

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.

2024 POLICY AGENDA

No changes to the WSHIP program are recommended for 2024. The Board is closely monitoring the decrease in the Pool’s enrollment and changes in the health insurance landscape for high risk individuals.

BACKGROUND AND CURRENT STATUS OF THE POOL*

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

- **Non-Medicare:** This program provides individual coverage to about 150 medically high-cost residents who were enrolled in WSHIP prior to 2014. 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 individual market in the event coverage is not offered in all counties. All counties offer individual plans in 2024.
- **Medicare:** This program provides supplemental coverage to about 560 Medicare enrollees. Individuals under age 65 with a disability or End Stage Renal Disease (ESRD) are eligible for Medicare but most carriers do not sell supplements to persons under age 65. The 21st Century Cures Act requires Medicare Advantage (MA) plans to accept individuals with ESRD, helping to reduce this gap. All counties offer at least one MA plan in 2024.

Non-Medicare Plans

157 enrollees
70% are persons with HIV/AIDS sponsored by WA State’s DOH Early Intervention Program
Closed to new enrollment since 2014
95% of enrollees have left these plans since 2014
Average claims costs: \$6,000 per member per month

Medicare Plans

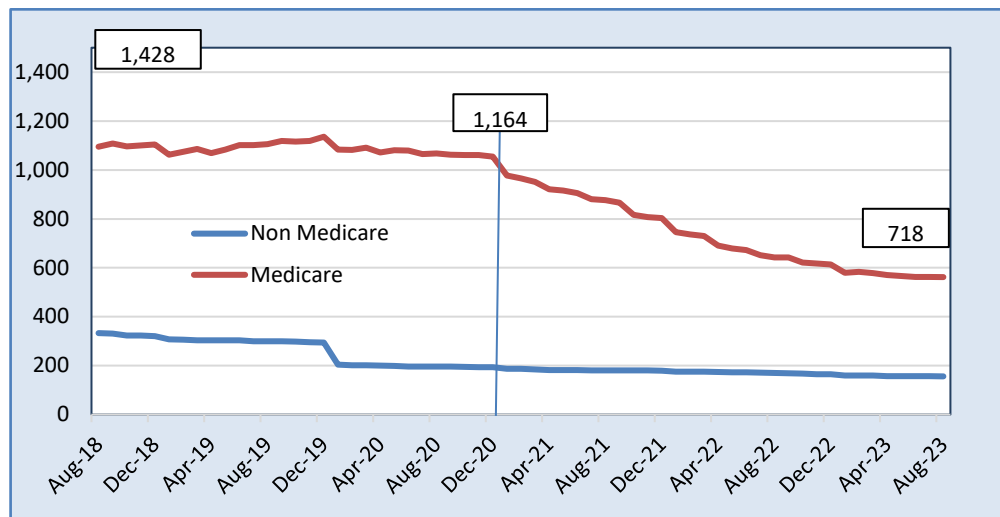
561 enrollees
60% are under age 65; 58% have kidney disease
Open to new enrollment
If unable to buy a Medigap for medical reasons and without reasonable choice of MA plans
Average claims costs: \$800 per member per month

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 percentage above the average market rate for comparable individual coverage. As a high risk pool, WSHIP coverage is not eligible for federal premiums subsidies. Premiums cover approximately 30% of claims costs. 2024 assessments are projected to be \$11 million (est. \$0.29 per member per month).

WSHIP ENROLLMENT THE PAST FIVE YEARS

The Pool is approximately half the size it was 5 years ago.

This decrease in enrollment is projected to continue.



* As of August 2023