

Dear Secretary Yellen and Secretary Becerra:

International human right protection and global peace organization appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in strong support of the waiver as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve

Mustafa Mohammed

Vice President of Iraqi Arab health board

[mmohammed@lcsnw.org](mailto:mmohammed@lcsnw.org)



June 28, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Economic Opportunity Institute Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Economic Opportunity Institute appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

The Economic Opportunity Institute is a non-profit, non-partisan think tank that has been advocating for family economic security and affordable health coverage for over 20 years. Expanding immigrant health coverage through pathways such as this waiver is one of our top priorities because we understand that affordable access to health care is a vital component of a well-functioning health care system and a strong economy.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA." As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact Sam Hatzenbeler at [sam@opportunityinstitute.org](mailto:sam@opportunityinstitute.org) with any questions.

Sincerely,

Sam Hatzenbeler  
Senior Policy Associate

---

**Because We Need More than a Rising Tide.**

603 Stewart Street Suite 715, Seattle, WA 98101 | 206-633-6580 | [www.opportunityinstitute.org](http://www.opportunityinstitute.org)



**Washington  
Association for  
Community Health**  
Community Health Centers  
Advancing Quality Care for All

June 29, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue Southwest  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue Northwest  
Washington, D.C. 20220

Submitted via email

**RE: Washington Association for Community Health Support for Washington state's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

On behalf of the Washington Association for Community Health ("The Association") and our 27-member community health centers, thank you for the opportunity to provide comments on Washington state's Section 1332 Waiver Application. We write in strong support of the waiver as one of the most promising opportunities to expand health coverage for Washington residents since the passage of the Affordable Care Act.

The Association represents our state's 27 Federally Qualified Health Centers (FQHCs) who provide healthcare innovation, access, and value to our communities. Our state's FQHCs provide primary care, behavioral health, dental care, and additional wraparound services to 1.2 million Washingtonians, regardless of insurance status or ability to pay. We have been on the front lines of this pandemic – caring for patients with COVID-19, organizing mass testing and vaccination events in communities across our state, and providing telehealth services to address primary care needs. Community health centers and navigators are key community-based enrollment partners and have experience working with immigrant populations. We are guardians of the safety net population.

In Washington today, many immigrants go without critical health care because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.



Our CHCs strongly support Washington's proposed waiver because it offers a pathway to a healthier future:

- The waiver would allow Washington state to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington state to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

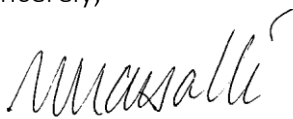
**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332 "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA." As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to expand coverage. Our health centers value innovation, and it is especially crucial now as the pandemic exacerbates already existing disparities. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Our patients cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington's residents who may seek coverage under the waiver. It proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. Furthermore, the waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington state will make significant progress towards meeting the basic health care needs of all Washingtonians, which will make every community healthier and our economy stronger. We strongly support Washington state's effort to secure the federal flexibility needed to achieve this goal, and we respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Thank you for your time and consideration. Please contact me if you have any questions or clarifications: [BMarsalli@WaCommunityHealth.org](mailto:BMarsalli@WaCommunityHealth.org) or (360) 786-9722 ext.224.

Sincerely,



Bob Marsalli  
Chief Executive Officer  
Washington Association for Community Health

July 2, 2022

**The Honorable Xavier Becerra**

Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

**The Honorable Janet Yellen**

Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

**Re: Tri-Cities Immigrant Coalition Support for Washington's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

Tri-Cities Immigrant Coalition (TCIC) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

TCIC is composed of a diverse group of people from all faiths, professions, and walks of life who came together in 2017 with the goal of assisting immigrants and refugees in the Tri-Cities Washington State area. TCIC is a volunteer non-partisan community group working to build trust and understanding within our community about immigration issues. We are a non-profit 501.c.3 community group. We believe every immigrant and refugee has inherent dignity and human rights. They should be able to live safely, live without fear, and have access to basic necessities and opportunities.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA." As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

TCIC has long recognized that access to affordable healthcare has been one of the number one deterrents to the success of immigrants in our community.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Sincerely,

Marsha Stipe,

Chair: Tri-Cities Immigrant Coalition

Web: [tricitiesimmigrantcoalition.com](http://tricitiesimmigrantcoalition.com)

*"The Tri-Cities Immigrant Coalition is a non-partisan community based group working to build trust and understanding within our community about immigration issues through community education and engagement, advocacy, and immigrant support services."*



STATE OF WASHINGTON  
**COMMISSION ON HISPANIC AFFAIRS**  
COMISIÓN DE ASUNTOS HISPANOS

July 5, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Washington Commission on Hispanic Affairs' Support for Washington's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

The Washington State Commission on Hispanic Affairs (CHA) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

CHA is a small-cabinet agency under the purview of Governor Inslee. CHA comprises three full-time staff and 11 Governor-appointed Commissioners. Our mission is to advise and improve public policy development utilizing the lens of the Latinx/Hispanic experience to improve the delivery of government services. CHA is legislatively mandated to carry out that mission by advising the state agencies, the legislature, and the Governor and his staff on issues that affect and/or are important to the community.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.





STATE OF WASHINGTON  
**COMMISSION ON HISPANIC AFFAIRS**  
COMISIÓN DE ASUNTOS HISPANOS

- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact me at [director@cha.wa.gov](mailto:director@cha.wa.gov) with any questions.

Sincerely,

María Sigüenza  
Executive Director

---

<sup>3</sup> See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):35-75S.

<sup>4</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

July 5, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Jefferson County Immigrant Rights Advocates (JCIRA) Support for Washington's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

JCIRA appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

Our organization strives to meet the needs of the immigrant community living in Jefferson County. Too often members of this community have no access to healthcare. We have a fund that can provide some financial assistance for healthcare and other needs of immigrant families in our county, but we know it can never go far enough.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.

- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.” As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

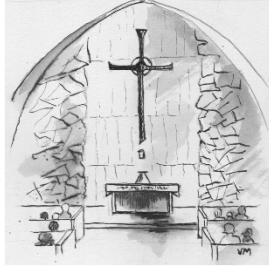
**If this waiver is granted, JCIRA will do its best to inform the Jefferson County immigrant community of the opportunity to access healthcare through Qualified Health Plans and Qualified Dental Plans in Washington.**

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application.

Please contact Roberta Lindeman at [jcirawa@gmail.com](mailto:jcirawa@gmail.com) with any questions.

Sincerely,

Roberta Lindeman  
Board Member  
Jefferson County Immigrant Rights Advocates



St. Paul's Episcopal Church  
415 S. 18<sup>th</sup> Street  
Mount Vernon, WA 98274

July 14, 2022

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: St. Paul's Episcopal Church Support for Washington's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

St. Paul's Episcopal Church appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

Our congregation is partnered with La Iglesia Episcopal de la Resurrección, made up primarily of Spanish-speaking immigrants, some of whom have irregular immigration status. We regularly assist them with medical care expenses, but their needs far outstrip our capacity.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.

- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

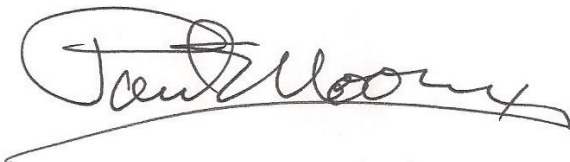
**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA." As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact myself at 254-368-6475 or [padrequiteno@gmail.com](mailto:padrequiteno@gmail.com) with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Moore", with a long horizontal flourish underneath.

The Rev. Dr. Paul Moore

Mika Sinanan, MD, PhD  
*President*

July 5, 2022

Katina Rue, DO  
*President-Elect*

Nathan Schlicher, MD, JD, MBA  
*Past President*

Nariman Heshmati, MD  
*Vice President*

John Bramhall, MD, PhD  
*Secretary-Treasurer*

Jennifer Hanscom  
*Chief Executive Officer*

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

**Re: Comment on WA State Section 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra,

On behalf of the Washington State Medical Association (WSMA), representing the state's physicians and physician assistants, we appreciate the opportunity to provide comment in support of Washington state's Section 1332 Waiver application to remove federal barriers to health care coverage and allow all Washingtonians the same opportunity to purchase Qualified Health Plans (QHPs) through the state-based marketplace, regardless of immigration status. We are grateful for the continued partnership with the Health Benefit Exchange (Exchange) as we have worked towards our shared goal of improving access to affordable health care coverage.

The Section 1332 Waiver is another step toward expanding access to care, particularly among communities who have been historically excluded from obtaining affordable and comprehensive coverage. Washington is home to over 100,000 uninsured immigrants who are integral members of our communities but who are ineligible for Medicaid or QHPs because of their immigration status. The WSMA supports access to affordable, comprehensive, high-quality health care coverage that is designed to encourage participation of physicians and practices. Without affordable health care coverage options, these Washington residents are more likely to have a poor health status from worsened health conditions and forgo care until it becomes an emergency, leading to hospitalization for preventable conditions and more acute illnesses. Increasing coverage amongst the uninsured population will also improve the stability of the individual insurance market and lower premiums for all.

**Seattle Office**

2001 Sixth Avenue, Suite 2700  
Seattle, WA 98121  
o / 206.441.9762 fax / 206.441.5863  
email / wsma@wsma.org

**Olympia Office**

1800 Cooper Point Road SW  
Building 7, Suite A  
Olympia, WA 98502  
o / 360.352.4848 fax / 360.352.4303

Thank you again for the opportunity to provide comment in support of Washington state's Section 1332 Waiver application. As we look forward to working with the Exchange and other stakeholders to implement the coverage options, we hope the waiver will be approved expeditiously. If you have any questions please contact Alex Wehinger, WSMA's Associate Director of Legislative and Political Affairs, at [alex@wsma.org](mailto:alex@wsma.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer Hanscom". The signature is fluid and cursive, with a large initial "J" and "H".

Jennifer Hanscom  
CEO

cc: WSMA Executive Committee  
Alex Wehinger, WSMA Associate Director of Legislative and Political Affairs



A voice and a hub for the Latino community  
as we advocate on behalf of our people  
and work to achieve social justice.

## Programs & Services

*El Centro de la Raza serves 21,175 individuals and 7,491 families through the following programs and services with 7,798 volunteer hours:*

Environmental Justice, Air & Noise  
Pollution Impacts on Beacon Hill  
Bebes! BSK Infant Mortality Prevention  
Bebes! HOPE Infant Mortality Prevention  
Bilingual Legal Clinics  
Business Opportunity Center  
Café con El Centro de la Raza  
César Chávez Demonstration Garden  
Centilia Cultural Center  
College Readiness  
Commercial and Tenant Space  
Community Meeting Space  
Community Organizing  
Cultural Events  
Economic Development  
El Patio Apartments  
Emergency Response Fund  
Emergency Safety Planning  
ESL Classes  
Eviction Prevention  
Federal Way Open Doors Program  
Financial Empowerment  
Firs Mobile Home Community Program  
Food Bank  
Foreclosure Counseling  
Growing & Learning Together /PAT  
Hope for Youth Cultural Enrichment  
Hirabayashi Place Child Development Center  
Historical & Educational Presentations  
HUD Homeownership Counseling  
Immigration / Social Justice / Human / Civil Rights Advocacy  
José Martí Child Development Center  
Labor Standards Outreach & Education  
Lending Circles  
Local, State, National & International Coalition Building  
Luis Alfonso Velásquez Flores After School Program  
ParentChild+ Home Visiting Program  
Plaza Roberto Maestas  
Plaza Roberto Maestas After School Program & Summer Learning  
Plaza Roberto Maestas Food Incubator Program  
Public Benefits Enrollment & Systems Navigation  
Roberto Maestas Digital Literacy Lab  
Santos Rodriguez Memorial Park  
Senior Nutrition & Wellness Hub  
Sensitive Location Project  
Smoking Cessation & Marijuana Prevention  
Tax Preparation Site  
Totem After School Program  
Unidos in Finance  
Unidos at Work  
Veterans' Pathfinder Services  
Voter Registration & Education  
Volunteerism & Community Service Site  
Workforce Development  
Youth Job Readiness Training  
Youth Robotics Program

July 6, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

## Re: El Centro de la Raza Support for Washington's 1332 Waiver Application

Dear Secretary Yellen and Secretary Becerra:

El Centro de la Raza appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

## We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.



- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA." As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Respetuosamente,



Estela Ortega  
Executive Director



July 7, 2022

Subject: Washington Section 1332 Waiver Public Comment

Thank you for the opportunity to comment on the Washington Section 1332 Waiver Application. Better Health Together (BHT) writes in support of the waiver application to increase access to affordable health coverage for residents in Washington regardless of their immigration status. Improving access will help advance health equity in our state by reducing health disparities within communities that are under- or uninsured.

Located in Eastern Washington, BHT is the region's Accountable Community of Health (ACH) serving Adams, Ferry, Lincoln, Pend Oreille, Spokane, and Stevens counties plus the tribal reservations of the Spokane Tribe of Indians, the Kalispell Tribe of Indians and the Confederated Tribes of the Colville Reservations. Additionally, we serve as the Health Benefit Exchange's Lead Navigator Network. We work with our community to address health inequities and center whole-person care through various activities, including:

- Supporting an Insurance Navigator Network of over 100 Navigators as the Lead Insurance Navigator Organization.
- Enrolling clients in free or low-cost health insurance through our state's Insurance Marketplace: Washington Healthplanfinder.
- Convening partners from healthcare and social determinants of health organizations to promote cross-sector coordination in our region.

The health coverage options and savings offered through Washington Healthplanfinder have tremendously helped Washington residents since the implementation of the Affordable Care Act (ACA) in 2013. BHT's Navigator Network was able to help well over 100,000 residents enroll in coverage within the years of ACA implementation. We know the ACA has had a measurable impact in decreasing the uninsured rate in our region, there remains a substantial gap for residents with certain immigration statuses that prevents them from enrolling in coverage. Without health coverage, care is typically forgone, leading to poorer health outcomes and financial loss. Expanding access through this waiver will help close this gap and remove barriers for communities that have been excluded.

BHT and our Insurance Navigator Network are excited and prepared to assist these clients in enrolling in health coverage in a manner that protects and empowers excluded communities. We look forward to further community collaboration to ensure that community voice is centered in how policies are implemented.

Sincerely,

A handwritten signature in black ink that reads "Alison Poulsen".

Alison Poulsen, Executive Director

July 7, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: New Jersey Citizen Action's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

New Jersey Citizen Action appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

New Jersey Citizen Action (NJCA) is a statewide coalition and grassroots organization that fights for social, racial, and economic justice for all. Founded in 1982, NJCA combines political advocacy, electoral campaigns, public outreach, and community empowerment programs to make a real difference in the lives of everyday New Jerseyans. With this comprehensive approach, the organization addresses systemic and institutional issues as well as the pressing needs and interests of low- and moderate-income individuals across the state. Expanding access to quality affordable health care is the priority of our health care policy and advocacy program and enrolling residents in health coverage is also a focus of some of our direct service work. Last year, New Jersey passed legislation that would make all children eligible to enroll in health coverage regardless of their place of birth. As this Cover All Kids initiative continues to move through implementation, we are looking to the next steps in coverage expansion for

**MAIN OFFICE**

The Hahne's Building  
625 Broad Street, Suite 270  
Newark, NJ 07102  
Phone: 973-643-8800  
Fax: 973-643-8100

**ECONOMIC SECURITY CENTER**

165 Halsey Street  
Newark, NJ 07102  
Phone: 973-273-0315  
Fax: 973-645-0818

**CENTRAL JERSEY**

171 Elmora Avenue, Suite 1  
Elizabeth, NJ 07202  
Phone: (908)469-6470  
Fax: (908)469-6469

**CENTRAL JERSEY**

75 Raritan Avenue, Ste. 200  
Highland Park, NJ 08904  
Phone: 732-246-4772  
Fax: 732-214-8385

**SOUTH JERSEY**

1040 North Kings Highway, Ste. 308  
Cherry Hill, NJ 08034  
Phone: 856-966-3091  
Fax: 856-414-1054

our immigrant population. We look to the important strides Washington State is making and the positive implications for other states like New Jersey around the nation.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington’s immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.” As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington

**MAIN OFFICE**

The Hahne’s Building  
625 Broad Street, Suite 270  
Newark, NJ 07102  
Phone: 973-643-8800  
Fax: 973-643-8100

**ECONOMIC SECURITY CENTER**

165 Halsey Street  
Newark, NJ 07102  
Phone: 973-273-0315  
Fax: 973-645-0818

**CENTRAL JERSEY**

171 Elmora Avenue, Suite 1  
Elizabeth, NJ 07202  
Phone: (908)469-6470  
Fax: (908)469-6469

**CENTRAL JERSEY**

75 Raritan Avenue, Ste. 200  
Highland Park, NJ 08904  
Phone: 732-246-4772  
Fax: 732-214-8385

**SOUTH JERSEY**

1040 North Kings Highway, Ste. 308  
Cherry Hill, NJ 08034  
Phone: 856-966-3091  
Fax: 856-414-1054

residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact me at [Laura@NJCitizenAction.org](mailto:Laura@NJCitizenAction.org) with any questions.

Sincerely,



Laura Waddell  
Health Care Program Director  
New Jersey Citizen Action

**MAIN OFFICE**

The Hahne's Building  
625 Broad Street, Suite 270  
Newark, NJ 07102  
Phone: 973-643-8800  
Fax: 973-643-8100

**ECONOMIC SECURITY CENTER**

165 Halsey Street  
Newark, NJ 07102  
Phone: 973-273-0315  
Fax: 973-645-0818

**CENTRAL JERSEY**

171 Elmora Avenue, Suite 1  
Elizabeth, NJ 07202  
Phone: (908)469-6470  
Fax: (908)469-6469

**CENTRAL JERSEY**

75 Raritan Avenue, Ste. 200  
Highland Park, NJ 08904  
Phone: 732-246-4772  
Fax: 732-214-8385

**SOUTH JERSEY**

1040 North Kings Highway, Ste. 308  
Cherry Hill, NJ 08034  
Phone: 856-966-3091  
Fax: 856-414-1054

[Date], 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Wenatchee for Immigrant Justice Support for Washington's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

Wenatchee for Immigrant Justice appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

Wenatchee for Immigrant Justice is a grass roots organization with a mission to provide opportunity, equity and justice for all immigrants in North Central WA. Many immigrants although working in agriculture legally through DACA or work permits are unable to access health care insurance. Latinos in the service sector were considered "essential workers" during the pandemic, laboring to put food on the table for us yet were deprived of affordable health care. They died at 4x the rate of non-Latinos. We have encountered tragic cases of worsening health and death due to a person's delay in seeking health care due to fear of inability to pay. Many who do seek needed health services are saddled with overwhelming medical debt.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality,

affordable health insurance while retaining the basic protections of the ACA.” As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application.

Please contact me at 509-770-3059 with any questions.

Sincerely,

Irene Morrow, Co-Coordinator,

Wenatchee for Immigrant Justice

wenatcheeij@gmail.com



Facebook: [www.facebook.com/wenatcheeij](https://www.facebook.com/wenatcheeij)

Instagram: [@wenatcheeformigrantjustice](https://www.instagram.com/wenatcheeformigrantjustice)



July 11, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

## **Firelands Workers Action's Support for 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

Firelands Workers Action/*Acción de Trabajadores* appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). **We write in strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington residents since the passage of the Affordable Care Act.



Firelands is a community-based organization of low-wage workers in the natural resource and care sectors. Our members experience poverty or precarity, from unemployment to 12-hour shift seasonal work, to substandard housing, and lack of health care. The impacts of poverty, precarity and crisis are not only physical illness but also mental health challenges including stress, anxiety and depression. A multiracial organization, our members are majority Latina/o and Indigenous immigrants from Mexico and Central America, the majority women, with a range of immigration statuses.

**Our members are directly harmed by lack of access to the Exchange.** For example: One Firelands member has only visited the doctor once in twelve years because of her fear of medical bills. Another member must have medically-necessary surgery but is delaying it and considering not getting it because of her fear of the bill. Neither has the protection that insured people have with negotiated costs for medical procedures. Many of our members have diabetes and have to pay out of pocket for their medical costs; they are often forced to skip their medication or choose between medication, food, or rent, due to lack of health insurance. Many people without insurance try to self-medicate rather than get a doctor's advice due to high bills for the uninsured.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 Washington immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, *Key Facts about the Uninsured Population*, Kaiser Family Foundation (Nov. 2020),

<https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

- The waiver would allow our state to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit our state to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program

---

<sup>3</sup> See generally, Yen W., *Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019*, WA State Office of Financial Management (Dec. 2020); Yen W., *Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17*, WA State Office of Financial Management (May 2019); Hadley, J. *Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income*, Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>4</sup> See Section 1332: State Innovation Waivers, CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Respectfully,



Stina Janssen  
Executive Director  
Stina@FirelandsWA.org  
(360) 301-3340



Lindsey Schromen-Wawrin  
Policy and Partnerships Manager  
Lindsey@FirelandsWA.org  
(360) 406-4321

To Whom it May Concern,

On behalf of the Kitsap Public Health District in Bremerton, Washington, I am writing to voice our support of Washington State's application for a 1332 waiver. The waiver will enable all Washingtonians, regardless of immigration status, to be able to purchase health insurance coverage through Washington Healthplanfinder and allow all qualifying low-income residents to benefit from Cascade Care Savings, Washington State's new assistance program.

This waiver will help increase Washingtonians' access to health insurance, which can, in turn:

- increase the chance for more people to have positive health outcomes. According to Healthy People 2030, having health insurance "is associated with improved access to health services and better health monitoring" and is "critical for enabling children with special health needs or chronic illnesses to access health services." Not having health insurance reduces the likelihood of adults and children receiving preventative services and treatment for conditions. In 2019, three in 10 uninsured adults went without needed medical care due to cost (Kaiser Family Foundation, 2020). Even with the passing of the Affordable Care Act, many uninsured individuals say they lack insurance coverage due to its high cost. In 2019, uninsured nonelderly adults were over twice as likely as those with private coverage to have had problems paying medical bills in the past 12 months ((Kaiser Family Foundation)
- promote equity. Families with low incomes and people of color are more likely to be uninsured (Kaiser Family Foundation, 2020). These populations already experience long-standing health and economic disparities, which were exacerbated by the COVID-19 pandemic (U.S. Health and Human Services, 2021). In 2020, among the nonelderly population, 26% of lawfully present immigrants and 42% of undocumented immigrants were uninsured compared to 8% of American citizens (Kaiser Family Foundation, 2022). Everyone in Washington State, regardless of their income, race, immigration status, or other factors should have a fair opportunity to thrive and be healthy. Increasing access to health insurance can help.

In your strategic plan, you state that CMS "serves the public as a trusted partner and steward, dedicated to advancing health equity, expanding coverage, and improving health outcomes." Approving Washington State's 1332 waiver application will help CMS continue to fulfill this goal.

Sincerely,

Gib Morrow, MD, MPH  
Health Officer

Gib Morrow, MD, MPH | Health Officer  
Kitsap Public Health District  
345 6<sup>th</sup> St., Suite300 | Bremerton, WA 98337  
(360)728-2260 Office | (360)728-2235 Main  
[Gib.Morrow@kitsappublichealth.org](mailto:Gib.Morrow@kitsappublichealth.org) | [kitsappublichealth.org](http://kitsappublichealth.org)

## MISSION

OneAmerica advances the fundamental principles of democracy and justice at the local, state and national levels by building power within immigrant communities in collaboration with key allies.

July 11, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue NW  
Washington, D.C. 20201

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

### **RE: OneAmerica's Support for Washington's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

OneAmerica appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

OneAmerica works directly with immigrants and refugees in Washington state and D.C. to advocate for systemic changes including fighting for basic social safety nets such as healthcare. Immigrant communities were some of the hardest hit by the COVID-19 pandemic, laying bare the huge gaps in our healthcare system. Nobody should have to forego healthcare or choose between a doctor's visit and paying for other essentials such as rent, clothing, and food.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

### **We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.

MISSION  
OneAmerica  
advances the  
fundamental  
principles of  
democracy and  
justice at the  
local, state and  
national levels  
by building  
power within  
immigrant  
communities  
in collaboration  
with key allies.

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

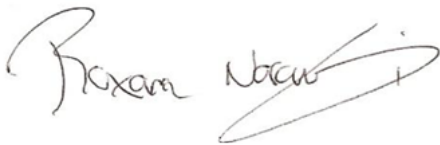
**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.” As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities are exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application.

Please contact Alizeh Bhojani, Immigration Policy Counsel at [alizeh@weareoneamerica.org](mailto:alizeh@weareoneamerica.org) with any questions.

Sincerely,



Roxana Norouzi, MSW  
Executive Director  
OneAmerica  
[roxana@weareoneamerica.org](mailto:roxana@weareoneamerica.org)

July 12, 2022

The Honorable Janet Yellen  
Secretary  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

The Honorable Xavier Becerra  
Secretary  
U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, DC 20201

**Re: Public Comment on Section 1332 Waiver Application**

Dear Secretaries Yellen and Becerra:

On behalf of the physician and medical student members of the American Medical Association (AMA), I appreciate the opportunity to provide public comment in support of Washington State's Section 1332 Waiver application. Covering the uninsured and improving health insurance affordability have been long-standing goals of the AMA, and we believe that approval of this waiver application will advance those goals in Washington State.

We know that, nationally, lawfully present and undocumented immigrants are more likely to be uninsured than citizens. Among the nonelderly population, 26 percent of lawfully present immigrants and 42 percent of undocumented immigrants are uninsured, compared to eight percent of citizens. Importantly, noncitizen children are more likely to be uninsured than citizen children.<sup>1</sup> With federal constraints in place limiting undocumented immigrants from accessing marketplace coverage without a waiver, it is important for states to consider taking action to expand access to high-quality and affordable health insurance coverage for this currently uninsured population.

Approval of this application will not only expand access to comprehensive health insurance for the nearly 100,000 uninsured immigrants who are currently ineligible for Medicaid or marketplace coverage because of their immigration status in Washington State, but it is likely to increase enrollment of family members who may have different immigration statuses and are eligible for Medicaid or subsidized marketplace coverage as well.

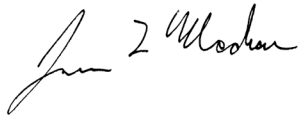
---

<sup>1</sup> KFF. Health Coverage of Immigrants. April 6, 2022. Available at: <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-of-immigrants/>.

The Honorable Janet Yellen  
The Honorable Xavier Becerra  
July 12, 2022  
Page 2

We appreciate the opportunity to provide comment in support of Washington State's Section 1332 Waiver application. We look forward to opportunities to work with you to continue to expand access to health insurance coverage for patients in your state. If you have any questions, please contact Margaret Garikes, Vice President, Division of Federal Affairs, at [margaret.garikes@ama-assn.org](mailto:margaret.garikes@ama-assn.org) or (202) 789-7409.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim L Madara". The signature is written in a cursive style with a large initial "J" and "M".

James L. Madara, MD

cc: Washington State Medical Association



July 12, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

**Re:** Center for Law and Social Policy (CLASP) Support for Washington's 1332 Waiver Application

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

Dear Secretary Becerra and Secretary Yellen:

The Center for Law and Social Policy (CLASP) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as an important opportunity to improve health coverage for Washington State residents and improve health equity.

CLASP is a national, nonpartisan, nonprofit, anti-poverty organization that advocates for policies that advance economic and racial justice for people with low incomes. Established in 1969, CLASP works to develop legislation and regulations that eliminate poverty, tear down barriers arising from systemic racism, and create pathways to economic security. Racial equity is our core value and informs all aspects of our organizational culture and the way we think about and approach our policy, issue, and advocacy areas. Our comments draw upon the work of CLASP experts in the areas of immigration, health care, and anti-poverty policies.

As a national anti-poverty organization, we understand that poverty and lack of access to health care are inextricably bound together in the United States and that both are tied to systemic racism. We understand that our communities and economy depend on the labor of immigrant workers who too often receive modest pay and few to no benefits for their essential work. Immigrants have historically faced unique barriers to health care and are disproportionately more likely to be on the frontlines of the ongoing COVID-19 pandemic yet uninsured.<sup>1</sup> This combination creates a volatile situation for the health and wellbeing of immigrant families as well as for public health.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>2</sup> Left with no recourse, many of these community members currently forgo

---

<sup>1</sup> Gomez, J.C. & Meraz, V., "Immigrant Families during the Pandemic: On the Frontlines but Left Behind," CLASP (February 2021), at <https://www.clasp.org/publications/report/brief/immigrant-families-pandemic-frontlines/>.

<sup>2</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>3</sup> This results in a higher utilization of emergency care, resulting in higher overall cost burdens to hospitals and local jurisdictions. The barriers faced by immigrant families are further compounded by poverty. Despite immigrants representing approximately one-quarter of the total population of parents in Washington, they make up 68 percent of low-income parents of children ages 0-10 years who do not have a high school diploma.<sup>4</sup>

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.<sup>5</sup> As just one example, undocumented people in Washington are eleven times less likely to have health insurance than U.S. citizens.<sup>6</sup>
- By increasing immigrant parents’ access to health insurance, the waiver would also improve the health and well-being of their children, who are mostly U.S. citizens. Extensive research shows that children’s health and development is negatively affected by their parents’ untreated mental and physical health challenges.<sup>7</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high

---

<sup>3</sup> See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>4</sup> Hofstetter, J. & McHugh, M., “Washington State’s Immigrant and U.S.-Born Parents of Young and Elementary-School-Age Children: Key Sociodemographic Characteristics,” Migration Policy Institute (April 2021), at <https://www.migrationpolicy.org/research/immigrant-us-born-parents-young-children>.

<sup>5</sup> See generally, Yen W., “Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019,” WA State Office of Financial Management (Dec. 2020); Yen W., “Health Coverage Disparities Associated with Immigration Status in Washington State’s Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019); Hadley, J. “Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income,” *Medical Care Research Review*. 2003;60 (June 2003):35-75S.

<sup>6</sup> Yen W., “Health Coverage Disparities Associated with Immigration Status in Washington State’s Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019).

<sup>7</sup> Schmit, S. and Walker, C. *Seizing New Policy Opportunities to Help Low-Income Mothers with Depression*, CLASP (2016), at [www.clasp.org/resources-and-publications/publication-1/Opportunities-to-Help-Low-Income-Mothers-with-Depression-2.pdf](http://www.clasp.org/resources-and-publications/publication-1/Opportunities-to-Help-Low-Income-Mothers-with-Depression-2.pdf); National Scientific Council on the Developing Child and National Forum on Early Childhood Program Evaluation, “Maternal Depression Can Undermine the Development of Young Children,” Center on the Developing Child, Harvard University, Working Paper 8, 2009, <http://developingchild.harvard.edu/resources/maternal-depression-can-undermine-the-development-of-young-children/>; Amrok S.M. and Weitzman, M. “Parental Psychological Distress and Children’s Mental Health: Results of a National Survey,” *Academic Pediatrics*, 14 (2014), [https://www.academicpediatrics.net/article/S1876-2859\(14\)00057-6/fulltext](https://www.academicpediatrics.net/article/S1876-2859(14)00057-6/fulltext); Colorado Health Institute, *The Link Between Parent and Child Mental Health in Colorado*, 2016, [https://www.coloradohealthinstitute.org/sites/default/files/file\\_attachments/Final%20Brief\\_0.pdf](https://www.coloradohealthinstitute.org/sites/default/files/file_attachments/Final%20Brief_0.pdf).

quality, affordable health insurance while retaining the basic protections of the ACA.<sup>8</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color have disproportionately contracted, been hospitalized for, and died from COVID-19.<sup>9</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. Research has repeatedly shown that clear language about what entities will—and just as crucially, will not—have access to their personal information is the key to immigrants actually utilizing health care services, from presenting at emergency rooms<sup>10</sup> to telehealth use.<sup>11</sup> We look forward to federal confirmation of this assurance.

**Low-income children's access to health care and mental health services will be improved.** Making health coverage accessible and affordable to all of Washington's residents regardless of immigration status is essential to improving children's healthcare access more broadly. Research has long shown that low-income children already eligible for public insurance are more likely to be enrolled if their parents are also eligible for coverage, also known as the "welcome mat effect." This effect is found whether parents gain eligibility through state Medicaid expansion<sup>12</sup> or subsidized private coverage through the Marketplace.<sup>13</sup> Finally, removing barriers to health care is critical to addressing the national youth mental health crisis.<sup>14</sup> In Washington, over 56,000 children in immigrant families are impacted by barriers to mental health care.<sup>15</sup> Therefore, we believe that improving health coverage for all Washington residents regardless of immigration status will have positive effects on the health and mental well-being of low-income children more generally.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting

---

<sup>8</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>9</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

<sup>10</sup> Maldonado, C.Z. et al., "Fear of Discovery Among Latino Immigrants Presenting to the Emergency Department," *Academic Emergency Medicine* (February 2013), at <https://onlinelibrary.wiley.com/doi/full/10.1111/acem.12079>.

<sup>11</sup> Saadi, A. & Rodriguez, J.A., "Addressing Privacy Concerns Central To Success Of Telehealth Use Among Undocumented Immigrants," *Health Affairs Forefront* (November 2020), at <https://www.healthaffairs.org/doi/10.1377/forefront.20201118.621497/>.

<sup>12</sup> Ku, L. & Broadus, M., "Coverage of Parents Helps Children, Too," Center on Budget and Policy Priorities (October 2006), at <https://www.cbpp.org/research/coverage-of-parents-helps-children-too>; Hudson, J.L. & Moriya, A.S., "Medicaid Expansion For Adults Had Measurable 'Welcome Mat' Effects On Their Children," *Health Affairs* (September 2017), at <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2017.0347>.

<sup>13</sup> Hudson, J.L. & Moriya, A.S., "The Role of Marketplace Policy on Welcome Mat Effects for Children Eligible for Medicaid or the Children's Health Insurance Program," *Inquiry* (2020), at <https://doi.org/10.1177/0046958020952920>.

<sup>14</sup> Gomez, J.C., "Removing Barriers to Mental Health Care is Essential for Children in Washington to Thrive," CLASP (May 2022), at <https://www.clasp.org/publications/fact-sheet/removing-barriers-mental-health-care-essential-children-thrive>.

<sup>15</sup> National Center for Children in Poverty, State Immigration Policy and Children's Well-Being, <https://www.nccp.org/immigration-profiles/>; The Demographic and Economic Impacts of DACA Recipients: Fall 2021 Edition, at <https://www.americanprogress.org/article/the-demographic-and-economic-impacts-of-daca-recipients-fall-2021-edition/>.

the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact Juliana Zhou at [jzhou@clasp.org](mailto:jzhou@clasp.org) with any questions.

Sincerely,  
Juliana Zhou

Policy Analyst, Income and Work Supports  
Center for Law and Social Policy  
1310 L St. NW, Suite 900  
Washington, D.C. 20005



COMMUNITY  
HEALTH NETWORK  
OF WASHINGTON



COMMUNITY HEALTH PLAN  
of Washington™

July 12, 2022

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

Re: Washington State Section 1332 Waiver Request - Public Comment

Community Health Plan of Washington (CHPW) and Community Health Network of Washington (CHNW) strongly support Washington's Section 1332 Waiver Application draft. Since the Washington Health Benefit Exchange began in 2014, undocumented immigrants have had few opportunities for insurance coverage in our state. We eagerly await a time when they can have the same access to affordable insurance coverage that is available to individuals purchasing coverage through the Washington Health Benefit Exchange today.

Community Health Plan of Washington was formed by Washington's community health centers (CHCs) 30 years ago, specifically to serve individuals who were traditionally denied access to quality health coverage. CHNW, a network of 21 federally qualified health centers with over 190 clinics, serves as the primary care network for approximately 80 percent of CHPW's enrollees and is the governing body for CHPW. It is also a licensed insurance plan for Cascade Select, the state's public option, and one of the strongest advocates for the public option in our state. Community health centers serve everyone regardless of ability to pay and provide care regardless of immigration status. Providing an affordable path to comprehensive insurance coverage for individuals regardless of their immigration status will best enable their patients to receive the comprehensive care they may need, including specialty and other services not available in the CHC clinics.

We support the state's 1332 waiver application for several reasons, but primarily because it creates equity for our state's residents and helps reduce health disparities across communities. Undocumented immigrants struggle to access health coverage and, as a result, are denied needed care. Most undocumented immigrants face additional social barriers impacting their health. While community health centers provide affordable access to primary medical, dental, and behavioral health care, it is challenging for their uninsured patients to access needed specialty or hospital care. Allowing purchase of comprehensive coverage with the help of state-funded premium subsidies will allow for a more equitable system for all Washington residents. Mixed-status families will also be able to enroll in the same plans, allowing for more integrated and holistic delivery of care, and reducing administrative confusion and complexity.

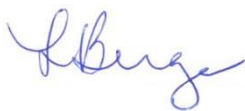
Extending affordable coverage to this population benefits the broader population by improving the health of the communities, improving the risk pool, and lowering premiums. We appreciate the attention to privacy safeguards that will help this population feel more comfortable in sharing identifying information needed to

purchase coverage on the Exchange. Ensuring that people feel safe in the enrollment process and are trusting of the state's role in this program is a necessary condition to optimizing enrollment, increasing affordability, and improving population health. The CHCs are trusted community organizations that are well-suited to communicate with and support their patients in this process.

Community Health Network of Washington currently offers coverage in 18 counties through the state's public option, Cascade Select, and in 2023 CHPW will offer coverage through Cascade select in 20 counties in the state. We hope the state will leverage the unique value of Cascade Select as a vehicle to facilitate statewide coverage and improve affordability for this population and others.

Thank you for providing the opportunity to comment. CHPW and CHNW strongly support a Section 1332 Waiver as a means to advance access to affordable coverage for all Washingtonians.

Sincerely,

A handwritten signature in blue ink, appearing to read "L. Berge".

Leanne Berge  
Chief Executive Officer  
Community Health Plan of Washington  
Community Health Network of Washington

July 12, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Jewish Community Relations Council Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Yellen:

The Jewish Community Relations Council of the Jewish Federation of Greater Seattle appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

**Judaism is clear about our responsibility to ensure health care for all people.** Jewish tradition teaches that human life has infinite value and that the preservation of life supersedes almost all other considerations. As Maimonides, a revered Jewish scholar, teaches, "it is obligatory from the Torah for the physician to heal the sick" (Commentary on Mishnah Nedarim 4:4).

Jewish tradition is also clear on the treatment of immigrants and refugees. Leviticus (19:33-34) commands, "When strangers sojourn with you in your land, you shall not do them wrong. The strangers who sojourn with you shall be to you as the natives among you, and you shall love them as yourself; for you were strangers in the land of Egypt." This principle permeates Jewish tradition and is echoed 36 times in the Torah – the most repeated of any commandment. Zekhariah (7:10) states, "Do not oppress the widow or the fatherless, the stranger or the poor, and do not plot evil in your hearts against one another."

Our own people's history as "strangers" reminds us of the many struggles faced by immigrants and refugees today, and we affirm our commitment to create the same opportunities for today's immigrants and refugees that were so valuable to our own community not so many years ago.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

We applaud the waiver’s privacy assurances. The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

---

<sup>2</sup> See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>3</sup> See generally, Yen W., “Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019,” WA State Office of Financial Management (Dec. 2020); Yen W., “Health Coverage Disparities Associated with Immigration Status in Washington State’s Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019); Hadley, J. “Sicker and poorer—the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income,” Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>4</sup> See “Section 1332: State Innovation Waivers,” CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.



Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact us at [jcrc@jewishinseattle.org](mailto:jcrc@jewishinseattle.org) with any questions.

Sincerely,

Maxima Patashnik  
Director of JCRC & Government Affairs  
Jewish Federation of Greater Seattle

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

July 12, 2022

**Re: Planned Parenthood Alliance Advocates – Washington Support for Washington’s 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

Planned Parenthood Alliance Advocates - Washington appreciates the opportunity to provide comments on Washington State’s Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

As Washington’s largest provider of sexual and reproductive health care services, Planned Parenthood health centers in Washington are proud to offer the full range of sexual and reproductive health care to patients across the state. We are committed to ensuring that everybody in our state can access affordable, high-quality health care services, and we serve both uninsured patients and patients with a range of insurance types. We also provide patients with insurance education and enrollment assistance to help them access the best and most comprehensive health care coverage they are eligible for. Based on our experience helping patients navigate the health coverage landscape, we believe that the proposed waiver would directly benefit our patients – particularly those who experience barriers to insurance coverage due solely to their citizenship status.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington’s immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Sincerely,  
Courtney Normand  
Washington State Director  
Planned Parenthood Alliance Advocates – Washington

---

<sup>3</sup> See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>4</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.



604 Oakesdale Avenue SW  
Suite 103  
Renton, WA 98057  
T: 206/242-4777  
F: 206/242-3131  
<http://wa.aft.org>

July 13, 2022

An affiliate of the  
American Federation  
of Teachers, AFL-CIO

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: AFT Washington Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen,

AFT Washington appreciates the opportunity to provide comments on Washington State's draft Section 1332 Waiver Application (the waiver). We write in dedicated support of the waiver as one of the most promising opportunities to expand health coverage for Washington residents since the passage of the Affordable Care Act.

AFT Washington represents about 6,500 members, who are education workers from early learning through higher education, and include faculty, professional staff, and classified staff at all levels of public education. AFT Washington has a long history of fighting to protect undocumented students, refugees, individuals with temporary protective status, and their families, and it is a value we hold closely. Health care is a human right, and this is why AFT Washington staunchly supports the 1332 Waiver Application.

**In Washington today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA." As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington's residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

AFT Washington believes in the essential work of comprehensive immigration reform, and we support a plan that makes the waiver's proposed changes part of a common sense, compassionate, and comprehensive immigration reform plan. Washington state must take the lead in ensuring all residents of our State have access to affordable, accessible, and culturally competent health care.

Through the waiver and other state policy solutions, Washington will make considerable progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our economy stronger. We strongly support the Health Benefit Exchange in its effort to secure the federal flexibility needed to achieve this goal.

Please contact our Government Relations Specialist, HyeEun Park, at [hpark@aftwa.org](mailto:hpark@aftwa.org) with any questions.

Sincerely,



Karen Strickland  
President, AFT Washington, AFL-CIO

July 13, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Asian Counseling and Referral Service's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Asian Counseling and Referral Service (ACRS) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

ACRS is an organization that promotes social justice and the well-being and empowerment of Asians and Pacific Islanders and other underserved communities – including immigrants, refugees, and American-born – by developing, providing and advocating for innovative, effective and efficient community-based multilingual and multicultural services. We serve over 30,000 community members in the Seattle-King County area each year in over 40 languages, primarily Asian, Native Hawaiian, and Pacific Islander (A & NHPI) immigrants, many of whom struggle with systemic barriers to accessing vital services and resources and would see life-changing benefits from expanding access to healthcare.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

Qualified Dental Plans.

- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

While data in aggregate may suggest that health inequities are not as severe for A & NHPI community members, disaggregated data has demonstrated that countless A & NHPI immigrants struggle with health disparities due to socioeconomic factors, immigration status, and other factors, and we are confident that Washington's 1332 waiver application represents a significant step in addressing disparities exacerbated by these systemic issues.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

---

<sup>3</sup> See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>4</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

Please contact Joseph Lachman, our Policy Manager, at [JosephL@acrs.org](mailto:JosephL@acrs.org) with any questions.

Sincerely,

Michael Byun  
Executive Director, ACRS





1275 First Street NE, Suite 1200, Washington, DC 20002  
202-408-1080 Fax: 202-408-1056 center@cbpp.org www.cbpp.org

July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Washington's Section 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Thank you for the opportunity to provide feedback on Washington State's application for a waiver under Section 1332 of the Affordable Care Act (ACA).<sup>1</sup> We support the waiver, which would expand access to affordable health care plans through Washington's Healthplanfinder's website. The waiver seeks to expand access to an estimated 100,000 residents who are currently uninsured and ineligible to purchase plans through this website because their immigration status does not meet the federal immigration-related standard for enrollment.

The Center on Budget and Policy Priorities (CBPP) is a nonpartisan research and policy organization based in Washington, D.C. Founded in 1981, CBPP conducts research and analysis to inform public debates and policymakers about a range of budget, tax, and programmatic issues affecting individuals and families with low or moderate incomes. We have developed expertise in eligibility and enrollment policies and processes in programs, including affordable health coverage programs available through the ACA. Our staff work closely with state policymakers and advocates to provide research, analysis, and technical assistance in ACA policy design and implementation, and have deep knowledge of the policy options available to states to expand access to quality and affordable health coverage within the policy parameters of the ACA.

---

<sup>1</sup> Washington's Section 1332 State Innovation Waiver (hereinafter, "waiver"), <https://www.wahbexchange.org/content/dam/wahbe-assets/legislation/WA%20Section%201332%20Waiver%20Application-updated%206-8.pdf>

States and state exchanges were given authority under 1332 waivers “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>2</sup> We recommend the Centers for Medicare and Medicaid Services approve Washington’s waiver because it would leverage the Washington exchange’s existing enrollment website and use state funds to expand access to high-quality, affordable health plans to a quarter of the state’s uninsured population who are blocked from ACA enrollment and subsidies due to their immigration status.

Washington would use state funds to make coverage more affordable and is only seeking this waiver to allow people to purchase health plans through the existing website. The waiver would result in:

- Creating a single health plan enrollment platform for all residents, regardless of their immigration status, to apply for affordable health coverage. Having one system would allow outreach to be more effective because it can point all people without health insurance to one site for enrollment. This would be particularly helpful for families that include both people eligible for ACA coverage based on their immigration status and those who are not. Without this waiver, these families would have to enroll in plans through separate sites, creating greater burden and potentially resulting in confusion.
- Maximizing the Washington exchange’s effectiveness by leveraging existing technology and processes rather than creating a separate system and processes, which would be duplicative and create more bureaucracy, expense, and burden on the state.
- A reduction in uncompensated care and the cost of health insurance premiums overall in the state because of additional enrollees who tend to be younger, healthier, and use health care services at lower-than-average rates.<sup>3</sup>

The waiver makes assurances to protect enrollee and participant data. We recommend that these privacy standards, and the guarantee that data will not be shared with the federal government, be included in the final waiver approval. These protections are essential to helping families that include immigrants feel safe enrolling in affordable health care programs.

Finally, the expanded access to coverage under the waiver is critical to helping Washington improve health equity and address the disproportionate rates of uninsurance and poor health outcomes among its residents of color.<sup>4</sup> For these reasons, we recommend that you review and approve Washington’s waiver application as soon as possible.

---

<sup>2</sup> See “Section 1332: State Innovation Waivers” at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>3</sup> Washington’s Section 1332 State Innovation Waiver (hereinafter, “waiver”), Section VIII.F Health Equity Goal, p. 21, <https://www.wahbexchange.org/content/dam/wahbe-assets/legislation/WA%20Section%201332%20Waiver%20Application-updated%206-8.pdf>

<sup>4</sup> For example, Hispanic people make up 13 percent of Washington’s population, but 36 percent of the uninsured population. “State Health Facts: Distribution of the Nonelderly Uninsured by Race/Ethnicity, 2019,” Kaiser Family Foundation, <https://www.kff.org/uninsured/state-indicator/distribution-uninsured-nonelderly-race-ethnicity/?dataView=0&currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.

Thank you for the opportunity to comment on this waiver proposal. Please contact Louise Pocock ([lpocock@cbpp.org](mailto:lpocock@cbpp.org)) or Shelby Gonzales ([gonzales@cbpp.org](mailto:gonzales@cbpp.org)) with questions.

Sincerely,

Louise Pocock  
Senior Policy Analyst for Immigration Policy

Shelby T. Gonzales  
Vice President for Immigration Policy

July 13, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

Re: Support for Washington's 1332 Waiver

Families USA, a leading national voice for health care consumers, is dedicated to the achievement of high-quality, affordable health care and improved health for all. We write to strongly support the State of Washington's 1332 waiver application and urge its approval. Washington's proposal would improve the availability of health care to all in the state. It is in the public interest and meets all federal requirements for a waiver.

**The country has recognized the importance of making health care available to all in other health programs.**

For example:

- The federal government provides COVID-19 vaccines regardless of status;
- COVID-19 provider relief funds defrayed the cost of COVID-19 care regardless of status;
- The Medicaid program covers treatment of an emergency condition regardless of status, sharing costs between the federal government and states;
- Safety net clinics and hospitals can care for immigrants regardless of status, and receive federal support.

Washington's proposal builds on these past initiatives and is within the scope of federal administrative authority.

**The proposal is in the public interest.**

Washington proposes to invest state funds towards providing more affordable coverage for low-income residents, regardless of documentation status. This will promote the health not only of the people newly served, but also of the population at large. It builds on important lessons the country learned during the pandemic.

Undocumented workers are among those in essential jobs, including farm work and public-facing labor. An estimated 74 percent of undocumented workers nationally are “essential infrastructure workers,” meeting health, food, safety, and other needs of all Americans. In Washington State, an estimated 149,000 essential workers were undocumented in 2018.<sup>i</sup> As we learned during the pandemic, these jobs put people at increased risk for exposure to disease.<sup>ii</sup> However, these jobs are among those least likely to provide offers of employer-sponsored health coverage.<sup>iii</sup> Nationally, 42% of nonelderly undocumented immigrants are uninsured.<sup>iv</sup>

Maintaining health is important not only to individuals and their families, but also to the nation’s economy and to public health. We applaud Washington for undertaking this enormous improvement.

**The proposal meets all federal requirements for a waiver.**

Washington proposes to invest state funds towards providing more affordable coverage for low-income residents, with no impact to the federal deficit. It proposes to waive only Section 1312(f)(3) of the law. The law concerning state innovation waivers is explicit that this section of the Patient Protection and Affordable Care Act can be waived, since it comes under Part II of Subtitle D.

Washington’s waiver application meets the federal guardrails under Section 1332:

- There is no change in the comprehensiveness of coverage it would provide;
- Protections against out-of-pocket spending are at least as affordable as those otherwise provided in marketplace plans (and in fact will be more affordable since the state will be contributing to subsidies);
- Coverage will be provided to at least a comparable number of residents; and
- The proposal will not increase the federal deficit since the state is fully defraying new costs, procuring some plans at lower expected costs, and enrolling a population expected to improve the risk pool. Actuarial modeling furnished as part of the waiver proposal predicts premium savings in the individual market and for the federal government.

**We applaud the waiver’s privacy assurances.**

The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

For all of reasons stated above, we recommend expeditious approval of Washington’s request.

Sincerely,



Frederick Isasi  
Executive Director

---

<sup>i</sup> Donald Kerwin, et al, “US Foreign-Born Essential Workers by Status and State, and the Global Pandemic,” Center for Migration Studies, May 2020, <https://cmsny.org/wp-content/uploads/2020/05/US-Essential-Workers-Printable.pdf>.

<sup>ii</sup> National Bureau of Economic Research, “Measuring the Virus Risk of Essential Workers and Dependents,” March 3, 2021, <https://www.nber.org/digest-202103/measuring-virus-risk-essential-workers-and-dependents#:~:text=The%20average%20coronavirus%20positivity%20rate,relative%20to%20the%20population%20average.>

<sup>iii</sup> <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-of-immigrants/>

<sup>iv</sup> Ibid. <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-of-immigrants/>



July 13, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Ave. SW  
Washington, DC 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Ave. NW  
Washington, DC 20220

*Submitted via e-mail*

**Re: Farmworker Justice's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Farmworker Justice (FJ) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington state residents since the passage of the Affordable Care Act.

Farmworker Justice is a national advocacy organization based in Washington, DC. Founded in 1981, FJ aims to empower farmworkers and their families to improve their living and working conditions, immigration status, occupational safety and health, and access to justice. We work with community and migrant health centers, farmworker community-based organizations, and advocates across the country to promote farmworkers' access to health care.

Farmworkers are essential members of our rural communities and important drivers of our economy. During the height of the COVID-19 pandemic, farmworkers continued to labor in the fields and packing plants while many of us sheltered at home, ensuring the stability of our country's food supply chain. As a result, farmworkers were disproportionately impacted by the pandemic.

In Washington State today, many farmworkers go without health care because they are structurally excluded from affordable health coverage due to their lack of immigration status. As highlighted during the pandemic, farmworkers experience numerous barriers to health care access, with lack of immigration status and lack of health insurance among the top. According to FJ's analysis of the 2018 National Agricultural Workers Survey, only 16% of unauthorized farmworkers in the North West region (which includes Washington State) have health insurance.<sup>1</sup> Only a small percentage of agricultural employers offer comprehensive health insurance to their workers and unauthorized workers are less likely to report that their employer offered health insurance than authorized workers.<sup>2</sup> Due to these barriers, they tend to have poor health outcomes, delaying medical care until there is an emergency.

**Therefore, we strongly support Washington's proposed waiver because it offers a pathway to a healthier future for farmworkers and other low-income immigrant communities:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining basic

---

<sup>1</sup> FJ analysis of the 2018 National Agricultural Workers Survey, *Department of Labor National Agricultural Workers Survey*, data available at <https://www.dol.gov/agencies/eta/national-agricultural-workers-survey/research/data-tables>

<sup>2</sup> Department of Labor, *Findings from the National Agricultural Workers Survey 2019-2020*, available at <https://www.dol.gov/sites/dolgov/files/ETA/naws/pdfs/NAWS%20Research%20Report%202016.pdf>

<sup>3</sup> *See generally*, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," *Medical Care Research Review*. 2003;60 (June 2003):3S-75S.



protections of the ACA.”<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial now as long-standing inequities have been exacerbated by the pandemic.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application.

Please contact Alexis Guild at [aguild@farmworkerjustice.org](mailto:aguild@farmworkerjustice.org) with any questions.

Sincerely,



Alexis Guild  
Director of Health Policy and Programs  
Farmworker Justice

---

<sup>4</sup> See “Section 1332: State Innovation Waivers,” CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)



**King County**



**City of Seattle**

July 17, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Ave. SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Ave. NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: City of Seattle and King County, WA Support for 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

The City of Seattle and King County, Washington appreciate the opportunity to provide comments on Washington State's draft Section 1332 Waiver Application (waiver). Our local government leadership writes in strong support of the waiver as one of the most promising opportunities to expand health coverage for Washington residents since the passage of the Affordable Care Act.

The City of Seattle and King County are committed to reducing health disparities and, more importantly, to achieving health equity for all local and statewide residents. Achieving health equity means achieving highest level of health for all while reducing and eliminating the health disparities we see today. Recent data show that 5.3 percent of Seattle adults from 19 to 64 years and 7.2 percent of King County adults have no health coverage.

**Many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. More than 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow our state to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit our state to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We commend your effort to secure the waiver rapidly.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.” As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our economy stronger. We strongly support the Health Benefit Exchange in its effort to secure the federal flexibility needed to achieve this goal.

Please contact Quinn Majeski (Quinn.Majeski@seattle.gov) at the City of Seattle or Jenny Huston (Jennifer.Huston@kingcounty.gov) at King County with questions.

The Honorable Xavier Becerra  
The Honorable Janet Yellen  
July 17, 2022  
Page 3

Thank you for your commitment to improving health equity in Washington state.

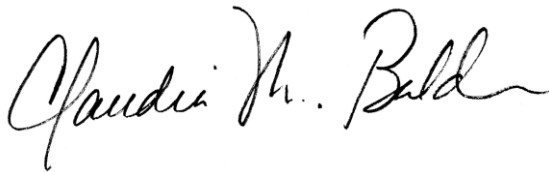
Sincerely,



Dow Constantine  
King County Executive



Bruce Harrell  
Mayor, City of Seattle



Claudia Balducci  
Chair, King County Council



Debora Juarez  
Seattle City Council President



Joe McDermott  
King County Council  
Chair, King County Board of Health



Lisa Herbold  
Seattle City Council



Tammy J. Morales  
Seattle City Council



Teresa Mosqueda  
Seattle City Council



# Kitsap Immigrant Assistance Center

*Recognizing the inherent worth and dignity of all people, KIAC works for the well-being and empowerment of immigrants through education, advocacy and social justice.*

## Board Members

Erin Phillips  
Althea Paulson  
Anita Smith  
Ray Garrido  
Emma Aubrey  
Cecilia Gutierrez  
John Bachner  
Carlos Mejia Rodriguez  
Tom Weed  
Emily Kehrberg  
Elizabeth Mohny  
Michael Watson

**Thangam Chandrasekaran,**  
Executive Director

*Program Directors:*

**Annika Turner,**  
Family Services

**Larry Chin,**  
Immigration Legal Services

Ray Garrido received the 2016 Linda Gabriel Award from the Kitsap Human Rights Council

Dot Lintz (2016) and Ray Garrido (2015) were Kitsap Community Foundation Philanthropy Award honorees

KIAC received the Kitsap Human Rights Council Wall of Fame Award in 2010

Visit us at [www.kitsapiac.org](http://www.kitsapiac.org)

July 13, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Kitsap Immigrant Assistance Center Supports Washington's 1332 Waiver Application**

Dear Secretaries Becerra and Yellen:

Kitsap Immigrant Assistance Center (KIAC) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

We are a non-profit in Bremerton, WA serving immigrants in Kitsap and Mason counties and throughout the west Puget Sound region of Washington state. We provide numerous direct, needed services through our Immigration Legal Services and Family Services programs. **A substantial part of our work is dedicated to coordinating and providing healthcare for uninsured immigrant adults** - members of our community who have no way of purchasing or qualifying for medical insurance. These adults sometimes utilize our local hospital's emergency room as their primary source of care, only going when absolutely necessary. Often people suffer pain and uncertainty at home for hours, days, or weeks out of fear of the cost of the emergency room. Our local community health clinic has a sliding scale that many adults benefit from; this sliding scale policy means that many adults are able to seek care who would otherwise have their conditions worsen and likely would die sooner.

*(continued on following pages)*



## Kitsap Immigrant Assistance Center

*Recognizing the inherent worth and dignity of all people, KIAC works for the well-being and empowerment of immigrants through education, advocacy and social justice.*

However, this sliding-scale model is not enough. This clinic cannot provide all necessary services, and their sliding scale still involves cost to a patient that may be beyond their means. Our free medical clinic, staffed by qualified volunteer Providers, helps fill this gap. We are able to offer consultations and prescribe some medication. We are also connected to Project Access NW, the Lions Club Charity Vision Care program, and a local dentist who all offer services for free to uninsured, low-income adults. **This combination of partners eating the cost of the care they provide saves lives. But it is piecemeal and not enough.** People are still living with undiagnosed and untreated diabetes, eye diseases, gynecological issues, cancer, and other chronic and acute conditions. These are the parents of our elementary school students, the entrepreneurs providing essential services to our economy, and our neighbors. We need a health insurance option for all members of our communities, regardless of immigration status.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>1</sup>
- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>2</sup> As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>3</sup>

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.



## Kitsap Immigrant Assistance Center

*Recognizing the inherent worth and dignity of all people, KIAC works for the well-being and empowerment of immigrants through education, advocacy and social justice.*

We know hundreds of immigrant families within our nearby communities alone whose lives would be changed by this waiver's approval. We spoke with one uninsured client last week to give her news of her breast cancer. While we will help coordinate treatment for her through charity care providers, we know that her cancer would have been detected sooner if she had medical insurance, and we have yet to find out the consequence of that delay. We have also seen multiple immigrant community members in pain and in need of root canals, but there is no charity care option in our area for that procedure, so they continue in discomfort or sacrifice rent and grocery money and go into debt to cover it themselves. Our children need healthy parents, our economy needs healthy workers, and our communities need healthy residents. **We know the human impact this policy decision will enable, and it is foundational to health and flourishing for many of our neighbors.**

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. **We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.**

Please contact Annika Turner at Kitsap Immigrant Assistance Center with any questions.

Sincerely,

Annika Turner  
KIAC Family Services Director  
annika@kitsapiac.org  
360-440-2376

<sup>1</sup>See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):35-75S

<sup>2</sup>WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>3</sup>See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>4</sup>See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup>See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201  
The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Legal Voice's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Legal Voice appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

Legal Voice is a legal advocacy organization that seeks to advance gender equity in the Pacific Northwest through ground-breaking litigation, legislative advocacy, and legal rights education. Our work spans a variety of substantive areas, including reproductive rights, health and justice; LGBTQ+ rights; gender-based violence; and economic justice. As a progressive feminist organization with an intersectional approach to gender justice, Legal Voice seeks to center the most-impacted community voices across all levels of our advocacy. Our expertise in the law as it relates to gender equity and our direct involvement with the community grounds our conclusion that the waiver is essential to guaranteeing healthcare equity in Washington.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

The gap in health coverage is particularly wide for immigrant women<sup>1</sup> of reproductive age (15-44). It is well documented that young women fleeing extreme violence in their home countries experience extremely high rates of sexual assault on their journey to the United States. Indeed, up to 80% of

---

<sup>1</sup> We use the term "women" here because the sources we cite refer specifically to women. Of course, the same holds true for people who can become pregnant more broadly.



women are raped while in transit.<sup>2</sup> That those same women are denied the health coverage they urgently need when they arrive in the United States only compounds that trauma.

For immigrants standing at the intersection of multiple forms of oppression, there are additional barriers to access to healthcare. For example, 36% of transgender immigrants do not have health insurance coverage, twice the percentage of uninsured people in the general population.<sup>3</sup> Moreover, persons with disabilities are more likely to live at, or below, the poverty line, thereby impacting their ability to purchase private health insurance. Undocumented immigrants are also particularly vulnerable to intimate partner violence.<sup>4</sup> As abusers often use the withholding of financial resources as a tool of control, survivors of intimate partner violence are frequently unable to afford healthcare costs.<sup>5</sup>

While many immigrants do not have access to critical healthcare, immigrants *do* make significant contributions to the economy on virtually every front; through local, state, and federal taxes, social security contributions, spending on goods and services and creating employment opportunities. In Washington, immigrants contribute 14% of the state's annual economic output and undocumented immigrants alone contribute nearly \$300 million in state and local taxes.<sup>6</sup> To ensure that immigrants can continue to contribute our state economy, we must provide them with basic resources necessary to care for themselves and their families.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the

---

<sup>2</sup> Deborah Bonello and Erin Siegal McIntyre, *Is Rape the Price to Pay for Migrant Women Chasing the American Dream*, SPLINTER (10 Oct. 2014 at 5:51pm), <https://splinternews.com/is-rape-the-price-to-pay-for-migrant-women-chasing-the-1793842446>

<sup>3</sup> Abbi Coursolle, *Meeting the Health Care Needs of LGBTQ Immigrants*, NATIONAL HEALTH LAW PROGRAM (Aug. 16, 2021), <https://healthlaw.org/meeting-the-health-care-needs-of-lgbtq-immigrants/>

<sup>4</sup> *Intimate Partner Violence Undocumented & Immigrant Women*, <https://now.org/wp-content/uploads/2017/06/Learn-More-IPV-and-Immigrant-Womenpdf.pdf> (last visited, Jul. 12, 2022).

<sup>5</sup> Governor's Interagency Council on Health Disparities, *Literature Review on Inequities in Reproductive Health Access*, Washington Substitute Senate Bill 6219, Chapter 119, Jan. 1, 2019, [https://app.leg.wa.gov/ReportsToTheLegislature/Home/GetPDF?fileName=LiteratureReviewReproductiveHealthAccess\\_SSB6219\\_FINAL\\_1.1.2019\\_42423dd8-5280-4cc5-bb55-2220637ba6a5.pdf](https://app.leg.wa.gov/ReportsToTheLegislature/Home/GetPDF?fileName=LiteratureReviewReproductiveHealthAccess_SSB6219_FINAL_1.1.2019_42423dd8-5280-4cc5-bb55-2220637ba6a5.pdf)

<sup>6</sup> Eritrea Habtemariam, *The Economic Contributions of Immigrants in Washington State*, WASHINGTON STATE BUDGET & POLICY CENTER (Mar. 3, 2015), <https://budgetandpolicy.org/schmudget/the-economic-contributions-of-immigrants-in-washington-state/>

ACA.” As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to expand coverage. This is particularly crucial and time-sensitive now, as the global pandemic has laid bare and exacerbated long-standing inequities. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. The waiver’s privacy assurances are particularly important for immigrants seeking sexual and reproductive health services. Without a privacy assurance, Washington residents will be further deterred from seeking sexual and reproductive care, an area that is already stigmatised for many individuals and communities. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application.

Please contact Kim Clark at [kclark@legalvoice.org](mailto:kclark@legalvoice.org) with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Kim C. Clark". The signature is stylized and cursive.

Kim C. Clark  
Legal Director  
Legal Voice



Mt. Baker Planned Parenthood

July 13, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 2022

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Mt. Baker Planned Parenthood Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Mt. Baker Planned Parenthood appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

Health care is a human right; that's why Mt. Baker Planned Parenthood stands for care, no matter who you are or where you are from. Access to quality, affordable healthcare is a basic right all people deserve to enjoy, regardless of immigration status. Barriers to healthcare coverage substantially impact low-income immigrant women and families. Lack of access to health care, including preventative and reproductive health care, contributes to poorer health outcomes. Many women in immigrant communities experience higher death rates from breast and cervical cancers, and some immigrant groups have higher rates of HIV and other sexually transmitted infections than other communities in the U.S. – all of which could be screened for, and in many cases prevented, with equal access to care.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

Plans.

- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.


**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

At Mt. Baker Planned Parenthood, we believe no one's health should be compromised because of their immigration status. Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. **We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.**

Please contact me at [lmccarthy@mbpp.org](mailto:lmccarthy@mbpp.org) or (360) 603-7701 with any questions.

Sincerely,



Linda McCarthy  
Chief Executive Officer

---

<sup>3</sup> See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>4</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

July 13, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

*Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)*

**Re: National Immigration Law Center Support for Washington’s 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

The National Immigration Law Center (NILC) appreciates the opportunity to provide comments on Washington State’s Section 1332 Waiver Application (waiver). We write in strong support of the waiver as both one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

Founded in 1979, NILC is an organization exclusively dedicated to defending and advancing the rights and opportunities of low-income immigrants and their families. We believe that all people should have the opportunity to achieve their full human potential – regardless of their race, gender, immigration, and/or economic status. For over 40 years, NILC has focused on issues that affect the well-being and economic security of low-income immigrants: health care and safety net programs; education and training; workers’ rights; and other federal and state policies. When necessary, NILC has successfully defended the fundamental and constitutional rights of low-income immigrants and their families in litigation. NILC is one of the nation’s leading substantive experts on immigrant eligibility and access to federal and state public benefits programs, including issues related to Medicaid and the Affordable Care Act.

## **This Waiver Aligns with the Administration’s Priorities**

Immigrants’ exclusion from healthcare affordability programs exacerbates racial health disparities. According to American Community Survey data 22% of Asians, 8% of Black people and 25% of Hispanics residing in Washington are non-citizens<sup>1</sup>. President Biden has made important commitments to addressing racial disparities, including through Executive Order 13985, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government which committed to “recognize and work to redress inequities in their policies and programs that serve as barriers to equal opportunity.” Executive Order 14070, Continuing to Strengthen Americans’ Access to Affordable, Quality Health Coverage says that it is the policy of this administration, “make high-quality healthcare accessible and affordable for every American.” This waiver sits at the intersection of those two priorities, addressing racial health disparities for a population disproportionately denied health insurance.

This waiver also aligns with the Department of Health and Human Services’ call to reduce maternal mortality through the Equity Action Plan. The Maternal Health Task Force at the Harvard Chan School has concluded that, “documentation status *does* matter for maternal mortality in the United States,” given undocumented people’s poor access to prenatal care.<sup>2</sup> By expanding access to comprehensive coverage for undocumented and mixed-status families, this waiver will allow more Washington residents to access to critical pre- and post-natal care and promote early diagnosis and treatment of conditions that can compromise pregnancy outcomes.

### **We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.<sup>3</sup>

---

<sup>1</sup> NILC Analysis of American Community Survey Data <https://data.census.gov/cedsci/table?q=B05001%20&t=-02%20-%20All%20available%20basic%20races%20alone%20or%20in%20combination%3A400%20-%20Hispanic%20or%20Latino%20%28of%20any%20race%29&g=0400000US53&tid=ACSDT5YSPT2015.B05001>

<sup>2</sup> Molina, Rose, "Inequities in Maternal Mortality: A Focus on Undocumented Immigrants," Maternal Health Task Force at the Harvard Chan School, (November 4, 2015) at <https://www.mhtf.org/2015/11/04/inequities-in-maternal-mortality-a-focus-on-undocumented-immigrants/>

<sup>3</sup> See generally, Yen W., “Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019,” WA State Office of Financial Management (Dec. 2020); Yen W., “Health Coverage

- The waiver would improve the broader individual insurance market by reducing application barriers that prevent families from applying for coverage together.

**In Washington State today, many immigrants go without critical health care** because they are ineligible for affordable health coverage. Over 100,000 of Washington’s immigrant residents lack insurance today due to this systemic inequity.<sup>4</sup> As compared to people with health insurance, people who are uninsured are more likely to:

- receive an initial diagnosis in the advanced stages of a disease,
- die or suffer permanent impairment after an accident or sudden-onset condition, and
- live with a chronic condition that could be managed if diagnosed.<sup>5</sup>

The presence of a significant number of uninsured persons in a community burdens local economies and health care systems and results in higher rates of unmet medical need for both insured and uninsured persons.<sup>6</sup> As the COVID-19 pandemic makes our too clear, our health is interconnected with the health of others in our communities.

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>7</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>8</sup> Washington residents cannot wait for coverage any longer.

---

Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019); Hadley, J. “Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income,” Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>4</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>5</sup> Increasing Access to Health Insurance Benefits Everyone: Health Consequences of Being Uninsured (National Immigration Law Center, August 2017), <https://www.nilc.org/issues/health-care/health-consequences-of-being-uninsured/>

<sup>6</sup> Increasing Access to Health Insurance Benefits Everyone: Economic Impacts (National Immigration Law Center, August 2017), <https://www.nilc.org/issues/health-care/economic-impacts-of-increasing-access/>; Increasing Access to Health Insurance Benefits Everyone: Health System Impacts (National Immigration Law Center, August 2017), <https://www.nilc.org/issues/health-care/health-system-impacts-of-increasing-access/>

<sup>7</sup> See “Section 1332: State Innovation Waivers,” CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>8</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact me at [lessard@nilc.org](mailto:lessard@nilc.org) with any questions.

Sincerely,

/s

Gabrielle Lessard  
Senior Policy Attorney





July 13, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Northwest Health Law Advocates (NoHLA) appreciates the opportunity to provide comments on Washington State's draft Section 1332 Waiver Application (waiver). **We write in strong support of Washington's waiver** as one of the most promising opportunities to improve health coverage for Washington residents since the passage of the Affordable Care Act (ACA).

As a nonprofit legal organization that works to protect and expand individuals' access to affordable quality health care, NoHLA has advocated to improve health coverage for all Washingtonians for over two decades. Together with local legislative champions, other advocates, and community partners, we have worked step-by-step through the years to secure coverage for all Washington residents, regardless of immigration status. We supported strengthening of the state's Basic Health Plan, a pre-ACA coverage expansion for low-income Washingtonians that was available to all residents. We collaborated with the Health Coalition for Children and Youth toward Washington's landmark "Cover All Kids" legislation of 2007, now considered a national model. NoHLA worked toward the creation of a family planning program for immigrants not eligible for Medicaid that began in 2019. Most recently, we collaborated with other advocates to expand postpartum coverage to 12 months in Washington. Throughout, we have informed the public and policymakers of the value and impact of these programs for Washington residents, and the importance of building upon them. This waiver

represents one of the key remaining steps in Washington State's journey to make coverage available to all.

NoHLA has been working in collaboration with partner organizations in a statewide Health Equity for Immigrants Campaign to increase access to affordable health care and coverage for all Washington residents. Collectively, we work to amplify community-identified priorities, including equitable access for individuals who remain uninsured and underinsured due to federal immigration status restrictions.

**NoHLA joins in the unanimous supportive comments during the Health Benefit Exchange's public comment sessions and the overwhelmingly supportive comments submitted in writing to strongly advocate for Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>1</sup>
- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve the broader individual insurance market in Washington by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**In Washington today, many immigrants go without critical health care because they are structurally excluded from affordable health coverage.** Despite Washington's long history of state innovation, over 100,000 of Washington's immigrant residents currently lack insurance due to this systemic inequity.<sup>2</sup> Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>3</sup>

---

<sup>1</sup> Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer—the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," *Medical Care Research Review*. 2003;60 (June 2003):3S-75S.

<sup>2</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>3</sup> Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.” As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately exposed to, contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**NoHLA applauds the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. NoHLA strongly supports Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application. Thank you for your consideration.

Sincerely,

/s/

Janet Varon  
Executive Director



July 13, 2022

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

Submitted via email

**Subject: Washington's Section 1332 Waiver Application – Public Comment**

On behalf of Regence BlueShield, please accept this letter of support for Washington state's request to the U.S. Department of the Treasury and the Centers for Medicare & Medicaid Services for a Section 1332 waiver. We support the goals outlined in the state's Section 1332 waiver application to allow all Washingtonians, regardless of immigration status, to purchase Qualified Health Plans (QHPs), Qualified Dental Plans (QDPs), and to access state-funded affordability programs through the state-based marketplace, *Washington Healthplanfinder*.

Washington state has a long history of innovation, and we are pleased to support this first-of-its-kind waiver to extend health insurance options to more of our community members. We appreciate the thorough analysis included in the waiver application that demonstrates compliance with federal guardrails. Approval of this waiver will further health equity goals both by opening a door for coverage and by allowing the lowest-income Washington state residents to access the state affordability programs – an important step toward providing broader access to coverage in our state.

We encourage you to meet the state's request for approval by August 2022. Expedient federal approval of this Section 1332 waiver application is needed to ensure system updates and comprehensive community engagement. This will allow outreach efforts to be completed in advance of Plan Year 2024 Open Enrollment, beginning November 1, 2023.

Washington state is a long-time national leader in innovative ways to reduce health inequities and to increase access and affordability to health care services – this Section 1332 waiver provides one more tool to help more Washington state residents access the care they need.

Thank you for the opportunity to comment in support of Washington state's Section 1332 waiver application. For more information, please feel free to contact Jennifer Muhm, Director of Public Affairs & Government Relations for Washington state, at [jennifer.muham@cambiahealth.com](mailto:jennifer.muham@cambiahealth.com).

Sincerely,

A handwritten signature in cursive script that reads "Claire A. Verity".

Claire A. Verity  
President



# **SEIU**Healthcare®

United for Quality Care

**JANE HOPKINS**  
President

July 13, 2022

**YOLANDA KING-LOWE**  
Secretary-Treasurer

The Honorable Janet Yellen  
Secretary  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

The Honorable Xavier Becerra  
Secretary  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, DC 20201

**CASEY RUKEYSER**  
Executive Vice President

**ROBIN WYSS**  
Executive Vice President

**KIMELA VIGIL**  
Vice President

**MARIE NEUMAYER**  
Vice President

**CAROL LIGHTLE**  
Vice President

## **SERVICE EMPLOYEES INTERNATIONAL UNION**

15 S. Grady Way, Suite 200  
Renton, WA 98057  
425.917.1199  
1.800.422.8934  
Fax: 425.917.9707  
[www.seiu1199nw.org](http://www.seiu1199nw.org)

**YAKIMA OFFICE**  
415 North 20<sup>th</sup> Avenue  
Yakima, WA 98902  
509.573.9522  
Fax: 509.248.0516

**SPOKANE OFFICE**  
140 S Arthur St. #690  
Spokane, WA 99202  
509.456.6986  
Fax: 509.456.5017

**KALISPELL OFFICE**  
445 South Main St. #17  
Kalispell, MT 59901  
425.917.1199

### **Re: Washington 1332 State Innovation Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

SEIU Healthcare 1199NW appreciates the opportunity to comment on the State of Washington's application for a Section 1332 State Innovation Waiver and on behalf of the over 33,000 health care workers of our union, we write in strong support.

Equity in healthcare is critical to the health of our communities, which is why our union is committed to rooting out systemic racism in healthcare delivery. That includes racial inequities we see firsthand created by barriers to accessing affordable health insurance. When our patients lack coverage, they put off preventative care, decompensate and ultimately enter our health care system sicker with preventable conditions. The costs to our State and nation's healthcare system are immense, but the costs to patients and families is immeasurable.

Inequitable access to affordable healthcare prevents a significant number of Washingtonians from accessing coverage and care. In a survey of 5,700 Washington State immigrants, the 2020 WA State Health Equity for Immigrants report found 87% lacked health insurance. Immigration status (67%) and high cost (47%) were cited as the top two barriers. A significant number also reported foregoing care for fear of existing federal "public charge" rules. Today, many in Washington's immigrant population are living in fear of seeking healthcare or are denied access to affordable care due to immigration status. This kind of exclusion is a continuation of systemic racism in health care delivery, imposing medical vulnerability on tens of thousands of Washingtonians. Our union supports this Waiver to help undo this racially unjust dynamic.

The proposed Waiver will significantly lower barriers to Washingtonians' affordable healthcare access by removing the immigration-status exemption to Qualified Health Plan (QHP) coverage. Per Washington State's Waiver

Application, 22% of uninsured Washingtonians are barred from QHP coverage on WA's State Exchange due to federal citizenship limitations. By securing the Section 1322 Waiver, our State can finally address this major health inequity.

Section 1322 Waivers exist to address exactly these kinds of systemic exclusions that put patients' and communities' health at risk by allowing States to "pursue innovative strategies for providing residents with access to high quality care and affordable health insurance while retaining the basic protections of the ACA." The Waiver is good for payers, good for patients and good for our healthcare system.

The urgency of expanding affordable healthcare access has only increased during the COVID-19 pandemic. Every uninsured Washingtonian is left doubly vulnerable when they fear the cost or repercussions of seeking care and the risk to the health of our communities' increases with each uninsured individual. This Waiver puts our State one step further along rooting out racism in healthcare delivery and thus we strongly support this Application.

Sincerely

A handwritten signature in black ink, appearing to read 'Jane Hopkins', with a long, sweeping tail extending to the right.

Jane Hopkins RN

President

SEIU Healthcare 1199NW



July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220



P.O. Box 2728  
Seattle, WA 98111-2728  
(206) 624-2184  
aclu-wa.org

Michele Storms  
*Executive Director*

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

Re: ACLU of Washington Support for Washington's 1332 Waiver Application

Dear Secretary Becerra and Yellen:

The ACLU of Washington appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in strong support of the waiver as one of the most promising opportunities to improve health equity for Washington State residents.

The ACLU of Washington is a statewide, nonpartisan, nonprofit organization with over 135,000 members and supporters, dedicated to protecting and advancing freedom, equity, and justice for everyone in Washington. The ACLU of Washington has been working with community leaders, partner organizations, and provider groups in a statewide Health Equity for Immigrants Campaign to improve health equity and outcomes and reduce racial disparities in affordable health care and coverage.

**In Washington State today, many immigrants go without critical health care because they are structurally excluded from affordable health coverage.** Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse,

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.



many of these community members forgo needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington’s proposed waiver because it offers a pathway to a more equitable future:**

- The waiver would improve health equity and reduce racial disparities, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.<sup>3</sup>
- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We also appreciate the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

**We urge you to move quickly in approving the waiver this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the

---

<sup>2</sup> See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>3</sup> See generally, Yen W., “Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019,” WA State Office of Financial Management (Dec. 2020); Yen W., “Health Coverage Disparities Associated with Immigration Status in Washington State’s Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019); Hadley, J. “Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income,” Medical Care Research Review. 2003;60 (June 2003):3S-75S.

basic protections of the ACA.”<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

Through the waiver and additional state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application.

Please contact Leah Rutman at [lrutman@aclu-wa.org](mailto:lrutman@aclu-wa.org) with any questions.

Sincerely,



Leah Rutman  
Health Care and Liberty Counsel  
ACLU of Washington

---

<sup>4</sup> See “Section 1332: State Innovation Waivers,” CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.



# AFL-CIO

AMERICA'S UNIONS

**American Federation  
of Labor and  
Congress of Industrial  
Organizations**

815 Black Lives Matter  
Plaza NW  
Washington, DC 20006

202-637-5000

[aflcio.org](http://aflcio.org)

**EXECUTIVE COUNCIL**

**ELIZABETH H. SHULER**  
PRESIDENT

**FREDRICK D. REDMOND**  
SECRETARY-TREASURER

Michael Sacco  
Cecil Roberts  
Matthew Loeb  
Randi Weingarten  
Fredric V. Rolando  
Baldemar Velasquez  
Lee A. Saunders  
Terry O'Sullivan  
James Callahan  
DeMaurice Smith  
Sean McGarvey  
D. Taylor  
Stuart Appelbaum  
Mark Dimondstein  
Cindy Estrada  
Sara Nelson  
Marc Perrone  
Eric Dean  
Joseph Sellers Jr.  
Christopher Shelton  
Lonnie R. Stephenson  
Richard Lanigan  
Robert Martinez  
Gabrielle Carteris  
Mark McManus  
Elissa McBride  
John Samuelsen  
Vonda McDaniel  
Gwen Mills  
Charles Wowkanech  
Bonnie Castillo  
Warren Fairley  
Ernest A. Logan  
Capt. Joe DePete  
James Slevin  
Tom Conway  
John Costa  
Tim Driscoll  
Everett Kelley  
Anthony Shelton  
Ray Curry  
Edward A. Kelly  
Evelyn DeJesus  
Cheryl Eliano  
Matthew S. Biggs  
Roxanne Brown  
Arthur Maratea  
James A. Williams Jr.  
Ben Valdepeña  
Meghann Burke  
Bernie Burnham  
Gina Cooper  
Frank Christensen  
Roland Rexha  
Rich Santa

July 14, 2022

The Honorable Xavier Becerra  
Secretary  
U.S. Department of Health & Human Services  
200 Independence Avenue, SW  
Washington, DC 20201

The Honorable Janet Yellen  
Secretary  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

Dear Secretaries Becerra and Yellen:

The American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) writes in support of Washington State's 1332 waiver application. The AFL-CIO is a voluntary, democratic federation of 57 affiliated unions representing more than 12.5 million workers across the country in all sectors of our economy. Our members work in every state in the union and they come from every region of the world. We represent working people with all types of immigration status, including undocumented workers, DACA and TPS holders, non-immigrant visa beneficiaries, legal permanent residents, refugees, and citizens. The AFL-CIO is committed to fairness in the workplace and health security for working people and their families.

We believe that Washington State's proposed section 1332 waiver is one of the most important opportunities to improve health care coverage for state residents since the passage of the Affordable Care Act. The waiver would allow Washington State to promote public health and close racialized inequities by removing federal barriers to health coverage so that all Washington residents will have the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans. The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit. These are the types of measures envisioned by section 1332 and we hope that Washington State's waiver gains the Administration's quick approval.

## Impact on Washington State

In Washington State today, many immigrants go without critical health care. Of the approximately 240,000 undocumented immigrants in the state, an estimated 46% lack health insurance – almost eight times the uninsured rate in the state overall.<sup>1</sup> These inequities undermine public health, drive up healthcare costs for all, and create racialized injustices that must be addressed.

The vast majority of people without coverage are part of working families. According to the Kaiser Family Foundation, approximately 7 in 10 people without coverage have at least one person in their family who is working full-time and another 1 in 10 have someone in their family working part-time. As the state of Washington noted in its waiver application, immigrants are overrepresented in low-wage jobs that are unlikely to offer employer-sponsored health insurance. For many of these working families, this waiver is the only path forward for affordable health insurance.

The impact on working families of not having insurance can be devastating to their health, and to the broader community. As we saw with COVID-19, many individuals without insurance feel compelled to report to work, regardless of health status. Without access to care, they undermine efforts to build healthy communities. Without access to insurance, many community members have no alternative but to forgo preventive care and services for major health conditions. When they do receive care, they are more likely to receive an initial diagnosis in the advanced stages of a disease. They are also more likely to die or suffer permanent impairment after an accident or the onset of an acute condition. They are more likely than people with insurance to live with a chronic condition that could be managed if it had been diagnosed earlier.<sup>2</sup>

There are also economic consequences. People without insurance are more likely to face unaffordable medical bills when they do seek care. A study in 2019 found that uninsured nonelderly adults were over twice as likely as those with private coverage to have had problems paying medical bills in the past 12 months. These bills can quickly translate into significant medical debt since most of the uninsured have low or moderate incomes and have little, if any, savings.<sup>3</sup> Thus, access to health care not only improves the health of working families, it also improves their financial security.

We strongly support Washington's proposed waiver because it offers a pathway to a healthier future for a medically and financially vulnerable population, which will benefit everyone who lives and works in the state. By addressing a major cause of health inequity, the waiver addresses a root cause of the disproportionate uninsured rates and poorer health outcomes many of Washington's communities of color face today. The waiver would also improve the broader

---

<sup>1</sup> Sydney Kurle, *Campaign for Health Equity for Immigrants in Washington*, Mar 23, 2021. State of Reform. Available at <https://stateofreform.com/featured/2021/03/campaign-for-health-equity-for-immigrants-in-washington/>.

<sup>2</sup> Jennifer Tolbert, Kendal Orgera, and Anthony Damico. *Key Facts about the Uninsured Population*, Kaiser Family Foundation. Nov 06, 2020. Available at <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>. See also *Increasing Access to Health Insurance Benefits Everyone: Health Consequences of Being Uninsured*, National Immigration Law Project (NILC). August 2017. Available at <https://www.nilc.org/issues/health-care/health-consequences-of-being-uninsured/>.

<sup>3</sup> Kaiser Family Foundation, *supra* note 2. See also NILC, *supra* note 2.

individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

The Affordable Care Act (ACA) was successful in reducing the cost and removing some of the major obstacles preventing millions of working families from getting coverage. Following the ACA, the number of uninsured nonelderly Americans declined by 20 million, dropping to a historic low in 2016. States such as Washington have partnered with the federal government, to expand community outreach and publicize opportunities for enrollment. But structural barriers that exclude certain populations mean the state is unlikely to significantly reduce the number of uninsured until additional steps are undertaken to remove those barriers. This waiver will support efforts to close inequities in health and financial security based on immigration status are likely to continue.

### **Importance of this Waiver**

The Affordable Care Act was a major milestone in the effort to bring universal health care to working families. Yet, it was decades in the making. The reality of politics today is that it takes a significant amount of time and good fortune to pass sweeping federal legislation. A key element is building support, both among the public and policymakers. In our federal system, state waivers are an important means for testing innovative strategies for improving health care access and outcomes. As Justice Louis Brandeis famously noted, states are the laboratories of experimentation in our democracy. Indeed, the ACA created section 1332 waivers to allow states to take the initiative to address gaps in our health care system without undermining the bold advances of the statute.

Washington's waiver will improve the health of its citizens and its health system by ending the cruel discrimination against working people who are relatively new immigrants to this country. Public programs that provide access to basic needs like health care are crucial tools to support the well-being of our entire society. As noted earlier, this waiver will not only remove a real barrier that prevents immigrant families from accessing vital health services, it will also improve the health of the broader population.

The waiver is aligned with the analysis and recommendations of the White House's COVID-19 Health Equity Task Force, which sought to ensure that everyone have equitable access to high-quality health care. As the Task Force noted, such access is critical for enabling people to live their healthiest, fullest lives and that all communities can thrive and flourish. Action is necessary, the Task Force Final Report notes, if we are to ensure that the disproportionate suffering of communities of color and underserved populations during the COVID-19 pandemic is a thing of the past, not part of a repeated pattern for the future. Though the Task Force was not focused on section 1332 waivers, it laid out relevant principles, saying that immigration status should never stand in the way of equitable health. As the Task Force wrote in its final report, there is "an opportunity to disrupt the patterns of harm, offer correction and transform equitable systems, structures, practices and processes." The current limitations on eligibility for subsidies and access to the state's public option are the kind of racialized limitations that the Task Force urged us to address.<sup>4</sup>

---

<sup>4</sup> Presidential COVID-19, Health Equity Task Force, Final Report and Recommendations, August 2021. Available at <https://www.minorityhealth.hhs.gov/omh/browse.aspx?lvl=2&lvlid=100>.

## **Conclusion**

As the current pandemic has shown us, no worker is truly safe when other workers lack access to affordable health care. Yet, despite our best efforts, many gaps in coverage remain, elevating the risks for our entire workforce. This waiver seeks to fill a glaring and unacceptable gap.

America's unions urge the Administration to approve the waiver and encourage other states to pursue similar efforts to broaden coverage.

The AFL-CIO is committed to protecting all workers, regardless of immigration status – ensuring that we all can access the many essential aspects of our health care system, including not only the necessary testing and treatment of disease, but also preventive care and services. Having the health care we need, no matter who we are and regardless of our circumstances in life, is fundamental to the well-being of individuals, families and the nation.

Today, millions of working families across the country are being denied access to healthcare. We must show that we value the vital contributions of all workers and their families by ensuring equal access to something as fundamental as affordable health care. We urge the Biden Administration to approve this waiver as a signal of support to workers and a model for other states that are seeking to build inclusive public systems.

Sincerely,

*Lee Goldberg*

Lee Goldberg  
Health Policy Specialist

*Shannon Lederer*

Shannon Lederer  
Director of Immigration Policy



July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Community Catalyst's Support for Washington's 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

Community Catalyst appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application. We write in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act.

Community Catalyst is a leading non-profit national health advocacy organization dedicated to advancing a movement for health equity and justice. We partner with local, state, and national advocates to leverage and build power so all people can influence decisions that affect their health. Health systems will not be accountable to people without a fully engaged and organized community voice. We know that those most at risk under our current health system are people with intersecting marginalized identities and know that their active engagement and leadership are essential to a strong movement. As such, we strongly support Washington State's efforts to respond to the needs of people for whom affordable health coverage remains out of reach.

**In Washington State today, many people go without critical health care** because they are structurally excluded from affordable health coverage due to immigration status. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many community members who are immigrants currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, incur significant medical debt, and die prematurely.<sup>2</sup>

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- By permitting Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit, the waiver would represent a significant step toward addressing the needs of communities that face the highest cost barriers to care, including communities of color and members of Washington’s 29 federally recognized tribes.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to expand coverage and improve affordability.

Moreover, Washington’s waiver aligns with the stated priorities of the Biden administration and the Department of Health and Human Services aimed at protecting and strengthening equitable access to high quality and affordable health care. In particular, the proposed strategies in Washington’s waiver are consistent with President Biden’s recent executive orders<sup>5</sup> directing federal agencies to identify policies that will strengthen and build upon the progress achieved by the ACA. By approving this waiver, HHS can continue its efforts to partner with states on developing innovative coverage options and make it easier for all consumers to enroll in and keep their coverage.

This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>6</sup> Washington residents cannot wait for affordable coverage any longer and, if approved this summer, the state can begin implementing state premium assistance for the upcoming 2023 plan year.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of

---

<sup>3</sup> See generally, Yen W., “Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019,” WA State Office of Financial Management (Dec. 2020); Yen W., “Health Coverage Disparities Associated with Immigration Status in Washington State’s Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019); Hadley, J. “Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income,” Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>4</sup> See “Section 1332: State Innovation Waivers,” CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> Exec. Order No. 14070. 87 C.F.R. 20689 (April 5, 2022). <https://www.federalregister.gov/documents/2022/04/08/2022-07716/continuing-to-strengthen-americans-access-to-affordable-quality-health-coverage>.

<sup>6</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

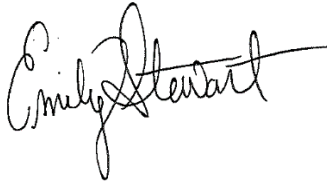


privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact Colin Reusch at [creusch@communitycatalyst.org](mailto:creusch@communitycatalyst.org) with any questions.

Respectfully Submitted,

A handwritten signature in black ink that reads "Emily Stewart". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Emily Stewart  
Executive Director  
Community Catalyst, Inc.



July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Support for Washington State’s Section 1332 Waiver Application**

The undersigned members of the Consortium for Constituents with Disabilities (CCD) appreciate the opportunity to provide comments on Washington State’s Section 1332 Waiver Application (the waiver). We write in strong support of the waiver as an important step to improve health coverage for Washington State residents, including people with disabilities and chronic health conditions.

CCD is the largest coalition of national organizations working together to advocate for Federal public policy that ensures the self-determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society free from racism, ableism, sexism, and xenophobia, as well as LGBTQ+ based discrimination and religious intolerance.

The Affordable Care Act Section 1332 waivers allow states “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>1</sup> We believe Washington’s waiver would accomplish this and is particularly timely to help address long-standing inequities in access to health care that have been exacerbated by the pandemic. Immigrants and communities of color, as well as people with disabilities and chronic health conditions, are disproportionately contracting, hospitalized for, and dying from COVID-19.

Nationwide, 5.6 percent of immigrant adults under age 65 have a disability, and 2.3 percent have multiple disabilities.<sup>2</sup> These rates are higher for people of color: 10.2 percent of nonelderly Black Latinx immigrants and 7.3 percent of non-Latinx Pacific Islander immigrants reported having a disability.<sup>3</sup> Immigrants also have the highest

---

<sup>1</sup> Section 1332: State Innovation Waivers,” CMS Consumer Information and Insurance Oversight, [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>2</sup> Echave, P., et al., “Being an Immigrant with Disabilities: Characteristics of a population facing multiple structural challenges,” Urban Institute (Apr. 2022), <https://www.urban.org/sites/default/files/2022-04/Being%20an%20Immigrant%20with%20Disabilities.pdf>.

<sup>3</sup> *Id.*

uninsured rate.<sup>4</sup> In Washington state, more than 100,000 immigrant residents do not have health insurance.<sup>5</sup> Among those uninsured are people with disabilities and chronic health conditions who are barred from accessing Medicaid, Medicare, and the Marketplace due to their immigration status, resulting in nearly 1 in 5 immigrants with disabilities being uninsured.<sup>6</sup> Being uninsured makes healthcare unaffordable and inaccessible and, delays in accessing needed care are more likely to cause poor health outcomes, especially for people with disabilities.<sup>7</sup>

We strongly support the proposed waiver because it would remove a barrier to coverage for immigrants with disabilities and chronic health conditions who are Washington residents and enable access to treatment and services that are critical to their health and wellbeing. It would also simplify enrollment for families with mixed immigration statuses, allowing them to apply for coverage together. Moreover, we support this effort as helping to overcome the lingering chilling effect of the 2019 public charge rule by signaling to all immigrants that they can safely enroll in health coverage.<sup>8</sup> We appreciate that the waiver application recognizes the importance of privacy and specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We urge the Administration to confirm this privacy protection in its waiver approval.

We ask that you expeditiously review and approve Washington's 1332 waiver application. Thank you for consideration of our comments. Please contact David Machledt (machledt@healthlaw.org) and Natalie Kean (nkean@justiceinaging.org) with any questions.

Sincerely,

Autistic Self Advocacy Network  
Autistic Women & Nonbinary Network  
Disability Rights Education and Defense Fund (DREDF)  
Epilepsy Foundation  
Family Voices  
Justice in Aging  
National Health Law Program  
National Disability Rights Network

---

<sup>4</sup> Ndugga N., et al., "Immigrants in the U.S. Continue to Face Health Care Challenges," Kaiser Family Foundation (June 2022), <https://www.kff.org/racial-equity-and-health-policy/slide/immigrants-in-the-u-s-continue-to-face-health-care-challenges/>.

<sup>5</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>6</sup> Echave *supra* note 2.

<sup>7</sup> Centers for Medicare & Medicaid Services, "Improving Health Care for Adults with Disabilities: An Overview of Federal Data Sources" (Dec. 2020), <https://www.cms.gov/files/document/federaldatadisability508.pdf>.

<sup>8</sup> See Tolbert, J. et. al, "Impact of Shifting Immigration Policy on Medicaid Enrollment and Utilization of Care among Health Center Patients," Kaiser Family Foundation (Oct. 2019), <https://www.kff.org/medicaid/issue-brief/impact-of-shifting-immigration-policy-on-medicare-enrollment-and-utilization-of-care-among-health-center-patients/>.

The Arc of Washington State  
The Arc of the United States  
VisionServe Alliance



July 14, 2022

The Honorable Janet Yellen  
Secretary  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

The Honorable Xavier Becerra  
Secretary  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, DC 20201

**Re: Washington Section 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

Thank you for the opportunity to submit federal comments on Washington's section 1332 waiver application.

The undersigned organizations represent millions of individuals facing serious, acute and chronic health conditions. We have a unique perspective on what individuals and families need to prevent disease, cure illness and manage chronic health conditions. The diversity of our organizations and the populations we serve enable us to draw upon a wealth of knowledge and expertise that is an invaluable resource as we work to find solutions to expand access to high-quality coverage. We urge the Department of the Treasury and the Department of Health and Human Services (Departments) to make the best use of the recommendations, knowledge and experience our organizations offer here.

Our organizations are committed to ensuring that any changes to the healthcare system achieve coverage that is adequate, affordable and accessible for patients and consumers. We therefore strongly support Washington's proposal to improve coverage for consumers via the Cascade Care program, and we urge the Departments to approve this waiver application.

Our organizations are pleased to see that Washington's waiver would moderately expand the number of people with coverage in the state as well as improve the affordability of that coverage. The state

estimates that individual market enrollment would increase by 1.4% and individual market premiums would decrease by more than 1.6% by 2028. These changes will benefit many patients and consumers directly, while fulfilling the statutory guardrails for scope of coverage and affordability.

Our organizations strongly support Washington's efforts to improve health equity by making affordable coverage available to all Washingtonians, regardless of immigration status. Waiving Section 1312(f)(c) of the Affordable Care Act removes a crucial barrier to coverage and allows more Washingtonians to access the care they need. This will enable more families with mixed immigration status to enroll in coverage together, and for uninsured individuals with no other options for health coverage to enroll in coverage as well. The state estimates these groups currently make up 29% of the uninsured population in Washington under 250% of the federal poverty level (FPL), meaning that this policy change has the potential to significantly improve access to coverage. The uninsured rate in Washington is higher for people of color, with Hispanic and Black residents disproportionately represented compared to white, non-Hispanic Washingtonians. By increasing enrollment in coverage among these underserved populations, the state expects to improve health equity and reduce racial disparities in coverage.

Our organizations support the use of pass-through funding to support Cascade Care Savings, the state subsidy program. The implementation of the Cascade Care Savings program is expected to expand financial assistance for Cascade Care plans for individuals with income below 250% of the FPL. This program will improve the affordability of coverage for individuals who already receive federal financial assistance as well as those newly eligible for coverage due to the eligibility changes discussed above who meet this income criteria. Our organizations support Washington's plans to expand financial assistance through the Cascade Care Savings program.

Our organizations support Washington's waiver application to expand access to quality, affordable coverage and urge the Departments to approve this proposal. Thank you for the opportunity to provide comments.

Sincerely,

American Lung Association  
Arthritis Foundation  
Cancer Support Community  
Epilepsy Foundation  
Hemophilia Federation of America  
National Hemophilia Foundation  
National Multiple Sclerosis Society  
The AIDS Institute  
The Leukemia & Lymphoma Society

**MAILING ADDRESS**

PO Box 3007  
Seattle, WA 98114-3007

**ADMINISTRATION**

720 8th Ave S, 2nd Floor  
Seattle, WA 98104  
206.788.3650

**INTERNATIONAL DISTRICT  
MEDICAL & DENTAL CLINIC**

720 8th Ave S  
Seattle, WA 98104  
206.788.3700

**ICHS VISION CLINIC**

718 8th Ave S  
Seattle, WA 98104  
206.788.3505

**ICHS LEGACY HOUSE**

803 S Lane St  
Seattle, WA 98104  
206.292.5184

**HOLLY PARK  
MEDICAL & DENTAL CLINIC**

3815 S Othello St  
Seattle, WA 98118  
206.788.3500

**BELLEVUE  
MEDICAL & DENTAL CLINIC**

1050 140th Ave NE  
Bellevue, WA 98005  
425.373.3000

**SHORELINE  
MEDICAL & DENTAL CLINIC**

16549 Aurora Ave N  
Shoreline, WA 98133  
206.533.2600

**SEATTLE WORLD SCHOOL  
TEEN HEALTH CENTER**

1700 E Union St  
Seattle, WA 98122  
206.332.7160

**HIGHLAND MIDDLE SCHOOL  
HEALTH CENTER**

11650 SE 60th St  
Bellevue, WA 98006  
425.373.3135

**ICHS MEAL PROGRAM AT  
BUSH ASIA CENTER**

409 Maynard Ave S, Plaza 6  
Seattle, WA 98104  
206.521.4129

**ICHS PRIMARY CARE CLINIC  
AT ACRS**

3639 Martin Luther King Jr Way S  
Seattle, WA 98144  
206.788.3700

**MOBILE DENTAL CLINIC**

206.445.8454

July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: International Community Health Services' Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

International Community Health Services (ICHS) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We are writing in **strong support of the waiver** as one of the most promising opportunities to expand health coverage for Washington State residents since the passage of the Affordable Care Act (ACA).

In Washington State today, many immigrants go without critical health care because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrants lack insurance today due to this systemic inequity.<sup>1</sup> Left without other options, many of our community members forgo needed care until it becomes an emergency. Without insurance, people are more likely to have poor health status and outcomes, be hospitalized for preventable conditions and acute illnesses, and die prematurely and needlessly.<sup>2</sup>

**ICHS therefore strongly supports Washington's proposed waiver because it offers a pathway to a healthier future for everyone:**

- The waiver would allow Washington State to **remove federal barriers** to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans **on our state-based exchange**.
- The waiver would permit Washington State to **invest state funds** towards more affordable coverage for low-income residents with **no impact to the federal deficit**.
- The waiver would **improve health equity**, addressing one of the root causes of poorer health outcomes that many of Washington's **communities of color** face today.<sup>3</sup>

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>3</sup> Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):3S-75S.

- The waiver would **improve the broader individual insurance market** by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

### **About International Community Health Services**

Established in 1973, ICHS is a Federally Qualified Health Center (FQHC) that provides comprehensive, culturally and linguistically appropriate health and wellness services throughout King County. As an FQHC deeply rooted in the Asian Pacific Islander community, ICHS offers medical, dental, behavioral health, nutrition, Chinese traditional medicine, senior services, enabling services at four full-service and seven satellite sites, serving patients from across the wider Puget Sound region. We provide these services to everyone, regardless of their insurance status, ability to pay, or immigration status.

ICHS patients overwhelmingly belong to medically underserved communities. In 2021, 78 percent of our patients were Black, Indigenous, or People of Color (BIPOC), with 68 percent identifying as Asian American or Pacific Islanders. More than half of our patients (55 percent) speak a language other than English and need interpretation. Additionally, the majority of our patients are low-income, with 59 percent living at or below 200 percent of the Federal Poverty Level (FPL). About 4 percent of our patients were uninsured in 2021, down from 11 percent only two years ago in 2019. While ICHS does not track immigrant or refugee status, just under one in four people living in King County as a whole are foreign-born (23.7 percent).<sup>4</sup> Our patients and our communities understand the fragility of health insurance access.

### **Approving Washington’s Proposed Waiver Will Reduce Health Inequities, Improve Health Outcomes, and Improve the Individual Insurance Market in Our State with no Impact to Federal Spending.**

Washington’s waiver aligns with the stated goal of ACA Section 1332: “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.” The waiver satisfied Section 1332’s federal guardrails while proposing an innovative *state* solution to expand coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the COVID-19 pandemic. Immigrants and communities of color are disproportionately contracting, being hospitalized, and dying from COVID-19. Washington residents cannot wait for expanded coverage any longer.

The waiver application also recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

### **Combat COVID-19 by Protecting Health Care Access**

FQHCs have been working since the very beginning of the pandemic to test, treat, and conduct outreach in our communities. ICHS was the first FQHC in the country to treat a COVID-19-positive patient, in February 2020. Congress and two presidential administrations assigned FQHCs a central

---

<sup>4</sup> <https://www.census.gov/quickfacts/kingcountywashington>



role in combating COVID-19 among underserved populations, and FQHCs have provided millions of COVID-19 tests and vaccines throughout the pandemic. But our patients still face significant barriers to critical healthcare access, combined with the heightened resurgence of anti-Asian racism.

Fears about the safety of coming to our health center for testing or vaccines were compounded by previous fears for their physical safety for being Asian American and Pacific Islander (AAPIs) while seeking health care. Our patients and communities remained firmly in the grip of the COVID-19 pandemic, even before the many Omicron variants began sweeping the country this year. FQHCs have now lost the federal program for the testing, treatment, and vaccination of un- and under-insured individuals regardless of immigration status, which stopped accepting new claims months ago. Granting Washington State's waiver application is not only necessary to advance health equity; expanding health insurance access is essential for continuing to combat the COVID-19 pandemic.

### **Conclusion**

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all our residents. This will make every community healthier and our national economy stronger. ICHS strongly supports Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact ICHS' Policy and Advocacy Administrator, Liz Agi, at [elizabetha@ichs.com](mailto:elizabetha@ichs.com) or 206-788-3664 with any questions.

Sincerely,

*Hermes Shahbazian*

Hermes Shahbazian,  
Chief Financial Officer  
International Community Health Services

14 July 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Nationwide Community Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

The undersigned 92 organizations appreciate the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

We are community leaders, health care providers, and advocacy organizations across the United States who aim to improve access to affordable health care and coverage for all. We work to amplify community-identified priorities, including equitable access for individuals who are uninsured and underinsured due to immigration status restrictions.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>i</sup>

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>ii</sup>
- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve Washington's waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative

strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>iii</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>iv</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application. Please contact Lee Che Leong at [Lee.Che@nohla.org](mailto:Lee.Che@nohla.org) with any questions.

Thank you for your consideration.

Sincerely,

American Civil Liberties Union (ACLU) of Southern California  
ACLU of Washington  
American Federation of Teachers (AFT) Washington  
AFT-WA Retirees Chapter  
Anti-Hunger & Nutrition Coalition  
Arcora Foundation  
Asian Counseling and Referral Service  
Asian Pacific Islander Coalition of Washington  
Cedar River Clinics  
Central Washington Disability Resources  
Central Washington Justice For Our Neighbors  
Children’s Alliance  
Clark County Volunteer Lawyers Program  
Coalition on Human Needs  
Colorado Immigrant Rights Coalition  
Columbia Legal Services  
Community Catalyst, Inc.  
Community Health Worker Coalition for Migrants and Refugees  
Community Legal Services of Philadelphia  
Confluence Health  
Congolese Integration Network  
Economic Opportunity Institute  
El Centro de la Raza  
Fair Work Center  
Faith Action Network

Family Voices NJ  
Firelands Workers Action/Acción de Trabajadores  
Greater Spokane Progress  
HANA Center  
Health & Medicine Policy Research Group  
Health Care Is a Human Right WA Coalition  
Healthy Illinois Campaign  
If/When/How: Lawyering for Reproductive Justice  
Iglesia Episcopal de la Resurrección  
International Community Health Services  
Jefferson County Immigrant Rights Advocates  
Jewish Coalition for Immigrant Justice NW  
Jewish Community Relations Council of the Jewish Federation of Greater Seattle  
Justice in Aging  
Kavana Cooperative  
Kentucky Equal Justice Center  
Kitsap Immigrant Assistance Center (KIAC)  
Kitsap Mental Health Services  
Latino Community Fund of Washington State  
Latinos En Spokane  
Latinos Promoting Good Health  
Latinx Health Board  
Legal Voice  
Mano a Mano Family Resource Center  
Mt Baker Planned Parenthood  
MultiCare Health System  
National Asian Pacific American Women's Forum (NAPAWF)  
New Jersey Citizen Action  
New Jersey Consortium for Immigrant Children  
New Mexico Center on Law and Poverty  
North Seattle Progressives - Health & Wellness Sub-Committee  
Northwest Harvest  
Northwest Health Law Advocates (NoHLA)  
OneAmerica  
Pacific County Immigrant Support  
Para Los Niños de Highline  
Patient Coalition of Washington  
Planned Parenthood Alliance Advocates - Washington  
Planned Parenthood of Greater Washington and North Idaho  
Pro-Choice Washington  
Poverty Action  
Public Health Solutions  
R2H Action [Right to Health]  
Raiz of Planned Parenthood of Greater Washington and North Idaho  
Seattle Immigrant Rights Action Group  
Shriver Center on Poverty Law  
SIECUS: Sex Ed for Social Change  
Somali Health Board  
Southwest Suburban Immigrant Project  
SPAN Parent Advocacy Network  
Tennessee Justice Center

The Children's Partnership  
The Hat Project  
United Food & Commercial Workers (UFCW) 3000  
Villa Comunitaria  
Virginia Coalition of Latino Organizations  
Washington Association for Community Health  
Washington CAN  
Washington Chapter of the American Academy of Pediatrics  
Washington Immigrant Solidarity Network (WAISN)  
Washington Poor People's Campaign  
Washington State Budget & Policy Center  
Washington State Catholic Conference  
Washington State Medical Association  
Washington State Nurses Association  
Wenatchee for Immigrant Justice  
WithinReach

---

<sup>i</sup> See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>ii</sup> See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>iii</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>iv</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

July 14, 2022

Ms. Ellen Montz, Ph.D.  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services  
Department of Health and Human Services  
200 Independence Avenue SW  
Washington, D.C. 20201

Submitted electronically to: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

***Re: Washington's ACA Section 1332 State Innovation Waiver Request***

Dear Director Montz:

Kaiser Permanente appreciates the opportunity to provide comments in response to the Affordable Care Act (ACA) Section 1332 waiver application submitted by Washington on May 13, 2022 (“Waiver Application”). Kaiser Permanente is the largest private integrated health care delivery system in the United States, delivering health care to over 12.6 million members in eight states and the District of Columbia.<sup>1</sup> Kaiser Permanente Washington and Kaiser Permanente Northwest collectively serve more than 760,000 members in Washington State. Our mission is to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve.

We support Washington’s goal of expanding access to affordable, comprehensive, and high-quality health care coverage for all Washingtonians regardless of their immigration status. According to the Migration Policy Institute estimates, there are over 100,000 Washingtonians that lack access to health coverage due to their immigration status.<sup>2</sup> Lack of comprehensive health coverage is associated with poorer health outcomes, increased health disparities, and higher costs when accessing care.<sup>3</sup>

Washington’s Waiver Application proposes to allow all Washingtonians, regardless of income and immigration status, to purchase Qualified Health Plans and Qualified Dental Plans through the state-based marketplace. This program would also allow families with mixed immigration statuses to enroll together in the same health plans. Washington allocated \$5 million in general funds contingent upon approval of the Waiver Application to provide premium assistance to individuals

---

<sup>1</sup> Kaiser Permanente comprises Kaiser Foundation Health Plan, Inc., one of the nation’s largest not-for-profit health plans, and its health plan subsidiaries outside California and Hawaii; the not-for-profit Kaiser Foundation Hospitals, which operates 39 hospitals and over 700 other clinical facilities; and the Permanente Medical Groups, self-governed physician group practices that exclusively contract with Kaiser Foundation Health Plan and its health plan subsidiaries to meet the health needs of Kaiser Permanente’s members.

<sup>2</sup> See Migration Policy Institute, Profile of the Unauthorized Population: Washington, available at: <https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/WA>.

<sup>3</sup> See Kaiser Family Foundation, Health Coverage of Immigrants, available at <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-of-immigrants> (Apr. 6, 2022).

who are ineligible for federal premium tax credits because of their immigration status – ensuring that all low-income residents will have access to more affordable coverage options.

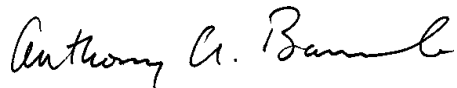
The state’s actuarial and economic analyses project that the Waiver Application would increase coverage among the uninsured, improve the individual market risk pool, lower premiums, and obtain federal funding for a state premium assistance program. In addition to increasing access to affordable coverage, the Waiver Application would also promote health equity by providing all eligible low-income residents, regardless of immigration status, access to health coverage and state affordability programs.

We appreciate the state’s request for federal approval in August 2022. This timeline ensures system updates and outreach efforts can be completed in advance of 2024 open enrollment.

\* \* \*

We appreciate your attention to our recommendations and would be pleased to provide additional information. Please contact Anthony Barrueta (510-271-6835; [Anthony.Barrueta@kp.org](mailto:Anthony.Barrueta@kp.org)) or Jessica Fjerstad (510-220-3371; [Jessica.L.Fjerstad@kp.org](mailto:Jessica.L.Fjerstad@kp.org)) with any questions or concerns.

Sincerely,



Anthony A. Barrueta  
Senior Vice President  
Government Relations

Kitsap ERACE Coalition  
Health Systems Team  
Kitsap, WA

.  
.

Dear U.S. Department of Health and Human Services and Department of the Treasury:

.  
.

On behalf of the Health Systems Team of [Kitsap ERACE Coalition](#), we appreciate the opportunity to provide comment in support of Washington State's Section 1332 Waiver application to remove federal barriers to health care coverage and allow all Washingtonians the same opportunity to purchase Qualified Health Plans (QHPs) through the state-based marketplace, regardless of immigration status.

.

[Kitsap Equity, Race, And Community Engagement Coalition](#) is part of a local legacy of people-powered change, of years of Black, Indigenous, People Of Color (BIPOC), and allies engaging neighbors in the hard work, the heart work, the collective work of building beloved community.

.

We believe the Section 1332 Waiver is an important step to further expand access to care, particularly among communities who have been historically excluded from obtaining affordable and comprehensive coverage. Washington is home to over 100,000 uninsured immigrants who are integral members of our communities but who are ineligible for Medicaid or QHPs because of their immigration status.

.

Through the waiver and other state policy solutions, Washington state will make significant progress towards meeting the basic health care needs of all Washingtonians, which will make every community healthier as we work toward meaningful institutional change.

.

Thank you for providing the opportunity to comment. Kitsap ERACE Coalition's Health Systems Team strongly supports the Section 1332 Waiver as a means to advance access to affordable coverage for all Washingtonians.

.  
.

Sincerely,  
Shannon Schroeder & Patty Lyman  
Co-Leads, Health Systems Team

**Kitsap ERACE Coalition**

.

--



**Kitsap Equity, Race, And Community Engagement Coalition** is part of a local legacy of people-powered change, of years of Black, Indigenous, People Of Color (BIPOC), and allies engaging neighbors in the *hard* work, the *heart* work, the *collective* work of building beloved community. Kitsap ERACE Coalition is a coming together of groups and individuals boosting interconnected race equity work. Rooted in relationships, collaboration, and commitment to racial justice, Kitsap ERACE Coalition tenaciously organizes for thriving community and for profound, accountable, and liberatory institutional change. Let us know if you'd like to check out an upcoming Kitsap ERACE Coalition meeting by emailing [KitsapERACEcoalition@gmail.com](mailto:KitsapERACEcoalition@gmail.com). Follow Kitsap ERACE Coalition on [Facebook](#) and on [Instagram](#) to stay tuned to actions, collaborations, and more in which the Coalition is involved.

#KitsapERACEcoalition

#KitsapEquityRaceAndCommunityEngagementCoalition

July 14th, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Northwest Harvest's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

Northwest Harvest appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

Northwest Harvest serves some of Washington's most vulnerable families who face economic insecurity along with food insecurity. As a provider of these services, we see first hand the impact this waiver would have on the communities who need it the most. This is why **we strongly support Washington's proposed waiver. We know it offers a pathway to a healthier future by:**

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>1</sup>
- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>2</sup> Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know,

---

<sup>1</sup> See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):3S-75S.

<sup>2</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>3</sup>

**We urge you to approve the waiver rapidly this summer.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State’s effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington’s 1332 waiver application.

Please contact Jake Garcia at [JakeG@northwestharvest.org](mailto:JakeG@northwestharvest.org) with any questions.

Sincerely,

Jake Garcia  
Public Policy Manager, Northwest Harvest

---

<sup>3</sup> See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>4</sup> See “Section 1332: State Innovation Waivers,” CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.



July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Shriver Center on Poverty Law's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

The Shriver Center on Poverty Law (Shriver Center) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

The Shriver Center on Poverty Law advocates on behalf of hundreds of thousands of Illinoisans who are seeking affordable, comprehensive and quality healthcare coverage in Illinois. We have over 50 years of experience and expertise working with individuals, particularly those who are low income and people of color, who need access to coverage. Through our decades of work on behalf of and in partnership with low-income and immigrant communities in Illinois, we have developed deep expertise in access to healthcare and coverage, with a particular focus on Medicaid, Medicaid-like coverage, and ACA marketplace coverage. We also administer Help Hub, a training and technical assistance center for enrollment assisters working with consumers seeking healthcare coverage across the state of Illinois. Our expertise is enhanced through our work with organizations throughout the country on issues related to access to health coverage. We care deeply about everyone having access to affordable, comprehensive health insurance coverage, regardless of where you were born, and our work every day is in service of advancing this mission.

The Shriver Center also plays a leadership role in the Healthy Illinois Campaign which works in coalition with organizations across the state to win health coverage expansions for immigrants excluded by federal eligibility rules. Illinois funds several Medicaid-like coverage programs for immigrants:

1. VTTC program: which includes state-funded Medicaid for foreign-born victims of trafficking, torture, or other serious crimes, and their derivative family members.
2. Health Benefits for Immigrant Seniors (HBIS) program: for noncitizens age 65 and older who have an immigration status that makes them ineligible for traditional Medicaid; and
3. Health Benefits for Immigrant Adults (HBIA) program: for noncitizens aged 42-64 who have an immigration status that makes them ineligible for traditional Medicaid.

Over 15,000 immigrants now have health coverage through these programs, and more are enrolling every day. This experience is instructive for other states seeking to expand coverage. Expanding health coverage for immigrants has led to positive health and economic impacts for individuals, families and communities across our state and would do the same for Washington state:

- Coverage decreases risk of bankruptcy due to medical debt and excessive out-of-pocket spending. For instance, the average cost of hospital care for COVID-19 patients in Illinois without insurance or who receive out-of-network care varies from an average of \$54,574 (for non-complex inpatient care) to \$277,078 (for complex inpatient care) according to cost analysis data from [FAIR Health](#).
- Being uninsured delays care and testing, which in turn makes emergency room visits and hospitalizations unavoidable, [resulting in sky-rocketing uncompensated care costs](#) borne by Illinois safety net provider system.
- Being uninsured is associated with later stage disease detection, which in turn, creates multiple inefficiencies throughout the healthcare system; providing access to preventive screenings and early treatment corrects these inefficiencies, creating cost savings. For instance, a [Families USA Report](#) revealed that Washington state could have avoided 107,000 COVID-19-contractions by could have been prevented if all people were insured (data from January 22, 2020 through February 1, 2021.)
- [Being uninsured disproportionately harms frontline essential workers who are not offered affordable employer-sponsored coverage](#), thereby harming larger economic productivity. Removing these barriers would provide lasting improvements in the economic and health security of essential workers, many of whom are immigrants, who do important work to keep our communities thriving.

Helping to advance pathways to affordable, comprehensive health coverage, as this waiver application seeks to do, would drive down Washington’s uninsured rate for immigrant communities, producing lasting health and economic benefits.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington’s immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>3</sup>

- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact me with any questions.

Sincerely,

Andrea Kovach, Attorney, Shriver Center on Poverty Law, [andreakovach@povertylaw.org](mailto:andreakovach@povertylaw.org)

---

<sup>3</sup> See *generally*, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," *Medical Care Research Review*. 2003;60 (June 2003):3S-75S.

<sup>4</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email to [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Strong Support from UnidosUS for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

On behalf of UnidosUS (formerly the National Council of La Raza), I write to urge the Administration to fulfill its commitment to health equity by approving Washington State's 1332 waiver. This waiver addresses the systemic barrier of discrimination based on immigration status, which currently denies essential health coverage and care to more than 100,000 Washington residents.<sup>1</sup> According to the most recent available Census Bureau data, 30% of Latino adults in Washington State were uninsured in 2020—significantly more than non-Hispanic White adults, only 7% of whom were uninsured.<sup>2</sup>

Without asking for any new federal dollars, the waiver gives the Biden-Harris Administration a chance once again to demonstrate its commitment to addressing systemic inequities that have devastating consequences for America's immigrant communities, with a disproportionate impact on Latino families. An ever-increasing [evidentiary record](#) shows the fundamental importance of health coverage in protecting health status, combating chronic illness, preventing hospitalization, and lowering mortality rates.

UnidosUS is the nation's largest Hispanic civil rights and advocacy organization. For more than 50 years, UnidosUS has built a stronger country by creating opportunities for Latinos. Through its unique combination of expert research, advocacy, programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges social, economic, and political barriers at the national, state, and local levels.

The proposed waiver would let the Biden-Harris Administration make another important down payment on its commitment to health equity, building on its recent approval of Colorado's 1332 waiver. Washington State's waiver would promote health equity and basic fairness by offering all Washington residents an opportunity to purchase health and dental coverage, without discrimination based on status. It would allow Washington State to invest its own dollars to make health care more affordable for low-income immigrants, with no impact on the federal budget deficit.

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>2</sup> UnidosUS analysis of data from the 2021 Current Population Survey—Annual Social and Economic Supplement, accessed through IPUMS CPS, University of Minnesota, [www.ipums.org](http://www.ipums.org).

Washington State's policy directly benefits children born in the U.S. While the [overwhelming](#) majority of [Latino children](#) are U.S. citizens (95%), nearly half live in families with at least one immigrant parent. Evidence shows that when parents obtain health coverage, [children are far more likely to enroll](#). In addition, parental health coverage reduces parents' likelihood of [severe psychological distress](#), which in turn makes [children less likely to develop mental health problems](#). When undocumented immigrant parents obtain health care, their U.S.-born children realize significant gains.

More broadly, Washington State's proposed waiver fits evolving policies in multiple states to lower barriers that single out immigrants for coverage denial. Despite the ongoing pandemic, recent years have seen [Illinois](#), [California](#), and [other states](#) make great progress in expanding coverage for undocumented residents.

This issue is vital to the Latino community. [Two-thirds](#) of undocumented immigrants come from Mexico, Central America, and South America. Make no mistake: the undocumented immigrant families whom Washington State's waiver would help are part of the American community:

- Two thirds of undocumented immigrants have lived in the U.S. for [more than 10 years](#), and 80% have been here for more than five years.
- The [majority](#) of undocumented immigrants speak English well or very well; 96% of those age 16 and older are either employed or outside the labor force because of such factors as full-time school attendance or full-time caretaking for minor children and other dependents; and nearly a third (28%) are homeowners, despite pervasive barriers to that important avenue for accumulating intergenerational wealth.
- In families with undocumented immigrants, [42% of all family members are U.S. citizens](#)—most often, children.
- According to the [National Academy of Sciences](#) (NAS), “immigration is integral to the nation’s economic growth. Immigration supplies workers who have helped the United States to avoid the problems facing stagnant economies created by unfavorable demographics—in particular, an aging ... workforce.” NAS went on to add that “immigrants’ children—the second generation—are among the strongest economic and fiscal contributors in the population.”
- [Each year, undocumented workers pay](#) \$79.7 billion in federal taxes and \$41 billion in state and local taxes. In addition, payroll taxes from their employers provide \$17 billion in annual revenue for Social Security and \$4 billion for Medicaid.
- Compared to U.S. citizens, immigrants are [less likely to commit crime](#) and more likely to [start new businesses](#), including [small, locally-owned companies](#).

During the worst months of the COVID-19 pandemic, nearly 3 in 4 undocumented workers had jobs [classified](#) as “vital for the continuity of public health and safety” by the Department of Homeland Security. Throughout the pandemic, these workers have made sure food was grown and reached America’s grocery-store shelves; cared for America’s sick; brought packages to the front doors of countless American homes; and kept America’s critical infrastructure operational, including energy and telecommunications.

The discriminatory denial of health care based on immigration status abandons Latino workers—and many others who also made tremendous contributions to our country during one of its darkest hours—at



the precise moment they need the broader community's help. Washington State policymakers are willing to put their own money on the line to overcome this longstanding inequity, and we are confident you will not stand in their way.

Approving the proposed waiver would follow through on President Biden's executive orders that ask each federal agency to reverse "policies or practices that may present [unnecessary barriers to individuals and families attempting to access Medicaid or ACA coverage](#)" and to remove obstacles to benefit receipt that disproportionately affect "[underserved communities and individuals](#)." The latter order notes that "entrenched disparities in our laws and public policies ... have often denied ... equal opportunity to individuals and communities," concluding that "our Nation deserves an ambitious whole-of-government equity agenda that matches the scale of the opportunities and challenges that we face." Approving Washington State's proposed 1332 waiver is an essential part of that equity agenda.

In closing, I would like to highlight one feature of the proposed waiver that illustrates how immigrants strengthen our country. The actuarial analysis supporting the waiver shows that, because the waiver's immigrant beneficiaries are healthier than current marketplace participants and generate fewer average health care costs, premiums market-wide will drop once additional immigrants join the insurance pool, benefiting everyone who buys their own insurance through the ACA marketplace. Tearing down barriers to immigrant participation will put money in the pockets of people whose ancestors came over on the Mayflower, people whose ancestors lived in Washington State long before the arrival of Europeans, and the [77% of immigrants who are naturalized citizens or lawful permanent residents](#). Including Latinos and other immigrants improves America's health programs and promotes the prosperity of all who live within our country's borders. We look forward to your rapid approval of this crucial step toward health equity.

If you have any questions, please feel free to reach out to me or to UnidosUS's director of health policy, Stan Dorn ([sdorn@unidosus.org](mailto:sdorn@unidosus.org)).

Sincerely,

A handwritten signature in black ink, appearing to read 'Eric Rodriguez', with a stylized flourish at the end.

Eric Rodriguez  
Senior Vice President  
UnidosUS



July 14, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: United States of Care's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

United States of Care appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

[United States of Care](#) (USofC) is a non-partisan non-profit founded in 2018 with a mission to ensure everyone has access to quality, affordable health care regardless of health status, social need, or income. We were established by a diverse [Board of Directors](#) and [Founders Council](#) to advance state and federal policies that solve the challenges people face with our health care system. We seek to [understand people's unique needs](#) to drive health policy innovation and partner with elected officials and stakeholders to pass and implement those ideas.

At USofC, we have a vision of a better, more equitable, accessible, and affordable health care system that is centered on peoples' needs. Across the country, people have a desire for a health system that works when, where, and how they need it - at an [affordable cost](#). Across all demographics, there are commonalities in the [problems people identify](#) within their health care system including cost, access to care, and equity.

That is why we are supporting the 1332 waiver application Washington submitted: it creates more affordable, equitable care. **In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>1</sup> Left with no recourse, many of these community members currently forgo needed care until it becomes an emergency. As you know,

---

<sup>1</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>2</sup>

**We strongly support Washington’s proposed waiver because it offers a pathway to a healthier future:**

- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington’s communities of color face today.<sup>3</sup>
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**We urge you to approve the waiver as rapidly as possible.** Washington’s waiver aligns with the stated goal of Affordable Care Act Section 1332, “to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA.”<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332’s guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver’s privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

As an organization dedicated to a more affordable, accessible, and equitable health care system, we have provided [support](#) to other states pursuing innovative 1332 waivers. The recent approval of [Colorado’s](#) 1332 waiver, which gives the state the ability to leverage pass-through funding to provide

---

<sup>2</sup> See, e.g., Tolbert, J. et. al, “Key Facts about the Uninsured Population,” Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>3</sup> See generally, Yen W., “Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019,” WA State Office of Financial Management (Dec. 2020); Yen W., “Health Coverage Disparities Associated with Immigration Status in Washington State’s Non-elderly Adult Population: 2010-17,” WA State Office of Financial Management (May 2019); Hadley, J. “Sicker and poorer—the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income,” Medical Care Research Review. 2003;60 (June 2003):35-75S.

<sup>4</sup> See “Section 1332: State Innovation Waivers,” CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.

coverage and financial assistance to residents regardless of immigration status, sets an important precedent for other states. With the approval of Washington's 1332 waiver, the state will offer more affordable coverage to all, promoting a more equitable system.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Thank you again for the opportunity to comment. Please contact Elizabeth Hagan at [EHagan@usofcare.org](mailto:EHagan@usofcare.org) with any questions.

Sincerely,

Elizabeth Hagan,  
Director of Policy Solutions  
United States of Care

July 13th, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Washington Immigrant Solidarity Network's Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Yellen:

Washington Immigrant Solidarity Network (WAISN) appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

WAISN is the largest immigrant-run and led coalition in Washington, representing over 400 organizations across the state, with the mission to protect, serve and strengthen immigrant and refugee communities statewide. Lack of access to healthcare and health equity are extremely important issues for the communities that we represent as so many members have been locked out of the already flawed healthcare system. This waiver is crucial to improving access for these communities and providing a pathway to the human right of healthcare access.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.<sup>1</sup>
- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve the broader individual insurance market by lowering premiums and

---

<sup>1</sup> See generally, Yen W., "Washington State Health Services Research Project: Statewide Uninsured Rate Remained Unchanged from 2018 to 2019," WA State Office of Financial Management (Dec. 2020); Yen W., "Health Coverage Disparities Associated with Immigration Status in Washington State's Non-elderly Adult Population: 2010-17," WA State Office of Financial Management (May 2019); Hadley, J. "Sicker and poorer--the consequences of being uninsured: a review of the research on the relationship between health insurance, medical care use, health, work, and income," Medical Care Research Review. 2003;60 (June 2003):3S-75S.

reducing application barriers that prevent families from applying for coverage together.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity.<sup>2</sup> Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know, without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.<sup>3</sup>

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA."<sup>4</sup> As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19.<sup>5</sup> Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact Sasha Wasserstrom at [sasha@waisn.org](mailto:sasha@waisn.org) with any questions.

Sincerely,

Sasha Wasserstrom, Policy Director

---

<sup>2</sup> WA Office of Financial Management analysis of American Community Survey, 2019 1-year PUMS.

<sup>3</sup> See, e.g., Tolbert, J. et. al, "Key Facts about the Uninsured Population," Kaiser Family Foundation (Nov. 2020), <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.

<sup>4</sup> See "Section 1332: State Innovation Waivers," CMS.gov, at [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-)

<sup>5</sup> See Washington State Department of Health, COVID-19 Data Dashboard, at <https://doh.wa.gov/emergencies/covid-19/data-dashboard>.



The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

**Re: Federal Public Comment on Washington's Section 1332 Waiver Application**

Dear Secretary Yellen and Secretary Becerra:

The Washington State Hospital Association (WSHA) appreciates this opportunity to comment in support of Washington's Section 1332 Waiver Application to improve access to affordable health coverage for more Washington residents. WSHA supports the goals of the Section 1332 Waiver Application to allow all Washingtonians, regardless of income and immigration status, to purchase Qualified Health Plans (QHPs) and Qualified Dental Plans (QDPs) through the state-based marketplace, *Washington Healthplanfinder*.

WSHA serves all hospitals in Washington. We aim to be the trusted voice and indispensable resource that leads, challenges, and assists hospitals and health systems to improve the health of the communities they serve. Equity is one of WSHA's organizational values.

We support the waiver because it is projected to increase coverage among the uninsured, improve the individual market risk pool, lower premiums, and draw down additional federal funding to support the state's premium assistance program – all without impacting the federal deficit. Most importantly, the waiver will also help address persistent health disparities exacerbated by lack of access to care.

This waiver will increase access to health care to those who have lacked coverage options. The waiver creates a new enrollment pathway for 22% of currently uninsured Washington residents, bringing us ever-closer to the goal of universal health insurance coverage.

Hospitals are particularly pleased that this waiver is projected to increase access to primary and preventive care, as well as treatment for chronic disease, reducing preventable hospitalizations. Coverage will also reduce the amount of uncompensated care in Washington by allowing those without another coverage pathway to enroll in a QHP or QDP. Robust health insurance coverage is a crucial component of access to high quality health care.

Expedient federal approval of this Section 1332 Waiver application is needed to ensure system updates and comprehensive community engagement and outreach efforts can be completed in advance of Plan Year 2024 Open Enrollment, beginning Nov. 1, 2023.

Thank you for providing the opportunity to comment. WSHA believes Washington's Section 1332 waiver will advance the State's efforts to improve access to affordable coverage for more Washingtonians.

Sincerely,

Ashlen Strong  
Senior Director, Government Affairs  
[ashlens@wsaha.org](mailto:ashlens@wsaha.org)



Legislative Building

## Washington State Legislature

Olympia, WA 98504-0600

July 14, 2022

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

Re: Public Comment

We, the undersigned members of the Washington State Legislature, appreciate this opportunity to express our strong support of Washington's Section 1332 Waiver Application, and urge your rapid approval so that we may continue our work to improve access to affordable health coverage for more Washington residents.

Over 100,000 uninsured Washington residents (nearly a quarter of the state's uninsured population) are unable to purchase coverage through the state-based marketplace, *Washington Healthplanfinder*, due to federal restrictions. Washington's waiver will newly allow these Washingtonians to obtain health and dental coverage, an action which is broadly supported at the state level (demonstrated most recently by the hundreds of supportive, cross-sector, comments received during the state public comment period).

Approval of the waiver will advance efforts the Legislature has taken to help ensure all Washingtonians can obtain high-quality health coverage. By decreasing the number of uninsured, addressing health disparities, strengthening the individual market, and improving health care affordability, this waiver also takes an important step forward in addressing health equity.

Washington state has been a leader in maximally leveraging federal opportunities and implementing innovative solutions at the state level to increase access, improve quality, and reduce the number of Washington residents who lack coverage. These efforts include: expanding Medicaid, establishing a state-based marketplace, implementing Cascade Care (standard plans and the first-in-nation public option program), and funding state-based premium subsidies. The state appreciates the flexibility provided through this waiver, which will address a critical gap in our ability to provide health care coverage to the maximum number of Washingtonians.



We are committed to the success of this waiver and have provided funding to support its implementation, informed by community-based engagement, and expand state premium subsidies to those newly eligible for coverage. Any additional federal savings generated as a result of the waiver will be passed through to the state and used to further improve affordability for residents who cannot benefit from federal subsidies.

We believe Washington's Section 1332 Waiver will significantly help advance the state's efforts to improve access to affordable coverage for more Washingtonians, and strongly encourage rapid review and approval. Please feel free to reach out to our offices with any questions.

Sincerely,



June Robinson  
State Senator  
38<sup>th</sup> Legislative District



Nicole Macri  
State Representative  
43<sup>rd</sup> Legislative District



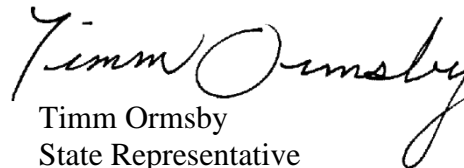
Laurie Jenkins  
Speaker of the House  
27<sup>th</sup> Legislative District



Derek Stanford  
State Senator  
1<sup>st</sup> Legislative District



Marcus Riccelli  
State Representative  
3<sup>rd</sup> Legislative District



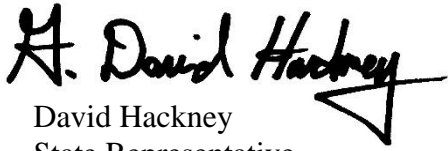
Timm Ormsby  
State Representative  
3<sup>rd</sup> Legislative District



Lisa Callan  
State Representative  
5<sup>th</sup> Legislative District



Bob Hasegawa  
State Senator  
11<sup>th</sup> Legislative District



David Hackney  
State Representative  
11<sup>th</sup> Legislative District



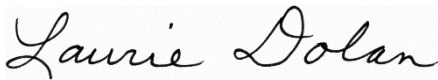
Marko Liias  
State Senator  
21<sup>st</sup> Legislative District



Strom Peterson  
State Representative  
21<sup>st</sup> Legislative District



Sam Hunt  
State Senator  
22<sup>nd</sup> Legislative District



Laurie Dolan  
State Representative  
22<sup>nd</sup> Legislative District



Jessica Bateman  
State Representative  
22<sup>nd</sup> Legislative District



Kevin Van De Wege  
State Senator  
24<sup>th</sup> Legislative District



Yasmin Trudeau  
State Senator  
27<sup>th</sup> Legislative District



T'wina Nobles  
State Senator  
27<sup>th</sup> Legislative District



Claire Wilson  
State Senator  
30<sup>th</sup> Legislative District



Jamila Taylor  
State Representative  
30<sup>th</sup> Legislative District



Cindy Ryu  
State Representative  
32<sup>nd</sup> Legislative District



Lauren Davis  
State Representative  
32<sup>nd</sup> Legislative District



Karen Keiser  
State Senator  
33<sup>rd</sup> Legislative District



Tina Orwall  
State Representative  
33<sup>rd</sup> Legislative District



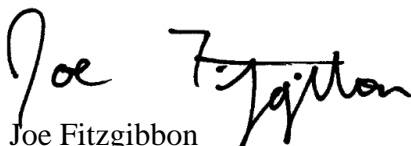
Mia Gregerson  
State Representative  
33<sup>rd</sup> Legislative District



Joe Nguyen  
State Senator  
34<sup>th</sup> Legislative District



Eileen Cody  
State Representative  
34<sup>th</sup> Legislative District



Joe Fitzgibbon  
State Representative  
34<sup>th</sup> Legislative District



Liz Berry  
State Representative  
36<sup>th</sup> Legislative District



Rebecca Saldaña  
State Senator  
37<sup>th</sup> Legislative District



Sharon Tomiko Santos  
State Representative  
37<sup>th</sup> Legislative District



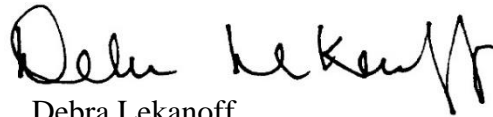
Emily Wicks  
State Representative  
38<sup>th</sup> Legislative District



Mike Sells  
State Representative  
38<sup>th</sup> Legislative District



Liz Lovelett  
State Senator  
40<sup>th</sup> Legislative District



Debra Lekanoff  
State Representative  
40<sup>th</sup> Legislative District



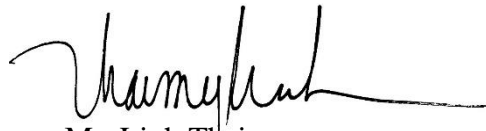
Alex Ramel  
State Representative  
40<sup>th</sup> Legislative District



Lisa Wellman  
State Senator  
41<sup>st</sup> Legislative District



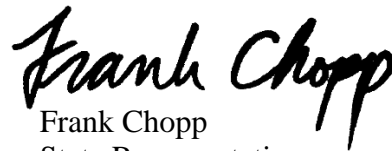
Tana Senn  
State Representative  
41<sup>st</sup> Legislative District



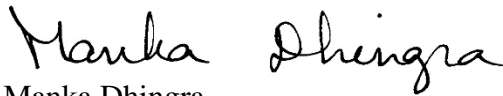
My-Linh Thai  
State Representative  
41<sup>st</sup> Legislative District



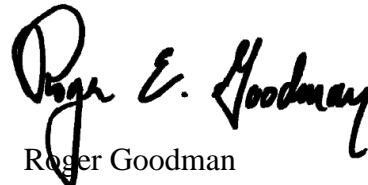
Jamie Pedersen  
State Senator  
43<sup>rd</sup> Legislative District



Frank Chopp  
State Representative  
43<sup>rd</sup> Legislative District



Manka Dhingra  
State Senator  
45<sup>th</sup> Legislative District



Roger Goodman  
State Representative  
45<sup>th</sup> Legislative District



David Frocht  
State Senator  
46<sup>th</sup> Legislative District



Gerry Pollet  
State Representative  
46<sup>th</sup> Legislative District



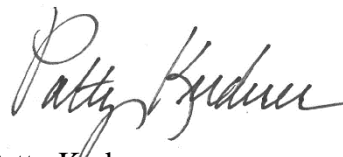
Javier Valdez  
State Representative  
46<sup>th</sup> Legislative District



Mona Das  
State Senator  
47<sup>th</sup> Legislative District



Debra Entenman  
State Representative  
47<sup>th</sup> Legislative District



Patty Kuderer  
State Senator  
48<sup>th</sup> Legislative District




Vandana Slatter  
State Representative  
48<sup>th</sup> Legislative District



Amy Walen  
State Representative  
48<sup>th</sup> Legislative District



Annette Cleveland  
State Senator  
49<sup>th</sup> Legislative District



Monica Jurado Stonier  
State Representative  
49<sup>th</sup> Legislative District

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Submitted via email: [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov)

**Re: Seattle Labor Chorus Support for Washington's 1332 Waiver Application**

Dear Secretary Becerra and Secretary Yellen:

The Seattle Labor Chorus appreciates the opportunity to provide comments on Washington State's Section 1332 Waiver Application (waiver). We write in **strong support of the waiver** as one of the most promising opportunities to improve health coverage for Washington State residents since the passage of the Affordable Care Act.

The Seattle Labor Chorus is a community chorus in Seattle. We support the rights of working people and making sure all workers, including immigrants, have health equity and access to healthcare is certainly part of that mission.

**We strongly support Washington's proposed waiver because it offers a pathway to a healthier future:**

- The waiver would improve health equity, addressing one of the root causes of the disproportionate uninsurance rates and poorer health outcomes many of Washington's communities of color face today.
- The waiver would allow Washington State to remove federal barriers to health coverage, offering all Washington residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans.
- The waiver would also permit Washington State to invest state funds toward more affordable coverage for low-income residents, with no impact to the federal deficit.
- The waiver would improve the broader individual insurance market by lowering premiums and reducing application barriers that prevent families from applying for coverage together.

**In Washington State today, many immigrants go without critical health care** because they are structurally excluded from affordable health coverage. Over 100,000 of Washington's immigrant residents lack insurance today due to this systemic inequity. Left with no recourse, many of these community members currently forego needed care until it becomes an emergency. As you know,

without insurance, people are more likely to have poor health status, be hospitalized for preventable conditions and acute illnesses, and die prematurely.

**We urge you to approve the waiver rapidly this summer.** Washington's waiver aligns with the stated goal of Affordable Care Act Section 1332, "to pursue innovative strategies for providing residents with access to high quality, affordable health insurance while retaining the basic protections of the ACA." As demonstrated in the application, the waiver satisfies Section 1332's guardrails while proposing an innovative state solution to increase coverage. This is particularly crucial and time-sensitive now, as long-standing inequities have been exacerbated by the pandemic. Immigrants and communities of color are disproportionately contracting, hospitalized for, and dying from COVID-19. Washington residents cannot wait for coverage any longer.

**We applaud the waiver's privacy assurances.** The waiver application recognizes the importance of privacy to Washington residents who may seek coverage under the waiver. The waiver proposes to maintain state program integrity standards while safeguarding the privacy of individual Washington residents. The waiver appropriately specifies that individual information about applicants and enrollees covered via the waiver will not be shared with the federal government. We look forward to federal confirmation of this assurance.

Through the waiver and other state policy solutions, Washington will make significant progress toward meeting the basic health care needs of all Washingtonians, which will make every community healthier and our national economy stronger. We strongly support Washington State's effort to secure the federal flexibility needed to achieve this goal and respectfully ask that you expeditiously review and approve Washington's 1332 waiver application.

Please contact me at: [polterann@gmail.com](mailto:polterann@gmail.com)

Sincerely,

*Terri Ann Pollock, Co-Chair of the Seattle Labor Chorus Coordinating Committee*



**Congress of the United States**  
**Washington, DC 20515**

July 20, 2022

The Honorable Xavier Becerra  
Secretary of Health and Human Services  
Department of Health and Human Services  
200 Independence Avenue, SW  
Washington, D.C. 20201

The Honorable Janet Yellen  
Secretary of the Treasury  
Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, D.C. 20220

Dear Secretary Becerra & Secretary Yellen,

We write in strong support of Washington's Section 1332 State Innovation Waiver application. The approval of this 1332 waiver will create a pathway for thousands of currently uninsured Washington residents to purchase health coverage through Washington's state-based marketplace. This waiver is also projected to generate premium savings for all Washington residents on the individual market and save the federal government money for each year the waiver is in effect.

Over 100,000 uninsured Washington residents are unable to purchase coverage through the state-based marketplace, *Washington Healthplanfinder*, due to federal restrictions. Washington's waiver will eliminate this restriction, an action which is broadly supported at the state level and will advance efforts the state legislature has taken to help ensure all Washingtonians can obtain high-quality health coverage. By decreasing the number of uninsured, addressing health disparities, strengthening the individual market, and improving health care affordability, this waiver also takes an important step forward in addressing health equity.

In granting the waiver and expanding coverage to Washington residents currently ineligible, actuarial modeling predicts premium savings for all Washington residents who obtain coverage on *Washington Healthplanfinder*, including current customers. Expanding health coverage is projected to save the federal government money each year the waiver is in effect. These savings will be used to further improve affordability for low-income Exchange customers not receiving any federal subsidies.

We believe Washington's Section 1332 Waiver will meaningfully improve access to affordable coverage for Washingtonians and reduce costs, consistent with the law and the Administration's

commitment to expanding health coverage. We urge timely consideration of this application. Please feel free to reach out to our offices with any questions.

Sincerely,



Adam Smith  
Member of Congress



Patty Murray  
U.S. Senator



Pramila Jayapal  
Member of Congress



Rick Larsen  
Member of Congress



Derek Kilmer  
Member of Congress



Marilyn Strickland  
Member of Congress

/s/

Suzan DelBene  
Member of Congress