



WASHINGTON HEALTHPLANFINDER NEWS TODAY

February 2013

ON TRACK FOR OPEN ENROLLMENT!

From the Desk of Richard Onizuka, Chief Executive Officer

Washington was one of the first states in the nation to take steps to establish a state-based Exchange under national health care reform, under leadership by then Gov. Gregoire and the Legislature. By moving forward, we have set the stage to create an online health insurance marketplace that will meet the unique needs of the thousands of uninsured residents of Washington State. Through ongoing engagement and feedback – from our committees and Board, to our industry partners and consumer stakeholders – we know that the Washington Healthplanfinder will be something we can truly call our own.



Washington Healthplanfinder Selected for National Testing

During a recent trip to Baltimore, we learned that Washington State was one of only two states confirmed for the first national system testing beginning in March. This testing, which will be led by the Centers for Medicare & Medicaid Services (CMS) and the Center for Consumer Information and Insurance Oversight (CCIO), will assess the IT infrastructure behind our new marketplace to ensure we are on track for final certification. The testing will also analyze our ability to integrate with the federal data systems that allow us to determine eligibility for tax credits and reduced insurance premiums. We look forward to sharing these test results with you in the future.

State-Based Exchanges Gather in Baltimore, MD

As mentioned above, several of our staff attended a gathering organized by CMS that brought together more than a dozen state-based Exchanges. This was a great opportunity for states to meet and share key insights on a range of implementation areas such as IT, marketing and outreach, Qualified Health Plans (QHPs), the Small Business Options Program (SHOP) and the Navigator and In-Person Assistance program.

It was evident that Washington is well ahead of the curve in the development process, which was only made possible through the support of our state legislature and the fantastic work of our growing staff. We will continue to work closely with CMS and our state-based Exchange counterparts to gather additional insight as we prepare for open enrollment next fall.

Pam MacEwan Named Chief of Staff

I'm pleased to announce that Pam MacEwan will be moving into a new role as Chief of Staff here at the Exchange. Pam, who previously served as our interim Policy Director, will be responsible for interfacing with legislative staff here in Olympia and communicating critical information about key policy decisions as they arise. She will also be responsible for leading cross-departmental initiatives and helping me as we ensure coverage for thousands of Washingtonians beginning in 2014. Please join me in thanking Pam for her contributions and welcoming her in her new position.

Please feel free to reach us at info@wahbexchange.org with any questions. Onward!

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PROGRESS UPDATES

What is the Small Business Options (SHOP) Program?

Washington Healthplanfinder will operate a Small Business Health Options Program (SHOP) that offers small businesses and their employees new choices. To participate, businesses must have two to 50 employees, be based in or have an employee worksite in Washington State, and achieve minimum group participation rates (100 percent for businesses with two to four employees and 75 percent for businesses with five to 50 employees). The SHOP will offer:

- **Simplified Choices:** The SHOP will provide side-by-side comparisons of Qualified Health Plans (QHPs) based on cost and quality that will cover essential health benefits like those covered by a typical employer health plan. Results of consumer satisfaction surveys will also be posted.
- **More Employee Options:** The SHOP will enable small businesses to offer employees a choice of QHPs from several insurers and choose their level of contribution toward an employees' coverage. Employers will be able to make a single monthly payment to the SHOP rather than to multiple plans.
- **Small Business Tax Credit:** If eligible, the Exchange will provide exclusive access to a new small business health care tax credit that will provide a 35 percent tax credit on health premiums, with the credit increasing to 50 percent in 2014.
- **Agent or Broker Assistance:** Washington Healthplanfinder will allow employers to work with an agent or broker, just as they do today. Agents and brokers will receive training and certification to assist small businesses through the website.

Navigator Program Plan Approved, RFP Distributed Soon

The [Navigator Program Implementation Plan](#) was recently presented to the Exchange Board on January 9, 2013 and received unanimous approval from Board members. The plan details the role Navigators will play in helping state residents use Washington Healthplanfinder to understand, compare, and select quality health care coverage. The Exchange will use a community network approach for educating Washingtonians about the Exchange and making in-person support broadly available for those who need additional assistance. We would like to thank the committed members of the Navigator Technical Advisory Committee and our many engaged stakeholders for their input as we developed the plan.

Exchange staff are currently finalizing a **Navigator/In-Person Assistance Request for Proposal (RFP)** for lead organizations that will build a community network of Navigators/In-Person Assistants and provide training and oversight in a designated geographic area. The RFP is expected to be released soon, with proposals due in mid-April. Please stay tuned for more information.

Health Insurance Requirements and Exemptions in 2014

Starting in 2014, the Affordable Care Act calls for each individual to have basic health insurance coverage (known as minimum essential coverage), qualify for an exemption, or make a payment when filing their federal income tax return.

Most individuals who choose not to purchase health insurance will have to pay a penalty, which starts at \$95 a year, or up to 1 percent of income, and rises to \$695, or 2.5 percent of income, by 2016. For families, the penalty will be \$2,085 or up to 2.5 percent of household income.

Individuals will not have to make a payment if coverage is unaffordable, if they spend less than three consecutive months without coverage, or if they qualify for an exemption for several other reasons, including hardship and religious beliefs. For more information, read the [proposed final rule from the federal government](#) regarding these requirements and exemptions.



ADMINISTRATIVE UPDATES

Health Equity TAC Coming Soon

The Exchange Board may establish technical advisory committees (TACs) to advise the Board Policy and/or Operations Committees on specific issues. The new Health Equity TAC will focus on issues that may affect access to health care coverage among specific populations in Washington State and will consist of members who can provide professional perspectives on this focus area. The group will work to ensure that Washington Healthplanfinder:

- Is accessible to those who speak different languages or have disabilities;
- Is sensitive to cultural differences in Washington State;
- Addresses other general issues that may affect access to health care coverage.

More information about the Health Equity TAC can be found [here](#). Stay tuned for an upcoming meeting schedule.

We're Hiring!

Are you interested in working with us? The Washington Health Benefit Exchange is currently hiring for several positions, ranging from a Small Business Health Options Program Manager to a Technical Solutions Analyst. View our current job openings and benefits package by [clicking here](#).

Upcoming Meetings

- [Board Meeting](#): March 21, 2013
- [Operations Committee](#): Feb. 28, 2013
- [Policy Committee](#): March 25, 2013
- [Consumer Workgroup](#): Feb. 27, 2013
- [Advisory Committee](#): March 5, 2013
- [Role of Agents & Brokers](#): March 13, 2013
- [Small Business TAC](#): March 7, 2013
- [Navigator TAC](#): Feb. 28, 2013
- [Plan Management Workgroup](#): March 12, 2013

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Question of the Month

I'm concerned about the cost of health insurance premiums when Washington Healthplanfinder launches next fall. When can you tell me what the plans will cost?

Specific health insurance plans and pricing that will be offered through Washington Healthplanfinder will be submitted to the Washington State Office of the Insurance Commissioner (OIC) for review in late spring and announced in early fall.

To help provide an estimate of your health insurance premiums, Kaiser Family Foundation provides a [great calculator tool](#). This calculator also includes estimated tax credits or subsidies that will help lower the monthly cost of insurance premiums.

HELPFUL LINKS

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