



**Washington Health Benefit Exchange Board
Meeting Minutes**

May 29, 2025

8:30 a.m. – 12:00 p.m.

121 N. Wenatchee Ave Wenatchee, WA 98801

Conference Room: Blossom Harvest Room

Or Teleconference and Webinar

Board Members Present:

Monica McLemore, Chair

Dr. Mabel Bodell

Dr. Janice Greene

Karen Keiser

April Lynne

Hiroshi Nakano

John Schapman

Leonard Sorrin

Jane Beyer, on behalf of Commissioner Patty Kuderer,

Ex-Officio

Board Members Absent:

Don Conant

MaryAnne Lindeblad, *Ex-Officio*

Washington Health Benefit Exchange (WAHBE) Staff Present:

Ingrid Ulrey, Chief Executive Officer

Joan Altman, Director of Coverage Strategies
& Expansion

Amairani Castaneda, Board Coordinator

Marie Cooper, Senior Small Business &
Employee Outreach Coordinator

Jim Crawford, Chief Financial Officer

Christine Gibert, Director of Policy & Market Strategy

Leah Hole-Marshall, General Counsel & Chief Strategist

Tara Lee, Chief Communications Officer

Shirley Prasad, Director of Government Affairs

Manny Santiago, Chief of Equity & Community
Partnerships

David Sorrell, Chief Information Officer

Guests Present:

Kevin Husted, Advisor, Health Benefits Group (Exchange Broker Enrollment Center)

Deb Miller, Director, Action Health Partners

Gina Wolf, DC, Wolf Chiropractic Clinic

Welcome and Roll Call – Monica McLemore, Chair

Dr. Monica McLemore called the meeting to order at 8:32 a.m.

Approval of Meeting Minutes – Monica McLemore

Dr. McLemore requested approval of the meeting minutes from the March 27, 2025, and the April 25, 2025, Board meetings. Len Sorrin motioned to approve; Dr. Mabel Bodell seconded the motion. Meeting minutes were approved as presented.

CEO Report – Ingrid Ulrey, CEO

Ingrid Ulrey provided an overview of the agenda and highlighted key updates, including the securing of funding for Cascade Care Savings for 2026. She mentioned staff efforts in open enrollment planning, ongoing engagement with Tribal partners, and the re-procurement of the Exchange’s customer support center vendor.

Ingrid invited Jane Beyer to provide an update on the 2026 initial plan filings, who shared a weighted average premium increase of about 20%. Carriers we required to file two sets of rates, with and without the extension of enhanced premium tax credits (ePTC), reflected in an up to 6.5% difference in rate increase attributable to expiration of ePTC.

Ingrid shared that she and Shirley Prasad had recently visited Washington, DC to engage with Congressional members and staff and to meet with state-based exchange leaders. She noted the significant Medicaid and marketplace cuts in the reconciliation bill, which, in combination with expiration of the enhanced tax credits, could result in a loss of a third to a half of current Exchange QHP enrollment. The Healthcare Authority estimates a minimum of 138,000 people losing Washington Apple Health due to work requirements. Ingrid emphasized the importance of internal resilience work, keeping people focused and steady as a key priority.

Policy Committee Report – Hiroshi Nakano, Committee Chair

Hiroshi Nakano reported on the Policy Committee's May 20th meeting, focusing on federal developments, including the enhanced premium tax credits and their impact on customers. The committee discussed this year’s plan certification process as well as quality improvement initiatives embedded in Exchange plan certification criteria. The committee emphasized the importance of staying focused on actionable items despite the challenging federal landscape.

Operations Committee Report – John Schapman, Acting Committee Chair

John Schapman reported on the Operations Committee's May 22nd meeting, highlighting updates on the customer support center vendor procurement process and IT modernization efforts, including the move to commercial cloud and improvements in security and disaster recovery. The committee also discussed the implementation of a new customer support solution, Consumer’s Checkbook, which aims to enhance plan selection and personalized recommendations for customers.

Nominating Committee Report (Board Action) – John Schapman, Committee Chair

John Schapman provided the following recommendations for membership on the Exchange Advisory Committee and Technical Assistance Committees (TACs) for a 2025-2027 term:

Advisory Committee

- Jimmy Chandler (Coordinated Care) – Reappointment
- Decker Dirksen (CHPW) – New appointment

Dental Plan TAC

- Anthony Clark (Companion/EMI Health) – New appointment
- David Walker (Kaiser) – New appointment

Health Equity TAC

- John-Pierre Cardenas (Kaiser) – New appointment
- Hawa Elias (CHPW) – New appointment
- Randi Small (MultiCare) – New appointment

Navigator and CAC TAC

- Riva Garza (HCA) – New appointment

Dr. McLemore called for a motion to approve the 2025-2027 Committee appointments as presented. Dr. Janice Greene motioned to approve; Len Sorrin seconded the motion. The motion was adopted as presented.

Audit & Compliance Committee Report – Dr. Janice Greene, Committee Chair

Dr. Janice Greene reported on the Audit and Compliance Committee's April 17th meeting, where Berry Dunn presented the results of the annual programmatic audit, which the committee recommended for board approval. The committee also discussed the kickoff of the annual financial audit, updates on security and risk management activities, and compliance efforts, including policy updates and the implementation of a new compliance tracking system.

Programmatic Audit (Board Action) – Elliot Simpson, Manager, BerryDunn

Elliott Simpson from BerryDunn presented the results of the annual programmatic audit for board approval. The audit meets the requirements outlined in the Code of Federal Regulations. The audit included reviewing documents, conducting interviews, and performing re-performance testing on verification, eligibility, and enrollment transactions. The audit covered approximately 2.8 million transactions and found no compliance issues, resulting in an unmodified opinion.

Dr. McLemore called for a motion to approve the Programmatic Audit as presented. John Schampan motioned to approve; Jane Beyer seconded the motion. The motion was adopted as presented.

Public Comment

Dr. McLemore called for public comment. No public comment was provided.

Federal Activity Update – Leah Hole-Marshall, General Counsel & Chief Strategist

At Chair's discretion, an agenda item was added. Leah Hole-Marshall gave an update on federal activity, including a proposed CMS rule focused on marketplaces. One aspect of this proposed federal rule and related federal Congressional bills targets gender-affirming care, making it impermissible for states to include such care in their definition of Essential Health Benefits.

Small Business Briefing and Panel Discussion – Manny Santiago, Chief of Equity & Community Partnerships; Joan Altman, Director of Coverage Strategies & Expansion; Marie Cooper, Senior Small Business & Employee Outreach Coordinator

A small group panel discussion was led by Manny Santiago, Joan Altman, and Marie Cooper. The briefing highlighted the challenges and efforts related to supporting small businesses and self-employed individuals in the health insurance market. Panelists Kevin Husted, Deb Miller, and Gina Wolf discussed the high cost of healthcare plans, the complexity of HRAs and ICHRAs, and the need for better support and resources.

Legislative and Congressional Report – Shirley Prasad, Director of Government Affairs

Shirley Prasad provided an update on the state legislative session and the federal environment. The state legislature addressed a \$16 billion deficit over four years through a combination of \$5.9 billion in cuts and \$9.3 billion in new revenue, focusing on education, housing, and public safety. Cascade Care Savings were funded for one additional year, with further funding requests expected for the next biennium.

On the federal side, the House passed a reconciliation bill with significant cuts to Medicaid and changes to the ACA marketplace. The Senate is expected to modify the House bill. The Exchange is working with other state-based exchanges and stakeholders to provide data and technical assistance and preparing for potential impacts on enrollment and revenue.

Finance Report – Jim Crawford, Chief Financial Officer

Jim Crawford reported that the exchange is slightly underspent year-to-date and expects to close the year about 1.5% under budget. He highlighted significant operational impacts and long-term budget risks due to federal changes, particularly enrollment loss in the QHP market, which will affect state revenues. Jim emphasized the need to monitor these impacts closely and prepare for potential revenue reductions in the coming fiscal years.

Closing Remarks – Ingrid Ulrey

Ingrid emphasized the important of staying balanced amidst the federal policy changes and their impacts. She highlighted the need for the board's strategic guidance and support, particularly during the upcoming annual board retreat and invited board members to participate in efforts to support Exchange staff.

Chair Closing Remarks & Adjournment - Dr. Monica McLemore

Chair McLemore thanked everyone for attending and adjourned the meeting at 11:32 a.m.