



**Washington Health Benefit Exchange
Navigator & Certified Application Counselors Technical Advisory Committee
Meeting Minutes
Wednesday, January 21, 2026
2:30 p.m. – 3:30 p.m.
Teleconference and Webinar**

NAV CAC TAC Members Present:

Alex Cordova	Molly Morris
Bishaw Gezie	Yuvi Arciniega
Brian Mwesigwa	Sara Abbott
Dina Prigodich	Callista Kennedy
Carmen Olvera	Christine Hyunmi Hwang
Riva Garza	

Washington Health Benefit Exchange (WAHBE) Staff Present:

Alex Jonson	Kristin Phillips
Kristin Villas	Kelly Aaron
Amairani Castaneda	Jennifer Manos
Jasper Marino	

Meeting notes

Legislative Efforts to Expand Exchange Authority (Kristin Villas):

- Enhanced premium tax credits expired on January 1st after a failed Senate vote, and there is currently no expectation for their restoration, though an operational plan exists if they are reinstated.
- Mitigation efforts, such as premium alignment, helped reduce the number of customers losing coverage, and more than 80% of lower income customers are receiving state premium assistance.
- Challenges caused by federal policy changes, including the expiration of enhanced tax credits, upcoming Medicaid work requirements, and the future end of auto re-enrollment, are making it harder for people to get and keep coverage.
- Kristin described significant premium increases in the marketplace, with an average rise of 26%, and highlighted the need for additional authority to add certification criteria to better protect customers.

- San Juan County lost two carriers, leaving customers with limited choices and no bronze plans, resulting in significant premium increases for unsubsidized customers in 2026.
- The Exchange's limited authority to add certification criteria for health plans, highlights the need for expanded powers to better address customer challenges.
- Kristin explained that the proposed bill adds access and affordability as new certification criteria for health plans, with details subject to annual updates to address changing marketplace needs.
- Kristin described that the proposed access criteria require carriers to offer plans in underserved counties like San Juan, and expansion into oversaturated counties also requires filing plans in San Juan.
- The proposed affordability criteria mandate carriers in San Juan to offer bronze, silver, and gold plans, ensuring customers have access to a range of premium options.
- The new process for implementing access and affordability criteria, includes a public comment period in January and opportunities for carriers to request waivers if criteria are not feasible.
- Waivers for carriers will be considered if offering plans in certain counties is not in the best interest of customers, with final filings due in May.
- Kristin stated that the guidance for participation, detailing access and affordability criteria, is currently open for public comment and the process depends on the bill becoming law.

Open Enrollment Trends and Data:

- Kelly provided an open enrollment update, reporting about 290,000 qualified health plan enrollments, 99,000 dental plan enrollments, and an average net premium of \$100, with 68% of customers subsidized.
- The most impacted customers are those above 400% FPL and lawfully present individuals under 100% FPL, who are now ineligible for tax credits due to federal changes.

Navigator and Broker Training Initiatives:

- Kelly announced that there will be no required navigator training in February, but a voluntary lunch and learn will be offered on 1095 A's, tax credits, SEPS, conditional eligibility, and appeals.



Apple Health Medicaid Changes and HR1 Implementation:

- Kelly described upcoming Apple Health Medicaid changes from the HR1 bill, including shortened open enrollment, new work requirements, and reduced retroactive coverage.
- Kelly stated that Healthcare Authority plans to provide comprehensive training resources, including one-pagers, FAQs, and webinars, for Apple Health changes.