



# 2023 WSHIP Board Policy Agenda

Approved by WSHIP Board November 9, 2022

*The Board of the Washington State Health Insurance Pool (WSHIP) annually develops a Policy Agenda to inform and educate others about the status of the Pool and issues that are important to address in the year ahead.*

## 2023 POLICY AGENDA

No changes to the WSHIP program are recommended by the Board for 2023. WSHIP remains committed to working with state leaders to continue to improve access to comprehensive health care coverage and on the future of the Pool.

### BACKGROUND

**WSHIP plays an important role in fostering market stabilization and averting disproportional impacts to communities caring for high risk residents.** As the state’s high risk pool, WSHIP has two separate health insurance programs:

- **Non-Medicare program** provides coverage to about 170 of our state’s most vulnerable and medically high-cost residents. No new enrollment has been accepted since 2014 when health carriers could no longer deny coverage for pre-existing conditions. WSHIP is also the safety net for the state’s individual health insurance market in the event coverage is not offered in all counties (coverage is offered in all counties in 2023).
- **Medicare program** provides supplemental coverage to about 700 Medicare enrollees without access to a supplement or Medicare Advantage plan. Supplemental coverage is especially important for those with high cost conditions such as End Stage Renal Disease (ESRD). Individuals under age 65 with ESRD are eligible for Medicare but most carriers do not sell Medicare supplements to persons under age 65. Medicare Advantage plans began accepting individuals with ESRD in 2021 which has reduced, but not eliminated the access gap for Medicare enrollees with this condition.

**WSHIP is funded solely through premiums and assessments to Member Plans (carriers). It is not a public agency or state-funded program.** Premiums are a defined percentage above the average market rate for comparable individual coverage. As a high risk pool, WSHIP coverage is not eligible for federal premiums subsidies since a high risk pool is not a licensed health carrier or Qualified Health Plan. Premiums cover approximately 30% of claims costs. 2023 assessments are projected to be \$18 million (estimated \$0.39 per member per month).

### CURRENT STATUS OF THE POOL\*

Non-Medicare	Medicare
<b>171 enrollees</b> 70% are persons with HIV/AIDS sponsored by WA State Early Intervention Program	<b>721 enrollees</b> Many are under age 65 and have End Stage Renal Disease (ESRD)
<b>Who is eligible?</b> Persons enrolled prior to 2014 or residing in county where no individual plans are offered (currently none)	<b>Who is eligible?</b> Medicare enrollees unable to buy a supplement or Medicare Advantage plan due to medical reasons
<b>Closed to new enrollment</b>	<b>Open to new enrollment</b>
<b>Average claims costs</b> \$8,200 per member per month	<b>Average claims costs</b> \$850 per member per month

\*As of September 2022