

10.0 Washington Healthplanfinder System Update

Sep 29, 2022

System Release

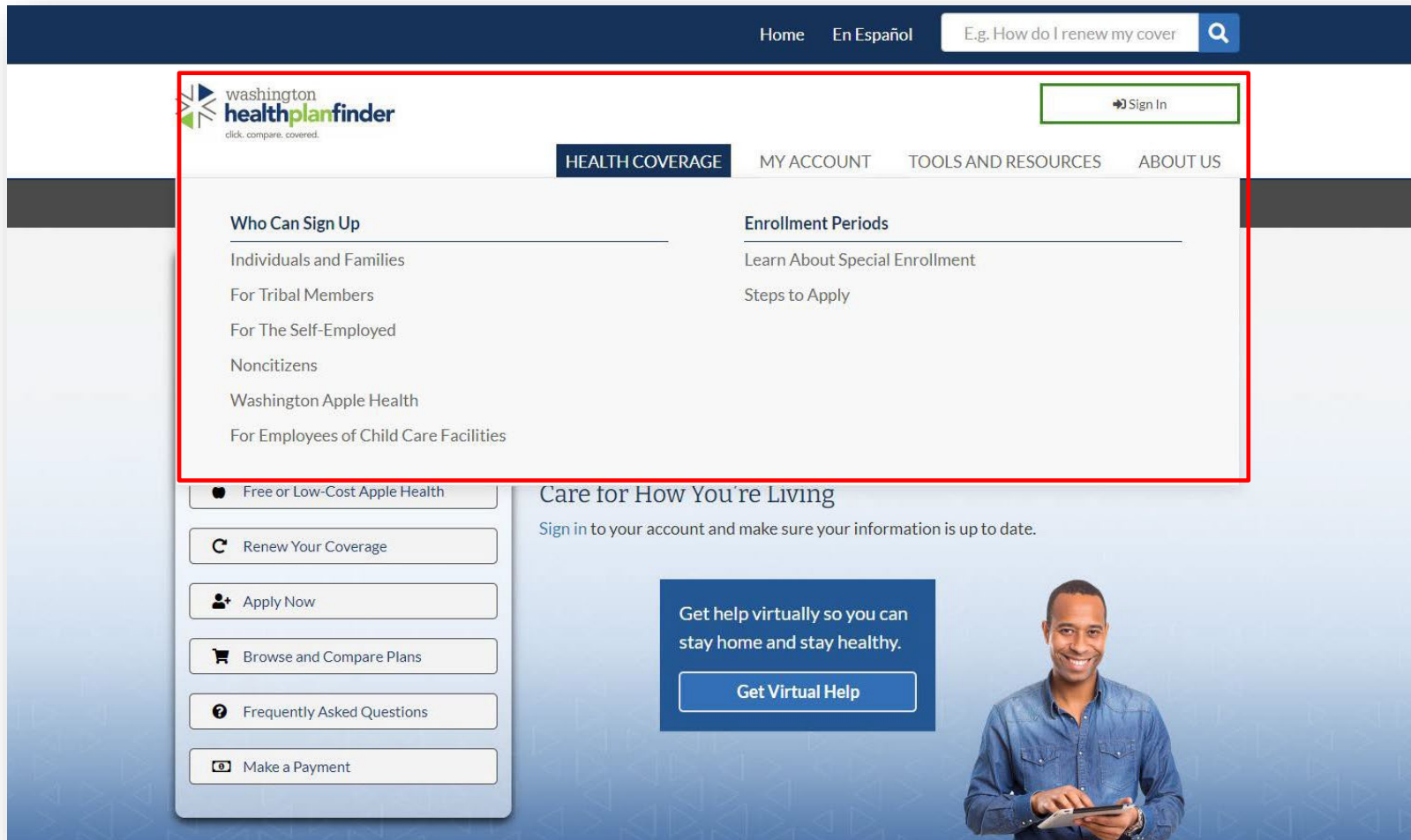
September						2022
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
			7	8	9	10
			14	15	16	17
18	19		21	22	23	24
25	26	27	28	★ 29	30	1
3	4					

Washington Healthplanfinder will update on Sept. 29, 2022, at 7:30 a.m.



Outages & Maintenance: wahbexchange.org/news-center/outages-maintenance/

Washington Healthplanfinder Website



- ▶ The navigation bar on the Washington Healthplanfinder website will make the transition to the new dropdown navigation.
- ▶ No content is being changed just being rearranged.

Washington Healthplanfinder Website

The screenshot displays the Washington Healthplanfinder website interface. At the top, there is a navigation bar with 'Home', 'En Español', and a search bar containing the text 'E.g. How do I renew my cover'. The 'Sign In' button is highlighted with a green box. Below the navigation bar, the 'MY ACCOUNT' tab is selected and highlighted with a dark blue background. The 'MY ACCOUNT' section is enclosed in a red box and contains the following links:

- My Coverage**
 - Free or Low-cost Apple Health
 - Changing Your Plan
 - Cascade Care Health Plans
 - Renew Your Coverage
- Savings Options**
 - Cascade Care Savings
 - Other Savings
- Life Events**
 - Update Your Application (Report a Change)
 - Pregnancy and Post-Partum
- Tax Documents**
 - Get Your 1095 Tax Form
 - 1095 Correction Requests

Below the 'MY ACCOUNT' section, there is a 'Sign in to your account and make sure your information is up to date.' prompt. To the left, a vertical sidebar contains buttons for 'Renew Your Coverage', 'Apply Now', 'Browse and Compare Plans', 'Frequently Asked Questions', and 'Make a Payment'. At the bottom right, there is a promotional banner for 'Get Virtual Help' featuring a smiling man holding a tablet.

Washington Healthplanfinder Website

The screenshot displays the Washington Healthplanfinder website interface. At the top, there is a dark blue navigation bar with links for 'Home' and 'En Español', and a search bar containing the text 'E.g. How do I renew my cover'. The main header area features the 'washington healthplanfinder' logo on the left and a 'Sign In' button on the right. Below the header, a horizontal menu includes 'HEALTH COVERAGE', 'MY ACCOUNT', 'TOOLS AND RESOURCES' (which is highlighted), and 'ABOUT US'. The 'TOOLS AND RESOURCES' dropdown menu is open, showing several categories: 'Tools' (with links for Application Quick Tips, Checklists, and WAPlanfinder Mobile App), 'Information' (with a link for Frequently Asked Questions), 'Connect with Us' (with links for Get Virtual Help From an Insurance Expert and Contact Us), 'How To' (with links for How to Report Income, How to Submit Documents, and Language Support and Accessibility), and 'Health Care Education' (with links for Learn About Coverage Basics, Enrollment Periods, Free or Low-cost Apple Health, Cost Savings Options, and Know Your Plan). At the bottom of the page, there are buttons for 'Frequently Asked Questions' and 'Make a Payment', and a background image of a person in a blue shirt using a tablet.

Washington Healthplanfinder Website

The screenshot displays the Washington Healthplanfinder website interface. At the top, there is a dark blue navigation bar with links for 'Home', 'En Español', and a search bar containing the text 'E.g. How do I renew my cover'. Below this is a white header area with the 'washington healthplanfinder' logo on the left and a 'Sign In' button on the right. A red rectangular box highlights the 'ABOUT US' menu item in the top navigation bar, which has opened a dropdown menu. This dropdown menu contains the following items: 'Our Organization', 'About Us', and 'Accessibility and Inclusion'. Below the navigation bar, there is a vertical sidebar on the left with several utility buttons: 'Sign In to Your Account', 'Report Changes', 'Free or Low-Cost Apple Health', 'Renew Your Coverage', 'Apply Now', 'Browse and Compare Plans', 'Frequently Asked Questions', and 'Make a Payment'. The main content area features a green button labeled 'See if you can enroll' and a section titled 'Care for How You're Living' with the text 'Sign in to your account and make sure your information is up to date.' Below this is a blue button labeled 'Get Virtual Help' and a photograph of a smiling man in a blue denim shirt holding a tablet.

Federal Disclaimer for Star Ratings

- ▶ A new federally required disclaimer will be displayed when customers rate their shopping experience.
- ▶ Customers will have more information and additional context about where the star ratings come from and how they work.

Ambetter Cascade Bronze

This is what your plan offers

HIGHLIGHTS

Estimated monthly premium	\$315.50 <small>(was \$315.50 before \$0.00 savings)</small>
Monthly savings	
Tax credits	\$0.00
Cost-sharing reductions	No
Estimated yearly cost	Use Smart Planfinder for details
Annual deductible	\$6,000 Individual / \$12,000 Family
Plan metal level	
Providers and facilities	Use Smart Planfinder for details
Your prescriptions	Use Smart Planfinder for details
Quality rating	★★★★☆ You pay \$50 You pay full price before deductible / \$100 You pay \$100 You pay \$32 You pay full price before deductible / 40% Insulin prescription cost capped at \$100

COSTS FOR MEDICAL CARE

The quality rating is the overall rating of plan performance and quality.

Overall Quality Rating

★★★★☆

Plans receive a quality rating from 1 to 5 stars. The ratings are based on survey results and data provided by carriers.

Overall quality rating is based on three categories:

Medical Care	★★★★☆
Patient Experience	★★★★☆
Insurance Company Service	★★★★☆

*Plan quality ratings and enrollee survey results are calculated by CMS using data provided by health plans in 2022. The ratings are being displayed for health plans for the 2023 plan year. [Learn more about ratings.](#)

Filter

Quality Rating

Plans receive a 1 to 5 star quality rating. Ratings include data from surveys and carriers.

Apply

Clear All Filters

Premium \$55.99 /month

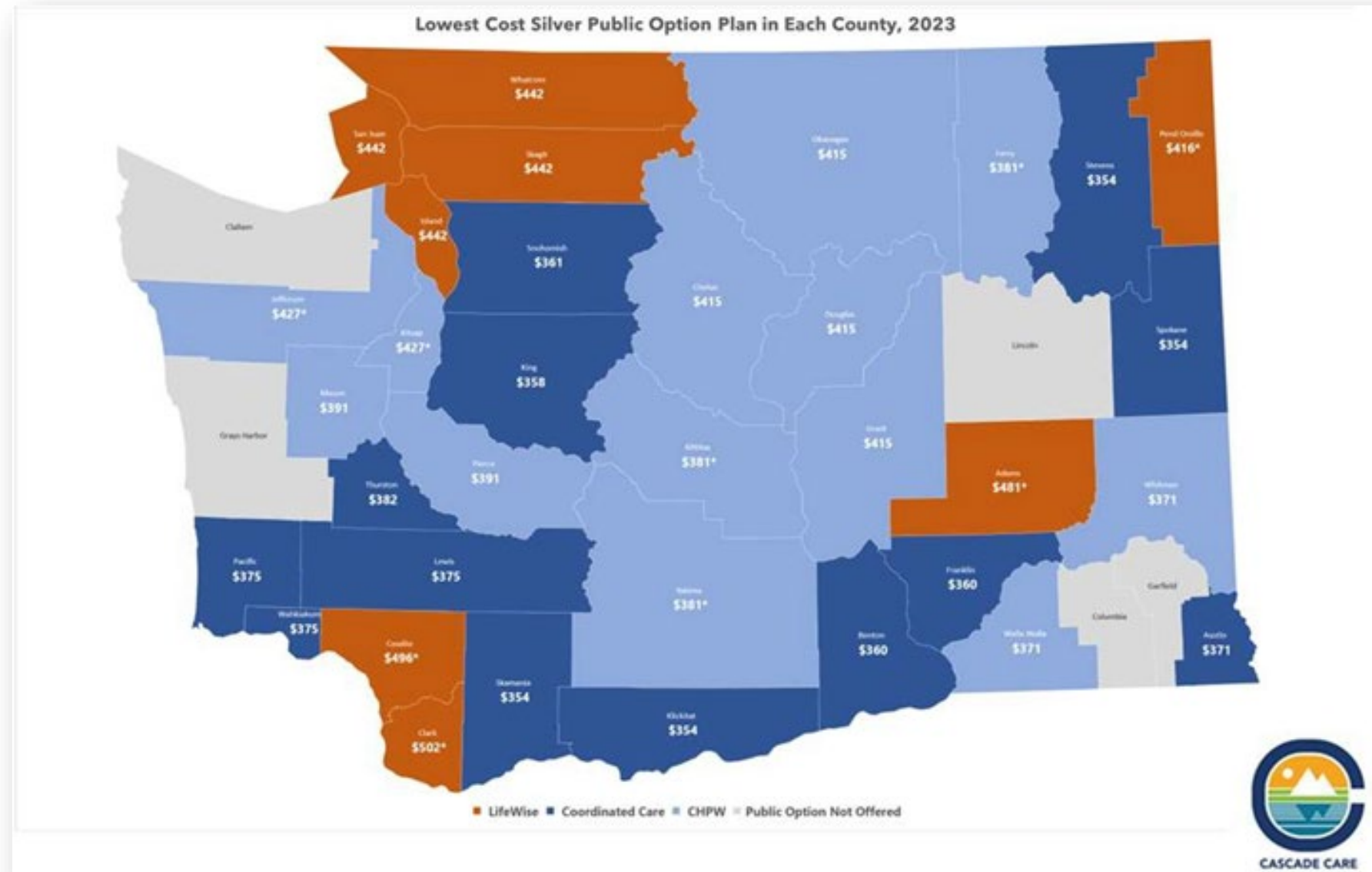
Annual deductible \$8,700 Individual / \$17,400 Family

Public Option (Cascade Care)

- ▶ The Health Care Authority identified three carriers as successful bidders for plan year 2023:
 - ▶ CHPW, Coordinated Care, and LifeWise.
 - ▶ This competitive selection advances county coverage, affordability improvements, and market competition:
 - ▶ Public option available in 34 counties, up from 25 in 2022.
 - ▶ Public option rates will be lowest-premium Silver plans in 25 counties, up from 13 in 2022.
 - ▶ The public option silver plan premium in one county would meet the meaningfully lower premium goal. (10% lower than lowest cost non-public option silver plan in county.)

Public Option (Cascade Care)

- ▶ Public option is lowest-cost silver QHP in 25 counties.
- ▶ Cascade Care plans (standard and public option) are lowest-cost silver plans in 30 counties.
- ▶ Silver public option rates range from \$354-\$502.



Cascade Care Savings

- ▶ Cascade Care Savings includes a State-based premium subsidy in plan year 2023 for qualifying customers who:
 - ▶ Are qualified health plan eligible.
 - ▶ Live in Washington.
 - ▶ Citizen or 'lawfully present' (including those in five-year bar).
 - ▶ Not eligible for minimum essential coverage through Medicaid or Medicare.
 - ▶ Includes individuals receiving federal tax credits, and those who do not.
 - ▶ Have household incomes at or below 250% of the federal poverty level (FPL).

About You

We are now going to collect some information about you and your household to help you find health coverage options. *Required Field

Notice:
Provide full legal name such as what appears on the Social Security card.

First Name * MI Last Name * Suffix

Social Security Number [Why we ask for this?](#) Date of Birth *

If you have a Social Security number and are applying for coverage, you may have to provide it. Select the "Why we ask for this" link for details.

Sex assigned at birth * Male Female

APPLICATION DETAILS

Who are you applying for? *

Do you want to apply for help to pay your premiums, out-of-pocket costs, or apply for Washington Apple Health (Medicaid)? * Yes No

DO YOU WANT TO APPLY FOR HELP TO PAY YOUR PREMIUMS, OUT-OF-POCKET COSTS, OR APPLY FOR WASHINGTON APPLE HEALTH (MEDICAID)? * YES NO

DEMOGRAPHICS

Why we collect this - We use this information to help improve health equity and increase access to health care for all individuals. The information you provide will not prevent your ability to enroll in a health plan.

Are you of Hispanic, Latino, or Spanish origin? * What is your race? *

Are you an American Indian or Alaska Native? * Yes No

Yes, I have read the [Washington Healthfinder Privacy Policy](#) *

Next

About You

- ▶ Cascade Care Savings changes will only be visible to the customer if they have selected "Yes".

Cascade Care Savings

Smart Choice

	Ambetter Essential Care 1	United Healthcare Cascade Select Silver	BridgeSpan Cascade Silver
Premium	\$1,665.52 /month	\$1,538.30 /month	\$1,638.44 /month
Premium with Savings	\$219.52 /month	\$0.00 /month	\$92.44 /month
Savings			
Tax credit	\$1,446.00 /month	\$1,446.00 /month	\$1,446.00 /month
Cascade Care Savings	No	\$92.30 /month	\$100.00 /month
Cost-sharing reduction	Yes	Yes	No

- ▶ This image shows how customers can identify Cascade Savings eligible plans when comparing 2023 plans.

Family Glitch

- ▶ The Family Glitch is a hole in the Affordable Care Act that affects low to moderate income families to not qualify for premium assistance due to the rules that determine the “affordability” of employer offered health insurance.
- ▶ Beginning 2023, the Family Glitch will be fixed, affordability will be based on the household cost for their employer-sponsored plan.
 - ▶ If a family has to pay more than a certain percentage of household income for the employer-sponsored plan, they would potentially be eligible for premium tax credits.
- ▶ During open enrollment customers will be asked additional questions that will provide them eligibility for tax credits under this new rule for plans in 2023.

Family Glitch Solution

Did this employer offer health insurance to Bill Doe? * ⓘ
Answer 'Yes' even if you do not plan to accept the offer.

Yes No

You will need to know the monthly premium of the health plan your employer is offering. If you do not know, check your benefits package or ask your employer.

What is the lowest monthly premium this employer offered to cover only Bill Doe? * ⓘ
E.g. \$ 50.00

Which other household members have been offered health insurance by this employer? ⓘ
 Cindy Doe
 Tim Doe

What is the lowest monthly premium this employer offered to cover your household? * ⓘ
Note: Provide this even if you do not plan to accept employer insurance for others in your household.
E.g. \$ 500.00

- ▶ *Washington Healthplanfinder* will now request input from customers with employer-sponsored insurance of the lowest-cost plan for both the individual and the household.
- ▶ The system will calculate tax credit eligibility based on the costs the customer provides.

Total Monthly Net Income \$4,000.00	Total Monthly Income \$4,000.00
Total Monthly Deductions \$0.00	Dependent Attestation N/A
Employer Sponsored Insurance Yes	Employer Name ABC Store
Offered to: Gloria Hernandez, Hector Hernandez, Yesenia Hernandez	
Lowest-cost plan premium (employee only) \$50.00	Lowest-cost plan premium (household) \$500.00
YESENIA HERNANDEZ	
Total Monthly Net Income \$0.00	Total Monthly Income \$0.00
Total Monthly Deductions \$0.00	Dependent Attestation N/A
HECTOR HERNANDEZ	

Family Glitch Solution Design Gap

HOUSEHOLD INCOME	
<u>RAISA FULTON</u>	
Total Monthly Net Income \$3,000.00	Total Monthly Income \$3,000.00
Total Monthly Deductions \$0.00	Dependent Attestation N/A
Employer Sponsored Insurance Yes	Employer Name Empp
Offered to: Spouse Spouse, <u>Raisa Fulton</u> , <u>Raisa Fulton</u>	
Lowest-Cost Plan Premium (Employee Only) \$10.00	Lowest-Cost Plan Premium (Household) N/A
TOTAL	
Total Monthly Net Income \$3,000.00	Total Monthly Income \$3,000.00
Total Monthly Deductions	

- ▶ When customers and account workers land on the application review page, they will see the employee listed twice at the end of the list.
- ▶ A brand-new application would not have this issue.
- ▶ There is not need to open a ticket regarding this issue since it's been addressed.

Other Updates

Other Enhancements

- ▶ Other system enhancements/updates include:
 - ▶ Field Level Help has been corrected in the Shopping screens.
 - ▶ Periodic data matching with Federal resources to check for Medicare and death status.
 - ▶ Updates on the Americans with Disabilities Act to address accessibility for visually impaired:
 - ▶ Tabbing on income, deduction and contact customer support pages.
 - ▶ Increasing the color contrast on the Eligibility Results Screen.
 - ▶ Streamlining Dropdowns and adding a Scroll to Top option.
 - ▶ Fixing the person removal "Date of Removal" field.
 - ▶ Washington Healthplanfinder will provide the correct eligibility when a customer has been reported as deceased.

Other Updates


- ▶ Language for denial reasons has been updated to be consistent with Cascade Care Savings language throughout the application.
 - ▶ Replace "State Subsidy" → "Cascade Care Savings".
 - ▶ Remove special characters where it is not expected.
 - ▶ Copy Text review needed to ensure messaging is user friendly.
 - ▶ Align on screen and correspondence messaging.
 - ▶ Denial reason codes and description update.
 - ▶ EE015 Correspondence in eight languages.
- ▶ Account workers will now be able to use display settings to zoom levels less than 100% without having errors in Washington Healthplanfinder.
- ▶ Applications will update the eligibility service when changes are made.

Open Enrollment

Open Enrollment - System Downtime

October/November						2022
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2						8
9						5
16	17		19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

Washington Healthplanfinder will go down for open enrollment readiness on Monday, Oct. 31, at 6:30 a.m. PST and is scheduled to go live Nov. 1, at 7 a.m. PST



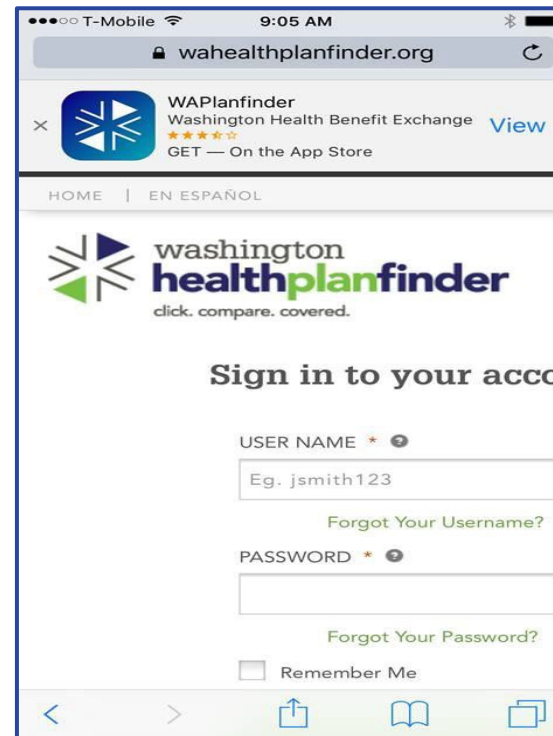
- ▶ QHP Open Enrollment dates:
 - ▶ **Nov 1 – Dec 15, 2022**, for Jan 1, 2023, coverage.
 - ▶ **Dec 16, 2022- Jan 15, 2023**, for Feb 1, 2023, coverage.
- ▶ Apple Health has no open Enrollment. *Apply any time!*

Outages & Maintenance: wahbexchange.org/news-center/outages-maintenance/

How to Download WAPlanfinder

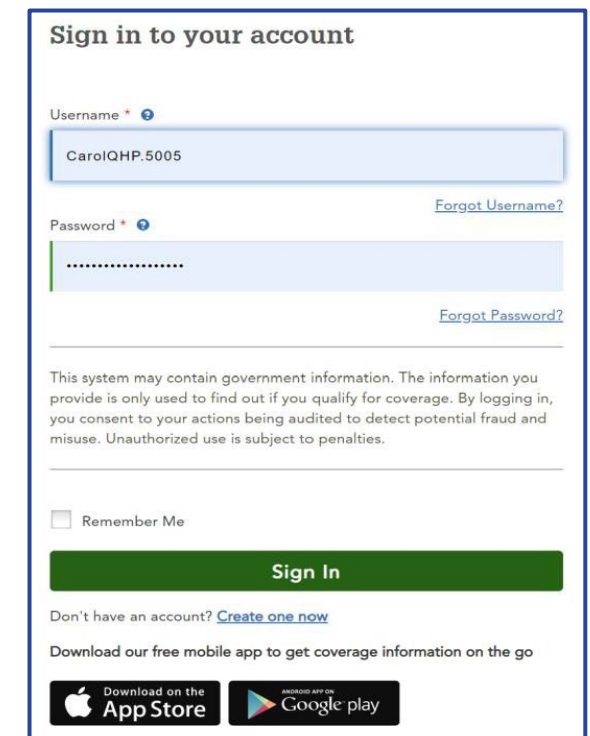
- ▶ Customers can download WAPlanfinder from their phone App Store or Google Play Store.
- ▶ Customers may be prompted to download the app if they are on Washington Healthplanfinder web application through their mobile device.
- ▶ Customers will see store links from the Sign into your account screen in Washington Healthplanfinder.

▶ Mobile Device Browser



The screenshot shows a mobile browser interface for the Washington Healthplanfinder website. The address bar displays 'wahealthplanfinder.org'. Below the browser, there is a header for 'WAPlanfinder Washington Health Benefit Exchange' with a star rating and a 'View' link. The main content area features the Washington Healthplanfinder logo and the text 'Sign in to your account'. There are two input fields: 'USER NAME' with the example 'Eg. jsmith123' and 'PASSWORD'. Both fields have 'Forgot Your Username?' and 'Forgot Your Password?' links below them. A 'Remember Me' checkbox is also present. The bottom of the screen shows a mobile navigation bar with back, forward, and other icons.

▶ Website



The screenshot shows the desktop version of the Washington Healthplanfinder website's sign-in page. The title is 'Sign in to your account'. There are two input fields: 'Username' with the example 'CarolQHP.5005' and 'Password'. Both fields have 'Forgot Username?' and 'Forgot Password?' links to their right. Below the password field is a 'Remember Me' checkbox. A large green 'Sign In' button is centered below the form. Below the button, there is a link 'Don't have an account? Create one now'. At the bottom, there is a promotional message 'Download our free mobile app to get coverage information on the go' followed by two buttons: 'Download on the App Store' and 'GET IT ON Google play'.

Resources

Resources

- ▶ **HCA Stakeholder Training and Education webpage**

- ▶ hca.wa.gov/stakeholder-training

- ▶ **System Guides**

- ▶ hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/reference-guides

- ▶ **HCA Cascade Savings webpage**

- ▶ hca.wa.gov/about-hca/programs-and-initiatives/cascade-care

- ▶ **Washington Healthplanfinder Outages & Maintenance**

- ▶ wahbexchange.org/news-center/outages-maintenance/