



CITY OF KIRKLAND
Department of Parks & Community Services
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MEMORANDUM

To: Kurt Triplett, City Manager

From: Jennifer Schroder, Director
Michael Cogle, Deputy Director

Date: September 10, 2013

Subject: PRESENTATION FROM PUBLIC HEALTH – SEATTLE & KING COUNTY REGARDING ENROLLMENT CAMPAIGN FOR AFFORDABLE CARE ACT

RECOMMENDATION

That the City Council receives a presentation from Public Health – Seattle & King County regarding the county-wide enrollment campaign for the Affordable Care Act.

BACKGROUND

In September of 2013 King County launched a six-month enrollment campaign which will send more than 100 volunteers and staff members from Public Health – Seattle & King County across the county to share information about low-cost health insurance options made possible by the Affordable Care Act (ACA) and available through Washington Healthplanfinder (www.wahealthplanfinder.org). Public Health estimates that about 180,000 King County residents, including over 3,000 from Kirkland, will be able to enroll in new free or low-cost health insurance options. An information sheet about the County's program is provided as Attachment A. More information about the effort is available on the County website: <http://kingcounty.gov/coverage>.

Enrollment events, hosted by Public Health and many partner organizations, will reach people at the local level. Several large enrollment events will include translators from several languages, and smaller events will target specific populations. Regularly scheduled enrollment events will occur in Kirkland beginning in October.

In response to the ACA, the Washington Health Benefit Exchange was created by the State of Washington in 2011 as a "public-private partnership" responsible for the creation of Washington Healthplanfinder, an easily accessible, online marketplace for individuals, families and small businesses to find, compare and enroll in qualified health insurance plans. Fact sheets about the exchange are included as Attachments B & C.

Staff from Public Health will attend the Council's October 1 meeting to present more information about the campaign and upcoming enrollment events in Kirkland.

Attachments

Kirkland Partners:

- Imagine Housing
- Kirkland Library

Upcoming Events:

Enrollment at Kirkland Library:

- 10/16 from 1-5pm
- 10/23 from 5-8pm
- 11/20 from 3-7pm
- 12/18 from 3-7pm

*Additional events will be available and regularly updated at:
kingcounty.gov/coverage*

King County Goal:

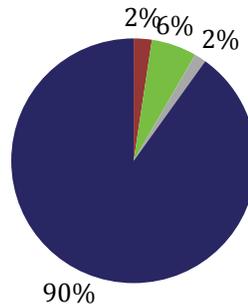
Increase access to health coverage

Health Reform is here and big changes are coming. Starting this fall, Kirkland residents will have a new way to find, compare and enroll in affordable health insurance coverage. It's called Washington Healthplanfinder. Enrollment begins on Oct. 1, 2013 for coverage that begins Jan. 1, 2014.

King County has made it a countywide priority to ensure all residents who are newly eligible for health coverage are enrolled. Opportunities to insure residents are through:

- *Medicaid*, which will expand by increasing the income eligibility to 138% of the Federal Poverty Level (FPL). This increase will allow about 80,000 people in King County, who are currently uninsured, to become eligible for Medicaid.
- Our state's Health Benefit Exchange, called *Washington Healthplanfinder*, which will give consumers and small businesses a new way to find, compare and enroll in affordable health insurance. Subsidized premiums and tax credits will be available to the approximately 100,000 King County residents with incomes 139%-400% of poverty.

City of Kirkland Health Insurance Profile



- Eligible for Medicaid (<138% FPL)
- Eligible for Tax Credits (139-400% FPL)
- Eligible for Exchange (over 400% FPL)
- Insured

Federal Poverty Levels by Income

100% = \$11,490 (\$23,550 for family of four)
138% = \$15,856 (\$32,499 for family of four)
400% = \$45,960 (\$94,200 for family of four)

- **3,889 people are uninsured**, which is about 11% of the population in Kirkland.
- Of the uninsured, **925 people will be eligible for Medicaid** through the expansion.
- Of the uninsured, **2,330 people will be eligible for subsidies and tax credits** through the Health Benefit Exchange.

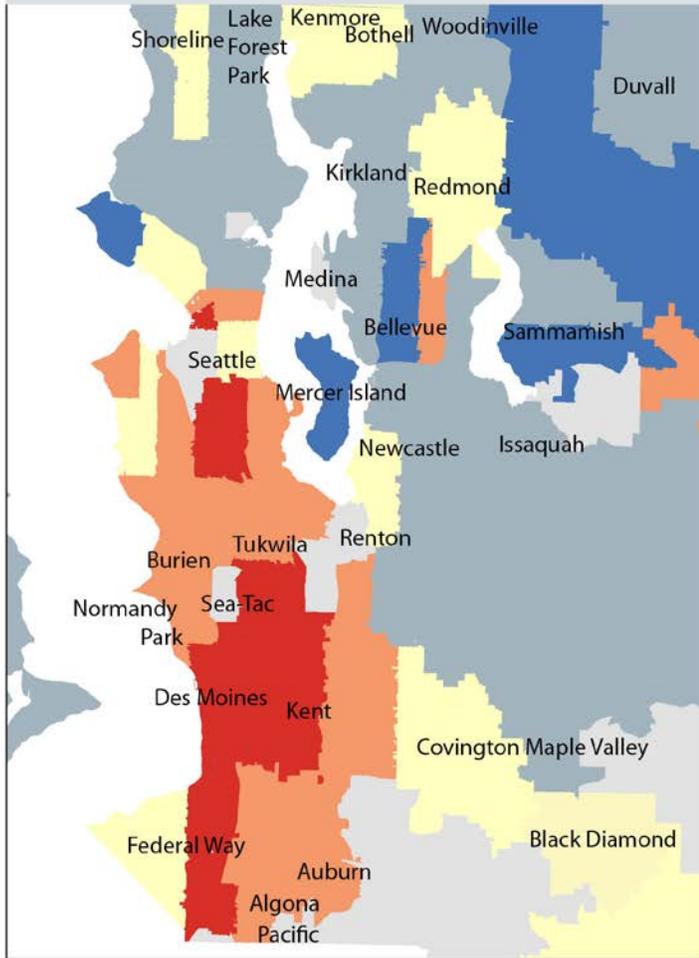


Health insurance access in King County

Coverage is Here King County: Our best opportunity to address health inequity

Wide disparities exist in King County related to place, race/ethnicity, education and income. In fact, King County has some of the greatest disparities in the U.S. in a number of determinants of health, including health coverage. Lack of health insurance is much more common in some communities. For example, 30% of residents in SeaTac are uninsured, while only 2% of residents in Mercer Island are uninsured.

Map 1: Percentage of uninsured King County residents *before* health reform (3% - 30%)



Map 2: Anticipated Percentage of uninsured King County residents *after* health reform (1% - 10%)



Health Benefit Exchange Overview Fact Sheet



Overview of Washington Healthplanfinder

Washington Healthplanfinder offers a new way to find health insurance. It's a customer-friendly, online marketplace where individuals, families and small businesses can find, compare and enroll in a health plan that fits their needs and their budget. Washington Healthplanfinder provides:

- Apples-to-apples comparisons of Qualified Health Plans (QHP)
- Tax credits or financial help to pay for copays and premiums
- Expert customer support online, by phone or in-person through a local organization or insurance broker.

Open enrollment starts on
October 1, 2013
for coverage that begins
January 1, 2014

About 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 implementing the online health insurance marketplace, Washington Healthplanfinder. The Exchange works in close coordination with our state agency partners including the Washington State Health Care Authority (Medicaid), Office of the Insurance Commissioner and Department of Social and Health Services.

History of the Exchange

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 transitioned to an independent organization in March 2012. In December 2012, the Exchange received conditional approval of its state-based Exchange Blueprint from the U.S. Department of Health & Human Services (HHS).

Exchange Governance

The Exchange is governed by an 11-member Board comprised of a chair and eight members appointed by Governor Gregoire from nominees put forward by each of the legislative caucuses. These individuals have expertise in a 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 nine 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, Health Equity and Dental issues. There are also three workgroups for plan management, consumers and outreach strategies.



Exchange Timeline

March 23, 2010

President Obama Signs the Affordable Care Act (ACA) Into Law

September 2011

Washington receives a \$1 million planning grant to assess the development of a state-based Exchange

May 2011

The Washington Health Benefit Exchange is created in Washington state statute through SSB 5445

Washington also receives and a \$23 million Level I Establishment Grant to support Exchange development in Washington State

December 2011

Governor Gregoire appoints a bipartisan 11-member governing board for the Exchange

January 2012

Deloitte Consulting LLP is selected to design, develop and implement Washington State's Health Benefit Exchange IT system.

May 2, 2012

Washington Health Benefit Exchange Names Richard Onizuka as Chief Executive Officer

May 16, 2012

The Exchange Receives a \$128 Million Level II Grant to Implement *Washington Healthplanfinder*

October 10, 2012

The Exchange Submits a Blueprint Application for Certification to Operate *Washington Healthplanfinder*

December 1, 2012

The Exchange Submits a Sustainability Plan to the Washington State Legislature

December 10, 2012

Washington Health Benefit Exchange Receives Conditional Approval from the Federal Government to Operate *Washington Healthplanfinder*

March 7, 2013

The Washington Health Benefit Exchange Selects Faneuil, Inc. to Operate the Call Center for *Washington Healthplanfinder* in Spokane, WA

April 2013

Insurance Carriers Submit Qualified Health Plan Applications to the Washington State Office of the Insurance Commissioner

May 2013

Washington Health Benefit Exchange to announce Lead Organizations for In-Person Assister Program

September 1, 2013

Washington Healthplanfinder Call Center Opens

October 1, 2013

Open Enrollment for Washingtonians through *Washington Healthplanfinder*

January 1, 2014

Health Insurance Coverage Begins

Exchange Funding and Financial Sustainability

The Exchange is 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. In December 2012, the Exchange submitted three funding models to the Washington State Legislature, which are currently in review. The Exchange 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.

The Board of the Washington Health Benefit Exchange

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 (non-voting member)

***Dorothy Frost Teeter**, HCA Director (non-voting member)



Individuals & Families Fact Sheet



Overview of Washington Healthplanfinder

Washington Healthplanfinder offers a new way to find health insurance. It's a customer-friendly, online marketplace where individuals and families can find, compare and enroll in a health plan that fits their needs and their budget. Washington Healthplanfinder provides:

- Apples-to-apples comparisons of Qualified Health Plans (QHP)
- Tax credits or financial help to pay for copays and premiums
- Expert customer support online, by phone or in-person through a local organization or insurance broker.

Quality Health Coverage

All health plans offered through *Washington Healthplanfinder* meet strict benefit and quality standards. And all the essentials are covered, including visits to the doctor and emergency room, prescriptions, maternity care and preventive care like cancer screenings and immunizations. In addition, no one will be denied coverage because they are sick or have a pre-existing condition. Finally, most health plans are not allowed to have annual benefit limits and none are allowed to have lifetime benefit limits.

If you need coverage before 2014, you may be able to purchase private health insurance by contacting an insurance company or working with a broker. You may also be eligible right now for health coverage under Medicaid. For more information, please visit Washington Connection at www.washingtonconnection.org.

*Washington
Healthplanfinder*
will begin enrolling
consumers on
October 1, 2013
for health coverage
that begins on
January 1, 2014

Choose a Plan That Fits Your Budget

How much you'll pay for a health plan depends on the plan you choose. All plans sold on *Washington Healthplanfinder* will have four levels of cost-sharing. These are called 'metal levels' and include bronze, silver, gold and platinum.

Metal Level	Plan Pays
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

The difference between the metal levels is based on how much of the medical costs your health plan picks up and how much is your share through copays and coinsurance.

Depending on how much you earn, you may qualify for a free or low-cost health plan or financial help to lower the cost of your premiums and copays.

Below are a few examples of cost estimates based on household income:

- A family of 4 making less than \$32,500 can qualify for free health coverage.
- A family of 4 making up to \$40,000 can qualify for an estimated \$985 in tax credits per month.
- A family of 4 making up to \$90,000 can qualify for an estimated \$436 in tax credits per month.

Note: These estimates show expected spending scenarios for families and individuals eligible to purchase coverage in the Exchange under the Affordable Care Act based on calculator software developed by the Center for Labor Research and Education and Institute for Research on Labor Employment Library, at the University of California, Berkeley. Actual premiums in the Exchange are not yet known. The premiums reflect national estimates from the Congressional Budget Office for silver plans, adjusted for premium inflation and age rating.



Why do I need health insurance?

Having quality insurance means that you and your family can get the care necessary to stay healthy. And when an accident or illness strikes, a quality health plan can offer protection from huge medical bills — giving you and your family peace of mind.

Starting in 2014, if individuals do not have health insurance, they will have to pay a fine of \$95, which increases to \$325 in 2015 and \$695 or 2.5 percent of household income in 2016. For families, the penalty will be \$2,085 or up to 2.5 percent of household income.

How is Washington Healthplanfinder different from websites that sell insurance now?

Washington Healthplanfinder is redefining people's experience with health care. Unlike other websites that sell one company's health insurance plans, *Washington Healthplanfinder* is a central location where multiple health insurance companies compete for your business. Depending on how much you earn, you may qualify for free health coverage or financial help that lowers the cost of your premiums and copays.

I have insurance through my employer. Will I have to change plans?

Most individuals will be able to stay on their company's health insurance plan. There is no requirement that you use *Washington Healthplanfinder* to purchase health insurance.

If I buy a plan on Washington Healthplanfinder, will I still be able to go to my same doctors?

All insurance carriers that offer health plans through *Washington Healthplanfinder* will be responsible for creating the networks of providers available to their customers. On *Washington Healthplanfinder*, you'll be able to sort plans by provider — so you can choose a plan that allows you to continue using your current provider.

What if I've never had health insurance before, or have been without coverage for a while?

Washington Healthplanfinder will allow you to find, compare and enroll in a health insurance plan that

meets you and your family's needs, regardless of whether you have a pre-existing medical condition or have been without health insurance before.

What if I need help choosing a health plan offered through your site?

Help will be offered online, over the phone and in person for those who need additional assistance choosing and enrolling in a health plan. The *Washington Healthplanfinder* Customer Support Center will be available starting September 1, 2013. Stay tuned for more information about our certified "in-person assisters" who will be able to provide assistance in your local community.

How do I apply for health care coverage if I don't speak English or I have other limitations?

Washington Healthplanfinder will be available in both English and Spanish. Individuals needing assistance in other languages may receive customer support through a network of in-person assistance available through local organizations, or through toll-free interpreter services offered by the *Washington Healthplanfinder* Customer Support Center starting September 1, 2013. Translated applications and customer communications will be available in Cambodian, Simplified Chinese, Korean, Laotian, Russian, Somali, Spanish and Vietnamese.

What types of health insurance plans will be offered on Washington Healthplanfinder?

Washington Healthplanfinder will offer Qualified Health Plans (QHPs) that are guaranteed to provide essential health benefits, such as regular check-ups and maternity care, as required by the Affordable Care Act. These plans will be offered in categories based on the percentage of expenses covered by the health plan. *Washington Healthplanfinder* QHPs will be just as good as any other plan on the open market, even if you are not eligible for a subsidy. Health insurance companies may not charge a different price for health plans whether they are offered through *Washington Healthplanfinder* or on the private market.

For additional questions, please email us at info@wahbexchange.org

