



MARKET STABILIZATION: LEGISLATIVE OUTCOMES

WSHIP BOARD OF DIRECTORS MEETING
MARCH 14, 2018

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MARKET STABILIZATION EFFORTS: WSHIP ACTIVITIES

- Participated in related meetings and discussions.
- Strengthened relationships and communication channels.
- Increased awareness and understanding of WSHIP capabilities and expertise, as well as how they might best be used.
- Contributed information and insights as well as offering constructive suggestions and or alternatives (i.e. premium reduction structure).
- Engaged a dedicated resource to focus on market stabilization, increase communication efforts, and facilitate planning for 2019.

MARKET STABILIZATION BILLS: 2018 SESSION RECAP

- ✓ **PRESERVING ACCESS (ESHB 2408)** Requires at least one carrier in an insurance holding company system to offer in the Exchange a silver and gold QHP in any county in which any carrier in that insurance holding company offers a health plan approved by the SEBB or PEBB beginning January 1, 2020. It also, until December 31, 2019, makes coverage in WSHIP more affordable to persons residing in counties where no private insurance is available by reducing WSHIP premiums based on income.
- ✗ **REINSURANCE (2SSB 6062)** Establishes an individual market claims-based reinsurance program, including parameters for collecting assessments from carriers and TPAs .
- ✗ **INDIVIDUAL MANDATE (ESSB 6084)** Requires the Insurance Commissioner to establish a task force on exploring an individual mandate enforcement mechanism.
- ✗ **MEDICAID BUY-IN (SB 6225)** Directs HCA to provide Apple Health coverage to certain individuals between the ages of 19 and 26 depending on income level.
- ✗ **SINGLE PAYER / PUBLIC OPTION (HB 1026)** Requires submission of a waiver to the federal government to create the Washington health security trust.

MARKET STABILIZATION EFFORTS: IMPLICATIONS FOR WSHIP

- ▶ Increased risk for bare counties in 2019
 - There are currently 9 counties with only 1 insurer
 - 20,000+ individuals are currently enrolled in those 9 counties
 - Approximately 49.7% receive premium subsidies
- ▶ Commissioner Kreidler to announce in early June 2018 if any counties are without an individual market insurer
- ▶ By January 2019, WSHIP to be prepared for potentially large enrollment and / or changes to WSHIP plans, as well as to administer reduced premiums based on income

MARKET STABILIZATION EFFORTS: BARE COUNTY PREPAREDNESS

WSHIP Vendor Summit - March 13, 2018

Key Objectives:

- Ensure readiness of all vendors for potentially large enrollment and /or changes to WSHIP plans, as well as premium reductions based on income level.
- Identify opportunities to more closely align 2019 WSHIP coverage with current market offerings and consumer expectations.
- Maintain fiscal responsibility (minimize impact to WSHIP assessments).
- Communicate with all key participants in an accurate, meaningful, and timely manner.