

**\*\*FACT SHEET\*\*****WHAT IS THE WASHINGTON HEALTH BENEFIT EXCHANGE?**

The Washington Health Benefit Exchange (“Exchange”) is a public-private partnership whose mission is to redefine people’s experience with health care. The Exchange is responsible for Washington Healthplanfinder - an easily accessible, online marketplace for individuals, families and small businesses to compare and enroll in qualified health insurance plans. This one-stop shop will enable residents to:

- Make apples-to-apples comparison between Exchange Qualified Health Plans (QHP).
- Determine eligibility for tax credits or less expensive co-pays and deductibles.
- Receive personal assistance finding, selecting and enrolling in the right health plan to meet their needs.

The Exchange works in close coordination with our state agency partners including the Health Care Authority (Medicaid), Office of the Insurance Commissioner and Department of Social and Health Services.

**HOW WAS THE EXCHANGE CREATED AND ESTABLISHED?**

The Exchange was created in state statute in 2011 (SSB 5445) and was established as a “public-private partnership” separate and distinct from the state. The Exchange complies with open public meetings and public disclosure guidelines, but is not subject to other laws that govern state agencies. In 2012, legislation was passed (ESSHB 2319) that established market rules, requirements for QHPs, essential health benefits and more. The Exchange initially started in the state’s Health Care Authority (HCA) and has started its transition to an independent organization.

**WHO GOVERNS THE EXCHANGE?**

The Exchange is governed by an 11-member Board comprised of a chair and eight members appointed by the governor from nominees put forward by each of the legislative caucuses. These individuals have expertise in variety of health care areas including individual coverage, small employer coverage, plan administration, finance and economics and actuarial science. The director of the Health Care Authority and the Insurance Commissioner also serve on the Board in an ex-officio, non-voting capacity.

There are currently seven stakeholder committees, technical advisory committees, or workgroups associated with the Board. This includes an operations and policy committee comprised of Board members, an Advisory Committee as well as technical advisory committees for Navigator Program, Small Business Health Options Program (SHOP), Agents and Brokers, and Dental issues. There are also two workgroups, one covering plan management and one for consumers.

**HOW IS THE EXCHANGE FUNDED?**

The Exchange is currently funded by federal grant dollars through 2014. This includes a Level 1 grant of \$23 million (May 2011) and a Level 2 grant of \$128 million (May 2012). Washington was the second state to receive a Level 2 grant.

A substantial portion of the grant funding will be used to develop an IT system critical to Exchange functions including eligibility determinations and facilitating enrollment, as well as information exchange among individuals, employers, insurance carriers, and state and federal agencies. These funds will also be used to support activities such as the development of policies by the Exchange Board, the creation of an Exchange infrastructure, and the design of a consumer engagement and marketing campaign.

Beginning in 2015, the Exchange will be required to be a self-sustaining business. The Exchange will report to the state Legislature in December 2012 on sustainability options. It will also provide input regarding any further legislation needed to move the project forward and evaluate opportunities for additional federal funding should that become available.

## WHEN DOES OPEN ENROLLMENT AND COVERAGE BEGIN FOR QUALIFIED HEALTH PLANS?

Open enrollment through Washington Healthplanfinder begins on October 1, 2013 and ends March 31, 2014. Coverage begins January 1, 2014 for plans purchased through Washington Healthplanfinder prior to December 23, 2013.

Beginning January 1, 2014, coverage for plans purchased through Washington Healthplanfinder prior to the 23<sup>rd</sup> of each month will begin the first day of the following month. Coverage for plans purchased between the 23<sup>rd</sup> and first day of the following month will begin one month later.

## THE BOARD OF WASHINGTON HEALTH BENEFIT EXCHANGE (EFFECTIVE MARCH 15, 2012)

**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, Asst. 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 and Policy Director, Washington Labor Council

\***Commissioner Mike Kreidler** – Insurance Commissioner

\***MaryAnne Lindeblad** – HCA Director

## Exchange Timeline

