

Cascade Care Workgroup

Feb. 10, 2026



Cascade Care Workgroup Agenda

Time	Topic	Facilitator
1:00	Welcome and Introductions	Laura Kate Zaichkin, <i>Director of Market Competition & Affordability (she/her)</i>
1:05	Exchange Access & Affordability Updates <ul style="list-style-type: none">• Open enrollment preview• Proposed new plan certification criteria• Federal updates	Christine Gibert, <i>Director of Policy & Market Strategy (she/her)</i>
1:30	2027 Cascade Care Savings Policy	Julia Nestor, <i>Senior Policy Analyst (she/her)</i>
2:25	Next Steps and Adjourn	Laura Kate Zaichkin



UPDATES

Exchange Access & Affordability



Plan year 2026 open enrollment by the numbers

290,000

More than 290,000 Washingtonians are in a qualified health plan through Washington Healthplanfinder, compared to 309,000 during last year's open enrollment. We anticipate a more than 10% decrease in plan selections in final reports due to federal changes.

28,000

Approximately 28,000 customers actively dropped their coverage during open enrollment alone — about 40% higher than last year. With federal changes, it was anticipated that customers would be more likely to drop health insurance due to affordability.

39,000

Nearly 39,000 fewer customers received premium tax credits in 2026 compared to 2025. Cascade Care Savings, however, had its highest number of recipients to date with 118,000, compared to the previous high of 115,000, helping to compensate for the APTC loss for some customers.

67%

Approximately 67% of Washington Healthplanfinder customers are receiving premium tax credits and/or Cascade Care Savings, a 9% decrease from 2025. While fewer people qualify for premium tax credits, Cascade Care Savings has its highest number of recipients to date.

53%

Most new* customers chose Gold plans. Open enrollment closed with 53% of customers in Gold plans. Approximately 44,000 returning customers stayed in Gold; 65,000 customers moved from Silver; and 18,000 customers moved from Bronze.

Policy levers for Exchange access & affordability

▶ Potential new lever:

Exchange would add certification criteria each year to address current market access and affordability challenges.

Access to health plans

- Be meaningfully different (benefits, premiums, network, quality)
- Available from more than one carrier in each county

Affordability of health plans

- Maximize federal tax credits
- Efficiently use state funds
- Available at each metal level

▶ Existing levers:

- ▶ Cascade Care Savings
- ▶ Public option
- ▶ Current plan certification criteria, including Quality program

Exchange response to federal changes: Keep Washingtonians covered



- ▶ Strategic implementation of federal requirements, with focus on customer harm reduction



- ▶ Proactive mitigation to prevent uninsurance

2027 DRAFT POLICY

Cascade Care Savings



Cascade Care Savings goals

- ▶ Serve Exchange's core mission of reducing the uninsured in Washington
- ▶ Advance health equity
- ▶ Provide a bridge for individuals between Medicaid and QHP
- ▶ Soften impact for customers losing federal subsidies
- ▶ Maximize impact of state investment in individual market
- ▶ Positively impact the individual market risk pool
- ▶ Maintain and grow enrollment

PY 2027 environment

Unknowns

- ▶ CCS is not funded in PY 2027
 - ▶ Decision package request submitted to the Legislature
 - ▶ Fixed funding unknown

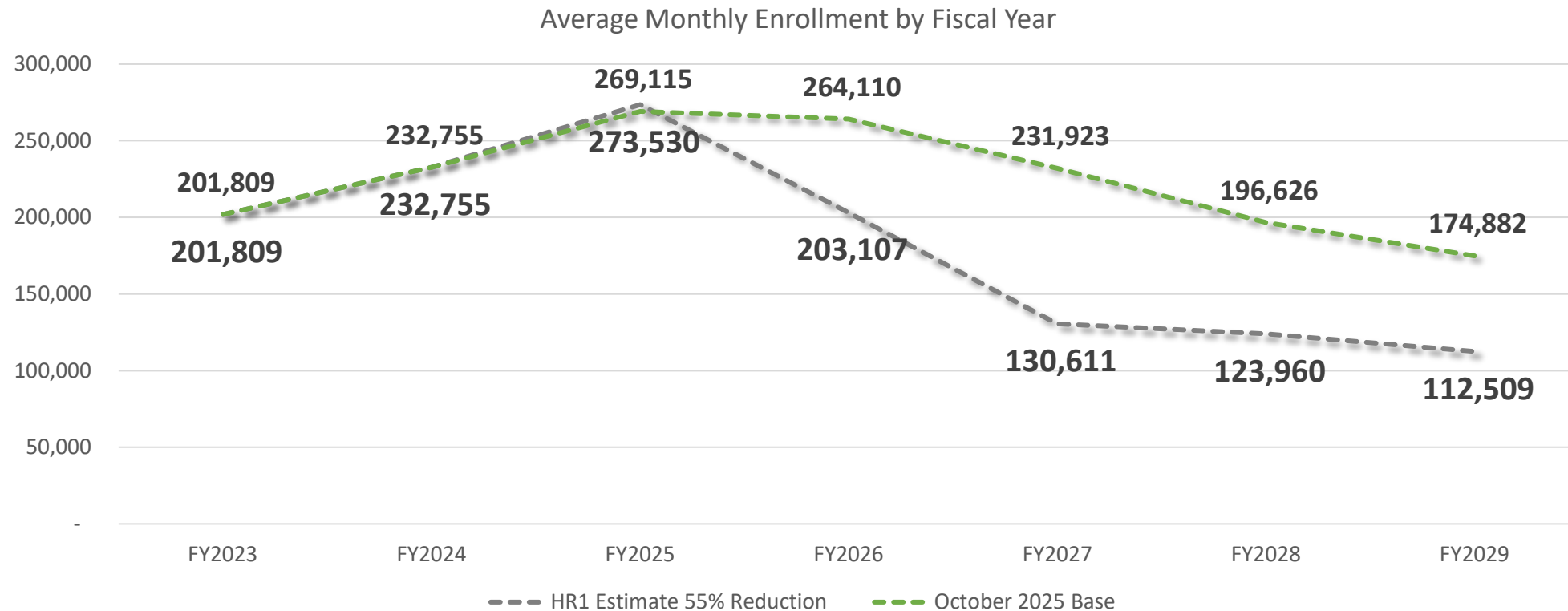
- ▶ Future federal & state policy

Knowns

- ▶ Medicaid & QHP populations losing federal subsidies
 - ▶ More enrollees eligible for maximum amount of CCS

Cascade Care Savings to mitigate enrollment losses

- Exchange continues to project 30% enrollment loss over next few years



Two policy approaches:

Stretch & target

PY 2027 CCS policy options & feedback themes

Incorporated in draft policy

Cascade
Care Silver
plan pricing

Cascade
Care Bronze
plans
eligibility &
availability

Three fixed
monthly
subsidy
amounts

Considered but not in draft policy

Lower FPL
cap for
federally
subsidized
customers

Change
benchmark
to lowest-
cost Cascade
Care Gold
plan

Two
benchmarks

	Policy Description	Public Comment Draft
Silver plan pricing	CCS applied to plans of carriers whose lowest-premium Silver plan is a Cascade Care plan	Included as initially proposed ✓
Bronze plan expansion for select population	Customers without federal subsidies could apply CCS to Cascade Care Bronze plans	Included as initially proposed ✓
Bronze plan in all counties	CCS applied to plans of carriers that offer Cascade Care Bronze plans in all counties within their service area	Included as initially proposed ✓
Lower FPL cap for federally-subsidized customers	Reduce CCS income eligibility to <200% FPL for customers with access to federal subsidies	Not included ✗
Three fixed monthly subsidy amounts	Three fixed maximum PMPM amounts: (1) federally un-subsidized customers (2) federally subsidized customers up to 200% FPL (3) federally subsidized customers 200% – 250% FPL	Newly included ✓

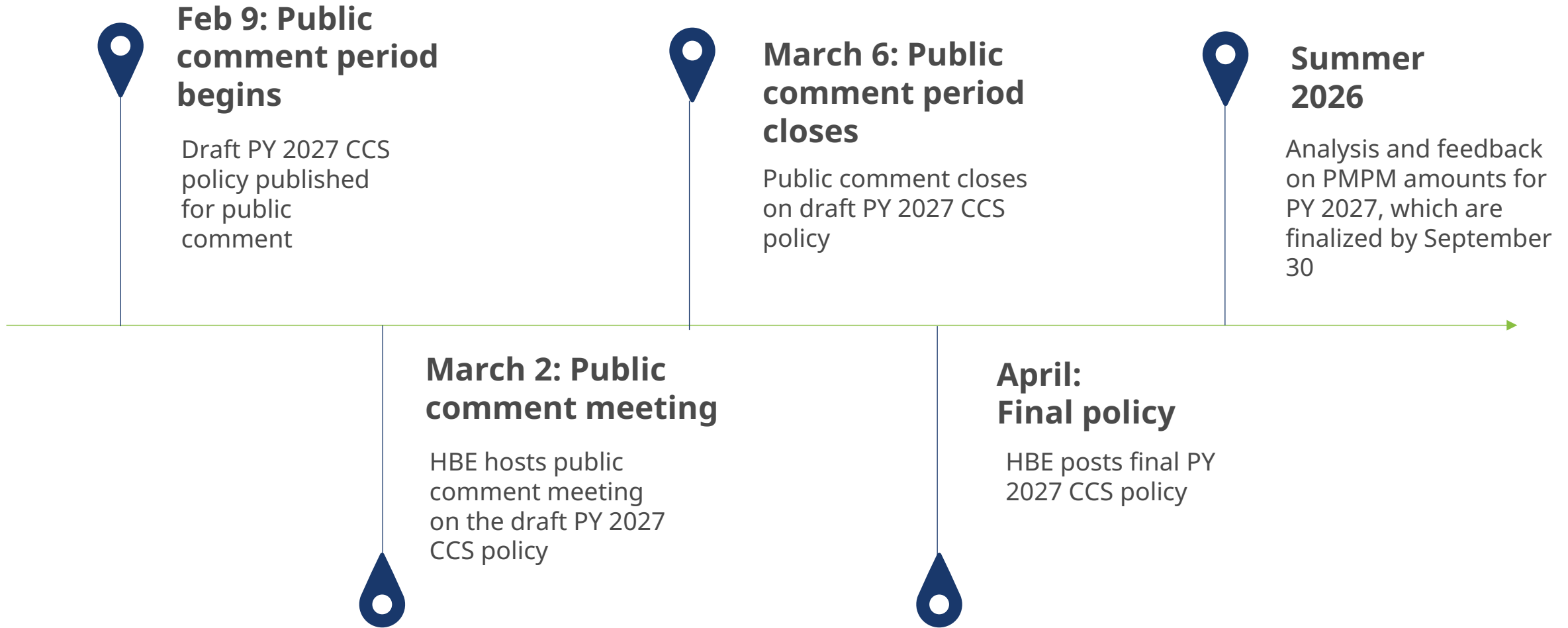
Impact of proposed draft policy

- ▶ **Maximize limited state-funded assistance:**
 - ▶ Increased use of APTC prior to CCS
- ▶ **Target CCS to those who need it most to stay covered:**
 - ▶ Increased ability to target funds for federally unsubsidized customers
 - ▶ Increased CCS utilization for federally unsubsidized customers
- ▶ **Keep customers covered:**
 - ▶ Greater enrollment resiliency for federally subsidized customers 200% FPL+
 - ▶ Increased program flexibility & nimbleness



Timeline & next steps

PY 2027 Cascade Care Savings policy timeline



Cascade Care Workgroup Next steps

Spring 2026 Cascade Care Workgroup meetings

- ▶ Next meeting scheduled for March 10
- ▶ Coverage-focused discussion table
- ▶ PY 2028 standard plan design begins



- Cascade Care Workgroup roster

Appendix



Cascade Care Workgroup members

- ▶ Jane Beyer,
Office of the Insurance Commissioner
- ▶ Jennifer Brackeen,
Washington State Hospital Association
- ▶ Emily Brice, *Northwest Health Law Advocates*
- ▶ John-Pierre Cardenas, *Kaiser Permanente*
- ▶ Justin Cusber, *Premera/Lifewise*
- ▶ Dekker Dirksen,
Community Health Plan of Washington
- ▶ Jim Freeburg, *Patient Coalition of Washington*
- ▶ Stu Freed, *Confluence Health retired*
- ▶ Sean Graham,
Washington State Medical Association
- ▶ Rhonda Hauff,
Yakima Neighborhood Health Services
- ▶ David Iseminger, *Health Care Authority*
- ▶ Daphne Pie,
Public Health-Seattle & King County
- ▶ Susanne Towill, *Coordinated Care*



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