

Agents and Broker Technical Advisory Committee

October 15, 2025

Agenda

Welcome and Introductions

2026 Market Landscape

Immigrant Coverage Updates

Producer Program Event Reminders

Questions & Public Comment

Next Meeting & Adjourn

2026 Market Landscape

Kristin Villas, Senior Policy
Analyst (she/her)



Near-term federal changes

- Enhanced premium tax credits expire
- Loss of tax credit eligibility for DACA enrollees
- Lawfully present enrollees <100% FPL lose federal subsidies
- Tax credit repayment caps removed for customers at all income levels





Market landscape reflects carrier response to federal changes and uncertainty

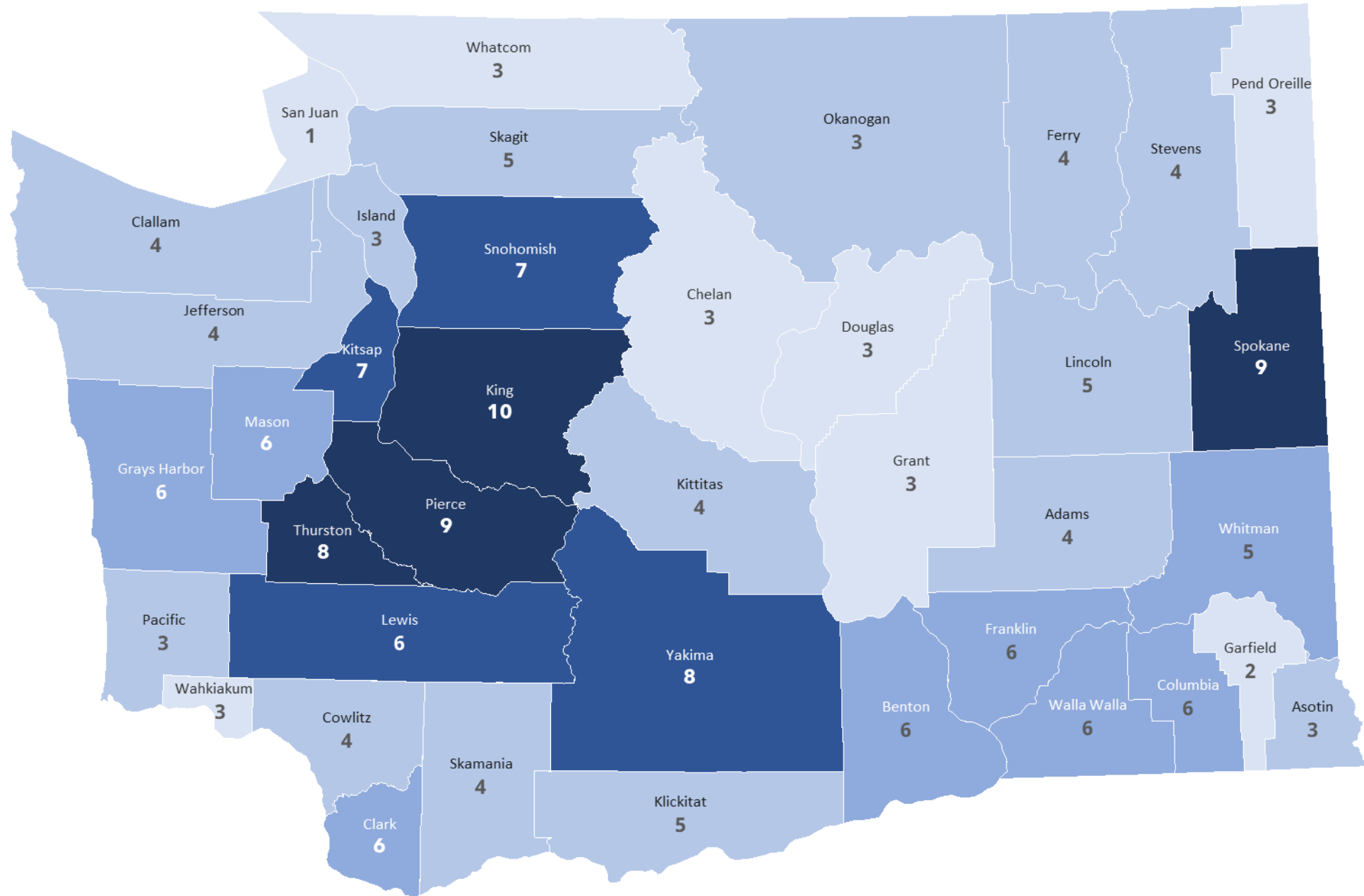
- ▶ 12 QHP carriers
 - ▶ Entrance of WellPoint
- ▶ 86 plans (74 in 2025)
 - ▶ New Cascade Care Vital Gold plan
- ▶ Average rate increase 26%
 - ▶ Enhanced federal tax credits no longer available
 - ▶ Premium alignment increased Silver rates
- ▶ Significant market movement
 - ▶ Carrier county exits mean not every county has carrier choice, Bronze and/or public option plans

2026 rate increases

Carrier	Final Rate Increase	Enrollment as of August 2025
United OR	38%	6,000
Coordinated Care	36%	109,000
Molina	31%	44,000
CHPW	25%	29,000
Regence OR	25%	7,000
Premera	20%	9,000
LifeWise	16%	22,000
Kaiser WA	14%	27,000
Regence WA	12%	18,000
BridgeSpan	12%	350
Kaiser NW	10%	5,000
WellPoint WA	New entrant	New entrant
Market Average	26%	276,000

All rates are weighted for enrollment and exclude non-renewing plans

Number of 2026 Carriers (#) and Plans (Color) by County



■ < 20 ■ 20-30 ■ 31-40 ■ 41-50 ■ 51+

Customers in San Juan County limited to one carrier, no Bronze plans

Limited choice and high premium for least expensive plan — especially challenging for unsubsidized customers

Scenario: Early retirees 60 and 63 in Friday Harbor; not eligible for tax credits **now paying \$1,000 more** per month for coverage in lowest cost plan

	2025	2026
Offerings	3 carriers; 20 plans	1 carrier; 5 plans
Lowest Cost Plan	Ambetter Essential Care 1 Bronze	Ambetter Secure Care 5 Gold
Premium for Couple	\$1,353	\$ 2,394



Two customers, two different experiences: **King County plan shopping**

- ▶ PEBB employee
 - ▶ Two carriers
 - ▶ Seven plans



Luke, DSHS Public
Benefits Specialist

- ▶ Exchange customer
 - ▶ 10 carriers
 - ▶ 63 plans



Michelle,
restaurant
server

Non-standard plans add confusing new market additions

- Introduction of KP WA Gold HSA plan in 17 counties
 - Priced within \$1 of KP Cascade Vital Gold but offers no pre-deductible coverage other than required preventive care
 - Customers view Gold plans as comprehensive coverage

	KP Cascade Vital Gold	KP Gold HSA
Premium*	\$523	\$524
Deductible	\$1,900	\$2,100
When deductible applies	Select services (ER, specialty drugs)	All non-preventive services
Primary care visit	\$15	\$2,100 + \$15
Specialist Visit	\$40	\$2,100 + \$30
Inpatient Hospital	\$650	\$2,100 + 20% coinsurance
Generic Drugs	\$10	\$2,100 + \$20



*26-year-old in Walla Walla County

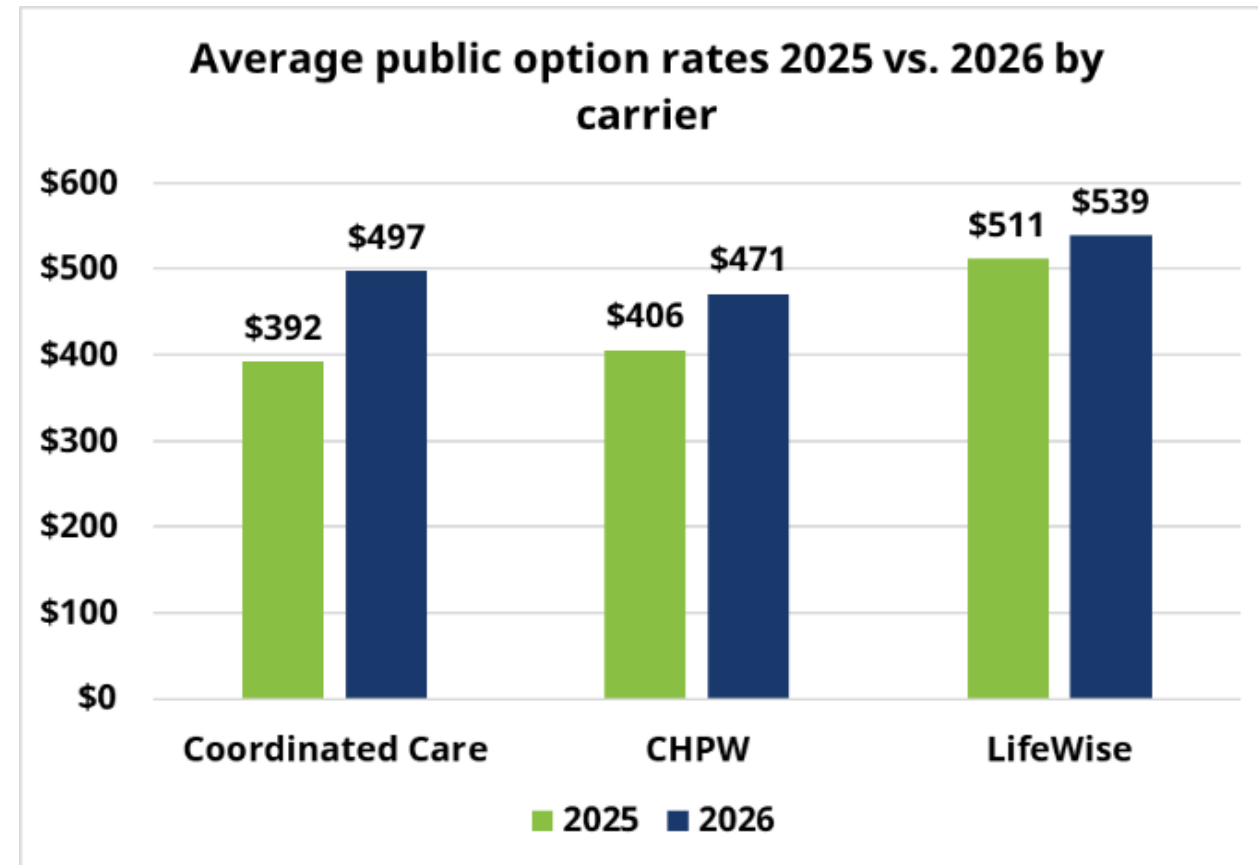
Public option plans will be available in 38 counties

- ▶ **LifeWise** exiting San Juan County and expanding to Lewis County.
 - San Juan County will not have public option available
- ▶ **Coordinated Care** expanding to Kitsap and Pierce counties.
- ▶ **CHPW** will not have changes to service area.



Setbacks for public option – Affordability and access challenges

- ▶ Public option plan average rate increase by carrier:
 - ▶ Coordinated Care: 27%
 - ▶ CHPW: 16%
 - ▶ LifeWise: 5%
- ▶ Public option plans are lowest-cost Silver plan in only eight counties
 - ▶ Coordinated Care priced Silver public option rates higher than its non-standard plan rates



Rates changes shown are the average of all metal levels for a 40-year-old and are not weighted for enrollment

Meeting the moment: 2026 market interventions



Challenge: Mitigate the loss of ePTC

The effect of ePTCs expiring in Washington state:



65%

Amount net premiums will increase for enhanced premium tax credits recipients.



\$285M

Amount of lost federal funds from enhanced premium tax credits.



80,000

Number of enhanced premium tax credits recipients who will forgo coverage.

Mitigation strategies to reduce customer harm

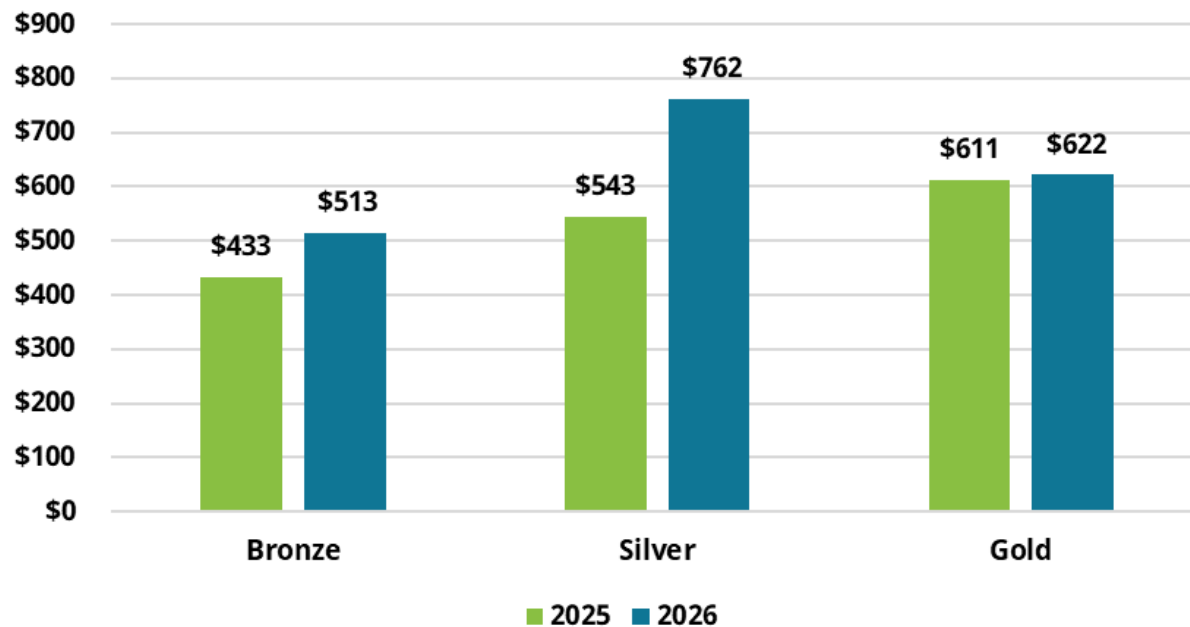
- ▶ Certifying two sets of rates
 - ▶ Operational plan in place to extend ePTC for customers
- ▶ Cascade Care Savings
 - ▶ Refined policy
 - ▶ Ended tobacco rating
- ▶ Premium alignment
 - ▶ Cross-mapping
 - ▶ Plan recommendation tool and plan display
 - ▶ New low-premium Gold Cascade Care plan



Premium Alignment expected to cut enrollment loss in half

Higher Silver plan rates result in additional federal tax credits to offset ePTC expiration




Average Rates by Metal Level 2025 and 2026





















Metal	% Change 2025-2026
Bronze	19%
Silver	40%
Gold	2%

All rates are proposed and average rates for a 40-year-old and are not weighted for enrollment

Impacts of premium alignment vary based on a customer's income and eligibility

Legend	
	Coverage
	Cost
	Poor Value

	FPL Group	Silver	Gold	Bronze
Federal Subsidy Eligible	100-200%	 	 	 
	201-400%	 	 	 
Not Federal Subsidy Eligible	Any FPL	 	 	 

The cost represented is the monthly premium of the plan before any available Cascade Care Savings are applied. Silver plans marked with a red X are noted as "Poor Value" because for customers with the indicated subsidy status and FPL they offer less coverage at a higher cost than an otherwise identical Gold plan from the same insurer that offers access to the same covered services, same provider network, and same prescription drugs.

Some subsidized customers will see a decrease in net premium with premium alignment

Average change in net premium 2025-2026, federally subsidized enrollees

FPL Group	Bronze	Silver	Gold
100-150%	-\$21	+\$51**	-\$94
151-200%	-\$16	+\$77**	-\$71
201-250%	-\$18	-\$8	-\$25
251-300%	-\$12	-\$47	-\$56
301-400%	-\$48	-\$61	-\$78
400%+	+\$382	+\$393	+\$326

* Enrollees >200% FPL in Silver plans are mapped to Cascade Vital Gold.

** Enrollees up to 200% FPL will be enrolled into their rich CSR Silver plan and can move to Vital Gold to have a lower net premium.

New Gold standard plan offers comprehensive coverage for customers above 200% FPL in 2026

- Customer scenario: A couple, ages 32 and 34, in Pierce County with 201% FPL, in Molina Cascade Silver plan in 2025
- Previously had \$169 plan, Exchange renews them into Molina Cascade Gold with lower net premium and deductible

	2025 Cascade Silver	2026 Cascade Vital Gold
Deductible	\$2,500	\$1,900
Urgent care	\$65	\$35
Premium	\$928	\$1,086
Federal tax credit	\$728	\$886
Cascade Care Savings	\$31	\$110
Net premium	\$169	\$90

Low-income customers with higher utilization may get best value in Silver plan

- Customer scenario: 45, FPL 145% in Whitman County in CHPW Cascade Select Silver
 - Previously had a \$13 premium plan
 - Has several affordable options with comprehensive coverage
 - Does not need to switch to Bronze
 - Paying more for Silver plan premium best option for high utilizer

	2025 Cascade Silver 94% AV	2026 Cascade Silver 94% AV	2026 Cascade Vital Gold
Premium	\$474	\$640	\$500
Deductible	\$0	\$0	\$1,900
Out-of-Pocket Maximum	\$1,900	\$2,400	\$8,800
Federal Tax Credit	\$460	\$564	\$499
Cascade Care Savings	\$1	\$55	\$1
Net Premium	\$13	\$21	\$0

Affordability challenges for customers losing federal tax credit eligibility

	2025	2026
Gross Premium	\$415 (Ambetter Cascade Select Silver)	\$478 (Ambetter Cascade Select Vital Gold)
Federal Tax Credits	\$373	\$0
Cascade Care Savings	\$42	\$250
Net Premium	\$0	\$228

► Experience of customer losing federal tax credits

- 40-year-old DACA customer in King County with an income of \$32,000 no longer eligible for tax credits nor CSRs **now pays over \$200** per month for coverage*

*Maintains access to QHP through Immigrant Health Coverage program

Supporting customers through plan mapping and plan display



- More customers than ever will be renewed into a lower premium, higher coverage plan in 2026
- Exchange made changes to shopping tools to support customers in 2026
 - Curation of plan display
 - Refined "Smart Choice" plan recommendations

Interventions to address market uncertainty

- ▶ Premium alignment offsets harm to federally subsidized customers but future uncertain
- ▶ Major affordability challenges for customers losing federal subsidies
- ▶ Upheaval in market with federal changes making it harder for customers to get and stay covered





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Immigrant Coverage Updates Placeholder

Joan Altman

Director of Government Affairs & Strategic Partnerships



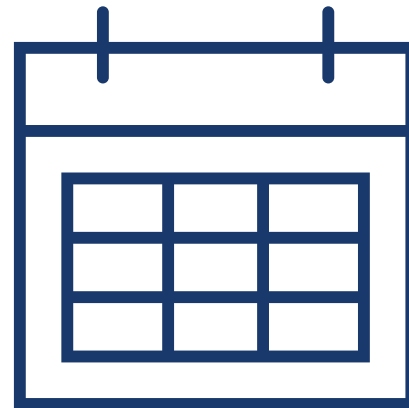


Upcoming Events & Reminders



Producer Recertification deadline is approaching.

- Payment deadline: **October 23, 2025**
- Certification must be completed by **October 31, 2025**.



Open Enrollment 13 Readiness webinar opportunities:

- **October 15th**, 1 p.m. to 3 p.m.
- **October 20th**, 1 p.m. to 3 p.m.

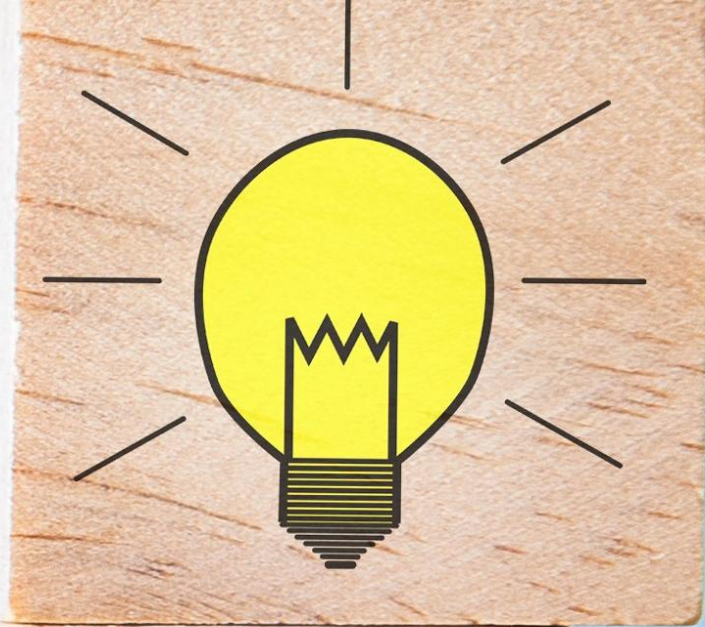
Public Comment

Please unmute yourself
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Questions

producer@wahbexchange.org

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Next Meeting

January 21, 2026
9:30 am-11:00 am



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