

**Washington Health Benefit Exchange Board
Meeting Minutes
Thursday, October 23, 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:

Dr. Monica McLemore, Chair
Dr. Janice Greene
Karen Keiser
April Lynne
Hiroshi Nakano
John Schapman

Len Sorrin
Dr. Gina Wolf
Jane Beyer on behalf of Commissioner Patty
Kuderer, Ex-officio
Mich'l Needham on behalf of Director Ryan
Moran, Ex-officio

Board Members Absent:

Dr. Mabel Bodell

Washington Health Benefit Exchange Staff and Guests Present:

Ingrid Ulrey, Chief Executive Officer
Amairani Castaneda, Board Coordinator
Jim Crawford, Chief Financial Officer
Joanna Donbeck, Chief Operating Officer
Christine Gibert, Director of Policy and Market Strategy
Leah Hole-Marshall, General Counsel and Chief Strategist
Wynne McHale, Chief of Staff
Tara Lee, Chief Communications Officer
Shirley Prasad, Director of Government Affairs
Manny Santiago, Chief of Equity and Community Partnerships
Kristin Villas, Senior Policy Analyst
Nathaniel Dunlap, Senior Manager, BerryDunn
Mark LaPrade, Principal, BerryDunn

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 September 11, 2025, Board meeting. Janice Greene motioned to approve; Len Sorrin seconded the motion. Meeting minutes were approved as presented.

CEO Update – Ingrid Ulrey, Chief Executive Officer

Ingrid Ulrey welcomed the Board and provided an update on current Exchange priorities, acknowledging the ongoing federal government shutdown. She highlighted the upcoming open enrollment and noted ongoing uncertainty around extension of the enhanced premium tax credits (ePTC), expiring on December 31, 2025. Ingrid also reported on a recent visit to Washington, D.C., undertaken with board members Hiroshi Nakano and John Schapman, during which they

engaged with members of the state's congressional delegation and staff to discuss key issues. Ingrid Ulrey then invited Wynne McHale to present an overview of the Exchange's strategic priorities for the 2025-2027 biennium.

Board Committee Reports, Hiroshi Nakano, Policy Committee Chair; John Schapman, Operations Committee Acting Chair; Len Sorrin, Audit & Compliance Committee Chair
Hiroshi Nakano provided a report of the October 15, 2025, Policy Committee meeting. He noted the committee received a finance report and an update on the non-MAGI Medicaid eligibility project, which has received federal and state approvals. The committee received a preview of draft 2027 standard plan designs, and discussed strategies to strengthen Exchange authority and address shifting affordability and access market trends, emphasizing the importance of maximizing subsidies and simplifying plan choices.

John Schapman provided a report of the October 15, 2025, Operations Committee meeting. He reported that the committee reviewed preparations for Open Enrollment 13, including the successful automatic renewal of more than 200,000 applications. The committee discussed operational adjustments in the Customer Support Center and reviewed upcoming system and policy changes related to immigrant health coverage, including the implementation of WA Health Path.

Len Sorrin provided a report of the October 16, 2025, Audit & Compliance Committee meeting. The committee reviewed the results of the FY2025 financial audit from Berry Dunn, with no issues identified to date. Updates were provided on annual Centers for Medicare & Medicaid Services (CMS) programmatic audits and reviews, all of which are proceeding on schedule. The committee received a security report highlighting continued compliance with CMS and Internal Revenue Service (IRS) requirements and ongoing efforts to enhance cyber security.

FY 2025 Financial Audit – Jim Crawford, Chief Financial Officer; Nathaniel Dunlap, Senior Manager, BerryDunn; Mark LaPrade, Principal, BerryDunn

Jim Crawford introduced the financial audit report, noting that the quality and timeliness of staff work are key to the organization's history of smooth and successful audits. Mark LaPrade and Nathaniel Dunlap reported a successful audit with an unmodified opinion, confirming that no material weaknesses or compliance issues were found.

Dr. Monica McLemore asked for a motion to approve the FY 2025 Financial Audit as presented. Dr. Greene made a motion to approve; April Lynne seconded the motion. The FY2025 Financial Audit was approved as presented.

Public Comment

Dr. Monica McLemore acknowledged receipt of a written comment from a customer regarding their experience with insurance changes. Dr. McLemore invited further public input, with no additional comments received at the meeting.

Certification of off-Exchange Qualified Dental Plans – Christine Gibert, Director of Policy and Market Strategy

Christine Gibert reviewed the list of the 2026 off-Exchange dental plans seeking certification by the Board, which included plans from Delta Dental of Washington and Kaiser Foundation Health Plan of the Northwest. These plans met all applicable requirements, including essential health benefits for pediatric dental, necessary for offering as qualified dental plans off the Exchange.

Dr. Monica McLemore asked for a motion to adopt the resolution to certify the 2026 off-Exchange dental plans. Len Sorrin made a motion to approve; April Lynne seconded the motion. The 2026 off-Exchange dental plans were certified as presented.

Customer Experience in Open Enrollment 2026 – Leah Hole-Marshall, General Counsel and Chief Strategist; Joanna Donbeck, Chief Operating Officer; Tara Lee, Chief Communications Officer; Manny Santiago, Chief of Equity and Community Partnerships

Leah Hole-Marshall provided an overview of the unique challenges facing open enrollment for 2026, including a 26% average rate increase, the expiration ePTC, and significant market disruptions. She noted the Exchange’s use of mitigation strategies such as Cascade Care Savings, premium alignment, and the Washington Health Path program to protect customers and maintain coverage options despite federal instability.

Joanna Donbeck presented data on customer support center volumes, noting increased call abandonment rates and longer call handle times due to resource constraints and program complexity. She outlined operational adjustments to reallocate resources and programmatic changes to enhance the customer experience during longer wait times.

Tara Lee summarized the communications and marketing approach for open enrollment, highlighting early outreach, digital-first strategies, and targeted messaging to build trust and support customers through federal changes. She emphasized the use of real Washingtonians in campaign materials and described efforts to monitor and respond to customer feedback across social media platforms.

Manny Santiago discussed navigator and broker network readiness, detailing training activities, resource development, and outreach efforts to ensure customers receive accurate information and support. He highlighted collaboration with community organizations and the importance of unified messaging, especially for undocumented and minority communities, to facilitate access and enrollment.

2026 Legislative Session Preview- Shirley Prasad, Director of Government Affairs

Shirley provided a fiscal and legislative outlook, noting the challenging budget environment in the upcoming short session. She highlighted affordability and access gaps in the coverage landscape for 2026 and discussed efforts to pursue expanded board authority to address shifting market needs. Shirley discussed ongoing stakeholder engagement and coordination with regulatory partners, outlining next steps for the Exchange’s legislative strategy efforts.

Adjournment

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