 Gold
 - New carrier: Regence BlueShield



2021 Dental

- **Dental offerings**
 - Statewide family dental coverage
- **5 issuers submitted dental filings**
 - 3 family dental plans; 4 pediatric-only plans



Cascade Care Filings

Standard Plans and Public Option

Cascade Care Overview

- **Standard plans are required of all carriers and available in all counties**
- **Public Option is voluntary – 5 carriers offering PO plans**
- **Most carriers are offering non-standard plans along with their standard plans**
- **All 2020 consumers being auto-renewed will be renewed into a non-Cascade Care plan for 2021**
- **Targeted outreach to introduce new plan choices to consumers**



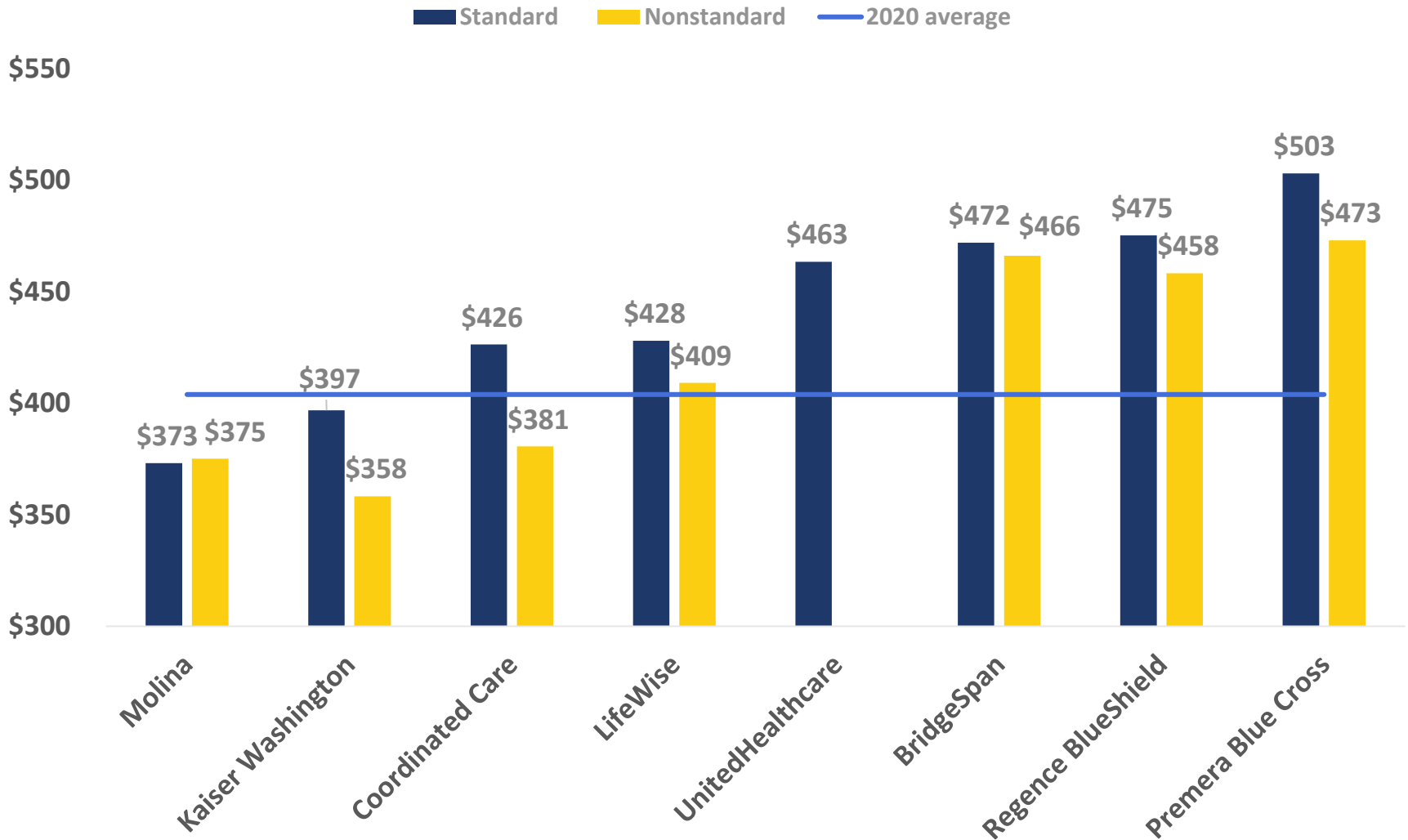
2021 Cascade Care Plans – Adding Value

- Provide meaningful deductible decreases
- Provide more access to first dollar services and co-pays
- Priced only slightly higher than non-standard plans for the majority of carriers
- Lowest premium silver plan in 8 counties is a standard plan

	2021 STANDARD PLAN	2020 MEDIAN	2021 MEDIAN NON-STANDARD	RANGE NON-STANDARD
GOLD	\$500	\$1,200	\$1,450	\$0-\$2,925
SILVER	\$2,000	\$3,750	\$3,000	\$800-\$6,900
BRONZE	\$6,000	\$6,750	\$7,200	\$3,000-\$8,550



Silver Rates, King County

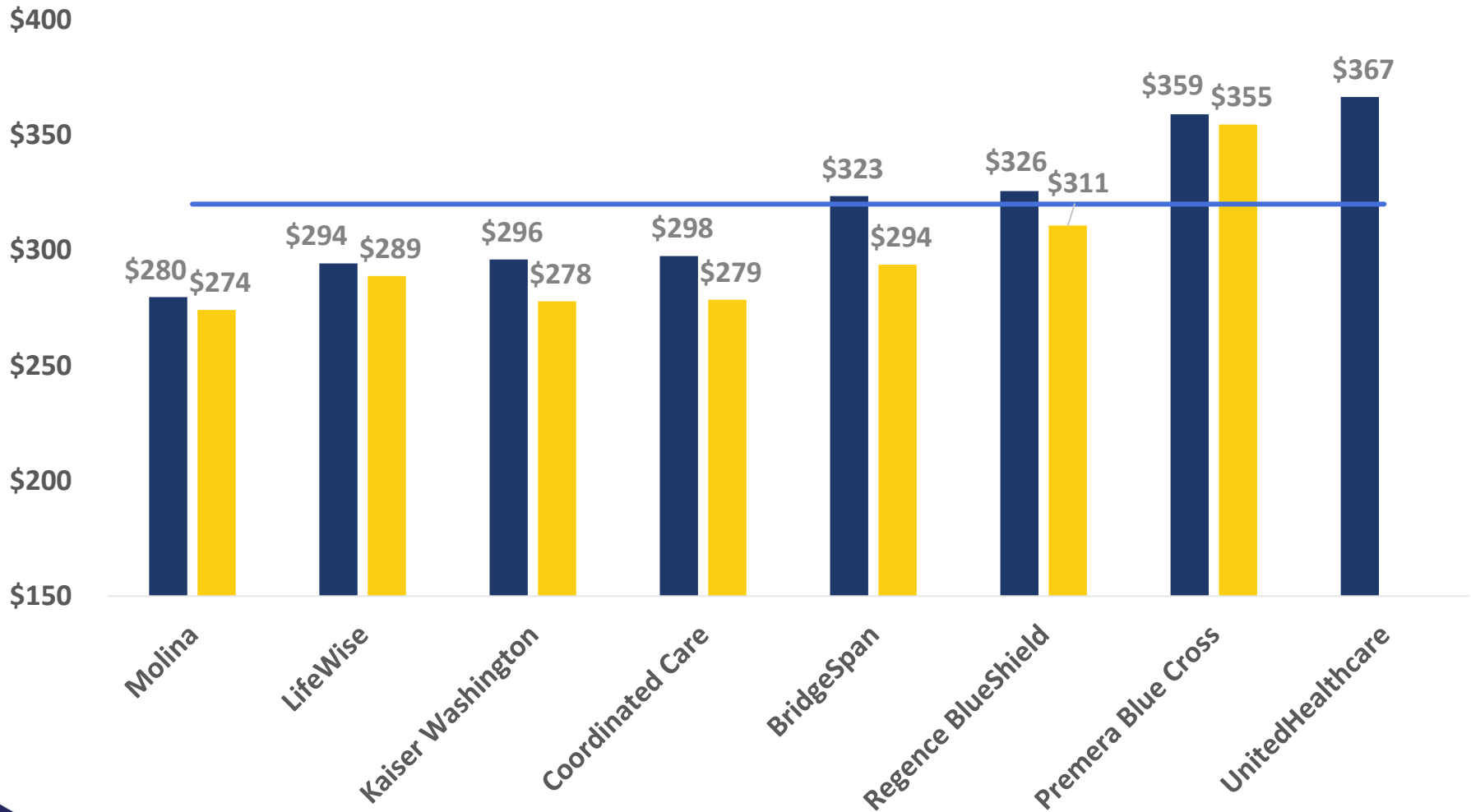


Rates for 40-year-old non smoker

Graph features lowest priced standard plan and nonstandard plan of carrier; 2020 average is the average of all silver plans in King County

Bronze Rates, King County

Standard Nonstandard 2020 average



Rates for 40-year-old non smoker

Graph features lowest priced standard plan and nonstandard plan of carrier; 2020 average is the average of all bronze plans in King County

Public Option Offerings*

- **5 carriers offering 15 public option plans**
 - CHNW and United offering only public option plans
- **Public option plans offered in 19 counties**
 - CHNW (9), United (10), LifeWise (3), BridgeSpan (1), Coordinated Care (1)
 - Three counties with public option plans from 2 carriers: Kittitas, Pierce, and Yakima
- **Average public option plan premiums across all offerings is 4% higher compared to 2020 averages**
 - Average public option premiums for each carrier ranged from -2% to +24% compared to 2020 average premiums
- **HCA to complete contracting with plans following OIC approval and HBE certification**



*Carrier and plan counts reliant upon all carriers contracting with HCA.

Public Option Plan Pricing Varies by Carrier

- **CHNW** PO plans have lower premiums compared to 2020 averages
 - PO is within \$1 of lowest-priced silver plan in 4 counties
 - PO is lowest-priced *standard* silver plan in 6 counties
- **LifeWise** PO plans are LifeWise's lowest-premium plan offering
 - PO is least expensive of available LifeWise plans, unlike other PO carriers
- **United** PO premiums vary; 6% higher on average than 2020 avg. premium
 - Only PO in King County
 - United's bronze and silver PO plans are ~25% more expensive than lowest cost bronze and silver in King County
 - Lowest-cost silver in Clallam County; lowest-cost standard silver in Whitman County
- **Coordinated Care** PO plans are their most expensive offering
 - 12% higher than their non-standard plans; 1.6% higher than their standard plans
- **BridgeSpan** PO plan premiums are 24% higher on average than 2020 average premium
 - 26% higher (\$125/month more for a 40-yr-old) than lowest premium option for 2021



Closer Look at 2021 Plans: Plan Certification and Scenario Packets

Board Certification Discussion for 2021 Qualified Health and Dental Plans

Next Steps

- Certified plans are loaded into *Washington Healthplanfinder* and carriers ratify plan information
- Targeted marketing & outreach to consumers to let them know about new, valuable plan options available to them
- We hope to allow consumers to preview plans early – 2021 plan information should be available in *Healthplanfinder* the week before OE
- Renewing consumers will receive a letter by Nov. 1 about their 2021 health and dental coverage options
- Open enrollment 2021 is Nov. 1 – Jan. 15



Appendix



Change from Average Initial Rate to Average Final Rate, by Carrier

- Average 2021 rates decreased 1.12% from initial to final filings

Carrier	Avg Change
Coordinated Care Corporation	-1.37%
Kaiser Foundation Health Plan of Washington	0.01%
Premera Blue Cross	0.36%
LifeWise Health Plan of Washington	-5.64%
Kaiser Foundation Health Plan of the Northwest	-1.02%
Molina Healthcare of Washington, Inc	-3.47%
PacificSource Health Plans	3.62%
Providence Health Plan	0.25%
Community Health Network of Washington	...
UnitedHealthcare of Oregon, Inc.	-7.01%
BridgeSpan Health Company	-0.26%
Regence BlueShield	0.54%
Regence BlueCross BlueShield of Oregon	0.59%



Final 2021 Standard Plans

Benefits	Standard Gold	Standard Silver	Standard Bronze
Integrated	Yes	Yes	Yes
Deductible (\$)	\$500	\$2,000	\$6,000
MOOP (\$)	\$5,250	\$7,800	\$8,550
Emergency Room Services	\$450	\$800	40%
Urgent Care	\$35	\$60	\$100
All Inpatient Hospital Services (<i>inc.</i> MH/SUD, Maternity)	\$525 *	\$800 *	40%
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	\$15	\$25	\$50
Specialist Visit	\$40	\$60	\$100
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	\$15	\$25	\$50
Advanced Imaging (CT/PET Scans, MRIs)	\$300	30%	40%
Speech Therapy	\$25	\$35	40%
Occupational and Physical Therapy	\$25	\$35	40%
Preventive Care/Screening/Immunization	\$0	\$0	\$0
Laboratory Outpatient and Professional Services	\$20	\$35	40%
X-rays and Diagnostic Imaging	\$30	\$60	40%
Skilled Nursing Facility	\$350 **	\$800 **	40%
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	\$350	\$600	40%
Outpatient Surgery Physician/Surgical Services	\$75	\$200	40%
Generics	\$10	\$20	\$32
Preferred Brand Drugs	\$60	\$70	40%
Non-Preferred Brand Drugs	\$100	\$250	40%
Specialty Drugs (i.e. <u>high-cost</u>)	\$100	\$250	40%
Ambulance	\$375	\$375	40%
Routine Eye Exam for Children	\$0	\$0	\$0
All Other Benefits	20%	30%	40%
Federal AV from AVC	81.98%	72.06%	64.46%
Adjusted AV ***	81.28%	71.21%	64.30%

Shaded items are not subject to the deductible

*Per day copay, limit of 5 copays per stay; ** Per day copay; *** Adjusted AV reflects unique plan design in which copays do not accumulate to deductible



OIC QHP and QDP* Approval Criteria

Issuer

1. Be licensed and good standing*
2. Comply with risk adjustment program
3. Comply with market rules (e.g., offer at gold and silver level)
4. Comply with non-discrimination rules*

Product

5. Meet network access requirements*
6. Use hospital patient safety contracts
7. If offered, integrate direct primary care medical home into QHP

Plan

8. Comply with benefit design standards (essential health benefits*, limits on cost sharing*, metal levels)
9. Comply with service area standards for a QHP (e.g., county, zip code) and submit rates for a plan year*
10. Must post justifications for premium increases



WAHBE QHP and QDP* Certification Criteria

Issuer

1. Pay assessed user fees*
2. Achieve accreditation with a national organization
3. Use the Exchange enrollment application

Product

4. Meet marketing requirements*
5. Submit provider directory data*
6. Implement a quality improvement strategy
7. Submit health plan data in standard format for presenting health benefit plan options to consumers*
8. Report quality and health performance data

Plan

9. Submit health plan benefit, cost-sharing, and premium rate data to display on web pages for consumer shopping*





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