

**Washington Health Benefit Exchange Board
Meeting Minutes
Wednesday, December 4, 2024
9:00 a.m. – 12:00 p.m.
The Conference Center at Seattle-Tacoma International Airport
17801 International Blvd., Seattle, WA 98158, Amsterdam Conference Room
and by Teleconference and Webinar**

Board Members Present:

Dr. Monica McLemore, Chair
Dr. Mabel Bodell
Don Conant
David Frockt
Dr. Janice Greene
April E. Lynne

Hiroshi Nakano
John Schapman
Len Sorrin
Ex-Officio Director Sue Birch
Ex-Officio Commissioner Mike Kreidler

Washington Health Benefit Exchange Staff Present:

Ingrid Ulrey, Chief Executive Officer
Jim Crawford, Chief Financial Officer
Leah Hole-Marshall, General Counsel &
Chief Strategist
David Sorrell, Chief Information Officer

Carla Reyes, Chief Operating Officer
Christine Gibert, Director of Policy & Market
Strategy
Kristin Villas, Senior Policy Analyst
Shirley Prasad, Government Affairs Director

Welcome and Introductions – Dr. Monica McLemore, Chair

Chair McLemore called the meeting to order at 9:08 a.m. She thanked exiting Board members Don Conant, David Frockt, Director Birch, Commissioner Kreidler for their service on the Exchange Board.

Approval of Meeting Minutes – Dr. Monica McLemore, Chair

October 24th meeting minutes were approved as presented.

CEO Report – Ingrid Ulrey, Chief Executive Officer

Ingrid Ulrey welcomed the group and expressed appreciation for members Don Conant, David Frock, Director Sue Birch, and Commissioner Mike Kreidler, who will be completing their service on the Board with this meeting. She provided an overview of the days topics, highlighting the changes in federal and state authorizing environment and the ongoing Open Enrollment period.

Finance Report – Jim Crawford, Chief Financial Officer

Jim Crawford gave the December finance update, noting the year-to-date variance of 1.8% under budget. Because October was the first month of the new federal fiscal year (FFY25), with that comes updated cost allocation methodology and October ended with a variance of 1.9% over budget. This was expected and is anticipated to be remedied by the supplemental fund shift decision package that was submitted this summer. The SFY 23-25 Biennial

Appropriation was discussed, including the allocations and expenditures for the State Premium Assistance program (Cascade Care Savings). The Exchange’s decision packages were presented.

2026 Standard Plan Approval (BOARD ACTION) -- Christine Gibert, Director of Policy & Market Strategy; Kristin Villas, Senior Policy Analyst

Christine Gibert outlined the components of Cascade Care. Through state premium subsidies, standardized plans, and providing a public option (the nation’s first), Cascade Care lowers premiums, lowers costs at the doctor’s office, and makes it easier for customers to shop for the best value plan for their families.

Kristin Villas mentioned elements of change and uncertainty affecting 2026 standard plan design including the expiration of the enhanced Premium Tax Credit (ePTC) at the end of 2025, the new Washington essential health benefits (EHB) plan, undetermined funding for Cascade Care Savings, constraints of actuarial value plan limits, and changes in authorizing and regulatory environments.

Kristin reviewed the process of designing the standard plans up for offer in 2026 and policy options considered, and summarized feedback from stakeholders and public comment received. Exchange staff recommended that the Board approve three standard plans for plan year 2026: one standard Bronze, one standard Silver, and one standard Gold plan.

Chair McLemore requested, and Hiroshi Nakano motioned to approve the Plan Year 2026 standard plans as presented. Len Sorrin seconded the motion. Christine Gibert conducted a roll call vote of the Board Members.

Yea

Dr. Mabel Bodell
Don Conant
David Frockt
Dr. Janice Greene
April Lynne
Hiroshi Nakano
John Schapman
Len Sorrin

Abstain

Nay

The motion passed unanimously.

Federal Update – Yvette Fontenot and Andrew McKechnie, Advisors to the State-Based Marketplace Network, National Academy of State Health Policy

Ingrid Ulrey introduced guests Yvette Fontenot and Andrew McKechnie, who provided insight into the federal environment for health reform and issues being discussed related to administration change.

State Legislative Priorities Preview – Shirley Prasad, Government Affairs Director

Shirley Prasad discussed the Exchange’s priorities for the upcoming 2025 legislative session, with a focus on building relationships with newly elected officials and new health care committee members, securing funding for Cascade Care Savings for the next biennium, and protecting affordability and equity gains in health coverage for all Washingtonians.

HHS Coalition and Streamlining Medicaid Eligibility Rules Update – Carla Reyes, Chief Operating Officer; David Sorrell, Chief Information Officer

Carla Reyes and David Sorrell provided an update regarding HHS Coalition activities and the CMS Medicaid rule to streamline eligibility, including potential impact on Exchange customers and functions. Discussion centered around potential future changes, estimates of cost, risks and opportunities, and next steps.

Public Comment

Chair McLemore called for public comment. Leah Hole-Marshall shared that a written comment from a member of the public had been received and included with Board materials for the meeting. She summarized the comment's content regarding a customer's negative experience trying to re-apply for health coverage for 2025, largely driven by a lack of transparency into which networks and plans cover important providers. Leah shared that she had responded directly to the commenter's concerns and passed them along to the Exchange's operations team to reach out to the customer further. No other public comments were received.

Adjournment

Chair McLemore adjourned the meeting at 12:00 p.m.