

**Washington Health Benefit Exchange Board
Annual Retreat – Day 1
Meeting Minutes
Wednesday, July 23, 2025
10:00 a.m. – 5:30 p.m.
Suquamish Clearwater Casino Resort, Billy Frank Jr. Hall Conference Room
15347 Suquamish Way NE, Suquamish, WA 98392
and by Teleconference and Webinar**

Board Members Present:

Dr. Monica McLemore, Chair
Dr. Mabel Bodell
Dr. Janice Greene
April E. Lynne
Hiroshi Nakano
John Schapman

Len Sorrin
Dr. Gina Wolf
Mich'l Needham on behalf of Interim
Director MaryAnne Lindeblad, Ex-Officio
Jane Beyer on behalf of Commissioner
Patty Kuderer, Ex-Officio

Board Members Absent:

Karen Keiser

Washington Health Benefit Exchange Staff Present:

Ingrid Ulrey, Chief Executive Officer
Christy Bezanson, Interim Chief Operating Officer
Amairani Castaneda, Board Coordinator
Jim Crawford, Chief Financial Officer
Christine Gibert, Director of Policy and
Market Strategy
Leah Hole-Marshall, General Counsel &
Chief Strategist

Tara Lee, Chief Communications Officer
Wynne McHale, Chief of Staff
Shirley Prasad, Director of Government Affairs
Manny Santiago, Chief of Equity and
Community Partnerships
Laura Kate Zaichkin, Director of Market
Competition & Affordability

Exchange Guests in Attendance:

Josh Bagley, Vice-Chairman, Suquamish Tribe
Nathan Bays, Office of Governor Bob Ferguson
David Frockt, Office of Governor Bob Ferguson
Kelly Johnston, Facilitator, Clarity Consulting
Tom Moore, Facilitator, Clarity Consulting
Dr. Ellen Montz, Manatt Health Strategies

Welcome and Roll Call – Monica McLemore, Chair

Dr. Monica McLemore called the meeting to order at 10:00 a.m. and requested Christine Gibert to conduct roll call. A quorum of the Board was present.

Land Acknowledgement and Tribal Welcoming – Manny Santiago, Chief of Equity and Community Partnerships; Josh Bagley, Vice-Chairman, Suquamish Tribe

Manny Santiago acknowledged the meeting was held on Tribal lands, and affirmed the Exchange’s commitment to equity, anti-racism, and partnership with Tribes to improve health outcomes for Indigenous communities.

Josh Bagley, Vice-Chairman of the Suquamish Tribe, welcomed the group to the Suquamish reservation, shared a traditional greeting, encouraged attendees to take what they learn back to their communities, and wished them a productive meeting.

Intension Setting Exercise – Kelly Johnston, Facilitator, Clarity Consulting; Tom Moore, Facilitator, Clarity Consulting

Kelly Johnston and Tom Moore introduced the initial board-focused exercise and asked board members to share their personal motivations (their “why”) for serving on the Exchange Board, including stories, inspirations, and mementos, to build trust and connection before group discussions.

CEO Remarks – Ingrid Ulrey, Chief Executive Officer

Ingrid Ulrey began by framing the retreat’s theme as “Navigating Federal Change,” emphasizing the importance of building deeper board connections, understanding upcoming risks and opportunities, and setting strategic policy and operational direction for staff.

Ingrid reviewed the Exchange’s strategic priorities for the new biennium, discussed planning assumptions around enrollment, fiscal impacts, and operational transitions. She provided an overview of major federal changes impacting the Exchange, including the expiration of enhanced premium tax credits (“ePTC”) at the end of 2025. She highlighted anticipated enrollment losses, financial risks, and the need for mitigation strategies such as premium alignment, Cascade Care Savings, and Washington Pathways. Ingrid emphasized the importance of organizational resilience, technology modernization, and preparing for a swift rebound, noting that current finances are stable, but a fiscal cliff is expected in future years.

Ingrid introduced the facilitators for the retreat: Kelly Johnston and Tom Moore from Clarity Consulting. She outlined the day’s agenda and highlighted board development exercises designed to foster engagement and strategic focus.

Federal Policy Changes Impacting Health Coverage – Shirley Prasad, Director of Government Affairs; Ellen Montz, Manatt Health Strategies; Nathan Bays and David Frockt, Office of Governor Bob Ferguson; Jane Beyer, Office of the Insurance Commissioner; Mich’l Needham, Health Care Authority

A panel of federal and state experts including Ellen Montz, Nathan Bays, David Frockt, Jane Beyer and Mich’l Needham, discussed the implications of federal policy changes on Washington’s healthcare landscape.

Dr. Ellen Montz started by providing a comprehensive overview of the federal policy changes impacting health coverage, focusing on three major developments: the passage of HR 1 (budget reconciliation bill), a new CMS marketplace integrity final rule, and the scheduled expiration of enhanced premium tax credits. She projected that these combined changes could result in the loss of 10–12 million marketplace enrollees nationwide and an increase of 15–17 million uninsured individuals.

State experts Nathan Bays, David Frockt, Michelle Needham, and Jane Beyer discussed the cumulative impacts on Medicaid, the Exchange, and the insurance market, highlighting operational challenges, fiscal risks, and the need for coordinated mitigation strategies. The panel emphasized the urgency of adapting state policies and systems to minimize coverage losses and support affected populations.

Public Comment

Chair McLemore called for public comment. Several individuals and organizations addressed the board to share concerns about the impact of federal policy changes on health coverage. The comments collectively stressed the importance of maintaining subsidies, protecting Medicaid funding, and pursuing innovative state-level solutions to prevent coverage losses and support vulnerable populations.

Exchange Impacts and Opportunities in an Uncertain Environment - Christine Gibert, Director of Policy and Market Strategy (*small group discussions*)

Christine outlined the structure for the Exchange Impacts and Opportunities small group discussions, explaining that participants would break into three small groups to focus on opportunities in specific areas: market dynamics, the customer experience, and the Exchange business portfolio. Each group was instructed to brainstorm principles and mid-term opportunities (two to four years out) rather than immediate changes for 2026, with the understanding that all ideas are welcome and that the topics are interconnected. After small group discussions, participants would reconvene for a large group synthesis to share perspectives and integrate solutions. Members of the public were invited to join the virtual group if interested.

Impacts and Opportunities Board Discussion - Christine Gibert

A member of each small group reported on their discussion to the full Board and invited questions. The group discussion focused on identifying strategies to ensure market stability and look for opportunities to mitigate harm for the Exchange and its customers in coming years. Participants discussed the importance of protecting at-risk customer groups, such as those facing affordability challenges and coverage gaps, while also exploring opportunities to expand the Exchange's impact. Suggestions included simplifying the enrollment experience, streamlining the market shelf, identifying sponsorship opportunities, facilitating enrollment for vulnerable populations, and considering Exchange small business health coverage solutions through mechanisms like subsidies and exchange wallets. The group also addressed the potential for developing more affordable plan options and gaining efficiencies through partnerships with other state exchanges to better serve customers. Additionally, the possibility of the Exchange managing financial eligibility for non-MAGI Medicaid populations was raised as a way to improve equity and secure additional federal funding. Throughout the discussion, members

emphasized the need to balance support for current customers with expansion into new markets, and highlighted the importance of strategic guidance and collaboration with partner agencies to navigate resource constraints and competing priorities.

Leading in Times of Change and Challenge – Kelly Johnston and Tom Moore, Facilitators

Kelly and Tom introduced the "Science of Hope," highlighting research-backed strategies for cultivating hope within teams and organizations. The discussion emphasized the importance of envisioning a better future, fostering agency, identifying multiple pathways to goals, and acknowledging obstacles as part of the leadership journey. Participants engaged in reflective exercises and paired conversations to explore personal and collective sources of hope, with practical guidance on how leaders can inspire, model, and hold hope for others during challenging times. The session concluded with a reading on the courageous defiance of hope, reinforcing the value of compassion, action, and maintaining a positive vision for the future.

Closing Exercise– Kelly Johnston and Tom Moore, Facilitators

The closing exercise invited board members and participants to reflect on the day's discussions by sharing personal takeaways, learnings, or moments that replenished their sense of purpose and determination. Each person was encouraged to express what they were carrying forward from the meeting, whether it was a new insight, a source of inspiration, or an acknowledgment of the challenges ahead. The exercise fostered a sense of collective commitment and optimism, with participants highlighting the importance of collaboration, supporting staff, listening to diverse voices, and embracing opportunities for growth amid change. The session ended with gratitude for engagement and a reminder of the next day's schedule.

Adjournment – Monica McLemore

Chair McLemore adjourned the meeting at 5:30 p.m.