

# Washington Health Benefit Exchange 2018-2019 Strategic Plan



[www.wahbexchange.org](http://www.wahbexchange.org)

## Content

A Brief Background on the Exchange	1
Exchange Funding and Sustainability	2
Exchange Governance	3
Exchange Today	4
Four Core Outcomes	5
Progress to Date	6
Five-Year Strategic Plan	8
Goal 1: Define and Deliver Operational Excellence	9
Goal 2: Increase the Number of Insured & Access to Affordable Coverage	12
Goal 3: Advance Consumer Choice and Decision-Making	15
Goal 4: Promote Equity Across the System	18
Ten-Year Vision	22
Conclusion	23



## A BRIEF BACKGROUND ON THE EXCHANGE

The *Washington Health Benefit Exchange* (Exchange) was created to establish a new state-based marketplace to offer health insurance options to individuals, families, and small businesses. In 2011, Washington State's governor and legislators passed legislation to establish the state's new marketplace as a "public-private partnership," separate and distinct from the state.

The Exchange is responsible for the creation of *Washington Healthplanfinder*, the online portal to facilitate shopping and enrolling in health insurance. The key tenets of *Washington Healthplanfinder* are to offer:



Eligibility determinations for and enrollment in Washington Apple Health (Medicaid) or low cost health insurance options through qualified health plans (QHPs)



Side-by-side comparisons of QHPs and Medicaid Plan Selection (MPS).



Financial help to pay for premiums and cost-sharing, including co-pays and deductible



Expert customer support online, by phone, or in-person through a community organization or insurance broker

The Exchange works closely with the Health Care Authority (HCA), Office of the Insurance Commissioner (OIC) and the Department of Social and Health Services (DSHS) to achieve these goals.

## EXCHANGE FUNDING AND SUSTAINABILITY

The Exchange received initial operational and implementation funding through federal grants totaling \$302 million. A substantial portion of the grant funding was used to develop the information technology (IT) system to determine eligibility for and enroll residents in health plans.

Beginning in 2015, the Exchange was required to be self-sustaining, and since then, the State Legislature has been appropriating the Exchange's budget. The Exchange's sustainability is tied to three funding sources established in statute: (1) the existing 2 percent tax on health insurance premiums associated with QHP enrollment through *Washington Healthplanfinder*; (2) reimbursement for activities performed on behalf of Washington Apple Health (the state's Medicaid program), and; (3) an agreed-upon carrier assessment. The Exchange's current budget is approximately \$65 million a year.



## EXCHANGE GOVERNANCE

The Exchange is governed by an 11-member bipartisan Board comprised of a chair and eight voting members appointed by the Governor. Board members are nominated by the Republican and Democratic caucuses in both the Washington State House of Representatives and Senate. The Director of the Health Care Authority and the Insurance Commissioner are ex-officio, non-voting Board members. The Exchange has five stakeholder committees and workgroups, including the Advisory Committee to the Board and technical advisory committees for key program areas.

Current Board members are:

- Chair: Ron Sims, *retired Deputy Secretary for the U.S. Department of Housing and Urban Development and former King County Executive*
- April Betts Gibson, *Executive Director, Puget Sound Orthopedics*
- Don Conant, *General Manager at Valley Nut and Bolt and Director, MBA Program and Associate Professor, Business at St. Martin's University*
- Melissa Cunningham, *Corporate Counsel, Physicians Insurance*
- Ben Danielson, *Medical Director at Odessa Brown Children's Clinic*
- Phil Dyer, *Senior Vice President at Kibble & Prentice/USI and former state legislator*
- Maureen McLaughlin, *Independent Hospital and Health Care Professional*
- Hiroshi Nakano, *Director of Value Based Care at Valley Medical Center*
- Mark Stensager, *Retired health system administrator*
- Ex-Officio: Mike Kreidler, *Washington State Insurance Commissioner*
- Ex-Officio: Susan Birch, *Director, Washington State Health Care Authority*

## EXCHANGE TODAY

The Washington Health Benefit Exchange (HBE or Exchange) operates *Washington's Healthplanfinder*, the state's application and enrollment system for the 1.8 million individual health insurance market and Washington Apple Health (WAH or Medicaid) enrollees. *Washington Healthplanfinder* coordinates eligibility for benefits and provides enrollees with tools to select and connect with health plans. As of February 2018, more than 1.5 million were enrolled in WAH and just over 209,000 Washington residents were enrolled in private health insurance. The Exchange has seen an increase year over year in enrollments since it opened its doors in 2013.

The state's uninsured rate dropped from 14.0 percent in 2013 to 5.4 percent in 2016 – the fifth highest such decline in the nation. Nearly every county in the state saw a drop in the uninsured rates, illustrating the improvement of access to health coverage in our state.

Washington's health insurance enrollment continues to have a positive fiscal impact across the state. Nearly \$1 billion worth of insurance premiums are expected to be purchased through the Exchange in 2018. An additional \$550 million in federal subsidies will be obtained through *Washington Healthplanfinder* to help Washington residents pay for premiums, and over \$90 million in cost-sharing reductions will be provided to reduce consumer costs of hospital and provider visits.

More than 800 Exchange-certified Navigators, over 1,700 agents and brokers, and 80 tribal assisters continue to play a vital role, providing outreach, education, and enrollment assistance statewide. These activities are supported by an extensive outreach campaign that leverages radio and digital mediums to build awareness about *Washington Healthplanfinder*, improve health literacy levels, and encourage people to take action during the open enrollment period. The Exchange targets outreach to rural communities and those in places where needs are greatest.

The Exchange continues to make improvements to deliver the best customer experience, including application enhancements, more comprehensive mobile access, and additional tools to help people choose the best plan for them. Capability for WAH enrollees to choose a health plan was implemented in 2015 and continues to be used by a greater share of WAH enrollees year over year.



### MISSION

The Washington Health Benefit Exchange seeks to redefine people's experience with health care by radically improving how Washingtonians secure health insurance through innovative and practical solutions and an easy-to-use customer experience. These are reflected in our values of integrity, respect, equity, and transparency as it relates to those we work with and those we serve.

## FOUR CORE OUTCOMES

### Define and Deliver Operational Excellence

The Exchange is dedicated to providing a customer-friendly, easy-to-use experience for all Washingtonians to compare, select and enroll in health insurance while gaining operational efficiencies and maintaining fiscal accountability and transparency.

### Increase Number of Insured and Access to Affordable Coverage

The Exchange is committed to data-driven efforts to minimize the number of the uninsured in our state, including hard-to-reach populations. The Exchange also seeks to make coverage more affordable to reduce the burden on consumers who face significant challenges to access care and to attract new customers to the Exchange and increase market stability.

### Advance Consumer Choice and Decision-Making

The Exchange is focused on providing a transparent, easy-to-use health insurance marketplace that facilitates consumer choice with decision-making tools, including information readily accessible through multiple communication channels to meet the diverse needs of our state's populations.

### Promote Equity Across the System

The Exchange is determined to initiate and deliver proactive policies that identify and reach groups at risk for obstacles to access coverage, which includes supporting those who need assistance overcoming barriers to seek, find, and use their health insurance coverage.



## CORE DUTIES

- Increase covered lives in Washington state
- Provide responsible fiscal and operational stewardship
- Promote enrollment and retention for both QHPs and WAH populations
- Build a competitive marketplace that accounts for the price, access, quality, and innovation of both its products and services
- Promote health equity through policy, education, and measuring success
- Create an environment of inclusion for stakeholders, partners, and the public

## PROGRESS TO DATE

Since the submission of the previous strategic plan in September 2017, the Exchange has continued its progress in fulfilling the organization's core duties. During this time, there have been ongoing advancements in the areas of customer experience, and partner and stakeholder engagement that further Exchange efforts to increase innovation and maintain fiscal sustainability. A summary of the progress on each of the four strategic goals for 2017-2018 follows.

### Goal 1: Define and Deliver Operational Excellence

The 2017-2018 open enrollment period saw the Exchange continue our efforts to leverage digital technologies to reduce costs and improve the customer experience. One result is over 580,000 QHP and WAH customers have opted into email notifications, reducing operational and administrative burdens associated with mailing correspondences. In addition, customers used the *Washington Healthplanfinder* mobile app to upload more than 22,000 documents. The electronic transfer of documents is more convenient for customers and expedites verification of program eligibility. The Exchange also continues its high fiscal and operational accountability as stewards of public resources.

### Goal 2: Increase Number of Insured and Access to Affordable Coverage

During the 2018 open enrollment period, more than 240,000 individuals selected qualified health plans – a record high that represents nearly two-thirds of the state's individual health insurance market. Over 70,000 new enrollees joined during open enrollment (Nov. 1, 2017 to Jan. 15, 2018). Overall, two-thirds of enrollees received federal premium tax credits, a slight increase from last year. More customers enrolled in gold-level plans for 2018, however, silver and bronze plans remain the most popular, with 51 percent and 35 percent enrollment, respectively. The age distribution of enrollees remained fairly constant, with about one-third of enrollees in each age category (<35, 35-54, 55+). Additionally, enrollment remains strong in Washington Apple Health at 1.5 million enrollees.



## PROGRESS TO DATE

### Goal 3: Advance Consumer Choice and Decision-Making

The Exchange made a significant investment to implement new decision-making tools to assist our customers. The new Smart Planfinder feature prioritizes health insurance options based on customer preferences and goals, such as utilization and medications covered by plans. The Exchange also established additional community locations statewide that provide easy access and answers to customer questions in a one-on-one setting. Finally, the Exchange increased social media presence and digital communications to further amplify important messages and highlight key information for customers, community partners and the producer community.

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**Facebook:**  
[facebook.com/WAHealthplanfinder](https://facebook.com/WAHealthplanfinder)
- 
**Twitter:**  
[twitter.com/WAplanfinder](https://twitter.com/WAplanfinder)
- 
**Instagram:**  
[@waplanfinder](https://www.instagram.com/waplanfinder)
- 
**Snapchat:**  
[wa\\_hpf](https://www.snapchat.com/add/wa_hpf)
- 
**YouTube:**  
[youtube.com/c/waplanfinder](https://youtube.com/c/waplanfinder)

### Goal 4: Promoting Equity Across the System

In June 2018, the Exchange Board unanimously adopted an equity statement developed and recommended by the Exchange’s Health Equity Technical Advisory Committee (Health Equity TAC). The Exchange is hiring an Equity, Diversity & Inclusion Program Manager who will build from the Board approved statement to develop, implement, monitor, and continuously refine a comprehensive, organization-wide equity strategy, in collaboration with the Health Equity TAC. The Exchange continues to monitor progress using equity measures and benchmarks developed by the Health Equity TAC. Reaching groups at risk for obstacles to access health insurance coverage is a mainstay of the Exchange’s outreach and enrollment efforts and the work of our contracted Lead Organizations. The Exchange emphasizes tailored outreach that is culturally and linguistically appropriate. For example, the Exchange developed and delivered a training to call center representatives on issues specific to American Indian/Alaskan Natives to better assist these customers, particularly urban Indians without support of tribal-based assisters.





**Smart Planfinder**  
click, compare, covered.

Smart Planfinder will help you choose a plan that best fits your needs. Answer a few questions to find Smart Choice plans that may be a smart fit based on your provider, prescription needs, and estimated costs. [Learn more](#)

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**Add up to 5 providers or facilities to see if they are covered.**

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**On average, how often do you expect each member of your household to visit a doctor this year? This could include checkups, lab tests, urgent care, therapy, etc.**

0-1 visits per year  
 2-3 visits per year  
 4-6 visits per year  
 7 or more visits per year

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**Add up to 5 prescriptions to see if they are covered.**

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**On average, how many prescriptions does each member of your household expect to take this year?**

0-1 prescriptions per year  
 2-3 prescriptions per year  
 4-6 prescriptions per year  
 7 or more prescriptions per year

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ⓘ The answers you provide will not change your plan premiums or your choice of plans. "Smart Choice" plan suggestions are based on averages for users like you and individual health needs are not considered. Plan and drug information is subject to change. Call your doctor to confirm they are in-network and call the insurance company to ensure drug information is correct.

[Cancel, Go back to Plan Results](#)
[Calculate Smart Choice Plans](#)

## FIVE-YEAR STRATEGIC PLAN

This section outlines strategies that highlight the Exchange's vision to be a high-achieving, nimble organization that meets the needs of current and future customers, stakeholders and partners.

The Exchange's five-year vision is focused on the continued improvement of the customer experience of the *Washington Healthplanfinder* in order to improve the health of Washington residents through access to high quality, affordable health insurance. The Exchange will also explore opportunities to leverage *Washington Healthplanfinder* to support health care and public programs.

## GOAL 1: DEFINE AND DELIVER OPERATIONAL EXCELLENCE

The Exchange is dedicated to providing a customer-friendly, easy-to-use experience for all Washingtonians to compare, select and enroll in health insurance while gaining operational efficiencies and maintaining fiscal accountability and transparency.

### KEY STRATEGIES:

- Optimize the customer experience digitally and through person-to-person interactions
- Assess and augment strategies to maintain sustainability, including options for future Exchange-offered products and services
- Evolve, innovate and adapt to changes that benefit customers and the state
- Modernize organizational assets in preparation for the future



### Optimize the customer experience digitally and through person-to-person interactions

Optimizing and enhancing the *Washington Healthplanfinder* allows customers to more easily find, renew or sign up for health insurance coverage. Key customer experience improvements include enhanced customer decision support tools as well as additional information on health insurance-related terms.

Improvements to the customer experience are anchored by a new, persona driven digital strategy and practices that enable customer-focused product development and refinement and extend the value proposition of *Washington Healthplanfinder*. The Exchange plans to continue to modernize the *Washington Healthplanfinder* platform to provide the same experience (look, feel, navigation, support) to users regardless of the type of device they are using to access the website. The Exchange is also continuing to increase the number of customers that receive electronic real-time updates of important coverage or enrollment information as well as notifications of self-help tools.

Finally, the Exchange's customer experience includes important one-on-one support from Navigators, brokers, tribal assisters and the call center. The Exchange will continue these valued services and will innovate within its resources to support and expand one-on-one assistance, including through additional trainings and more streamlined customer support technology.

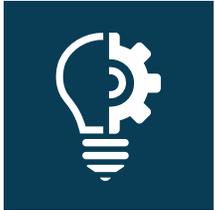


### Assess and augment strategies to maintain sustainability, including options for future Exchange-offered products and services

The Exchange has established an excellent foundation for ongoing sustainability and is focused on continuous improvement. We use Lean methodology and are adopting Agile software development practices to achieve greater organizational efficiency within existing resources while continuing to offer a superior customer experience. Additionally, we strive toward continuous improvement in the areas of financial accountability and transparency.

## GOAL 1: DEFINE AND DELIVER OPERATIONAL EXCELLENCE

We are also improving our ability to use performance data and analytical tools to maximize the use of revenue and make informed business decisions. This information will help identify areas of focus for the Exchange's continuous improvement. For example, the Exchange is using analytics to examine which investments in future system enhancements will optimize customer experience and improve the ability of the platform to support other services.



### **Evolve, innovate and adapt to changes that benefit customers and the state**

As the Exchange transitions to a mature organization, we continue to adapt to the changing health insurance market. Whether federal or state changes or pursuits of our own, the Exchange is positioned to innovate. Because of our technology infrastructure and manageable size, we can adjust quickly and work with partners to develop creative approaches.

For example, the *Washington Healthplanfinder* IT platform is well positioned to support eligibility and enrollment functions for state health programs. Using *Washington Healthplanfinder* reduces delivery timeframes and leverages current public technology assets that are scalable, sustainable and practical to implement. It also leverages the potential of the state to align IT purchasing by unifying the operational platform for multiple state-run health care programs.

The Exchange is further exploring opportunities to be involved in state-based projects that could leverage the Exchange platform to further the goal of serving citizens of the state. This may include opportunities to leverage our platform and infrastructure to provide additional offerings to our existing customer base, as well as serving new customers to the Exchange.



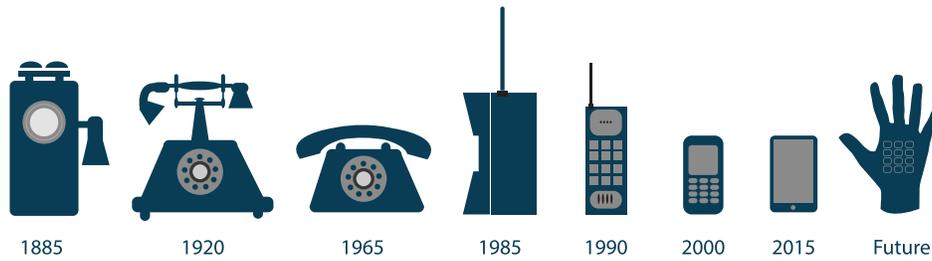
### **Modernize organizational assets in preparation for the future**

The Exchange is constantly assessing its assets to assure it is using modern, best-in-class technology for its operations. Upcoming advancements include moving our technical architecture to a cloud-based solution and reprocurring the organization's system integrator and call center vendors. These strategic partners are integral to the Exchange's ability to serve customers. Competitive procurement offers the opportunity to assess market innovators and work with best in class partners while reducing risk and assuring smooth transitions where needed.

Our modernization efforts will also benefit from improving the processes we use to build and implement software. The Exchange is transitioning from the traditional waterfall software development model to the Agile model which will allow more frequent software releases, as well as more customer centric design with the goal of a better user experience on *Washington Healthplanfinder*.

## GOAL 1: DEFINE AND DELIVER OPERATIONAL EXCELLENCE

The Exchange also recognizes the continued and increased cybersecurity threats against all organizations with a web presence. The Exchange will continue to augment its capabilities to address such threats through additional protective and monitoring tools, staff training and incident response processes.



### TARGETS:

- Increase number of self-enrolled and self-renewed customers
- Identify and pursue opportunities to leverage *Washington Healthplanfinder* public asset
- Successful procurement of systems integrator and call center vendors

## GOAL 2: INCREASE THE NUMBER OF INSURED AND ACCESS TO AFFORDABLE COVERAGE

The Exchange is committed to data-driven efforts to minimize the number of the uninsured in our state, including hard-to-reach populations. The Exchange also seeks to make coverage more affordable to reduce the burden on consumers who face significant challenges to access care and to attract new customers to the Exchange and increase market stability.

### KEY STRATEGIES:

- Drive new QHP and WAH enrollments with a focus on sustainability
- Identify new approaches, data, opportunities, partnerships and areas of growth to attract new and retain existing customers
- Engage with state leaders to craft policies to support affordability, promote enrollment growth and foster market stability



### Drive new QHP and WAH enrollments with a focus on sustainability

The Exchange will continue to build and execute targeted marketing and outreach plans and activities focused on key customer populations. This includes effective strategies to reach individuals and families seeking to renew coverage, as well as those who may need coverage through the Exchange for the first time.

We will continue our emphasis on underserved populations, including those in rural areas as well as those with limited means. Through the use of Navigators, brokers, tribal assisters, and the insurance carriers, the Exchange will coordinate activities leading up to and during open enrollment.

The Exchange has retained the services of Quinn Thomas, a well-regarded Pacific Northwest-based company, to bring their strong understanding of Washington state issues to build on the current targeted marketing approach to increase enrollment.

Given the changing individual market and consumer challenges with cost and availability, outreach and marketing will be critical to the success of the organization. The Exchange will expand proven, cost-effective mechanisms to attract and retain individuals including direct-to-consumer marketing through email and social media channels, integrated sponsorship and events programs with brokers and Navigator lead organizations as well as partnerships with media organizations and other consumer outlets to raise awareness and provide air cover for statewide grassroots informational and enrollment activities.



### Identify new approaches, data, opportunities, partnerships and areas of growth to attract new and retain existing customers

The Exchange will engage in partnerships to utilize creative new venues and events to reach potential customers of *Washington Healthplanfinder*. For example, we will work with small business advocates to provide information to small employers who are sending employees

## GOAL 2: INCREASE THE NUMBER OF INSURED AND ACCESS TO AFFORDABLE COVERAGE

to the individual market. Additionally, with the Health Care Authority, we will explore new approaches to assist individuals who need to transition from Washington Apple Health coverage to private qualified health plan insurance. The Exchange also is exploring online chat functionality through *Washington Healthplanfinder* to expand customer support.

Leveraging the data from *Washington Healthplanfinder* and the new Washington State All-Payer Claims Database, the Exchange can identify target populations for enrollment, groups who are most price sensitive, and those coming in and out of the individual market to help inform our marketing and outreach strategies.

Finally, we will work closely with insurance carriers to ensure the seamless transition of existing and new enrollees to the Exchange. This includes partnering to offer additional premium payment options, real-time enrollment confirmation, and immediate access to benefit and coverage information.

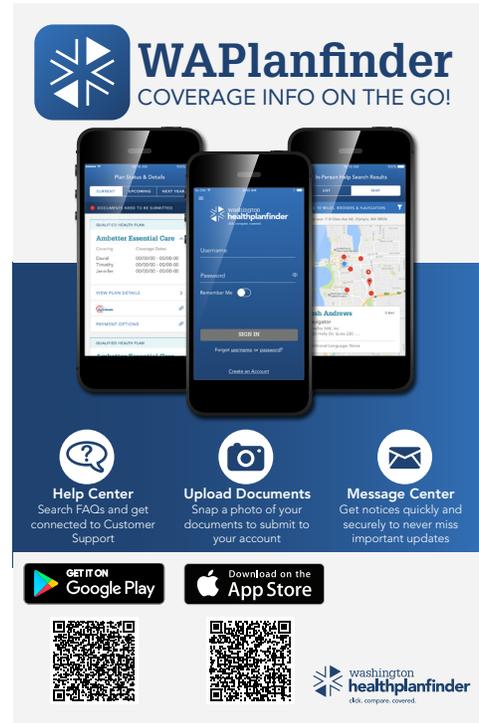


### Engage with state leaders to craft policies to support affordability, promote enrollment growth and foster market stability

The Exchange offers expertise, data and policy analytics that are critical for shaping affordability and market stability initiatives. We will continue to engage with legislators, the Governor's office, state agency partners and other stakeholders to propose and support innovative initiatives that improve the health care system in Washington State and leverage the Exchange as part of the solution. The Exchange will also play a role in offering input and technical support on any policy proposals that are introduced.

## GOAL 2: INCREASE THE NUMBER OF INSURED AND ACCESS TO AFFORDABLE COVERAGE

Because the Exchange offers health insurance for Medicaid and two-thirds of the individual insurance market, Exchange data will be an important factor in identifying areas to be address in policy initiatives, as well as the most effective way to have the greatest impact on improving quality, affordability and market stability.



### TARGETS:

- Increase enrollment with specific attention on customers who are more likely to face barriers to enrollment, are more price sensitive, and have fewer plan choices
- Use data on enrollment channels to optimize outreach
- Actively supports quality, affordability and market stability initiatives

## GOAL 3: ADVANCE CONSUMER CHOICE AND DECISION-MAKING

The Exchange is focused on providing a transparent, easy-to-use health insurance marketplace that facilitates consumer choice with decision-making tools, including information readily accessible through multiple communication channels to meet the diverse needs of our state’s populations.

### KEY STRATEGIES:

- Promote the value of the Exchange’s transparency to inform consumers’ health care decisions, especially in price and quality
- Evolve the Exchange’s value proposition to become more customer centric and a trusted source for Washington Apple Health and private health insurance information
- Develop *Washington Healthplanfinder’s* forward-looking strategy to respond to how consumers use technology to choose their health coverage
- Engage in statewide initiatives to address the underlying costs of care and shape the role of the Exchange in these broader efforts



### Promote the value of the Exchange’s transparency to inform consumers’ health care decisions, especially in price and quality

The Exchange will continue to introduce new tools that provide price and quality transparency to the health insurance customer. These tools will structure information in a manner that will best help consumers make an informed health plan choice. The Smart Planfinder tool, the Exchange’s consumer decision support tool, will evolve to include more data and better user tools, helping consumers select the plan that best meets their needs and budget.

Additionally, the Exchange will continue to innovate to bring price and quality data to consumers in a meaningful way, including providing consumers with additional health literacy resources that help them understand their coverage and the care they seek.

## Time to Renew Your Coverage



SHOP NEW OPTIONS



USE SMART PLANFINDER



ADD DENTAL COVERAGE



FIND IN-PERSON HELP



washington  
**healthplanfinder**

click. compare. covered.

## GOAL 3: ADVANCE CONSUMER CHOICE AND DECISION-MAKING



### **Evolve the Exchange's value proposition to become more customer centric and a trusted source for Washington Apple Health and private health insurance information**

In creating a superior experience for customers, the Exchange will leverage new technological options to help facilitate the shopping and enrollment process. This includes expanding adoption of the *Washington Healthplanfinder* mobile app that allows for Washington Apple Health enrollees to renew coverage more easily and upload documents that verify program eligibility.



### **Develop *Washington Healthplanfinder's* forward-looking strategy to respond to how consumers use technology to choose their health coverage**

The Exchange will continue to explore new ways for engaging customers. This includes devising a customer-centric approach to the delivery of information and choice architecture that enables consumers to engage at the level of detail specific to their unique situation. For example, we want to provide assistance in helping consumers enter their income into the financial assistance application; while helping others understand the importance of deductible choices while choosing a plan. These will help the same or different consumers at various stages of the application.

As in past years, the Exchange will be expanding and refining the *Washington Healthplanfinder* mobile app, online video and other information resources to include more easy-to-follow instruction in the areas of insurance terms, enrollment questions and continue additional work in the areas of health literacy to create a more informed consumer.

**Open Enrollment Starts Nov. 1**

**SPREAD THE WORD!**

washington healthplanfinder  
click. compare. covered.

The graphic features a blue background with a white calendar icon on the left. The calendar shows the month of November, with the number '1' circled in red. To the right of the calendar, the text 'Open Enrollment Starts Nov. 1' is written in a large, white, distressed font. Below this, the phrase 'SPREAD THE WORD!' is written in a bold, orange, distressed font. In the bottom right corner, the Washington Healthplanfinder logo is displayed, consisting of a stylized starburst icon and the text 'washington healthplanfinder' with the tagline 'click. compare. covered.' underneath.

## GOAL 3: ADVANCE CONSUMER CHOICE AND DECISION-MAKING



### **Engage in statewide initiatives to address the underlying costs of care and discuss the role of the Exchange in these broader efforts**

As health care costs continue to rise, a growing concern at the Exchange is the underlying cost of care for consumers purchasing health plans in the individual market. The Exchange will play an active role in statewide initiatives and discussions about changing the health care system, including linking the Exchange with the state's Healthier Washington Coalition work.

We will also work with legislators, the Governor's office, state agency partners, and other stakeholders to explore what Exchange levers could be developed to promote higher value health plans for our customers and to address the underlying costs of care.

#### **TARGETS:**

- Consumer use of decision-making tools and health literacy resources
- Actively explores tangible initiatives to help address the underlying cost of care initiatives
- Increase number of WAH consumers who utilize plan selection feature

## GOAL 4: PROMOTE EQUITY ACROSS THE SYSTEM

The Exchange is determined to initiate and deliver proactive policies that identify and reach groups at risk for obstacles to access coverage, which includes supporting those who need assistance overcoming barriers to seek, find, and use their health insurance coverage.

The Board-approved health equity statement that frames the Exchange's strategic efforts to promote equity, diversity, and inclusion is as follows:



Equity is a fundamental pillar to the society we seek to build. The process of advancing toward equity will be disruptive and demands vigilance, dismantling deeply entrenched systems of privilege and oppression. We must focus our efforts on people and places where needs are greatest, especially communities of color, and go beyond remedying a particular inequity to address all determinants of health. Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.

### KEY STRATEGIES:

- Identify, develop and evaluate high-impact community engagement and health equity strategies to leverage the Exchange's collective efforts to improve the health of groups at risk for obstacles to access coverage, including, Native Americans, rural populations, individuals with disabilities, individuals with limited English proficiency, and others
- Utilize equity benchmarks to monitor and improve access to *Washington Healthplanfinder* for at risk groups
- Maintain Board diversity, and work toward becoming a diverse and culturally competent workplace
- Actively engage in statewide health equity initiatives

## GOAL 4: PROMOTE EQUITY ACROSS THE SYSTEM



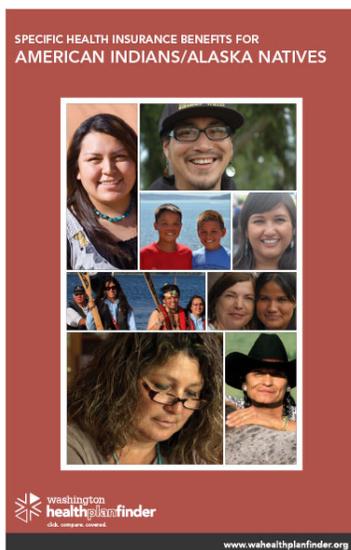
**Identify, develop and evaluate high-impact community engagement and health equity strategies to leverage the Exchange’s collective efforts to improve the health of groups at risk for obstacles to access coverage, including, Native Americans, rural populations, individuals with disabilities, individuals with limited English proficiency, and others**

In collaboration with the Exchange’s Health Equity Technical Advisory Committee (TAC), the Exchange will develop and implement an equity, diversity, and inclusion strategy to promote long-term, sustainable changes. This effort will include reacting and responding to federal changes that may impact particular groups of Exchange consumers and working with carriers to analyze strategies that increase access to coverage for at-risk groups.

To further improve the *Washington Healthplanfinder* experience for all users, the Exchange will continue to listen and learn from customers and from commissions, agencies, Navigators, tribal assisters and tribal organizations, brokers, issuers, associations, refugee/immigrant agencies, community health clinics and other consumer groups on strategies to further engage groups disproportionately impacted by health disparities. We will continue to leverage best practices shared by consumer assisters and solicit direct customer feedback.

The Exchange is also focused on improved use of internet, social media and mobile tools to engage and hear from underserved residents. Additionally, the Exchange will continue to provide resources for staff to improve communication and collaboration with communities with limited-English proficiency (LEP).

Outreach to uninsured urban American Indian/Alaska Native (AI/AN) populations remains a priority. Feedback from the Exchange’s Tribal Advisory Workgroup and tribal assisters, the American Indian Health Commission, urban Indian organizations, and other AI/AN organizations inform specific AI/AN outreach efforts. The Exchange will continue working closely with these groups to address problems among the tribes, as well as develop initiatives to further outreach for uninsured or underinsured AI/ANs in our state.



## GOAL 4: PROMOTE EQUITY ACROSS THE SYSTEM



### **Utilize equity benchmarks to monitor and improve access to *Washington Healthplanfinder* for at risk groups**

The Exchange utilizes equity benchmarks developed by the Health Equity TAC to publicly measure progress toward incorporating equity work across Exchange functions and improve the consumer experience. Performance compared to the benchmarks will inform outreach and enrollment efforts, website and system improvements, and health insurance literacy campaigns. Equity-related metrics also will inform policy development, including updates to the Exchange's Language Access Plan and development of a Disability Access Plan.

The Exchange continues to leverage available federal and state data, including data on the uninsured and underinsured and utilization of services by Exchange customers, to help identify and engage hard-to-reach populations and improve health equity in care delivered.



### **Maintain Board diversity, and continue to work toward becoming a diverse and culturally competent workplace**

The Exchange will continue to work with the Legislature and Governor's office to maintain Board membership that reflects the diverse populations served by the Exchange and promote effective and accountable leadership for advancing equity.

The Exchange will improve staff and leadership proficiencies in delivering services that respond to changing demographics and internal practices to promote accessibility and inclusiveness. This includes building on the cultural competency training staff have received, identifying equity tools to inform decision making, educating leaders and project managers on the use of demographic data and equity impact tools, and developing a shared sense of responsibility to advance equity. Efforts to develop an equitable, engaged and inclusive workplace culture will be supported by an internal Diversity Committee, and a program manager focused on equity, diversity, and inclusion.

## GOAL 4: PROMOTE EQUITY ACROSS THE SYSTEM



### Actively engage in statewide health equity initiatives

Exchange engagement is directly informed by feedback from the Board, Health Equity TAC and other Exchange advisory committees and workgroups.

The Exchange is increasing its participation in statewide equity initiatives, including those driven by partners from community organizations, philanthropy, business, labor, state and local governments and education.

Through continued participation in interagency groups like the Governor’s Interagency Council on Health Disparities, the Exchange will continue to inform and promote equity-based policy development and practices at the state level.

The Exchange will also continue to develop trainings, webinars, toolkits, and outreach materials that are responsive to community-based needs and promote increased engagement and access to services for existing and potential Exchange customers across the state.

#### TARGETS:

- Develop an equity, diversity, and inclusion strategy
- Identify and develop equity tools
- Improve on equity benchmarks and utilize survey results to reduce barriers for at risk groups

## THE TEN-YEAR VISION

Looking to the future, the Exchange will seek to build on the success we have achieved to date. It is the organization's belief that we should look beyond the current Exchange to innovative, longer-term goals that will benefit consumers and the state overall. Efforts included in the 10-year vision are:

### **OFFER HIGHER VALUE PRODUCTS AND SERVICES TO OUR CUSTOMERS**

The Exchange will have a customer-centric approach to innovative products and services that allow customer to evaluate their health insurance choices. This includes partnering with stakeholders to address cost of care and value of health plans offered, as well as building out current technologies to support other health insurance-like products.

### **PROVIDE AN EXCELLENT CUSTOMER EXPERIENCE**

Market evolutions will require a new set of customer interaction that could include technologies, such as artificial intelligence, that better support and expedite information and resolve customer issues. The Exchange will also bring more tools to Navigators, brokers and other customer assistance channels enabling them to have solutions in hand to help their clients.

### **DELIVER INNOVATION IN HEALTH CARE**

The Exchange will play a role in the state's policy development to promote innovative, affordable and high value health solutions for the residents of Washington. We will also move from a destination-based experience to a customized one that is built upon a customer's personal profile.

### **EASY ACCESS FOR HISTORICALLY UNDERSERVED POPULATIONS**

The Exchange will remove barriers that impede those in Washington who are seeking health coverage. This work includes additional services and outreach specific to populations that have faced barriers to care. These efforts will also include dedicated efforts to create outreach programs and technologies that are easily set out over common communications channels, including smart phones and other devices.

## CONCLUSION

The Exchange has made significant progress toward meeting the 2017-2018 strategic goals, while setting ambitious and achievable goals moving forward. We are proud of our successes and strive for greater accomplishments in the coming years. We look forward to working with our partners to further the vision of the Exchange and improve the experience for the residents of Washington.

