

Filed
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KRC

STATE OF WASHINGTON
BEFORE THE WASHINGTON STATE
OFFICE OF THE INSURANCE COMMISSIONER

In the Matter of:

Seattle Children's Hospital Appeal of OIC's
Approvals of HBE Plan Filings.

Docket No. 13-0293

SUPPLEMENTAL DECLARATION
OF MICHAEL MADDEN IN
OPPOSITION TO INTERVENORS'
JOINT MOTION FOR SUMMARY
JUDGMENT

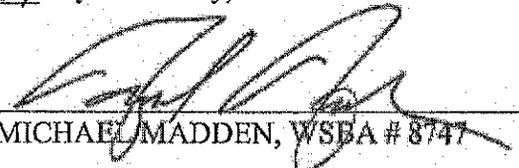
I, Michael Madden, declare as follows:

1. I am an attorney with Bennett Bigelow & Leedom, P.S., and counsel for Plaintiff Seattle Children's Hospital (SCH) in this matter. I make this declaration based on my personal knowledge and am competent to testify herein. This declaration supplements my previous declaration, dated January 17, 2014, submitted with SCH's Motion for Partial Summary Judgment.

2. Attached hereto as **Exhibit E** is a true and correct copy of a Seattle Times article, dated January 23, 2014, titled "Premera dominates in new insurance exchange."

I DECLARE, under penalty of perjury under the laws of the state of Washington, that the foregoing is true and correct.

Executed at Seattle, Washington this 29 day of January, 2014.


MICHAEL MADDEN, WSEA # 8747

SUPPLEMENTAL DECLARATION OF
MICHAEL MADDEN RE: INTERVENORS'
JOINT MOTION FOR SUMMARY JUDGMENT - 1
Docket No. 13-0293

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CERTIFICATE OF SERVICE

I certify that I served a true and correct copy of this document on all parties or their counsel of record on the date below by hand delivery on today's date addressed to the following:

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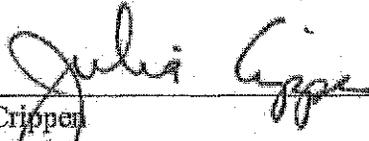
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I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct.

Executed at Seattle, Washington, this 29th day of January, 2014.



Julia Crippen
Legal Assistant

{0766.00018/M0957491.DOCX; 1}

SUPPLEMENTAL DECLARATION OF
MICHAEL MADDEN RE: INTERVENORS'
JOINT MOTION FOR SUMMARY JUDGMENT - 2
Docket No. 13-0293

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EXHIBIT E

◦ Letters to the Editor

Blogs & Columns

- Opinion Northwest
- Sharon Pian Chan
- Lance Dickie
- Kate Riley
- Thanh Tan

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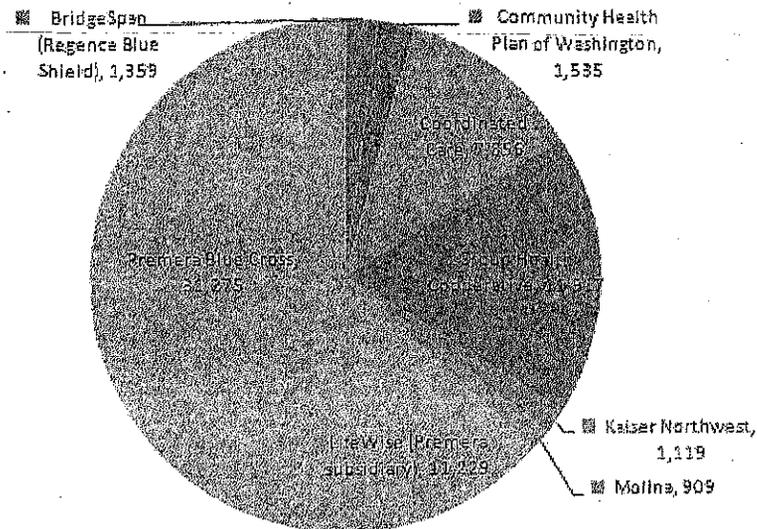
HEALTHCARE CHECKUP

The Seattle Times health-care team tracks the local impact of the Affordable Care Act.

January 23, 2014 at 4:33 PM

Premera dominates in new insurance exchange

Posted by Lisa Stiffler



Number of people insured by each company selling health plans through Washington Healthplanfinder; data from Washington Health Benefit Exchange.

Premera Blue Cross and its subsidiary LifeWise are capturing the majority of folks enrolling in Washington's new health insurance marketplace, according to data released Thursday by state officials. Nearly 43,000 people — almost two-thirds of the total enrollees — signed up for coverage from the two insurance companies through the end of December.

Group Health Cooperative was the next most popular company, selling plans to more than 18 percent of enrollees.

The insurance marketplace — called Washington Healthplanfinder — launched in October as part of the Affordable Care Act and sells individual and family health insurance plans. Plans are also sold outside of the exchange through brokers and directly from insurance companies.

Eight insurance companies are selling plans through Healthplanfinder, though most are available only in certain counties. LifeWise is the only company selling a statewide plan.

"We're pleased with how popular the plans have proven," said Premera spokesman Eric Earling, regarding the new data.

Earling credits the success of Premera and LifeWise to the fact the plans are being widely sold, recognition of the Blue Cross brand, and the affordability of the plans.

“We tried to make these plans as affordable as possible,” Earling said.

If uninsured people want health insurance coverage that starts during 2014, they must purchase it by the end of March. Low-income residents can enroll in Medicaid (locally called Apple Health) all year. People who remain uninsured after March 31 face penalties for failing to get coverage.

By the end of December, more than 67,000 Washington residents purchased insurance through the exchange. Additionally, nearly 315,000 people enrolled in Medicaid through the exchange by the end of the year. Washington is one of the states that opted to expand the number of people who qualify for free health care through Medicaid.

A key goal of the Affordable Care Act is for most Americans to have health insurance, whether through individual plans, employer-provided coverage or federal programs including Medicare and Medicaid. In Washington, approximately 1 million residents were believed to be uninsured before the launch of the insurance exchanges.

It is unclear how many formerly uninsured residents now have coverage, though data from a national survey that was also released on Thursday indicated the fraction of uninsured Americans dropped slightly from December to January.

More than 77 percent of people buying insurance on Washington’s exchange had incomes low enough to be eligible for tax breaks that reduce the cost of the monthly premiums. The majority of exchange shoppers bought so-called “silver plans,” which provide middle-of-the-road coverage. These silver plans also qualify for additional cost-sharing subsidies that can bring down the amount people spend out-of-pocket for their health care, again based on their income.

Data released Thursday showed a slight uptick in the number of young adults purchasing insurance through the exchange. By the end of November, 18- to 34-year-olds accounted for 18 percent of enrollees. That number increased to nearly 22 percent by the end of December.

“We’re hoping to continue to drive that upwards,” said Bethany Frey, spokeswoman for the exchange.

These young adults are the Holy Grail for the exchange and insurance companies. Youth tend to be healthier and require less expensive health care so their insurance premiums help fund care for sicker, older people. If too few young adults buy insurance, some worry the system could fail.

That’s led the state to recently launch a campaign targeting this highly sought after demographic. The effort is in partnership with LiveNation, an international concert promoter, and includes a contest to win tickets for the popular Sasquatch! Music Festival.

An area in which the state continues to struggle is with its toll-free call center, which has been overwhelmed by callers since October. More than 66,700 callers had been assisted by representatives by the end of the year, but more than 617,000 calls were met with automated please-call-back messages during that time.

The call center started with 80 representatives answering the lines, and that number has grown to about 300. By the end of February, there will be 600 people answering the phones, said Frey. The state expects a surge in people trying to get through come late March.

“People will wait to the last minute,” Frey said.

Comments | Topics: Affordable Care Act, health insurance, Washington Healthplanfinder

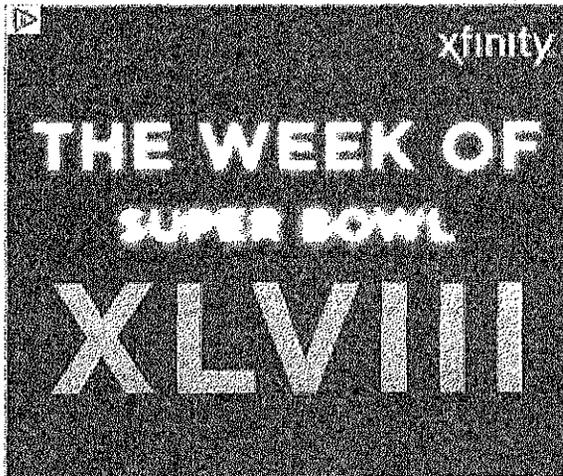


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About the blog

HealthCare Checkup is a new blog dedicated to helping readers understand the Affordable Care Act and how the federal health-care law affects everyone – insured or not. Reporters in Seattle, Olympia, and Washington, D.C. contribute. The editors are Beth Kaiman and Mark Watanabe.

The blog is produced through a partnership with Kaiser Health News, an editorially independent part of the Kaiser Family Foundation, a health policy research and communication organization that is not affiliated with Kaiser Permanente.



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