

WASHINGTON HEALTH INSURANCE NAVIGATION PILOT

Report to the Legislature, June 30, 2024



What is the Health Insurance Navigation Pilot?

Medical bills can destabilize postsecondary students' ability to persist and complete their educational goals. Health insurance can mitigate the cost of medical care, but the complexity of insurance options, applications, and premium rates can be a significant deterrent to students' access to this critical safety net. A pilot program to support increased student awareness and enrollment in health insurance was funded for four higher education institutions in the fiscal years 2023 and 2024 Washington State budgets.¹ Four pilot institutions, in collaboration with Washington's Health Benefit Exchange (HBE), identified and implemented strategies for student outreach and assistance to increase health insurance access and coverage.

Concurrent with the pilot, the Office of Financial Management (OFM) completed a study on access to healthcare for students in higher education and apprenticeship programs² to provide a fuller picture of students' access. The OFM study found similar challenges uncovered by the health insurance outreach pilot: a) most higher education institutions and apprenticeship programs do not collect information on student health insurance coverage, b) access to affordable and convenient behavioral and physical health care is a concern for colleges but not widely available on all campuses, and c) concerns around health equity issues and how those issues impact students.

This legislative report, completed by the State Board for Community and Technical Colleges (SBCTC) and the Washington Student Achievement Council (WSAC), describes the pilot efforts to support health insurance outreach and navigation, models used in providing health insurance navigation, data related to students served, and overall findings and recommendations.

How have pilot colleges helped students navigate health insurance?

Central Washington University (CWU), South Puget Sound Community College (SPSCC), Western Washington University (WWU), and Yakima Valley College (YVC) used small grants to support student outreach and health insurance navigation assistance. The Health Benefit Exchange (HBE) and lead organizations in each county that provide navigation assistance were critical outreach and training partners in the pilot. Pilot teams exchanged challenges and promising practices in a quarterly learning community with HBE, WSAC, and SBCTC.

All pilot institutions implemented various outreach strategies to gain awareness among their student body about health insurance coverage options. Electronic information campaigns, including email, newsletters, and social media posts, provided broad awareness to the entire campus enrollment. Information provided at student orientations or classroom visits helped raise

¹ <https://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bills/Session%20Laws/Senate/5693-S.SL.pdf>

²

<https://ofm.wa.gov/sites/default/files/public/publications/Access%20to%20Health%20Care%20for%20Students%20in%20Higher%20Education%20and%20Apprenticeship%20Programs.pdf>

awareness among incoming students. A few institutions reported success with consistent tabling efforts in high-traffic areas on campus, mainly when relevant promotional materials were available (such as miniature first aid kits or hydration bottles with QR codes directing students to additional resources). Alignment with existing campus centers and student organizations, such as health and wellness centers, counseling, and student support centers, as well as LGBTQ+ student groups and student government, provided the opportunity for direct outreach regarding health insurance options, even when students initially came to these centers for different purposes. The partnership with HBE aided the development of audience-relevant information.

The pilot institutions used two primary models for health insurance navigation:

Direct navigation support from the institution: Central Washington University, Western Washington University, and Yakima Valley College identified staff who became certified Washington Healthplanfinder navigators and shadowed their county lead organization to gain additional expertise. Students on these campuses could meet with their college/university health benefits navigator for direct assistance investigating and signing up for insurance coverage.

Referral from a central hub to a local lead organization: South Puget Sound Community College focused on providing intentional information about insurance options via their Personal Support Center. Students seeking resources through the center were also screened for health insurance access, and targeted referrals were made to SPSCC’s lead organization for insurance navigation assistance.

How many students were served by pilot outreach and navigation?

Nearly 2,000 students in the four pilot institutions were reached through outreach efforts, and almost 300 students met with a navigator to explore insurance options, either through a trained campus navigator or through referral to a local lead organization partnering with the pilot college. With data from WWU, it’s estimated that about 45% of students who met with a navigator to explore insurance options were known to enroll in insurance.³ YVC noted that while the number of students who engaged in finding out more information was lower than anticipated, those who did engage and meet with a navigator were truly interested and demonstrated a real need to identify affordable coverage options. Without one-on-one navigational support, these students would often be left without options.

How many students were engaged through outreach during the pilot?	1,991 students
How many students met with a navigator, either on campus or through a county lead organization?	289* students

³ For institutions which referred students to a local lead organization for navigation, data on students who qualified for and enrolled in insurance was unavailable due to privacy restrictions.

Of students served, what percentage qualified for insurance?	45%**
--	-------

*An additional 19 students were served by a WWU navigator who provided navigation services at nearby Whatcom Community College to support the broader mission of the pilot.

**Data on enrollment is only available from WWU.

What barriers did students face to access insurance?

Overall, pilot staff reported that students found the landscape of insurance, key information, choices, and decisions to be very complicated and challenging to navigate, often requiring significant time and more than one navigation session to absorb the information, weigh their options, and enroll. One institution noted that students frequently expressed embarrassment for not understanding how insurance systems worked and that having ample access to a navigator made a big difference. Some of the primary barriers that resulted in students not electing to enroll in coverage included:

- Not being financially eligible for affordable insurance due to being dependents of their parents.
- Earning just above the limits for free insurance (roughly \$2,000/month) but unable to afford premiums for available insurance coverage options.
- Missing the Open Enrollment timeframe of November through January.
- For students who were ineligible for free insurance, some students considered the cost-benefit analysis and did not consider it worth the cost of coverage premiums.

What were the key outreach and strategy learning findings?

The pilot program illuminates the complexities of expanding access to information and health insurance enrollment.

Characteristics of students

Several patterns emerged related to students who engaged in outreach efforts and were interested in exploring options for health insurance coverage. Along with those patterns, pilot institutions identified gaps in baseline information that provided challenges in knowing which students to reach via direct outreach.

- **Colleges do not routinely collect the insurance status of their students:** This has made it difficult to truly know the number of uninsured students or provide targeted outreach. This point was reinforced in the OFM study. Through broad, mass-marketed outreach strategies, more targeted student populations interested in exploring coverage clustered around four insurance profiles:
 - Students eligible for Medicaid (Apple Health), which can be accessed year-round
 - Students eligible for subsidies (Cascade Care Savings), which make qualified plans on the HBE market more affordable, but which are available only during Open Enrollment

- Students eligible for unsubsidized plans, which are available only during Open Enrollment
- Students ineligible for plans on the HBE market due to their immigration status. This concern has recently been mitigated by recent eligibility changes. However, access to these plans will continue to be limited due to funding.
- **Readiness to explore coverage:** Health insurance conversations about access and enrollment are most relevant to those experiencing a health-related crisis. However, **individuals in crisis may be unable to manage the detail, complexity, and cost of making an informed choice about insurance coverage.** College students may generally believe they are “healthy enough” or have enough access through their institution, particularly at institutions with low-cost health centers.

Reaching students

The pilot acknowledged the need for a multi-tiered approach to building awareness and ultimately connecting students with health insurance options. As identified above, college students have many different individual circumstances and varying levels of understanding related to the complex world of insurance coverage.

- **Multiple touch points and sharing information in a variety of modalities help increase understanding for students.** The technical details of health insurance are not often navigated in one sitting. Providing information ranging from essential awareness to targeted conversations helps students understand their options.
- **Providing consistent campus-based or community partner navigators helps eliminate the embarrassment or stigma associated with seeking information about health insurance.** Having a direct point of contact for repeated engagement established rapport and helped students feel more comfortable in asking questions. Students sometimes thought they should “know” or understand this information already. Having a trusted partner to meet with them helped normalize that health insurance information and enrollment was complex for all audiences and that it was acceptable to lean on experts in the field for accurate information.

Community partnerships and campus connection points

As with most complex endeavors, the pilot found that developing strong partnerships with their regional lead organization and within their campus community helped distribute the workload and added to building a sense of awareness around insurance options.

- **College partnerships with Health Benefit Exchange and regional lead organizations** were essential to all college pilots. Lead organizations brought technical expertise related to health insurance selection to guide new college navigators and served as the receiver of referrals from pilot colleges that didn’t train their own navigators. The partnerships worked in both directions, with colleges’ efforts in identifying students most likely to be in the market to obtain insurance, supporting the lead organization’s goals of increasing outreach.
- **Campus connection points across divisions were critical for outreach and serving students.** Centralized locations for addressing students’ health and other basic needs allowed

contextualized conversations about health insurance. For example, WWU's campus health clinic or counseling appointment provided an opportunity to discuss longer-term concerns about affordable care. Basic needs centers on campus, such as SPSCC's Personal Support Center, similarly provided an insurance outreach opportunity when students shared financial concerns.

Time commitment and timeline for effective information campaigns

While Open Enrollment is in effect for a few months each year, awareness building and navigational support proved to be a year-round commitment. Institutions in the pilot were provided financial resources to help offset staff time and resources needed to build compelling campaigns.

- **The process to become a certified navigator, which provides access to detailed resources within the Health Benefit Exchange online system, requires successful completion of several modules and dedicated job shadowing with the regional lead organization.** This represents up to six hours of training with continuing learning and support. Beyond the initial training and certification, navigators need time and resources to meet with individual students who expressed interest after becoming aware of general insurance coverage options.
- **Pilot institutions affirmed the importance of a sustained, year-round commitment to outreach and navigation.** Pilot campuses reported increased integration across their campuses and increased contacts with students in the subsequent year of pilot funding. Building campus communication lines and infrastructure for referrals takes time.
- **The Open Enrollment period does not align well with the quarter system.** Annual Open Enrollment begins November 1 and ends January 15. In quarter-based higher education institutions, the months of November and December are filled with student stress around the completion of the term, overlaid with lengthy breaks for holidays when students are not on campus. When students return to campus in January, they face the beginning of a new term, and then Open Enrollment closes.
- **A year-round awareness cycle helps to offset information overload during Open Enrollment.** While not all students can enroll in health plans outside of Open Enrollment, Apple Health permits year-round access for those who qualify. Other healthcare insurance options are only available during Open Enrollment or via a qualifying life event. Building awareness far before Open Enrollment helps prime students for the critical eligibility window.

Health insurance outreach for college student populations requires consistent, sustained year-round efforts. Individuals often need to receive the information at multiple touch points before Open Enrollment periods. Information needs to be provided across a variety of methods, including high-level print materials with links to more information, face-to-face information tables with opportunities to sign up for a one-on-one meeting, social media campaigns, and direct electronic messaging.

How can Washington continue to support students' awareness and access to health insurance?

The Health Insurance Navigation Pilot teams have identified key recommendations for better connecting students with health insurance coverage and areas for additional exploration.

For policymakers:

- Dedicated outreach and navigation support requires significant staffing time and expertise. Pilot institutions emphasized that efforts would be unsustainable without financial resources for outreach and navigation.
- If further legislation is developed, consideration of costs associated with navigational supports and data collection will need to be included.

For postsecondary institutions:

- Commit to creating more awareness and education about health insurance at the touchpoints throughout the academic year and across the campus, including new student orientation, health services, student services, and before graduation. Use HBE and pilot marketing materials prior to and during Open Enrollment periods for year-round messaging. Health insurance promotion should be included as part of basic needs strategic planning.
- Determine whether insurance navigation is best provided through effective referrals and partner campus visits or through campus navigation. Partner with a regional lead organization for referrals and/or college navigator training.
- Consider communications and outreach connected to or co-located with a basic needs hub or health center.

For WSAC and SBCTC:

- Communication to students enrolled in apprenticeship programs: While none of the pilot institutions offered apprenticeship programs, WSAC and SBCTC are partnering to coordinate a separate process to provide eligible students Washington College Grant for Apprentices. Through this partnership, targeted communication, including information about health insurance access, can be more easily disseminated to apprenticeship students.
- Develop a “resource kit” of outreach materials to help more postsecondary institutions increase awareness of the importance of health insurance among students. A resource kit could provide an in-depth guide to what health insurance is, why it is essential, and how and when students can use it once they are signed up, as well as outreach messaging materials honed during this pilot and information about regional lead organizations that can provide navigation.
- Washington could increase targeted outreach to students who are likely income-eligible for Apple Health. Future data sharing between WSAC and Health Care Authority could help

identify WA Grant-receiving students not currently receiving Apple Health, and targeted marketing could support student awareness and enrollment.

- Explore college student-specific strategies for coverage affordability. Uncovered costs—co-pays, uncovered expenses—may also be barriers, and advocacy for flexible funds to address these costs is important.

For Health Benefits Exchange:

- Continue developing responsive target messaging for postsecondary populations.
- Help colleges connect with their regional lead organization for effective referrals or campus navigator training. Continue to provide training for college staff interested in developing navigator capacity.

The Washington Health Insurance Navigation Pilot has demonstrated that the current understanding of students' health insurance status and navigation to enrollment can be improved with a commitment from trained postsecondary staff in partnership with regional lead organizations and HBE through outreach and navigation support. With the right resources, colleges can really make a difference, including outreach strategies, staffing, and materials. Partnership between institutions and regional lead organizations is the key to success in staff training and student referral.

Insurance coverage is a preventative support for students that can make a significant difference in students' health and financial stability, and thus their ability to persist with their postsecondary goals. Without insurance, health care can be compromised, or medical bills can severely compromise students' other basic needs stability. For this reason, it should be considered an essential layer in the foundation of student supports that are a strategic priority in meeting Washington's postsecondary credential attainment goal. State investment in continued healthcare insurance navigation aligns with Washington's commitment to students' credential attainment.

For more information about this report:

Christine McMullin, Policy Associate, Washington State Board for Community and Technical Colleges Cmcmullin@sbctc.edu

Ami Magisos, Associate Director, Washington Student Achievement Council Amim@wsac.wa.gov