

Open Enrollment Overview

Advisory Committee 2026.04.23

Tien Luu Hughes, Data Science Analyst

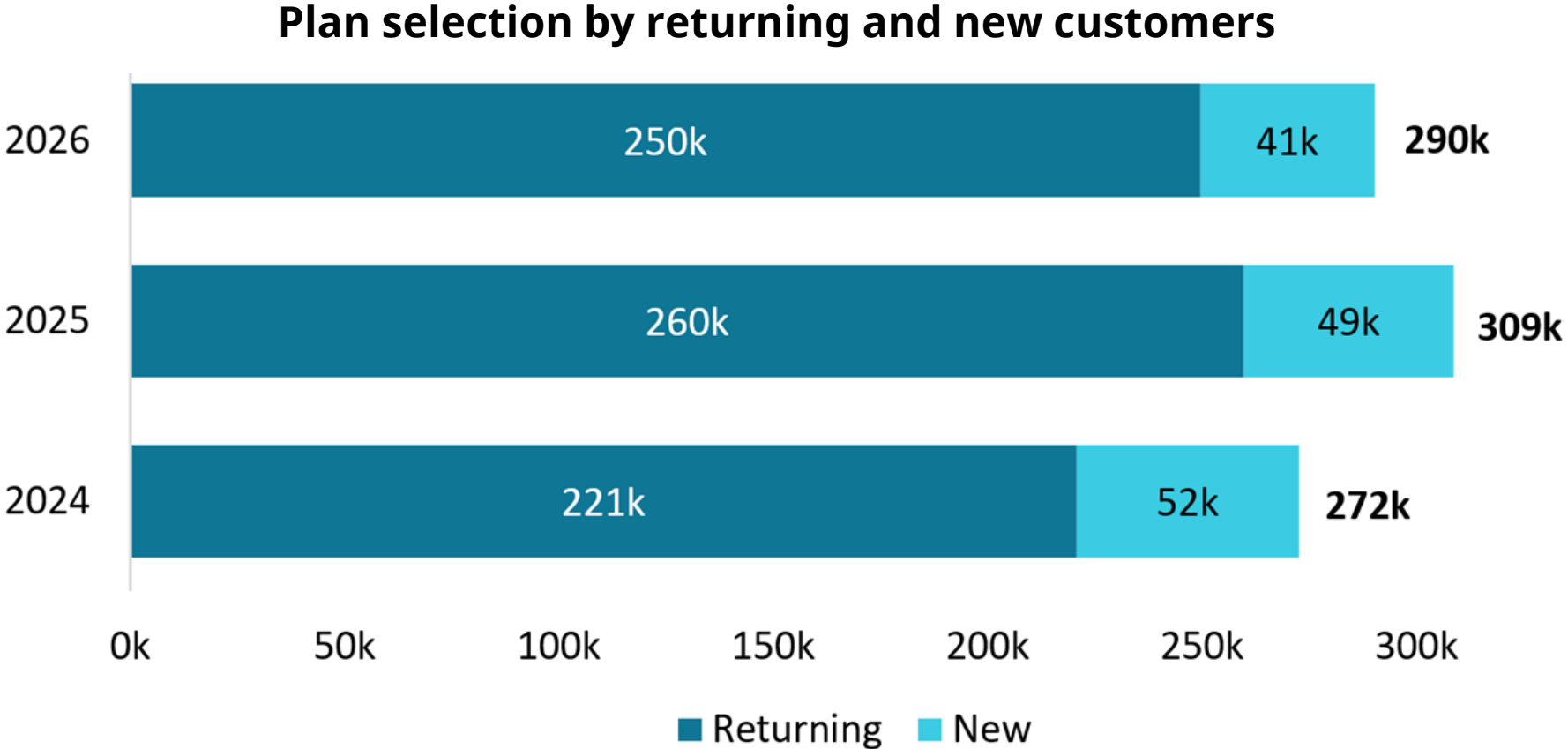
Spencer Budd, Senior Policy Analyst

Open Enrollment: Key Trends

- Open Enrollment 13 closed with 290,000 plan selections
- Coverage drops during Open Enrollment were higher than in previous years due to ePFC expiration and other federal policy change
- Our customer protection strategies are mitigating the harm. As of the end of Open Enrollment:
 - More customers are receiving Cascade Care Savings than ever
 - Highest ever enrollment in Public Option plans
 - More customers in Gold plans than ever
- Enrollment has continued to decrease post-Open Enrollment, jeopardizing these positive enrollment trends.

Enrollment after OE13 was lower than after OE12

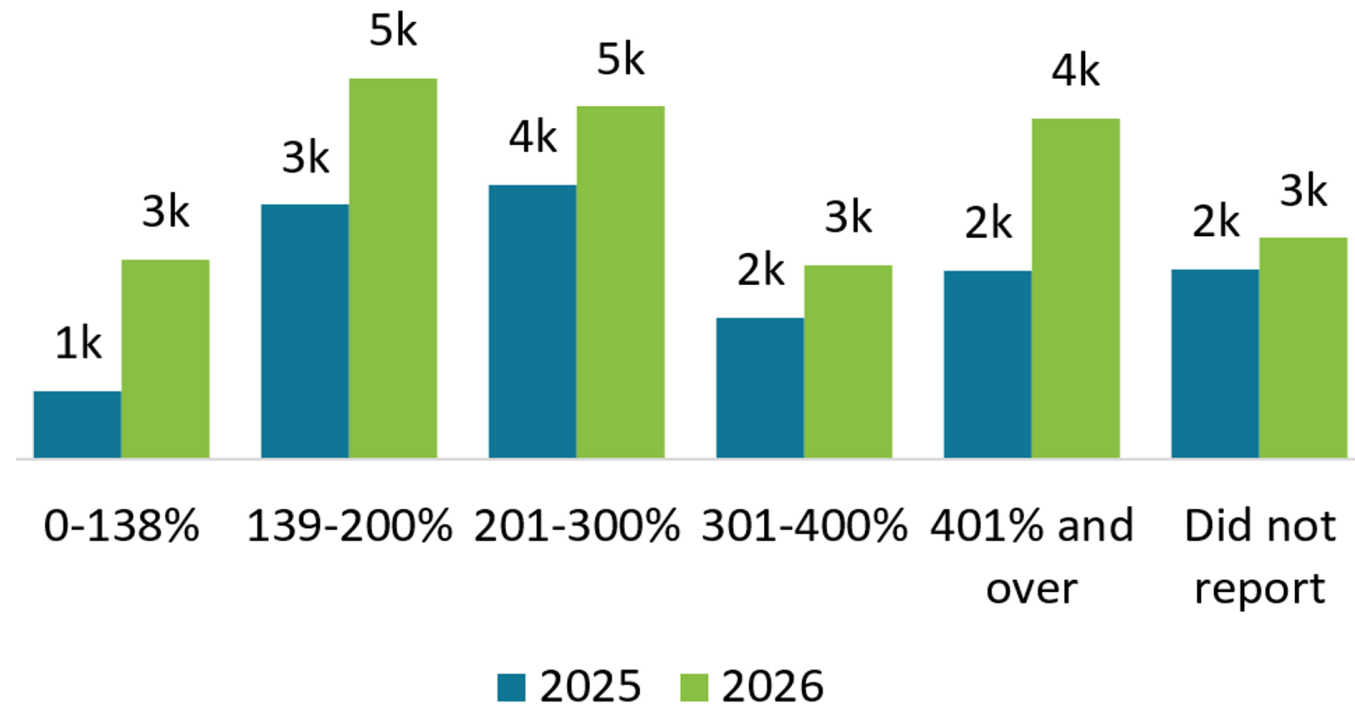
- New customer sign-ups were lower than either of the prior two years



Loss of ePTCs appears to have increased coverage loss

- Coverage drops were elevated for all FPL groups, but increased the most for the under 100% and over 400% groups who lost APTC eligibility

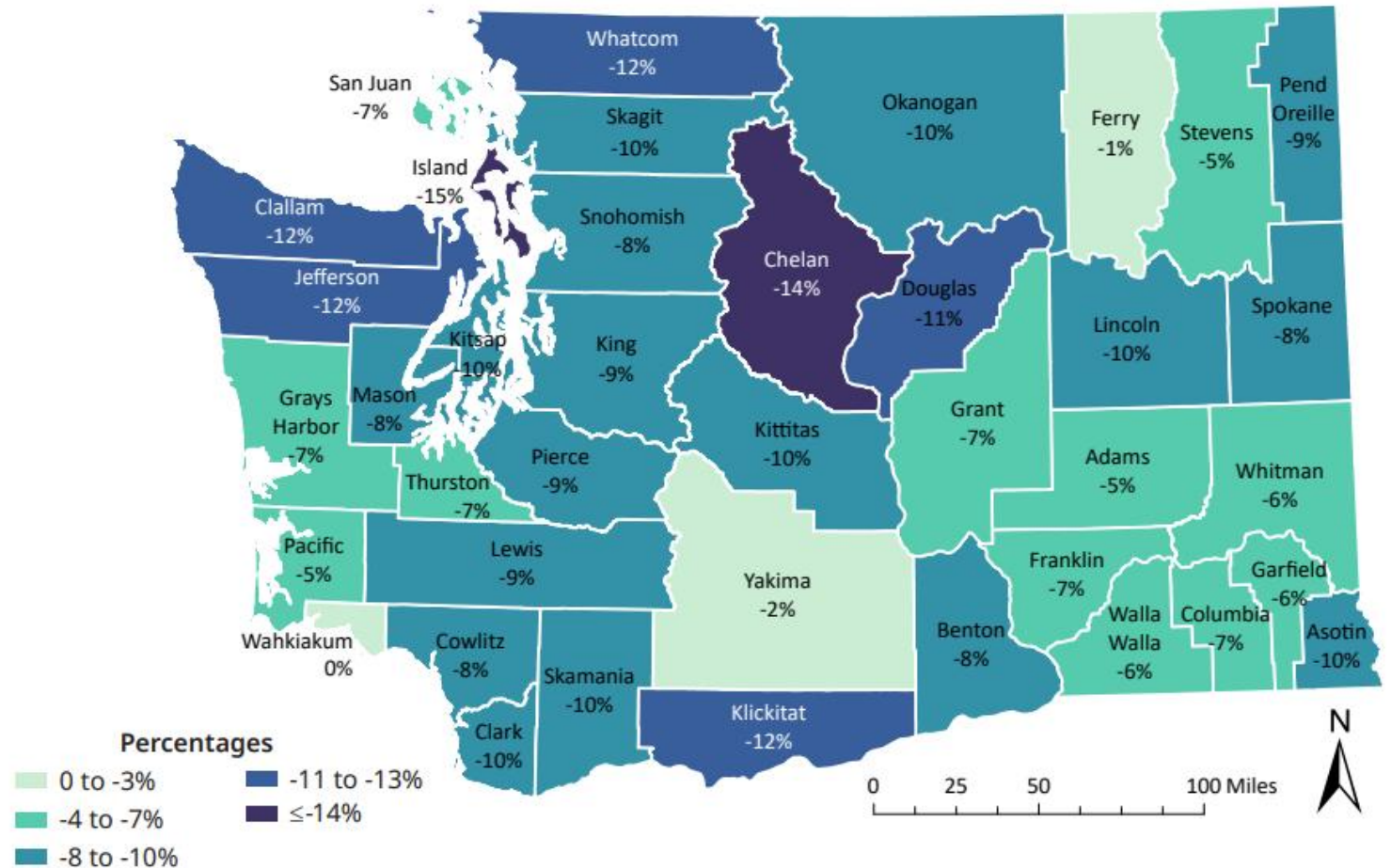
Coverage drops during open enrollment by FPL, excluding Apple health churn



Fewer customers receiving APTCs

- Federal changes reduced APTC access statewide
- Rural counties experienced higher losses
- In Island County, 15% fewer people received APTCs in 2026 compared to 2025.

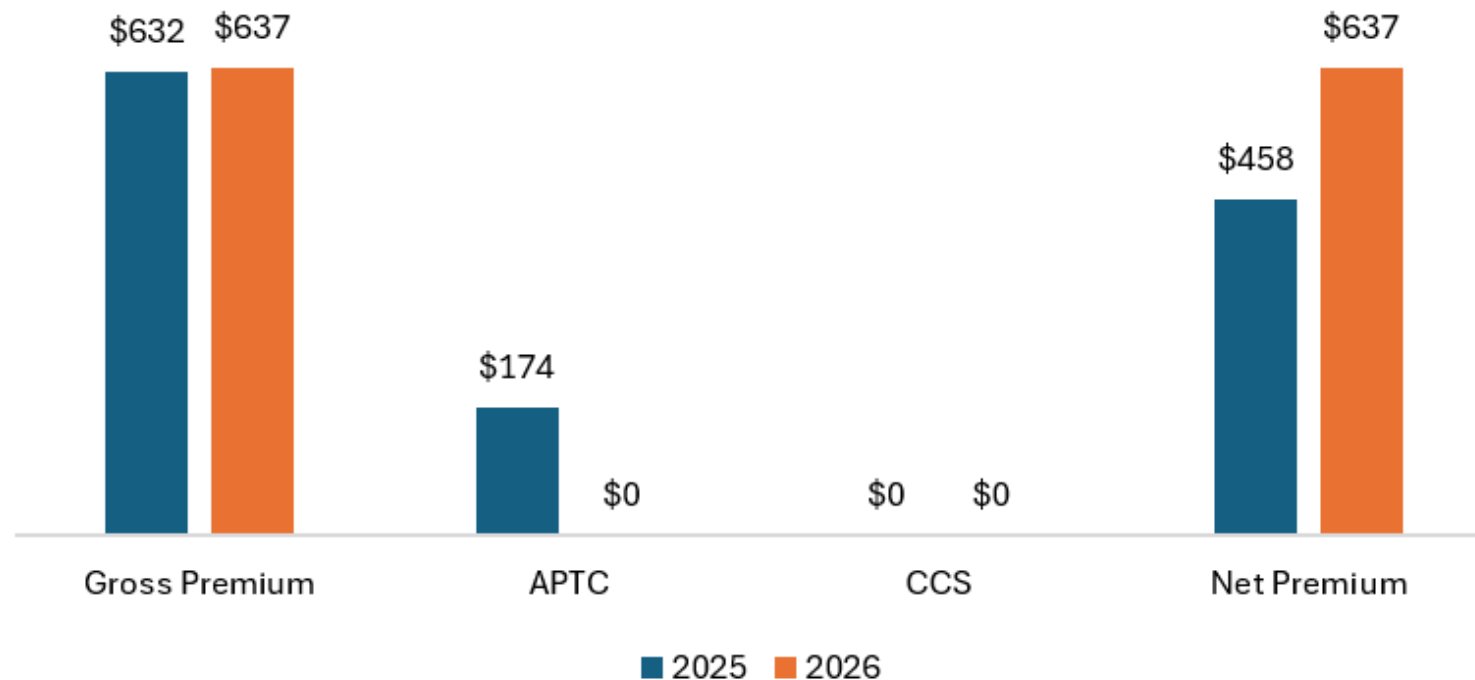
Difference between customers receiving APTC in 2025 and 2026



Losing APTC increased premiums for some Washingtonians

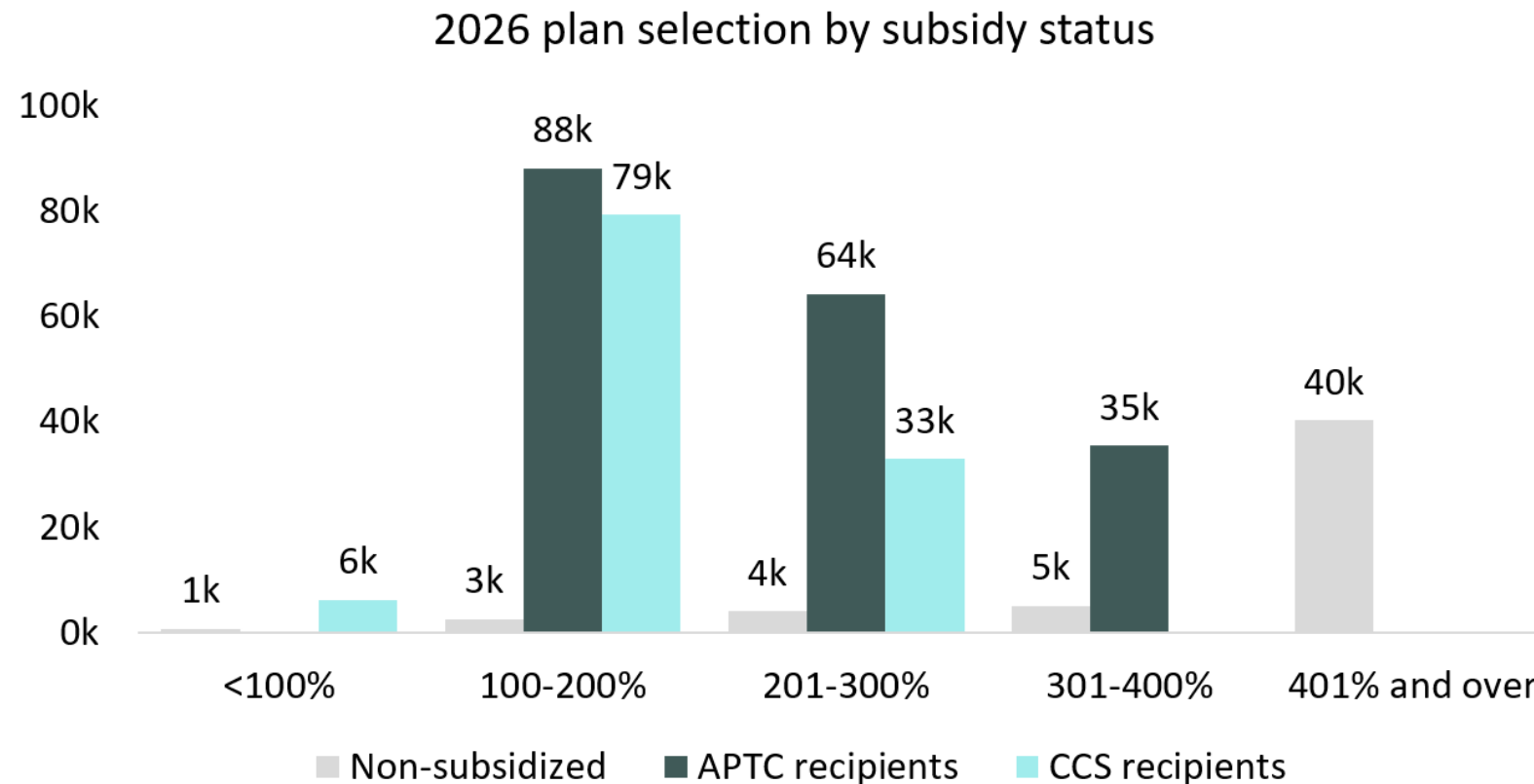
- Ending enhanced premium tax credits has significantly increased premiums and reduced affordability for some Washingtonians.

50-year-old King county resident with an income at 401% of the Federal Poverty Level (FPL)
APTC eligible



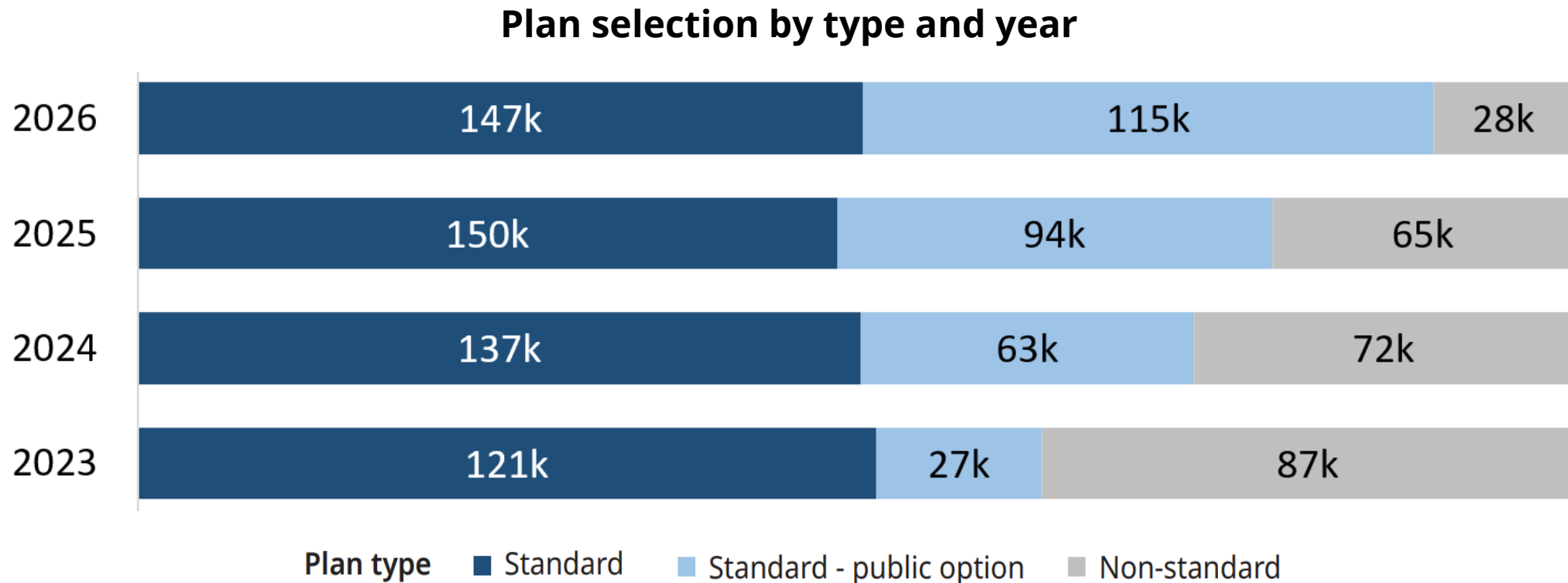
Highest ever enrollment in Cascade Care Savings

- As of the end of Open Enrollment, Cascade Care Savings was helping 118,000 Washingtonians maintain their insurance coverage for 2026.



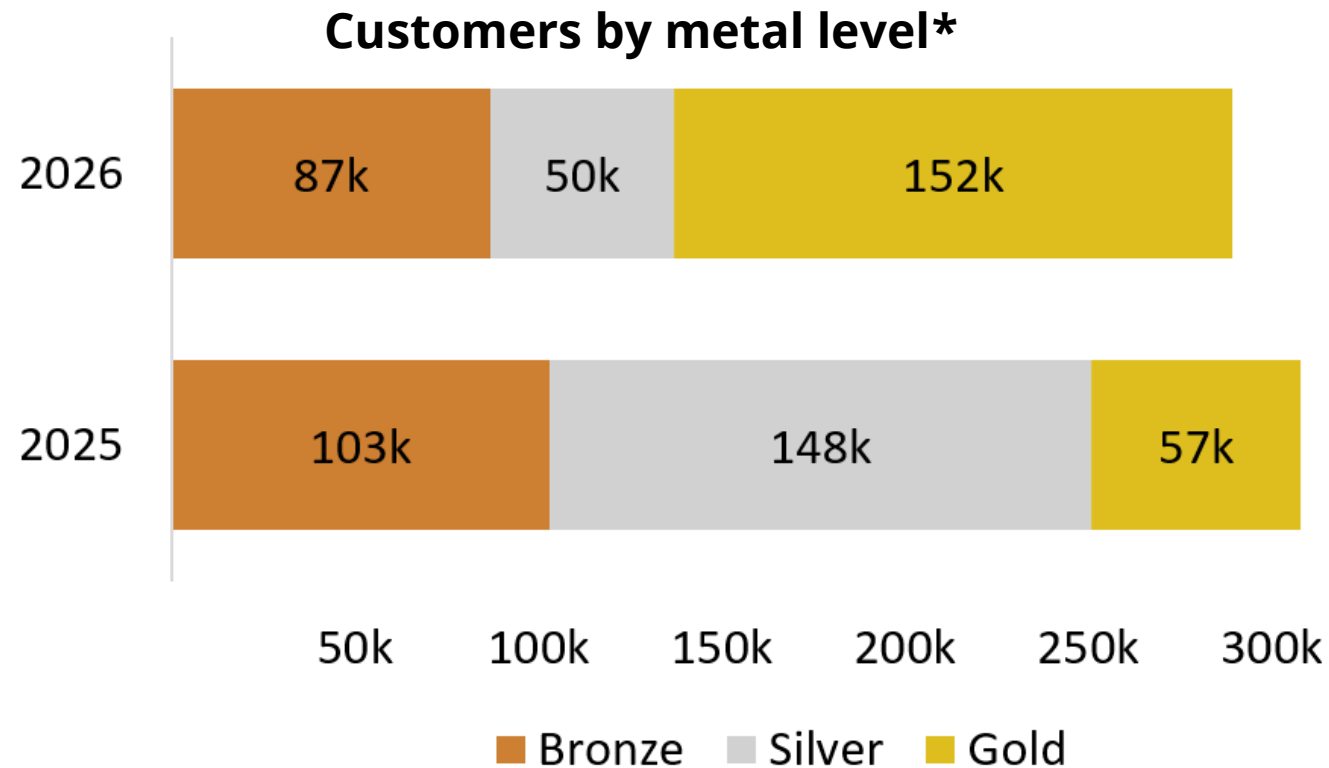
Highest ever enrollment in Public Option plans

- ▶ Customers continue to shift from non-standard to standard and Public Option plans.



Highest ever enrollment in Gold plans

- ▶ Mitigation efforts increased Gold enrollment and prevented many customers from needing to buy down to Bronze, a trend seen in most other states.

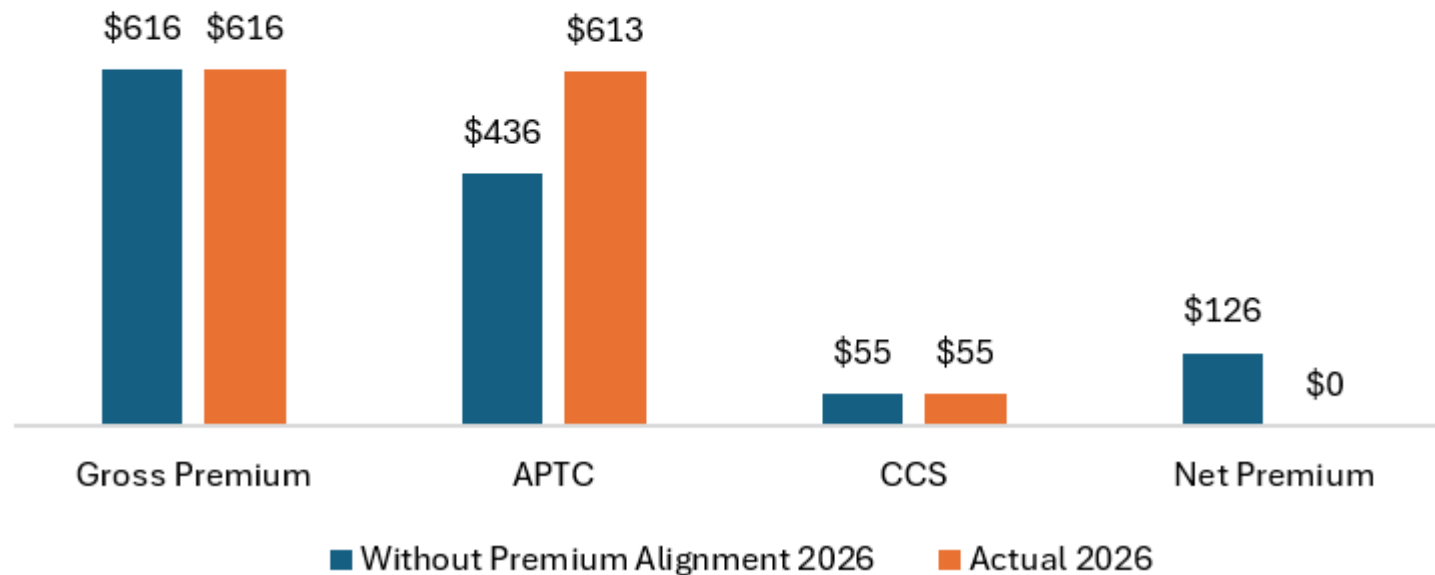


*Catastrophic plans (<1% of QHP customers) are not included in the graphic.

Customers who remain APTC eligible are helped by premium alignment

- While the expiration of ePTCs increased premiums, the impact was partially mitigated by premium alignment and Cascade Care savings.

50-year-old Yakima county resident with an income at 201% of the Federal Poverty Level (FPL)
APTC eligible

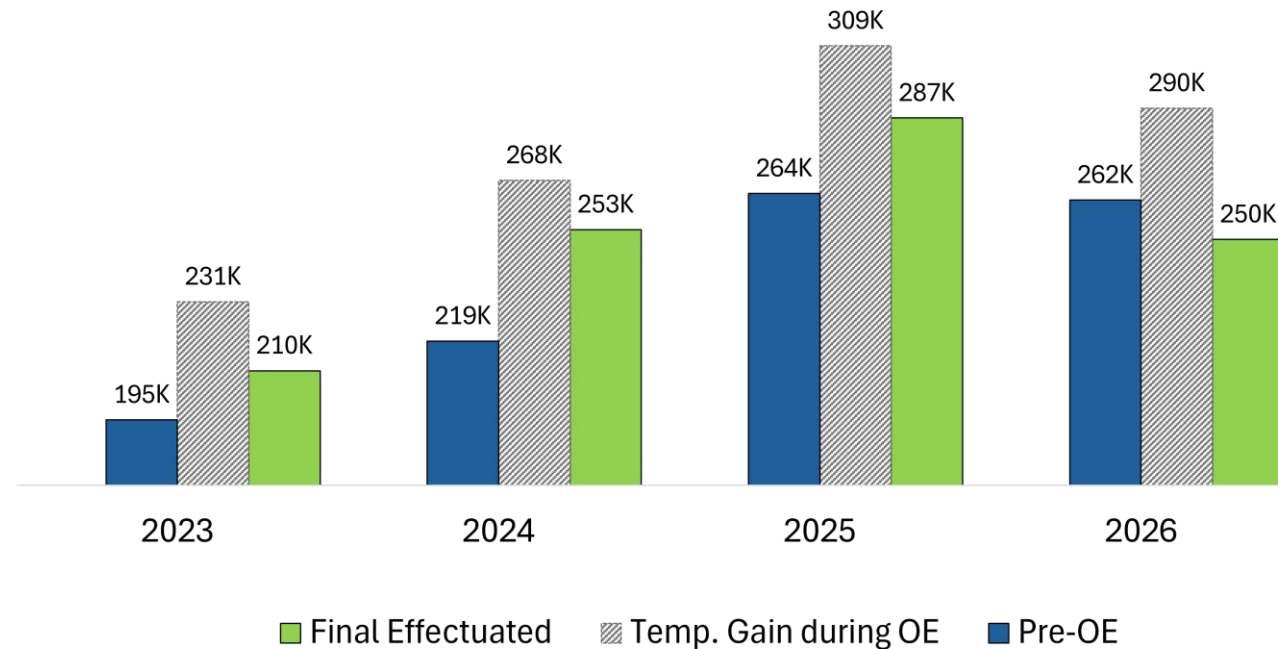


Post Open Enrollment Trends

Net enrollment has declined since the start of Open Enrollment

- Enrollment as of the end of March is 12,000 lower than the start of Open Enrollment and around 37,000 lower than this time last year.

Enrollment Counts, Pre-OE, OE, and Final
PY 2023-2026



Mitigation strategies helped reduce federal policy impacts in 2026

- Net premiums remained stable for individuals eligible for both APTC and Cascade Care Savings

Data as of March 31, 2026.

	2025	2026
Washingtonians enrolled in QHP	286,530	249,980
Average gross premium of QHPs	\$630	\$740
Washingtonians using federal tax credits	214,680	162,940
Average net premium of QHPs with federal and state savings	\$160	\$130

Reminder: Key Takeaways

➤ Open Enrollment Overview

- Year-over-year enrollment decline (290K vs 309K)
- Cancellations and non-renewals increased (up 40%)
- Fewer customers receiving APTC
- Record enrollment in Cascade Care Savings
- Highest-ever Cascade Public Option enrollment
- More customers in gold plans

➤ Post-OE trends:

- Increase in cancellation and non-effectuation rates
- Expected enrollment decline throughout the year

The Exchange is working to mitigate federal policy impacts in 2026 and beyond

Washington state leveraged all available tools to potentially cut estimated 2026 Exchange enrollment losses in half.

State premium assistance program Cascade Care Savings helps **100,000 lower income Washingtonians** save up to



Some of the most restrictive federal policies affecting access and affordability begin next year

2027	2028
<ul style="list-style-type: none">▶ Most lawfully present non-citizens will no longer be eligible for federal premium tax credits.▶ People denied Medicaid due to work requirements will not be eligible for federal premium tax credits.▶ Open enrollment reduced to nine weeks.▶ Changes will increase out-of-pocket costs.	<ul style="list-style-type: none">▶ People lose federal tax credits if they fail to file a federal income tax return and reconcile income every year.▶ Newly enrolling customers can no longer be conditionally enrolled.▶ Returning customers can no longer be automatically enrolled in the same or similar plan.





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Appendix

Crossmapping efforts supported premium alignment by moving customers to the right plan

