



# Washington Health Benefit Exchange

## AI/AN Carrier Conference

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# WA Health Benefit Exchange Background

# General Background

- The Exchange is responsible for the operation of *Washington Healthplanfinder*, an online marketplace for individuals, families, and small businesses to find, compare, and enroll in Qualified Health and Dental Plans and Washington Apple Health (Medicaid)
- 1 in 4 WA residents use Healthplanfinder to obtain medical and dental coverage
- *Washington Healthplanfinder* offers Washington state residents:
  - Tax credits or financial help to pay for co-pays and premiums
  - Side-by-side comparisons of Qualified Health Plans (QHPs) and Qualified Dental Plans (QDPs)
  - Local customer support – state-wide Navigator and Broker enrollment assistance programs, Spokane Call Center



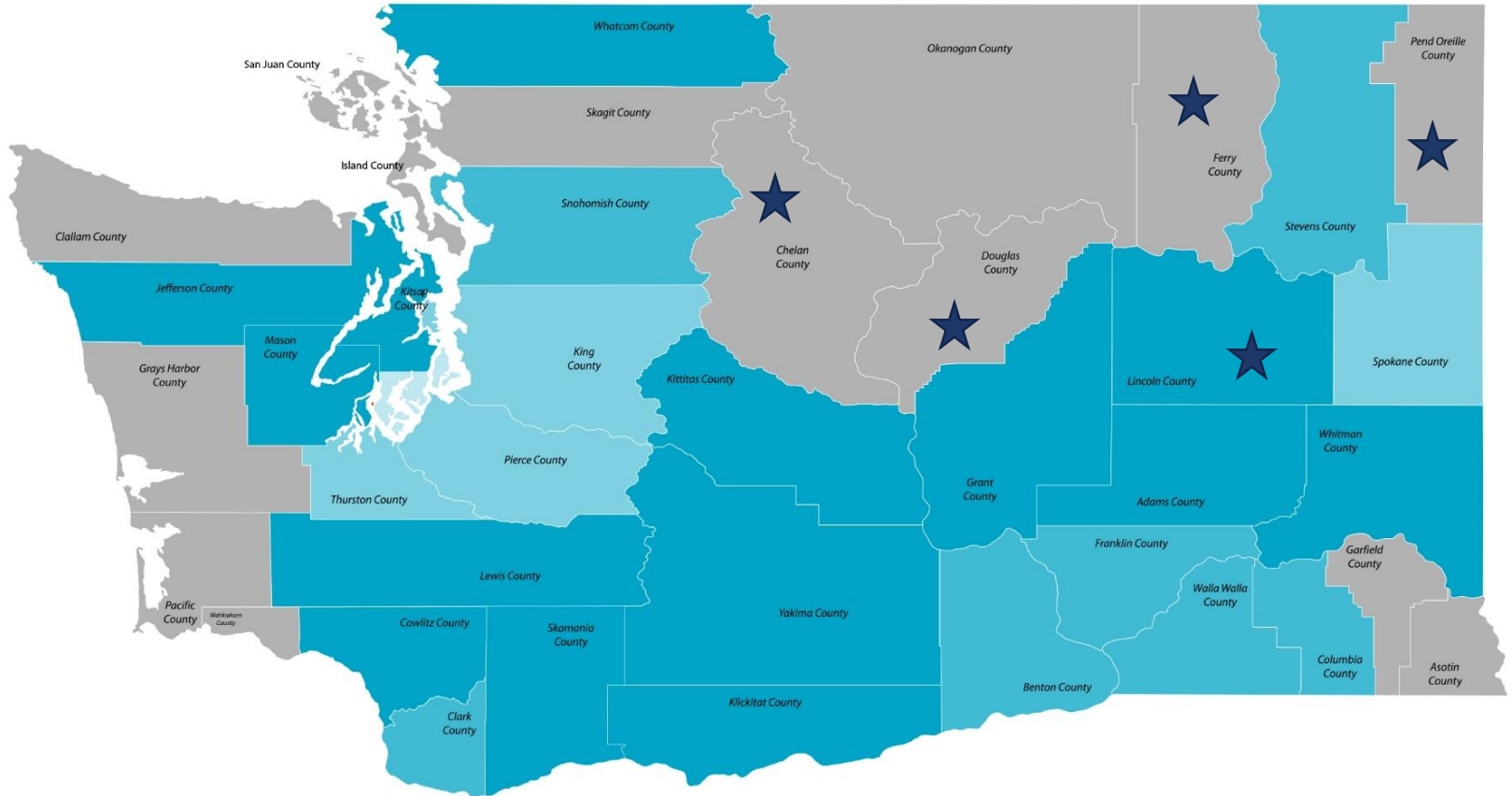
# Coverage through WA Healthplanfinder

- Healthplanfinder determines eligibility for three types of coverage:
  - Washington Apple Health (Medicaid)
  - Qualified health plan (QHP) with advance premium tax credits (APTC)
  - Qualified health plan
- Qualified health plans are private health plans that are available in multiple levels of coverage:
  - Catastrophic, bronze, silver, and gold
- Different carriers offer plans in different parts of the state



# Number of Exchange Issuers by County

2019



1 2 3 4

★ = no bronze plans (Chelan, Douglas, Ferry, Lincoln, Pend Oreille)



# Who is eligible for QHP coverage?

- Federal regulation dictates who may enroll in QHP coverage:
  - Be US citizen or lawfully present
  - Not incarcerated
  - Meet state residency requirements
- Individuals enrolled in Medicare Part A or C are not eligible to purchase a QHP
  - Individuals enrolled in a QHP who become eligible for Medicare may remain in their plan through the end of the year, but without a tax credit



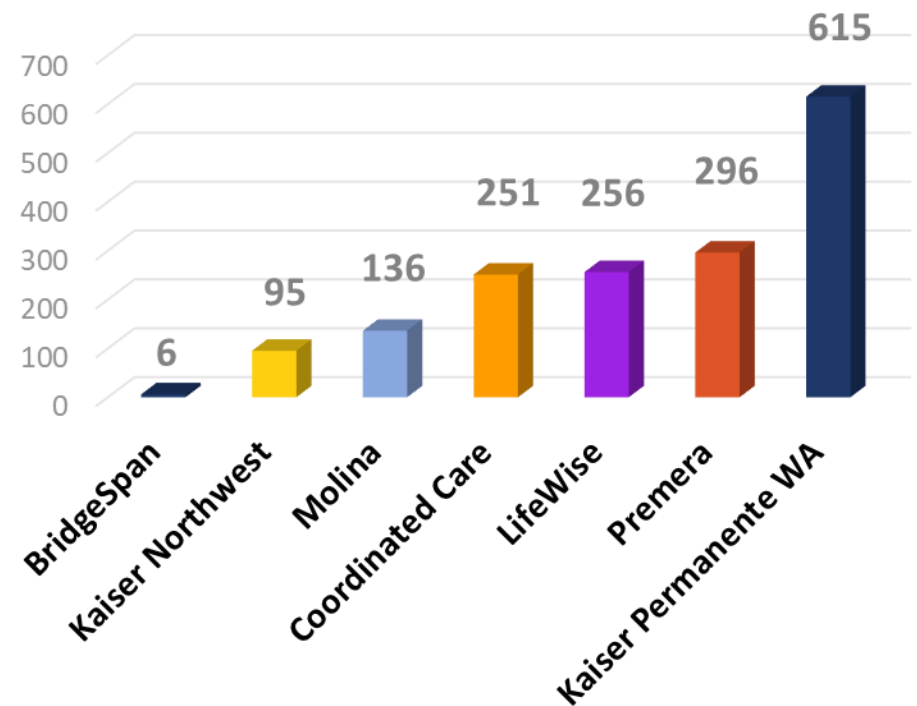
# Why Sign Up?

- QHP coverage provides a complement to services received through the Indian Health Service
  - This includes the Zero-Cost and Limited-Cost Share plans
- Can enroll any time of year
  - American Indians/Alaskan Natives are able to enroll or change plans once per month
- Receive care where IHS services are not available
- Access services if you're living away from your tribal services
- Access to additional services



# Current Enrollment

- Currently there are 1,655 AI/AN individuals enrolled in QHPs
- Nearly 60% of enrollment is in bronze plans
- This represents 36 counties, with highest enrollment in King County





Healthplanfinder

# Turning 19

- Currently, HPF requires 19-year old tax dependents to enroll and renew coverage on their own application
- Beginning in July, a WAH enrollee turning 19 will be able to remain on the current application if they retain status as a tax dependent
- Individuals will receive a correspondence outlining their coverage options
- Those turning 19 who are *not* tax dependents will still be required to create their own application
- *Stay tuned for additional training!*



# Mixed Household Enrollment

- AI/AN applicants are eligible for a zero cost sharing or limited cost sharing qualified health plan
- AI/AN applicants, who are a part of a household with non-AI/AN applicants, lose these unique protections under the ACA with our current system
- If they self serve, they will be assigned to the non-AI/AN cost sharing tier
- Work around is cumbersome and presents problems for the applicants



# Current AI/AN Mixed Households in HPF

- Almost half of AI/AN households are mixed households
  - Since 2017, there have been more than 3,500 AI/AN applicants who were determined QHP-eligible who also have a non-AI/AN member on their application
- The below table outlines applications where mixed tribal status prevented an enrollee from enrolling in the appropriate plan

	Eligible Households	Enrolled Households
2017	553	95
2018	681	103
2019	697	57



# Improvements Coming Soon!

- The Health Benefit Exchange is currently working toward a solution to this cumbersome problem for mixed households
- The goal is to allow consumers/tribal assisters enroll individual members of a household into separate plans
  - This would allow AI/AN members to receive their zero-cost or LCS plans
  - While non-AI/AN household members would still be eligible to enroll
- HBE will be seeking input from tribal assisters as this work continues – stay tuned!



# Tribal Income

- Tribal members are not required to report their exempt-tribal income to HPF
  - This income is not included in the household income calculation to determine eligibility
- Individuals should not report this income on their application
  - The only tribal income that should be reported is per capita income from gaming





# Washington Health Benefit Exchange

## Joining the Team as a Tribal Assister

Deb Sosa, Tribal Liaison

# Washington Health Benefit Exchange

- In 2013, the AIHC began work with tribes and provided training and support to certify tribal staff to become certified tribal assisters.
- With streamlining of training and improvements in the HPF, WAHBE began providing for the support and enrollment of tribal staff.
- Currently we have 79 Tribal assisters with 3 new tribes coming on board next month.



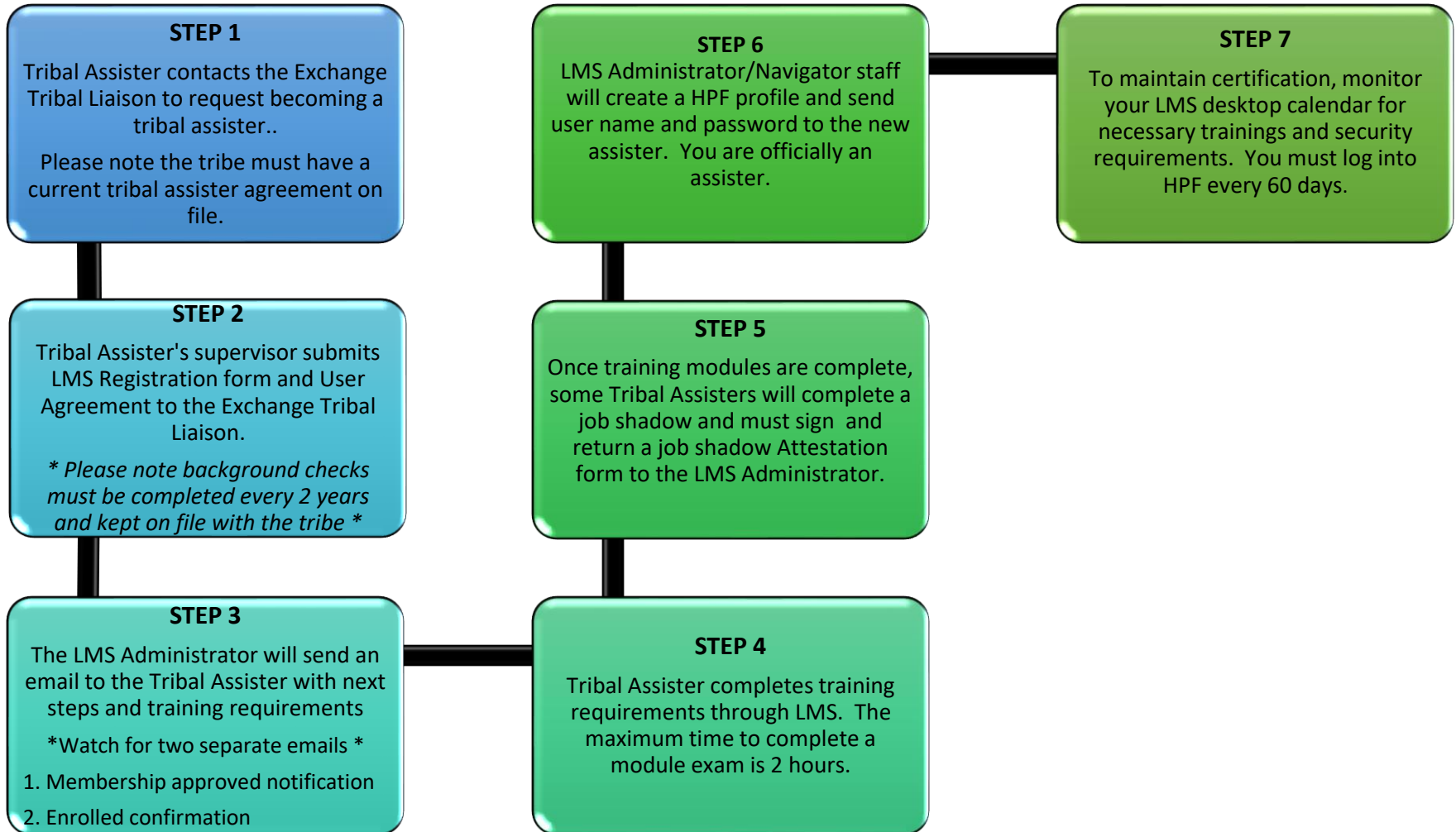


# Overview

- Tribes may register staff for free.
- Tribes need only submit a registration form
- Once registered new assister will receive 2 emails . Please have staff read. They will receive information on tips to test and links.
- Staff have 30 days from the time they receive access to the LMS to complete training.
- Module tests are “open book”.
- Tribal Assisters must maintain certification through the Learning Management System. It is Federally required.



# Steps to Becoming a Tribal Assister



# Tribal Assister Registration Form



## Tribal LMS Navigator Registration Form

Tribal Affiliation:

Submitted by:

First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Email Address:	<input type="text"/>
Role: Role 1: WAH or Medicaid Role 2: Most commonly used; navigators, CAC's Role 4: Tribal Only	Role 1: <input type="checkbox"/> Role 2: <input type="checkbox"/> Role 4: <input type="checkbox"/>
Address:	<input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
Zip Code:	<input type="text"/>
County:	<input type="text"/>
Phone Number:	<input type="text"/>
First Language:	<input type="text"/>
Second Language:	<input type="text"/>
4-n-1 Attestation: <i>Tribe to keep document on file</i>	Yes <input type="checkbox"/>
Background Check: <i>Tribe to keep on file and ensure they are updated every 2 years</i>	Yes <input type="checkbox"/>
Do you want the navigator to be searchable in HPPF:	Yes <input type="checkbox"/> No <input type="checkbox"/>

\*\* Please send completed document to Deb Sosa ([deborah.sosa@wahbexchange.org](mailto:deborah.sosa@wahbexchange.org)) and Monica Chambers ([monica.chambers@wahbexchange.org](mailto:monica.chambers@wahbexchange.org)) \*\*



# Navigator Roles

- Role 1: WAH or Medicaid
- Role 2: Most commonly used; navigators, CAC's
- Role 4: Tribal Only





Navigator Dashboard [Homepage](#)

# Navigator Dashboard

[Demo Videos](#)

[Newsletters](#)

[Resources](#)

[Training and Webinars](#)

[Troubleshooting Desk Aid](#)



Republicans offer health care bills to protect patients (and themselves)



Gov. Inslee signs measure to codify some Affordable Care Act health care rules



Sosa, Deborah

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Courses Completed

[Current Training](#) [In Progress](#) [Completed](#) [Certificates](#)



# Tribal Assister Supports

- IHS/Tribal Health Care Q & A
  - <https://www.wahbexchange.org/new-customers/who-can-sign-up/tribal-members/>
- Tribal Assister Forms/Cheat Sheets
  - <https://www.wahbexchange.org/tribal-assister-resources/>





# Washington Health Benefit Exchange

## Tribal Sponsorship

Deb Sosa, Tribal Liaison

# Tribal Sponsorship

- Tribal Premium Sponsorship is an option under the Affordable Care Act that allows Tribes, Tribal organizations and Urban Indian organizations to pay for, or “sponsor”, health insurance premiums on behalf of enrollees. The premiums are paid to Qualified Health Plans.





# Guidelines

The Sponsorship Program has guidelines for Sponsors, Carriers and the Exchange.

- Carriers agree to comply with WAHBE standards and processes and agree to transfer enrollment and effectuation files, reconciliation, and reporting.
- Includes accepting all required forms of payment, managing grace periods, and adhering to sponsorship program requirements.
- Issuers will send invoices to sponsored enrollees and/or the Sponsor. **If invoices are not sent to the Sponsor, issuers will inform the Sponsor of the monthly premium amount(s) due using an alternative reporting method.**



# Sponsor Responsibilities

- Ensure Carriers can track who is sponsored, and receive correct and timely payments.
- Report to Exchange when sponsored households are added/terminated so correct information is transmitted to carriers.
- Submit monthly payments directly to carrier (payment deadlines will vary by carrier).



# Carrier–Responsibilities

- Carriers must agree to comply with WAHBE standards and processes transfer of enrollment and effectuation files, reconciliation, and reporting. This includes accepting all required forms of payment, managing grace periods, and adhering to sponsorship program requirements.
- Ensure Tribal Sponsors can make correct and timely payments.
- Create monthly invoices and send to sponsored household and/or sponsor. Carriers may bill sponsored enrollees and/or sponsors directly.
- Reporting requirement: Carriers may bill relevant sponsors directly each month OR send a monthly report to relevant sponsors showing premium amount due for each.



# WAHBE Responsibilities

- Assign/remove sponsors to/from households in HealthPlanFinder (HPF).
- Transmit sponsor assignment (and removal of assignment) –Sponsor Name and ID--to QHP & QDP carriers using the enrollment 834 transactions.
- Provide support to Tribes in resolution of payment coverage issues.
- Assist tribes in starting Sponsorship programs.
- Facilitate meetings for Tribes and Plans to address issues or processes.





# Washington Health Benefit Exchange

## AI/AN Urban Indian Outreach Plan

Deb Sosa, Tribal Liaison  
Jeremiah Allen, Equity, Diversity & Inclusion Program Manager

# AI/AN Urban Indian Outreach Plan

- WAHBE has contracts with Navigator Lead Organizations with a presence in all counties.
- Will connect WAHBE Lead Organizations with Urban Indian programs/organizations.
- Will identify community activities that will attract Urban Indian families and provide support and outreach to assist families or individuals to enroll.



# Urban Indians- Where are they?

Population distribution.

- The following counties have been identified as targeted based on population and AI/AN status.

Insured by County and AI/AN Status			
(Note: AIAN includes persons of AIAN as one-race or multiple races)			
County	Uninsured (N)	AIAN (N)	
King	93,817	5,592	
Yakima	24,776	2,402	
Snohomish	36,550	1,567	
Kitsap	14,923	1,467	
Whatcom	12,137	1,327	



# Communication Outreach

- Improve call center access to Tribal Specialists.
- Increase the knowledge level of call center staff.
- Provide outreach to Navigator Lead Organizations.
- Partner programs that do outreach to Urban Indian communities with Navigator Lead Organizations.
- Strategize with Navigator Lead Orgs and Urban programs about how to best provide outreach based on the urban program activities. e.g., Urban program that provides a food bank, might distribute enrollment information or sponsor a Lead organization staff person to be available during Food bank hours. Indian Education Program may invite a lead organization staff to attend a student dance practice to speak with parents.





# Outreach Phases

- Explore with community organizations in King county, Yakima, Snohomish, Kitsap, Whatcom, for community activities/events.
  - Phase 1: King county
  - Phase 2 : Yakama and Snohomish counties
  - Phase 3: Kitsap and Whatcom counties
  - Contact community organizations to have new assisters trained
  - Partner at community events and urban program activities *e.g. Seafair Days, Stillaguamish Festival of the River*
  - Schedule follow-up appointments with Urban Indian's requesting in person assistance.



# Contacts:

## WAHBE

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