

Exchange Board Meeting

December 11, 2025

SeaTac Conference Center



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Federal update – ACA tax credits

A collage of five news headlines on torn paper pieces against a dark, textured background. Each headline is from a different news source and discusses ACA tax credits and health insurance costs.

CAL MATTERS
Covered California health insurance will cost more in 2025. Here's what's behind the double-digit increase

Newsweek
Texans Warned of Health Insurance Premium Rise in 2026

CPR News
Colorado health insurance rates expected to skyrocket after budget bill slashes health spending

SIGNAL
Buying health insurance on the ACA marketplace? Prepare for Ohio premiums to go up – by quite a bit

MAINE
Health care premiums may rise by \$900 per month as tax credits set to expire

Open enrollment trends

- Impact for customers varies broadly
- Increased traffic and support needs
- Fewer new customers
- Higher cancellation rate



The advertisement features a woman on the left wearing a white t-shirt with the Washington Healthplanfinder logo and a grey beanie. The background is a white grid. At the top left is the Washington Healthplanfinder logo with the tagline 'click. compare. covered.' and the Cascade Care logo. The main text reads 'Health insurance changes are 5000000 confusing.' Below this, a purple banner says 'We're here' and a green banner says 'to help'. Three blue arrows point down to the text 'LEARN MORE' and the website 'WAhealthplanfinder.org'. A QR code is located at the bottom right.

washington healthplanfinder
click. compare. covered.

CASCADE CARE

Health insurance changes are 5000000 confusing.

We're here

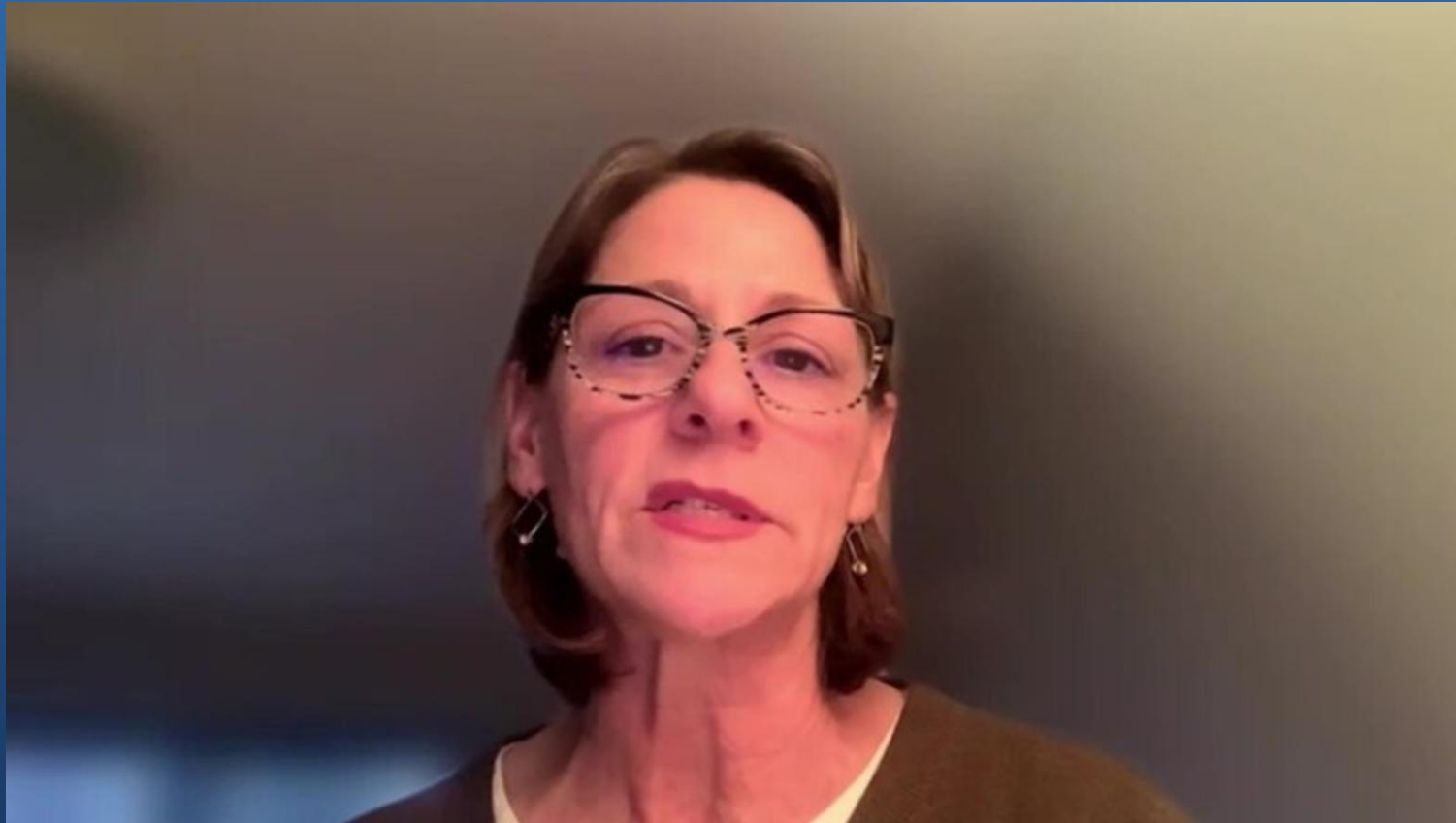
to help

↓ ↓ ↓

LEARN MORE
WAhealthplanfinder.org

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click. compare. covered.

Customer perspective – Lisa, King County



Look ahead – Marketplace Stability



- Secure Cascade Care Savings for 2027
- Establish new certification criteria
- Prepare for federal changes in 2027 and 2028
 - ❑ Lawfully present eligibility
 - ❑ Shorter open enrollment
 - ❑ Pre-enrollment verification

Look ahead – Inter-agency Medicaid Compliance

- Non-MAGI financial eligibility
 - Work requirements
 - 2x yearly redeterminations
- + Reduced eligibility for lawfully present across systems

Medicaid work requirements

New Medicaid clients
+ rolling 6-month
redetermination

DSHS/ACES

Check eligibility – Yes/No?



washington
healthplanfinder
powered by the Washington Health Benefit Exchange

Verification Hub

Subject to WR? Yes / No

Compliant with WR? Yes / No

HCA

Post-eligibility review, as needed
(escalation)

Federal Response – Prioritization

- Substantial system changes required (2026-2027)
- Customer impacts will be mostly negative
- Risk of non-timely compliance is not yet fully known
- Prioritization – assess tradeoffs and explore pathways:
 - Mitigate customer harm
 - Understand program risks
 - Plan for phased compliance

Reminder – The Science of Hope





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click. compare. covered.

www.wahealthplanfinder.org | www.wahbexchange.org | 1-855-923-4633