

2026 Qualified Health and Dental Plan Certification

Exchange Board Meeting

Sept. 11, 2025



Today's discussion

- ▶ Overview of Exchange Board role and authority in Plan Certification
- ▶ 2026 Exchange market landscape
- ▶ Customer impacts of market changes
- ▶ Market interventions at work in 2026

Outcome: Board plan certification discussion and action

Shaping the Exchange marketplace together



- ▶ **Step 1:** OIC approves plans that meet regulatory standards (e.g., actuarially sound rates and adequate networks)

- ▶ **Step 2:** Exchange evaluates if carriers have met certification criteria to be offered on Exchange (e.g., standard plan design, quality reporting)



- ▶ **Step 3:** After OIC approval and Exchange certification, HCA contracts with select carriers to offer Public Option plans (e.g., additional contracting and provider reimbursement requirements)

Exchange certification role and authority



- ▶ Only plans certified by the Board as qualified health plans (QHPs) may be offered in the Exchange
- ▶ Under WA law, the Exchange Board is required to certify any plan that meets the certification criteria
- ▶ The Board cannot add certification criteria

Exchange certification requirements



Customer shopping experience criteria

Use Washington Healthplanfinder application, meet benefit display standards, participate in Exchange-wide provider directory, follow Exchange marketing guidelines

Quality criteria

Engage in quality reporting and implement improvement efforts to demonstrate progress toward meeting Exchange quality benchmarks

Cascade Care criteria

Meet standard plan design requirements, participate in premium assistance program

Administrative criteria

Pay Exchange user fees, maintain accreditation with national accrediting body, provide plan benefit and rate data

Plans seeking certification today

- ▶ 86 health plans
- ▶ Nine dental plans
- ▶ Exchange staff have reviewed all carrier submissions and recommend certification based on criteria.
- ▶ Request to certify two sets of QHP rates (with and without extension of ePTCs)

Health Carrier	Ready to Certify	Number of Plans
BridgeSpan Health Company	Yes	4
Community Health Plan of Washington	Yes	4
Coordinated Care Corporation	Yes	9
Kaiser Foundation Health Plan of the Northwest	Yes	9
Kaiser Foundation Health Plan of Washington	Yes	10
LifeWise Health Plan of Washington	Yes	11
Molina Healthcare of Washington	Yes	4
Premera Blue Cross	Yes	8
Regence BlueCross BlueShield of Oregon	Yes	10
Regence BlueShield WA	Yes	6
UnitedHealthcare of Oregon, Inc.	Yes	8
WellPoint WA	Yes	3
Total		86

2026 market landscape





2026 market landscape reflects carrier response to federal changes and uncertainty

- ▶ 12 QHP carriers
 - ▶ Entrance of WellPoint
- ▶ 86 plans proposed (74 in 2025)
 - ▶ New Cascade Care Vital Gold plan
- ▶ Average rate increase 26%
 - ▶ Enhanced federal tax credits no longer available
 - ▶ Premium alignment increased silver rates
- ▶ Significant market movement
 - ▶ Carrier county exits mean not every county has carrier choice, bronze and/or public option plans

Initial versus final 2026 rate increases

Carrier	Initial Rate Increase	Final Rate Increase	Enrollment as of August 2025
United OR	24%	38%	6,000
Coordinated Care	20%	36%	109,000
Molina	22%	31%	44,000
CHPW	28%	25%	29,000
Regence OR	28%	25%	7,000
Premiera	19%	20%	9,000
LifeWise	14%	16%	22,000
Kaiser WA	24%	14%	27,000
Regence WA	12%	12%	18,000
BridgeSpan	24%	12%	350
Kaiser NW	13%	10%	5,000
WellPoint WA	New entrant	New entrant	New entrant
Market Average	21%	26%	276,000

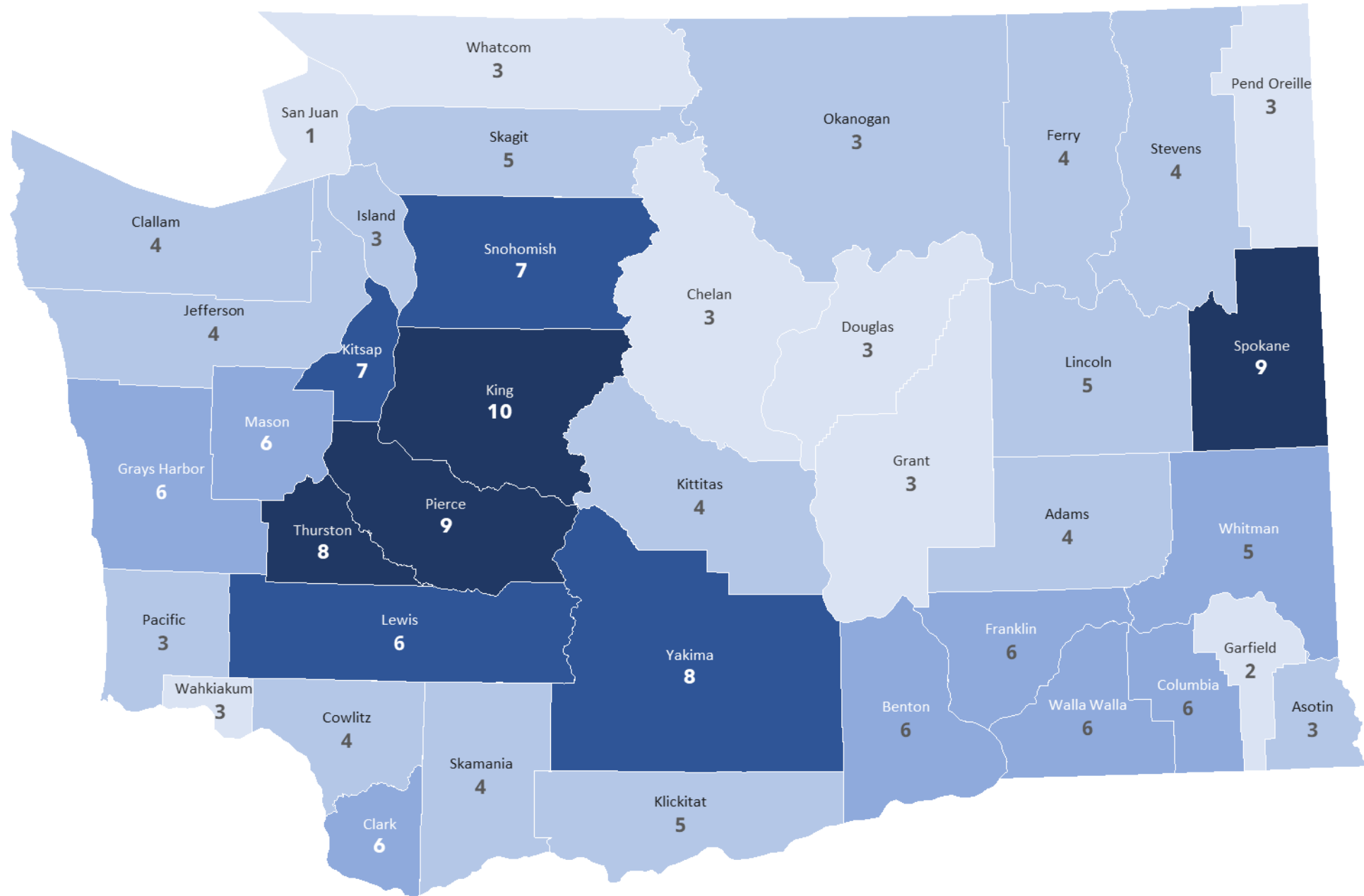
All rates are weighted for enrollment and exclude non-renewing plans

OIC approved two sets of rates, with and without ePTC extension

Carrier	ePTC	No ePTC
BridgeSpan	8%	12%
CHPW	18%	25%
Coordinated Care	36%	36%
Kaiser NW	9%	10%
Kaiser WA	14%	14%
LifeWise	16%	16%
Molina	29%	31%
Premera	20%	20%
Regence OR	20%	25%
Regence WA	8%	12%
United OR	31%	38%
WellPoint WA	New Entrant	New Entrant
Market Average	25%	26%

All rates are weighted for enrollment and exclude non-renewing plans

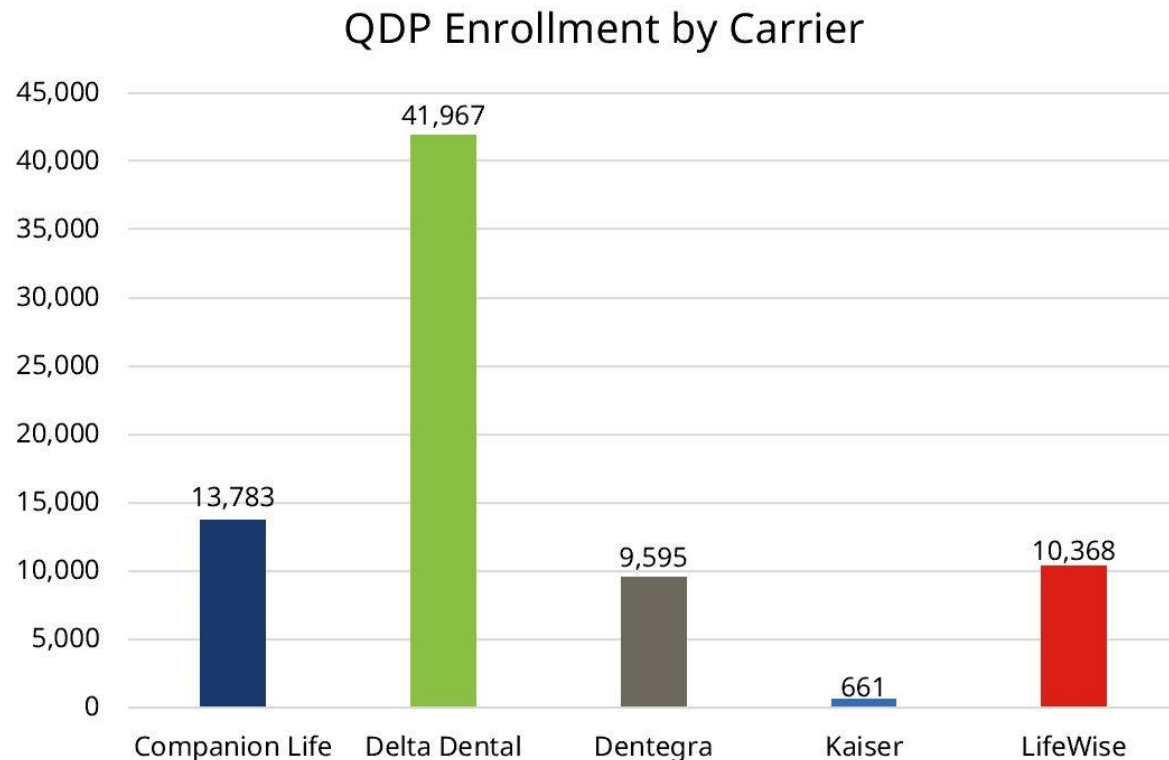
Number of 2026 Carriers (#) and Plans (Color) by County



■ < 20 ■ 20-30 ■ 31-40 ■ 41-50 ■ 51+

2026 dental market overview – 76,000+ enrollees

Five QDP Carriers / Nine QDP plans



QDP market and rates are stable

Adult dental rate

- ▶ 2026 monthly premium rate average: \$34

Pediatric dental rate

- ▶ 2026 monthly premium rate average: \$45

Customer impacts of market changes



Customers in San Juan County limited to one carrier, no Bronze plans

Limited choice and high premium for least expensive plan — especially challenging for unsubsidized customers

Scenario: Early retirees 60 and 63 in Friday Harbor; not eligible for tax credits **now paying \$1,000 more** per month for coverage in lowest cost plan

	2025	2026
Offerings	3 carriers; 20 plans	1 carrier; 5 plans
Lowest Cost Plan	Ambetter Essential Care 1 Bronze	Ambetter Secure Care 5 Gold
Premium for Couple	\$1,353	\$ 2,394



Two customers, two different experiences: **King County plan shopping**

- ▶ PEBB employee
 - ▶ Two carriers
 - ▶ Seven plans



Luke, DSHS Public
Benefits Specialist

- ▶ Exchange customer
 - ▶ 10 carriers
 - ▶ 63 plans



Michelle,
restaurant
server

Non-standard plans add confusing new market additions

- ▶ Introduction of KP WA Gold HSA plan in 17 counties
 - ▶ Priced within \$1 of KP Cascade Vital Gold but offers no pre-deductible coverage other than required preventive care
 - ▶ Customers view Gold plans as comprehensive coverage

	KP Cascade Vital Gold	KP Gold HSA
Premium*	\$523	\$524
Deductible	\$1,900	\$2,100
When deductible applies	Select services (ER, specialty drugs)	All non-preventive services
Primary care visit	\$15	\$2,100 + \$15
Specialist Visit	\$40	\$2,100 + \$30
Inpatient Hospital	\$650	\$2,100 + 20% coinsurance
Generic Drugs	\$10	\$2,100 + \$20

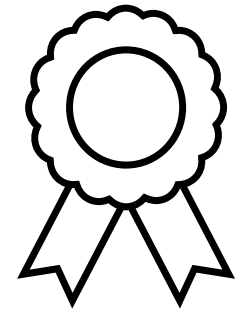


*26-year-old in Walla Walla County

Advancing quality in the Exchange market

- ▶ Two plan certification criteria focus on quality
- ▶ In 2022, Exchange moved from reporting to setting quality standards that by 2025, carriers must attain:
 - ▶ 75th Percentile Performance on Cervical Cancer Screening (65% screening rate)
 - ▶ 80% directly reported race and ethnicity data on customers

Standard	Carrier Attainment Status
Cervical Cancer Screening	Met (3), Good Progress (3), Insufficient Progress (5)
Race Data Completeness	Met (4), Good Progress (1), Insufficient Progress (6)
Ethnicity Data Completeness	Met (2), Good Progress (4), Insufficient Progress (5)



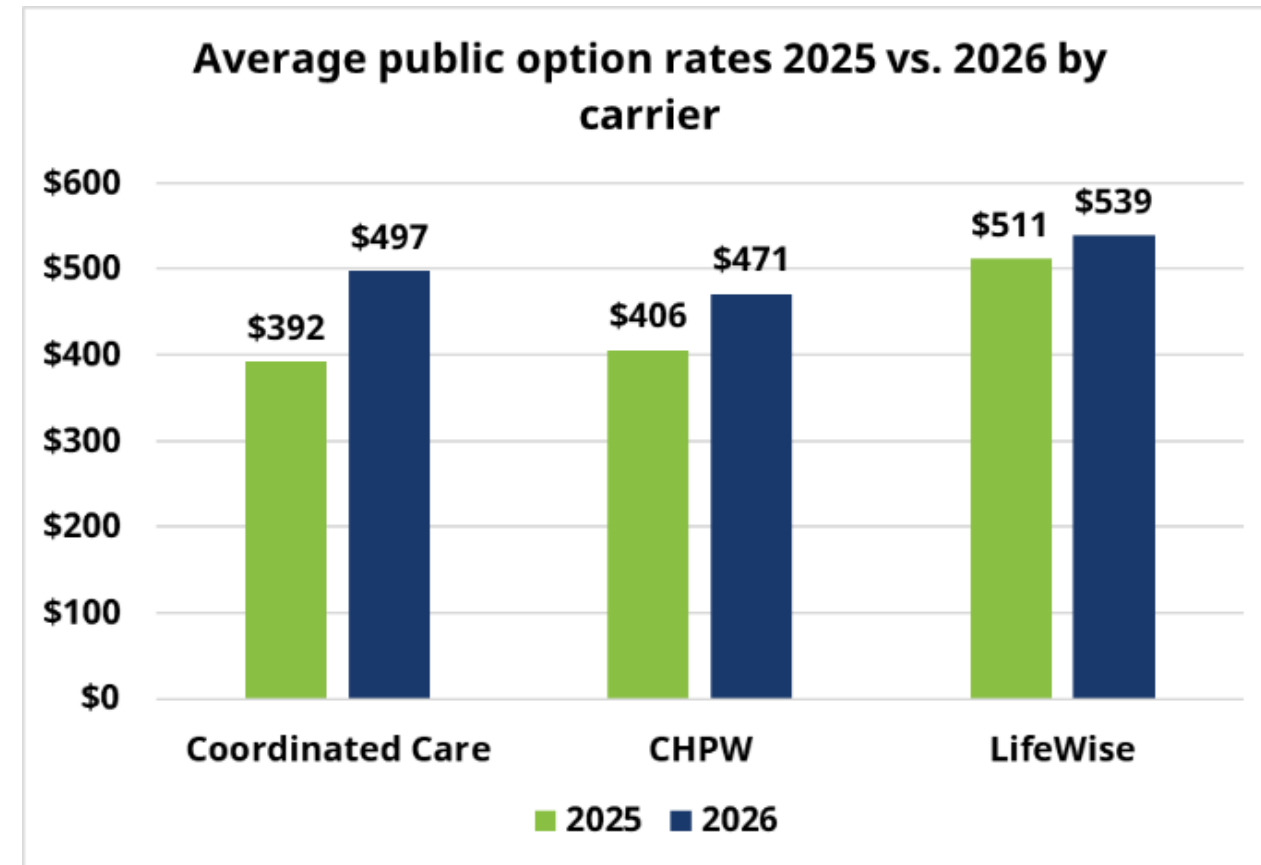
Public option plans will be available in 38 counties

- ▶ **LifeWise** exiting San Juan County and expanding to Lewis County.
 - San Juan County will not have public option available
- ▶ **Coordinated Care** expanding to Kitsap and Pierce counties.
- ▶ **CHPW** will not have changes to service area.



Setbacks for public option – affordability and access challenges

- ▶ Public option plan average rate increase by carrier:
 - ▶ Coordinated Care: 27%
 - ▶ CHPW: 16%
 - ▶ LifeWise: 5%
- ▶ Public option plans are lowest-cost Silver plan in only eight counties
 - ▶ Coordinated Care priced Silver public option rates higher than its non-standard plan rates



Rates changes shown are the average of all metal levels for a 40-year-old and are not weighted for enrollment

Meeting the moment: 2026 market interventions



Challenge: Mitigate the loss of ePTC

The effect of ePTCs expiring in Washington state:



65%

Amount net premiums will increase for enhanced premium tax credits recipients.



\$285M

Amount of lost federal funds from enhanced premium tax credits.



80,000

Number of enhanced premium tax credits recipients who will forgo coverage.

Mitigation strategies in plan certification to reduce customer harm

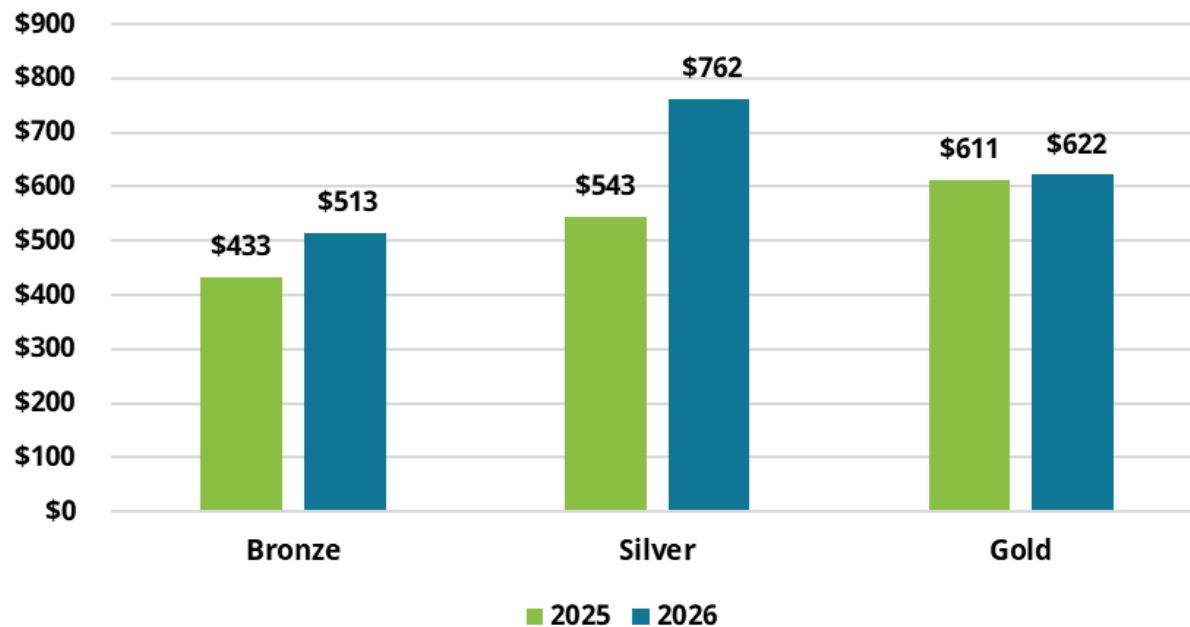
- ▶ Certifying two sets of rates
 - ▶ Operational plan in place to extend ePTC for customers
- ▶ Cascade Care Savings
 - ▶ Refined policy
 - ▶ Ended tobacco rating
- ▶ Premium alignment
 - ▶ Cross-mapping
 - ▶ Plan recommendation tool and plan display
 - ▶ New low-premium Gold Cascade Care plan



Premium Alignment expected to cut enrollment loss in half

Higher Silver plan rates result in additional federal tax credits to offset ePTC expiration




Average Rates by Metal Level 2025 and 2026





















Metal	% Change 2025-2026
Bronze	19%
Silver	40%
Gold	2%

All rates are proposed and average rates for a 40-year-old and are not weighted for enrollment

Impacts of premium alignment vary based on a customer's income and eligibility

Legend	
	Coverage
	Cost
	Poor Value

	FPL Group	Silver	Gold	Bronze
Federal Subsidy Eligible	100-200%	 	 	 
	201-400%	 	 	 
Not Federal Subsidy Eligible	Any FPL	 	 	 

The cost represented is the monthly premium of the plan before any available Cascade Care Savings are applied. Silver plans marked with a red X are noted as "Poor Value" because for customers with the indicated subsidy status and FPL they offer less coverage at a higher cost than an otherwise identical Gold plan from the same insurer that offers access to the same covered services, same provider network, and same prescription drugs.

Some subsidized customers will see a decrease in net premium with premium alignment

Average change in net premium 2025-2026, federally subsidized enrollees

FPL Group	Bronze	Silver	Gold
100-150%	-\$21	+\$51**	-\$94
151-200%	-\$16	+\$77**	-\$71
201-250%	-\$18	-\$8	-\$25
251-300%	-\$12	-\$47	-\$56
301-400%	-\$48	-\$61	-\$78
400%+	+\$382	+\$393	+\$326

* Enrollees >200% FPL in Silver plans are mapped to Cascade Vital Gold.

** Enrollees up to 200% FPL will be enrolled into their rich CSR Silver plan and can move to Vital Gold to have a lower net premium.

New Gold standard plan offers comprehensive coverage for customers above 200% FPL in 2026

- ▶ Customer scenario: A couple, ages 32 and 34, in Pierce County with 201% FPL, in Molina Cascade Silver plan in 2025
- ▶ Previously had \$169 plan, Exchange renews them into Molina Cascade Gold with lower net premium and deductible

	2025 Cascade Silver	2026 Cascade Vital Gold
Deductible	\$2,500	\$1,900
Urgent care	\$65	\$35
Premium	\$928	\$1,086
Federal tax credit	\$728	\$886
Cascade Care Savings*	\$31	\$120
Net premium	\$169	\$80

*2026 Cascade Care Savings amount is illustrative.

Low-income customers with higher utilization may get best value in Silver plan

- ▶ Customer scenario: 45, FPL 145% in Whitman County in CHPW Cascade Select Silver
 - ▶ Previously had a \$13 premium plan
 - ▶ Has several affordable options with comprehensive coverage
 - Does not need to switch to Bronze
 - Paying more for Silver plan premium best option for high utilizer

	2025 Cascade Silver 94% AV	2026 Cascade Silver 94% AV	2026 Cascade Vital Gold
Premium	\$474	\$640	\$500
Deductible	\$0	\$0	\$1,900
Out-of-Pocket Maximum	\$1,900	\$2,400	\$8,800
Federal Tax Credit	\$460	\$563	\$499
Cascade Care Savings*	\$1	\$60	\$1
Net Premium	\$13	\$17	\$0

*2026 Cascade Care Savings amount is illustrative.

Market stewardship through plan mapping and plan display



- ▶ More customers than ever will be renewed into a lower premium, higher coverage plan in 2026
- ▶ Exchange made changes to shopping tools to support customers in 2026
 - ▶ Curation of plan display
 - ▶ Refined "Smart Choice" plan recommendations



Looking ahead: Challenges and opportunities for 2026

- ▶ Exchange is limited in ability to ensure that carrier participation and plan offerings add value in all counties
- ▶ Exploring additional levers to:
 - ▶ Guarantee choice of carriers and metal levels in all counties without overly complex shopping environment
 - ▶ Ensure public option is available statewide with meaningfully lower price
 - ▶ Maximize federal and state subsidies

Board certification discussion and action

Appendix



WAHBE QHP and QDP Certification Criteria

Plans presented before the Board meet all WAHBE certification criteria.

- ▶ Pay assessed user fees*
- ▶ Comply with market rules on offering plans, including participation in State Premium Assistance Program**
- ▶ Achieve accreditation with a national organization
- ▶ Use the Exchange enrollment application
- ▶ Meet marketing requirements*
- ▶ Submit provider directory data*
- ▶ Implement a quality improvement strategy
- ▶ Submit health plan data in standard format for presenting health benefit plan options to consumers*
- ▶ Report quality and health performance data
- ▶ Comply with benefit design standards (e.g., cost-sharing limits, “metal level,” EHB, standard plan design)**
- ▶ Submit health plan benefit, cost-sharing, and premium rate data to display on web pages for consumer shopping* **

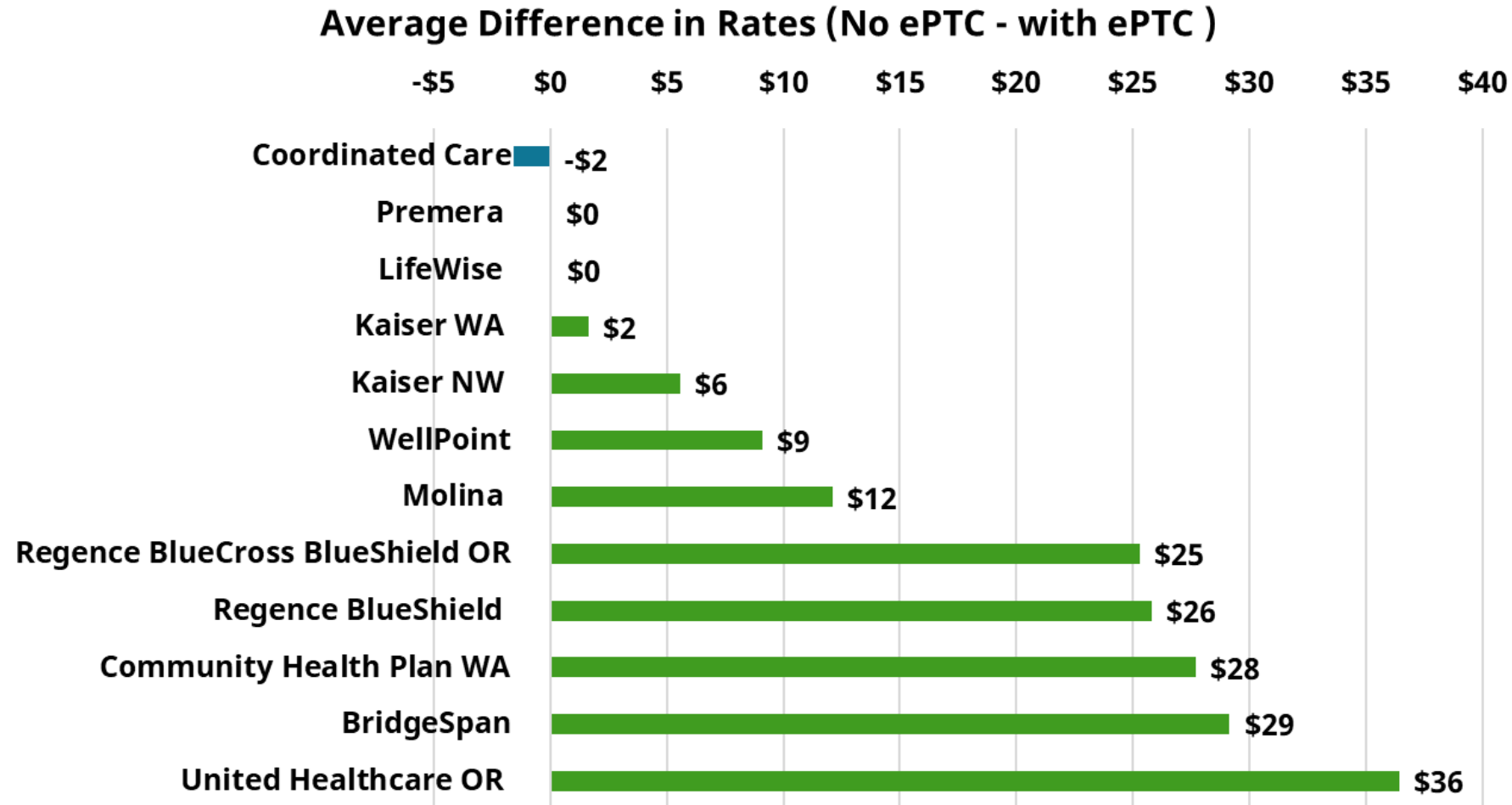
* Applies to both QHPs and QDPs; ** Criterion under purview of both OIC and WAHBE

OIC Certification Criteria

Plans presented before the Board meet all OIC certification criteria

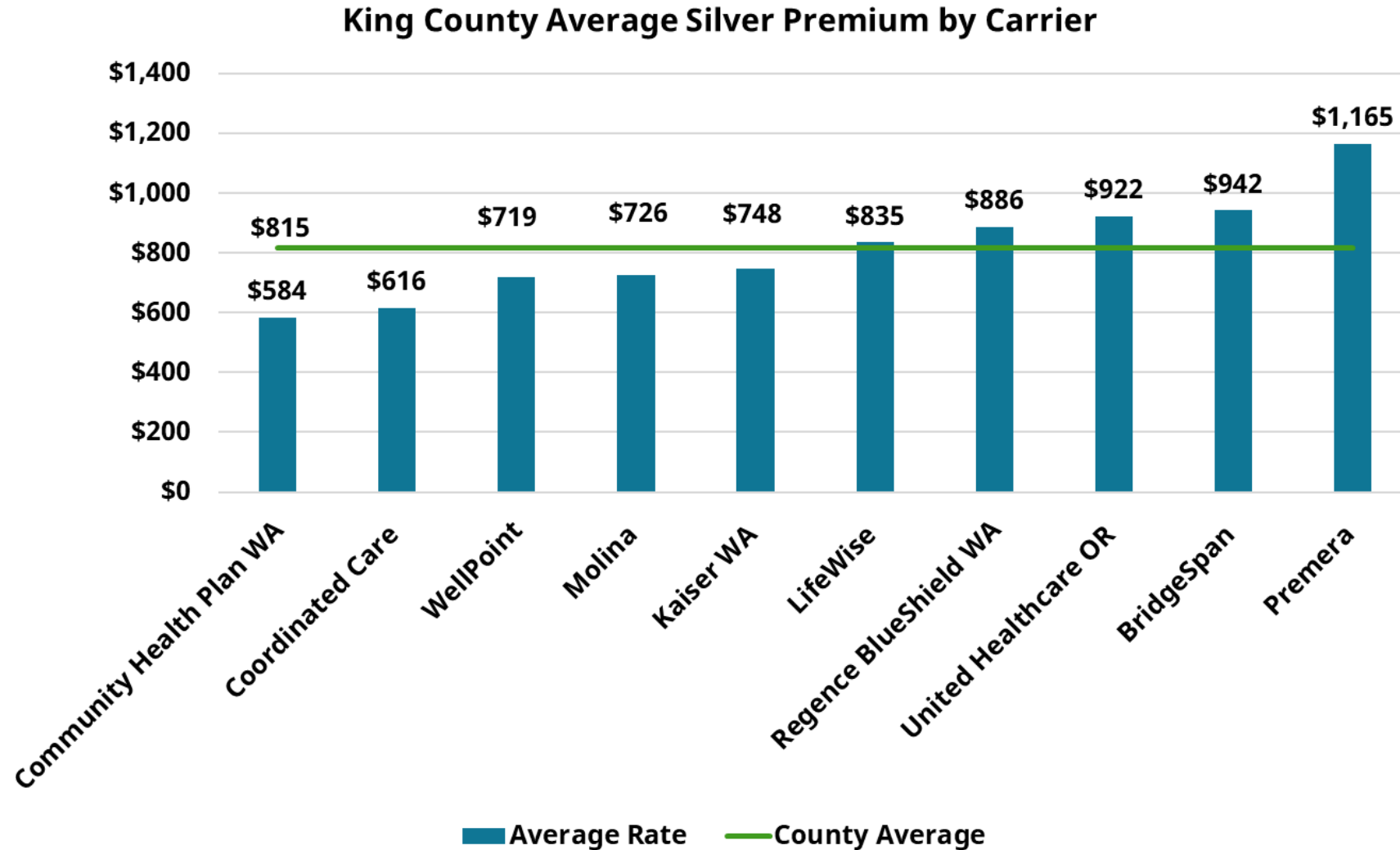
1. Be licensed and good standing*
2. Comply with risk adjustment program
3. Comply with market rules (e.g., offer at Gold and Silver level, participate in State Premium Assistance Program)**
4. Comply with non-discrimination rules*
5. Meet network access requirements*
6. Use hospital patient safety contracts
7. If offered, integrate direct primary care medical home into QHP
8. Comply with benefit design standards (essential health benefits, limits on cost sharing, metal levels, standard benefit design)**
9. Comply with service area standards for a QHP (e.g., county, zip code) and submit rates for a plan year*
10. Must post justifications for premium increases
11. Must submit QHP benefit and rate data for public disclosure**

Most carriers' rates assuming ePTCs expire are higher than rates if ePTCs continue



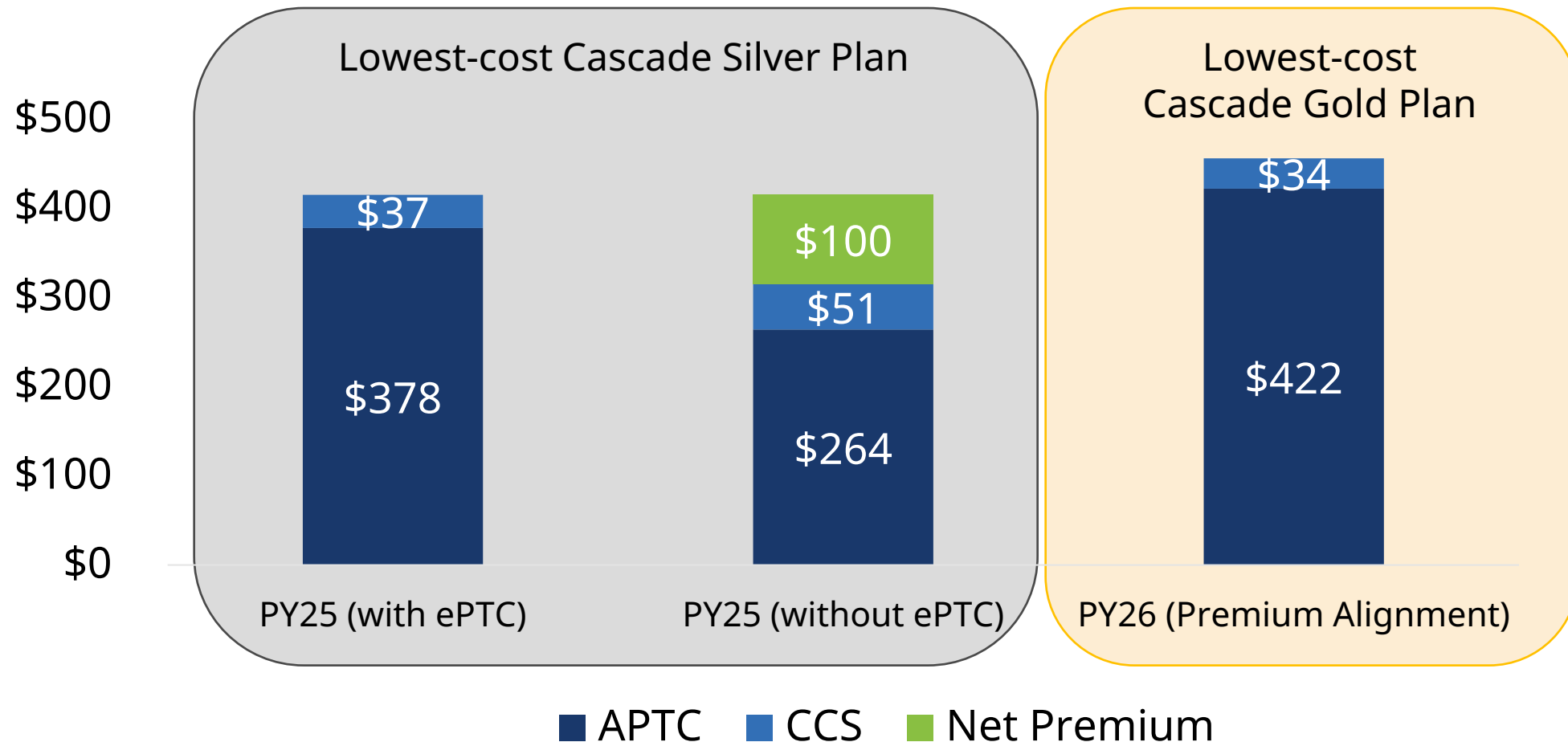
Average rates for a 40-year-old inclusive of all plans and rating areas; not weighted for enrollment

Continued trend of wide variation in Silver rates



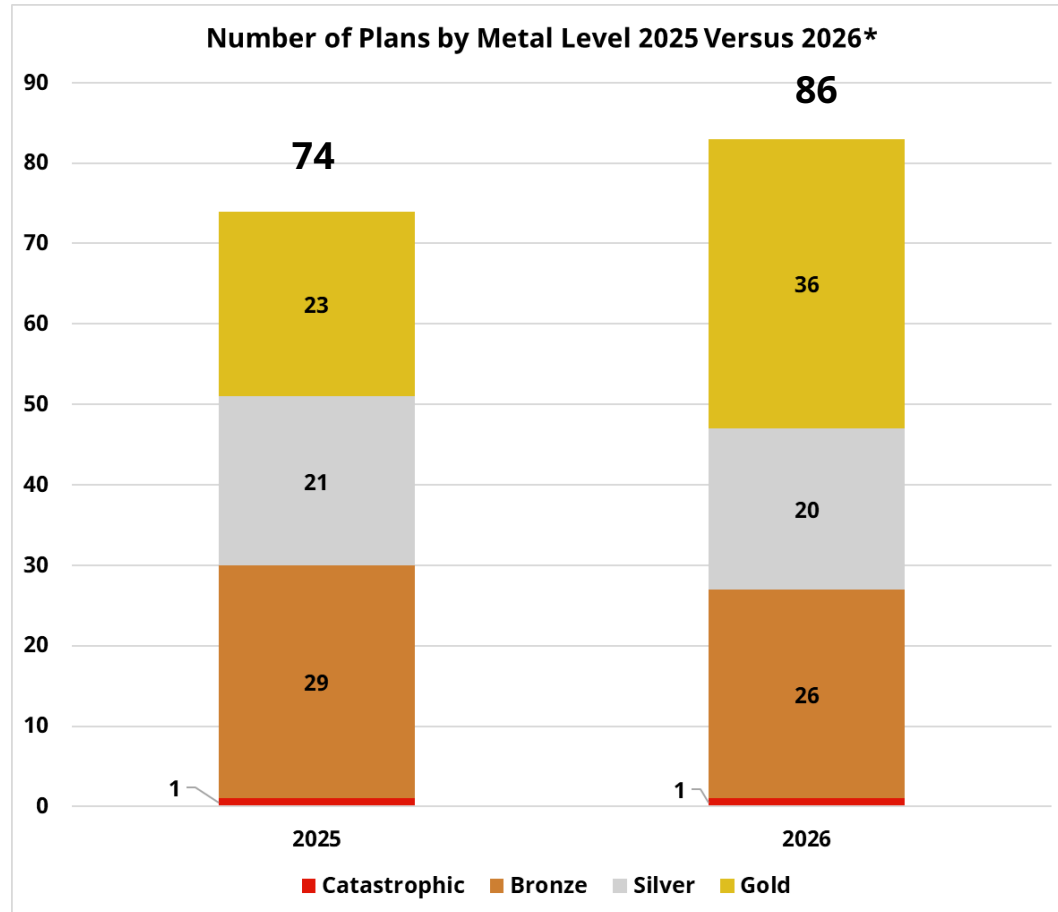
Premium alignment can help improve affordability

- ▶ 40-year-old enrollee in King County with household income 201% FPL (~\$31K).



Note: PY25 (without ePTC) and PY26 (Premium Alignment) scenarios use illustrative 2026 Cascade Care Savings amounts.

Increases in plan options driven by Cascade Care Vital Gold as most carriers reduce non-standard plan offerings



- ▶ Bronze: Coordinated Care and BridgeSpan discontinue non-standard plans
- ▶ Silver: Molina discontinuing their non-standard Silver that had separate RX deductible

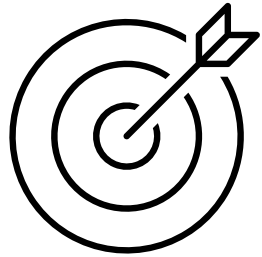
*WellPoint excluded in 2026 to show changes among current issuers

Carrier status in collecting 80% of customer race/ethnicity data

Good Progress means carrier collected data for an additional 5% or more of their customers in past year

Health Carrier	Race	Ethnicity
BridgeSpan	Insufficient Progress	Good Progress
CHPW	Met	Met
Coordinated Care	Met	Met
Kaiser NW	Met	Good Progress
Kaiser WA	Met	Good Progress
LifeWise	Insufficient Progress	Insufficient Progress
Molina	Insufficient Progress	Good Progress
Premera Blue Cross	Good Progress	Good Progress
Regence Oregon	Insufficient Progress	Insufficient Progress
Regence BlueShield WA	Insufficient Progress	Insufficient Progress
United OR	Insufficient Progress	Insufficient Progress

New carrier strategies to attain complete race and ethnicity data



Standard: 80% directly reported race and ethnicity data

Issuer	Data Completeness (Race/Ethnicity)
BridgeSpan, Regence OR, Regence WA	September 2025: Updating member portal to include section where members can self-attest race/ethnicity data; sending corresponding member letter; database change to now collect multiple races
United OR	June-Sep 2025: enhanced data integration process to incorporate member data from clinical sources and member-facing portal

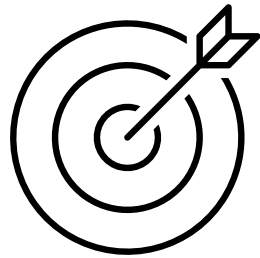
Carrier status in achieving QRS 75th percentile (65%) cervical cancer screening rate

Good Progress means carrier screening rate have consistently increased since 2021

Health Carrier	Status in Meeting Standard
BridgeSpan	Insufficient Progress
CHPW	Insufficient Progress
Coordinated Care*	Good Progress
Kaiser NW	Met (79%)
Kaiser WA	Met (77%)
LifeWise	Insufficient Progress
Molina	Insufficient Progress
Premera Blue Cross	Met (75%)
Regence Oregon	Insufficient Progress
Regence BlueShield WA	Good Progress
United OR*	Good Progress

*Carrier improved 5 percentage points or more from last year, but progress since 2021 is inconsistent

New carrier strategies to attain cervical cancer screening quality standard

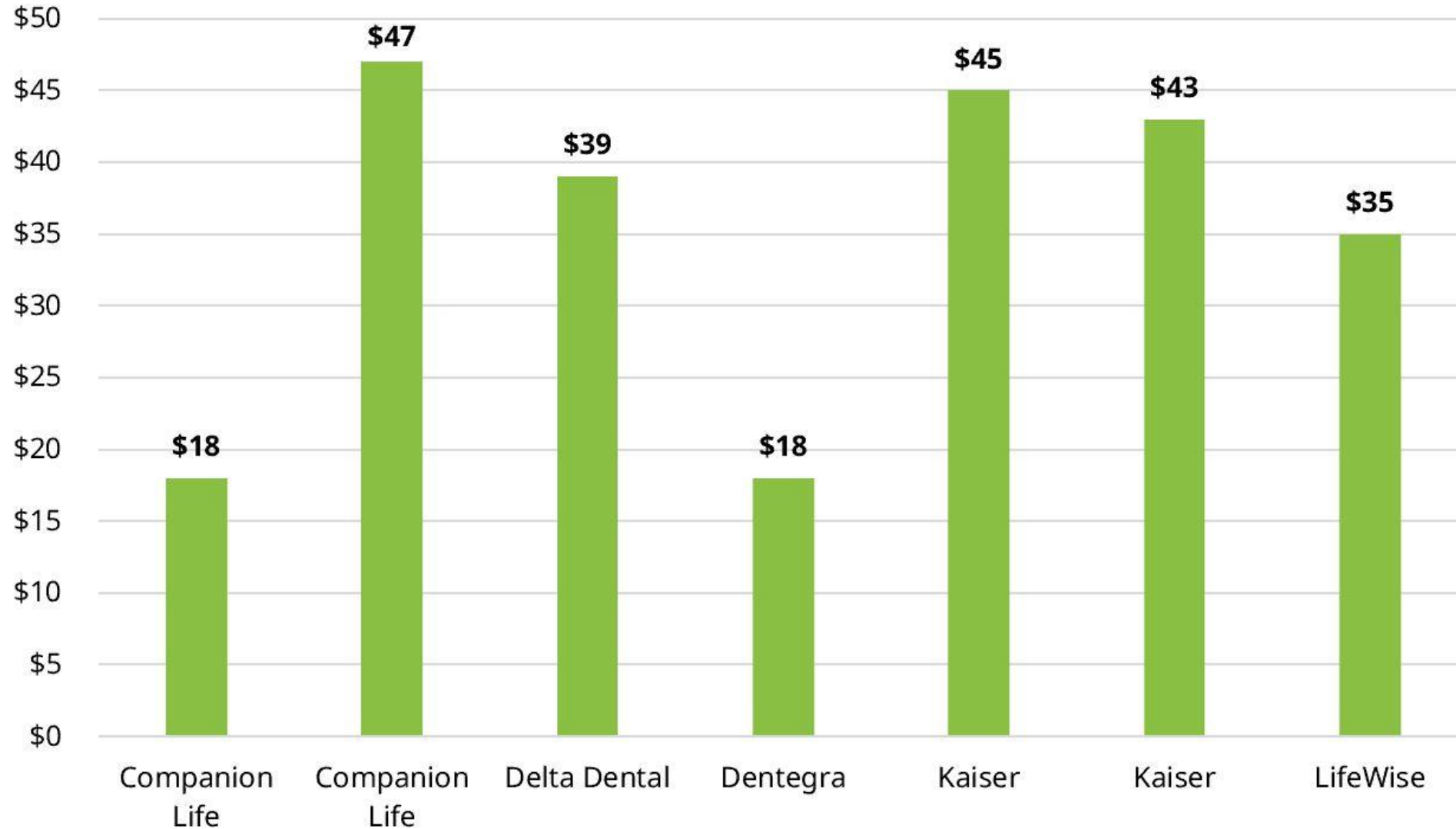


Standard: 2022 QRS 75th Percentile Screening Rate (65%)

Issuer	Cervical Cancer Screening
CHPW	Adding member incentive of \$50 gift card for completing screening
Coordinated Care	New lab kit at home screening program; Co-branded postcards with the American Cancer Society launching Q42025
Molina	Enhanced provider bonus payments will be available for providers hitting performance targets

PY 2026 average rate by dental plan

Adult rate in family dental plans





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