

Cascade Care Select (public option plans)

Frequently asked questions (FAQ)

What is Cascade Care Select?

It is a public option individual health plan available through the Washington's Healthplanfinder (offered by the Washington Health Benefit Exchange (HBE)). The goal of Cascade Care Select is to increase the availability of quality, affordable health coverage for Washington residents who purchase individual coverage (not through their employer or a program like Medicaid). Cascade Care is a three-agency effort involving HBE, the Health Care Authority (HCA), and the Office of the Insurance Commissioner (OIC).

Is there a difference between a Cascade Care plan and Cascade Care Select plan?

Yes. A Cascade Care plan has a standard benefit design that emphasizes lower deductibles and more services available prior to the deductible. Customers can make "apples to apples" comparisons across different insurance carriers because the benefits are the same. A Cascade Care Select plan has the same standard benefit design, along with additional requirements, such as:

- Incorporating community quality standards
- Value-based purchasing
- Ensuring aggregate limits on provider reimbursement.

These standards help increase access to high-value care at lower cost.

What are the agencies' roles and responsibilities?

- HBE is the lead agency for Cascade Care and is responsible for the standard benefit design. HBE approves health plans offered through Washington Healthplanfinder, including Cascade Care and Cascade Care Select plans.
- HCA is responsible for procuring and contracting for Cascade Care Select, which are the public option plans.
- OIC is responsible for ensuring health plans, including Cascade Care and Cascade Care Select plans, meet regulatory requirements. This includes rate review and network adequacy requirements.

When did Cascade Care Select begin?

HCA initiated a procurement and successfully contracted with five public option carriers, as authorized under [Senate Bill 5526](#), in 2019. Procurement for Cascade Care plans began in February 2020 and Cascade Care Select plans were first offered through Washington Healthplanfinder in 2021.

What are the goals of the upcoming procurement?

HCA is planning a full re-procurement in 2022 with the following objectives:

- Aim for statewide availability of public option plans and strong provider participation.
- Lower premiums compared to non-public option plans offered through Washington Healthplanfinder.
- Incorporate new legislative requirements passed in 2021 ([Senate Bill 5377](#)) and lessons learned from the first procurement and first two years Cascade Care.
- Implement a standard contract without differences between carriers to ensure equitable terms and lower administrative burden.
- Build in additional accountability for increased affordability, quality, value, and alternative payment model adoption that aligns with HCA state purchasing standards. (E.g., Public Employees Benefits Board and School Employees Benefits Board programs.).
- Leverage the standard benefit design and new state subsidy to grow the Cascade Care Select plans.
- Hold a competitive procurement process and choose carrier offerings that meet the goals of Cascade Care Select plans.

What are the estimated key dates for the next Cascade Care Select procurement?

The annual cycle for plan review and approval performed by HBE and OIC will guide HCA's timeline. A high-level snapshot of draft milestones include:

- 1) Standard benefit design revisions completed (HBE): December 2021
- 2) Procurement released: February 2022
- 3) Carrier filings received (OIC): May 2022
- 4) Procurement response due to HCA: May 2022
- 5) Apparently successful bidder announcement: June 2022
- 6) OIC approval of plans and HBE board certification (OIC and HBE): September 2022
- 7) HCA contracts executed: September 2022
- 8) Washington Healthplanfinder open enrollment (HBE): November, 2022
- 9) Coverage begins: January 1, 2023

How does HCA's current rulemaking impact the 2023 procurement?

HCA is preparing for rulemaking to address new requirements included in [Senate Bill 5377](#). The legislation **passed in 2021** requires hospitals to contract with a public option plan to help ensure statewide availability. HCA is developing enforcement rules, in consultation with OIC and HBE to address hospital participation.

The legislative assignment addresses hospital participation only, and the legislation does not address other network adequacy requirements that are already governed by OIC's rules. Senate Bill 5377 will begin in mid-2022 and will be in place for the re-procurement in 2022.

Where can I get more information?

To learn more about Cascade Care Select:

- [Visit HBE's website.](#)
- [Visit HCA's Cascade Care webpages.](#)
- [Subscribe to receive Cascade Care Select updates](#) from Washington Healthplanfinder.
- Contact us at HCACascadeCare@hca.wa.gov for questions about the Cascade Care Select procurement.