



Washington Health Benefit Exchange

HEALTH CARE REFORM – INFORMATIONAL WEBINAR

NOVEMBER 28, 2012

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Special Assistant to the CEO

Building The Exchange

2011

- HCA receives one-year \$22.9 million grant to design and develop Exchange
- SSB 5445 passed creating Exchange as “public private partnership”
- Governor names Exchange Board members

2012

- Board begins governing authority
- ESSHB 2319 passed
 - Deloitte Consulting, LLP, signs on as system integrator
- Exchange names first CEO and moves into new building
- Washington becomes second Level 2 establishment grant recipient, \$128 million
 - Exchange moves onto own payroll and accounting systems
 - WA HBE applies for certification to operate state based exchange with HHS/CCIIO
 - Sustainability plan submitted to Legislature

2013

- Exchange must be certified by HHS
 - Additional legislative action taken as needed
- **Open Enrollment begins (October 1)**

2014

- Coverage purchased in the Exchange begins
 - Open enrollment ends in March.

Governance And Transparency

- 11 member, bi-partisan board assumed authority

March 15, 2012

- Open public meetings, public disclosure
- Independent from state agencies, Governor's office, but with critical inter-dependencies
- Currently seven (7) stakeholder committees, technical advisory committees, and workgroups



Exchange Board Members

Margaret Stanley – Chair, Retired Executive Director, Puget Sound Health Alliance

Steve Appel – Farmer, Past President of the Washington Farm Bureau

William Baldwin – Partner, The Partners Group

Donald Conant – General Manager, Valley Nut & Bolt, Assistant Professor

Doug Conrad – Professor, University of Washington

Melanie Curtice – Partner, Stoel Rives

Ben Danielson – Medical Director, Odessa Brown

Phil Dyer – Senior VP, Kibble & Prentice, and Former Legislator

Teresa Mosqueda – Legislative & Policy Director, Washington Labor Council

***Commissioner Mike Kreidler** – Insurance Commissioner

***MaryAnne Lindeblad** – HCA Director



Exchange Overview

- Individuals >138% of FPL (tax credits and subsidies < 400% FPL), and small groups (2-50)
- “Qualified health plan” (QHP) offerings
- Metallic tiers of actuarial value
- Apples to apples comparisons for consumers, one stop shop
- 10 essential health benefits
- Navigators, agents/brokers, call center assistance



Exchange Value Proposition

Consumer/Employer	Public/State
✓ “No wrong door” – Unprecedented access to plans, programs and support	✓ Reduction in uninsured/under-insured and uncompensated care
✓ Certified QHPs with essential health benefits	✓ Enhanced population wellness
✓ Trusted information and customer assistance	✓ Better informed consumers
✓ Ability to compare and purchase plans	✓ Competitive insurance marketplace
✓ Group purchasing power for individuals and small businesses (2-50)	✓ Single monthly bill and payment for multiple QHP enrollees for small groups

Important Board Policy Decisions

Completed

- Criteria for qualified health plans (QHPs)
- Premium aggregation
- Consumer Rating System
- Pediatric Dental Benefits

Upcoming

- Navigator program
- Role of agents/brokers
- Exchange financing/Sustainability



Financial Sustainability

- Exchange must be financially self-sustaining beginning 2015
- Board report due December 1, 2012, will outline revenue sources for Exchange
- “If the legislature does not enact legislation during the 2013 regular session to modify or reject the board's recommendations, the board may proceed with implementation of the recommendations.”
(Chapter 87, Laws of 2012, pg 13)



Key Dates / Critical Deadlines

- **January 1, 2013** – State-based exchanges must be certified by HHS
- **October 1, 2013** – First date of open enrollment
 - User testing completed by 8/30/13
 - Testing with other systems completed by 5/31/13
 - Software development completed by 2/28/13
 - Design completed (11/2/2012) and approved (11/30/2012)
 - Policy options completed (10/1/2012)
- **January 1, 2014** – Coverage begins



Operational Next Steps

Among the important operational next steps are:

- **Call Center**
- **QHP application**
- **Eligibility and Enrollment**
- **Training**



Key Challenges

- **Tight timeline – Oct. 1, 2013**
 - Federal dependencies and guidance
 - IT flight path
- **Delivery environment**
 - Critical inter-agency interdependencies
- **Managing expectations**
 - Options deferred to 1.5 or 2.0
 - Complex authorizing environment



What to look for

- New sets of federal guidance
- Conditional certification as a state based exchange
- Legislative debate on sustainability plan
- Late winter/early spring:
 - RFPs, applications for Navigators, in person assisters, and QHPs
 - Marketing, outreach to ramp up
 - System testing to begin, first with other systems (integration testing), then user testing



More On The Exchange

<http://www.hca.wa.gov/hbe>

Includes information about:

- **Exchange Board**
- **Legislation and grants**
- **Policy discussion**
- **TAC and stakeholder involvement**
- **IT systems development**
- **HHS guidance**
- **Listserv registration**





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