



**Washington Health Benefit Exchange Board
Meeting Minutes
Thursday, September 11, 2025
9:00am-12:00pm**

**Conference Center at Seattle-Tacoma International Airport, Beijing Conference Room
17801 International Blvd., Seattle, WA 98158
and by Teleconference and Webinar**

Board Members Present:

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| Dr. Monica McLemore, Chair | John Schapman |
| Dr. Mabel Bodell | Len Sorrin |
| Dr. Janice Greene | Dr. Gina Wolf |
| Karen Keiser | Commissioner Patty Kuderer, Ex-officio |
| April Lynne | Director Ryan Moran, Ex-officio |
| Hiroshi Nakano | |

Washington Health Benefit Exchange Staff and Guests Present:

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| Ingrid Ulrey, Chief Executive Officer | Tara Lee, Chief Communications Officer |
| Amairani Castaneda, Board Coordinator | Kristin Villas, Senior Policy Analyst |
| Jim Crawford, Chief Financial Officer | Jane Beyer, Office of the Insurance Commissioner |
| Joanna Donbeck, Chief Operating Officer | Todd Lovshin, Office of the Insurance Commissioner |
| Christine Gibert, Director of Policy and Market Strategy | |
| Leah Hole-Marshall, General Counsel and Chief Strategist | |

Welcome and Introductions – Monica McLemore, Chair

Dr. Monica McLemore called the meeting to order at 9:00 a.m. and requested Christine Gibert to conduct roll call. A quorum of the Board was present.

Approval of Meeting Minutes – Monica McLemore, Chair

Dr. Monica McLemore requested approval of the meeting minutes from the May 29, 2025, and the July 23 and 24, 2025, Board meetings. Len Sorrin motioned to approve; Karen Keiser seconded the motion. Meeting minutes were approved as presented.

CEO Update – Ingrid Ulrey, Chief Executive Officer

Ingrid Ulrey framed the intent for day, noting the Board’s important responsibility of certifying plans for the 2026 market. She acknowledged staff’s hard work preparing for open enrollment and emphasized the complexity and challenges posed by high rate increases and federal policy changes. She announced the appointment of Joanna Donbeck as the new Chief Operating Officer and shared recent approvals from CMS, including federal funding for Healthplanfinder enhancements, renewed authority to connect to the federal hub, and approval for the Customer Support Center RFP. Ingrid summarized recent and upcoming federal changes impacting

customers - the expiration of enhanced premium tax credits, legal actions affecting marketplace rules, and new restrictions on eligibility for lawfully present immigrants - and highlighted upcoming board engagement with congressional members. She noted ongoing planning to mitigate these impacts and thanked staff and board members for their continued dedication.

Policy Committee Report – Hiroshi Nakano, Committee Chair

Hiroshi Nakano provided a report of the August 19, 2025 Policy Committee meeting.

Operations Committee Report – April Lynne, Committee Chair

April Lynne provided a report of the August 19, 2025 Operations Committee meeting.

Introductions – Commissioner Patty Kuderer; Director Ryan Moran

Insurance Commissioner Patty Kuderer introduced herself to her fellow Board members, sharing her background as a trial lawyer and former legislator, and expressed her commitment to improving healthcare access based on personal experience.

Healthcare Authority Director Ryan Moran introduced himself to his fellow Board members as a recent arrival to Washington, with prior experience in Medicaid and health system leadership in Maryland and DC. He emphasized his personal motivation for healthcare access, his support for integrated consumer entry systems, and his optimism about partnering to address coverage challenges in the state.

Strategic Plan Update – Leah Hole Marshall, General Counsel and Chief Strategist

Leah presented the updated five-year strategic plan, highlighting changes that reflect the current environment, including a focus on protecting affordable coverage, mitigating harm, and leveraging opportunities amid federal and market uncertainties. The plan maintains a strong commitment to diversity, equity, and inclusion, and emphasizes a focus on centering the customer. The board discussed and made small wording adjustments before considering the plan final.

Dr. Monica McLemore asked for a motion to adopt the updated five-year strategic plan. Len Sorrin made a motion to approve, John Schapman seconded the motion. The motion was unanimously approved as presented.

2026 Supplemental Budget Request – Jim Crawford, Chief Financial Officer

Jim Crawford gave an overview of the supplemental budget request, noting that the Exchange received most of its requested resources in the last session, including funding for Cascade Care Savings for PY 2026 and non-MAGI Medicaid work. The Exchange is submitting three decision packages: lead organization funding, Cascade Care Savings for PY 2027 (at an amount of \$130 million to mitigate federal subsidy losses and keep pace with rising premiums), and transition costs for the Customer Support Center contract. Jim emphasized the importance of asking for what is actually needed, acknowledged the fiscal challenges, and discussed the need for ongoing education and discussion with legislators.

2026 Exchange Market – Christine Gibert, Director of Policy and Market Strategy; Kristin Villas, Senior Policy Analyst

Christine Gibert and Kristin Villas presented the 2026 Exchange Market overview, explaining the Board’s role in certifying qualified health and dental plans. For 2026, 86 health plans and 9 dental plans from 15 carriers were recommended for certification. Each health plan was filed with two sets of rates, with the primary rates assuming enhanced premium tax credits (ePTC) expires as scheduled, and a secondary set of rates that presumes extension of ePTC. The market faces a weighted average premium increase of 26%, with significant variation by carrier and county. Staff described interventions to mitigate premium increases, such as premium alignment and policy changes to the Cascade Care Savings program. They highlighted the need for ongoing work on affordability, plan quality, and market simplification.

Public Comment

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

Certification of Exchange Qualified Health & Dental Plans – Christine Gibert, Director of Policy and Market Strategy

Christine Gibert reiterated that the 86 health plans and 9 dental plans from 15 carriers that were recommended for approval had been reviewed and met the criteria for certification and asked Board Members to certify the proposed qualified health and dental plans.

Dr. Monica McLemore asked for a motion to adopt the resolution to certify the 2026 Exchange Qualified Health Plans. Karen Keiser made a motion to approve, Len Sorrin seconded the motion. Christine Gibert conducted a roll call vote of Board Members.

| <u>Yea</u> | <u>Abstain</u> | <u>Nay</u> |
|-------------------|----------------|------------|
| Dr. Mabel Bodell | | |
| Dr. Janice Greene | | |
| Karen Keiser | | |
| April Lynne | | |
| Hiroshi Nakano | | |
| Len Sorrin | | |
| Dr. Gina Wolf | | |

The motion was approved unanimously.

Dr. Monica McLemore asked for a motion to adopt the resolution to certify the 2026 Exchange Qualified Dental Plans. Dr. Janice Greene made a motion to approve, Hiroshi Nakano seconded the motion. Christine Gibert conducted a roll call vote of Board Members.

| <u>Yea</u> | <u>Abstain</u> | <u>Nay</u> |
|-------------------|----------------|------------|
| Dr. Mabel Bodell | | |
| Dr. Janice Greene | | |
| Karen Keiser | | |
| April Lynne | | |



Hiroshi Nakano
Len Sorrin
Dr. Gina Wolf

The motion was approved unanimously.

Closing Remarks

Ingrid thanked board members for their engagement and highlighted the complexity of the work presented, emphasizing creativity and innovation in response to federal policy threats. She noted that the next meeting is scheduled for October 23rd, 2025.

Adjournment

Dr. Monica McLemore adjourned the meeting at 12:03 p.m.