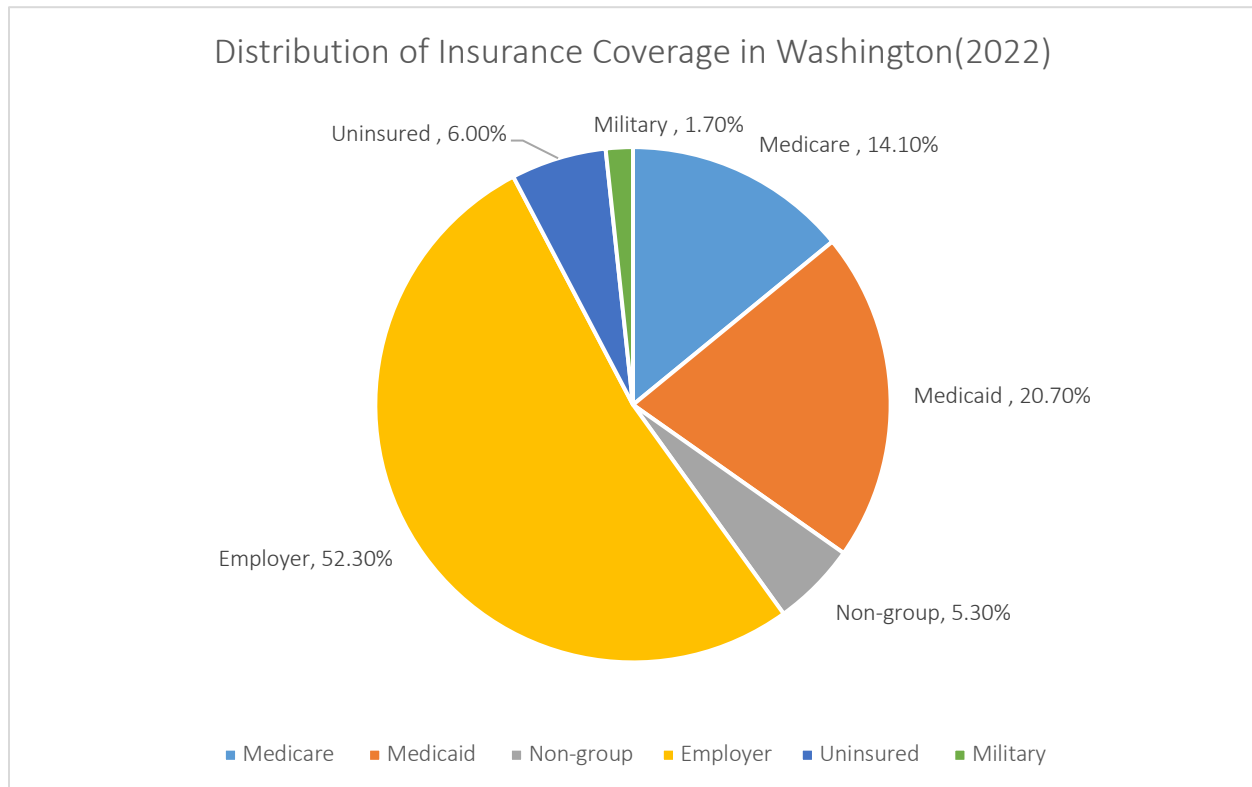


# Washington



## Sources of Insurance Coverage

*\*Source: KFF, Health Insurance Coverage of the Total Population, 2022*

### Medicare

In Washington, [1.07 million](#) residents are enrolled in Medicare, 14.1% of the population (2022 data). Of those, [49%](#) are enrolled in Medicare Advantage. For Washingtonians in the traditional Medicare program, the Washington State Office of the Insurance Commissioner regulates Medicare Supplemental insurance policies and provides [consumer-facing](#) information about plan options, including a [list of companies](#) offering plans Medicare supplement plans.

### Medicaid and the Children's Health Insurance Program (CHIP)

In Washington, [1.57 million](#) people are enrolled in Medicaid or CHIP, 20.7% of the population (2022 data). Washington [adopted Medicaid expansion](#) under the Affordable Care Act in 2014, which covers [822,000 low-income adults](#).

In [Washington](#), the Medicaid program is called [Apple Health](#). Via Apple Health, adults between the ages 19 and 64 with an income up to 138% of the federal poverty level (FPL). Pregnant people and individuals up to 12 months postpartum with an income up to 193% FPL are also eligible to enroll in Medicaid. Apple Health for Kids (CHIP) is also available for children under

the age 19 in households with incomes up to [210% FPL](#). Approximately [33%](#) of all births in Washington are covered by Medicaid. [The Washington State Department of Social and Health Services](#) (DSHS) oversees the Medicaid Program, and contracts with managed care organizations (MCOs) to provide coverage for most Apple Health recipients. Other Medicaid benefits are delivered via traditional fee-for-service.

### Employer-sponsored Insurance (ESI)

In Washington, over [3.98 million](#) people are covered by employer-sponsored insurance (ESI), or 52.3% of the population. As of 2022, approximately [48.8%](#) of Washington's private employers offer ESI. However, offer rates vary significantly by size of firm. In Washington, 97.1% of large firms (50 or more employees) offer ESI, while only 36.7% of small employers offer ESI.

In Washington, approximately [32.3%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large private firms (50 or more employees) that offer health insurance, 53.1% self-fund at least one health plan.

### Individual Market Insurance

Approximately [5.3%](#) of Washington residents are enrolled in the individual market (2022 data). In 2023, [230,371](#) Washingtonians selected a plan through the Affordable Care Act Marketplace, which in Washington is run by the state and called the [Washington Healthplanfinder](#). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated by [the Washington state Office of the Insurance Commissioner](#).

### Military Coverage

Some Washington residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 1.7%, or [128,200 residents](#).

### The Uninsured

Approximately [6%](#), or 455,000 Washington residents are uninsured (2022 data). Washington has the 17<sup>th</sup> highest uninsured rate in the country. Among non-elderly populations, people of color in Washington generally are [more likely to be uninsured](#) than White Washingtonians. American Indian/Alaska Native Washingtonians had the highest uninsured rates (16.7%), followed by Hispanic Washingtonians (15.8%), and Black Washingtonians (8.3%). White Washingtonians had an uninsured rate of 5.1%.

Lack of insurance is also highly correlated with income. Of the nonelderly population, approximately [11.5%](#) of people under 100% FPL while only 4% of people at or above 400% is uninsured.

## State Regulators: Washington

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Washington is based in Seattle, WA. Media inquiries may be submitted [here](#).

### Washington state Office of the Insurance Commissioner (OIC)

Washington's OIC regulates the business of insurance in the state. For health insurance, the Washington OIC is responsible for:

- **Licensure:** Insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must [file](#) financial information with the OIC on a regular basis.
- **Form review:** The OIC reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), No Surprises Act, as well as state benefit mandates and network adequacy standards.
- **Rate review:** Health insurers offering plans to individuals and small group (with fewer than 50 employees) must submit proposed premium rates to the OIC, and the agency has the authority to review and require adjustments before rates can be used. Information about insurers' proposed rates is available [here](#).
- **Marketing:** Washington's OIC is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive practices. The OIC is also responsible for the licensing and oversight of health insurance agents and brokers. A database of state-licensed agents and brokers is available [here](#).
- **Enforcement:** The OIC has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, imposing fines, or seeking an injunction. The OIC reports the results of company market conduct examinations [here](#). Consumers or providers can file complaints against insurers or brokers and agents [here](#).
- **Appeals:** Under the Affordable Care Act, health insurers must provide enrollees with an internal review of adverse benefit determination, and enrollees have the right to an external and independent appeal. The Washington state Office of the Insurance Commissioner operates the states external review system and provides information to consumers seeking external review [here](#).

### Washington state Department of Social and Health Services

Washington's Department of Social and Health Services (DSHS) runs the state's Medicaid and CHIP programs and manages the contracts with the managed care organizations (MCOs) that deliver Medicaid and CHIP benefits. A list of participating MCOs is available [here](#) and enrollment reports by county are available [here](#).

DSHS conducts quality reviews of MCOs, including assessments of quality and parity. The results of these reviews are provided in annual reports published [here](#). DSHS can conduct an enforcement action against an MCO if it fails to meet its contract obligations. Enforcement actions can include requiring the MCO to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the MCO's contract.

### Washington Attorney General's Office

Washington Attorney General typically does not represent individuals, even if harmed by individuals who have been harmed by unfair or deceptive business practices. The state Consumer Protection Act provides a pathway for consumers harmed by deceptive business practices, and if the suit is successful, the Attorney General's Office will recover the costs of bringing suit.

Washington's Attorney General offers an informal complaint resolution service to Washington state residents, and to consumers with complaints about insurance companies located in Washington state. The Attorney General's office represents the state in court when there is an action against an insurance company, entity, or individuals engaged in a pattern of fraudulent activity that harm the public as the whole. The Attorney General's office accepts complaints from consumers about deceptive or unlawful business practices. Information about how to submit complaints is available [here](#).

### Other Sources of Information

Health Insurance Navigators, Agents and Brokers (collectively, "consumer assisters")

Washington's health insurance Marketplace (Washington Healthplanfinder) provides grants to local organizations called "Navigators" that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Washington-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the "[Support in Your Area](#)" page on the WA Health Exchange website.

*GEORGETOWN*  
*UNIVERSITY*

McCourt School of Public Policy

**CENTER ON  
HEALTH INSURANCE  
REFORMS**