

Under 100% FPL overview

2026 QHP customers <100% FPL demographics

Total

- ▶ As of Nov. 15, 2025, **10,362** customers under 100% of the federal poverty level (FPL) are signed up for a 2026 qualified health plan (QHP) through Washington Healthplanfinder.

Affordability

- ▶ The **average net premium** (after Cascade Care Savings applied) **increased from \$27** in 2025 to **\$525** in 2026 (due to loss of federal premium tax credits). Approximately 90% of these customers receive Cascade Care Savings.
- ▶ The total number of customers is projected to significantly decrease for 2026.

Assistance

- ▶ Approximately **58%** are partnered with assisters.

Race & ethnicity

- ▶ About **37%** selected Asian as their race, which is significantly higher than the overall QHP population (**14%**).
- ▶ A higher percentage also identified as Hispanic (**15%**) compared to the overall QHP population (**9%**).

Race	Count and percent customers <100% FPL		QHP %
American Indian/ Alaska Native	27	<1%	1%
Asian	3,854	37%	14%
Black/African American	1,030	10%	3%
Hawaiian	<10	<1%	<1%
Multi-Race	143	1%	1%
Not Provided	2,062	20%	24%
Other	968	9%	4%
Pacific Islander	338	3%	1%
White	1,939	19%	51%
Total	10,362	100%	100%

Ethnicity	Count and percent customers <100% FPL		QHP %
Hispanic	1,602	15%	9%
Not Hispanic	6,357	61%	52%
Not Reported	2,403	23%	39%

By geography

- ▶ Customers below 100% FPL are from **36** of Washington's 39 counties.
- ▶ About 86% of these customers are from **King, Snohomish, Pierce, Clark** and **Spokane** counties.

Chart below illustrates counties with 11 or more customers.

Customers <100% FPL by county	
County	Customers <100% FPL
King	5,629
Snohomish	1,406
Pierce	1,123
Clark	451
Spokane	344
Thurston	235
Yakima	225
Whatcom	186
Benton	120
Kitsap	95
Franklin	89
Skagit	73
Chelan	43
Grant	36
Mason	31
Walla Walla	29
Lewis	28
Douglas	27
Whitman	26
Clallam	25
Cowlitz	23
Kittitas	20
Island	18
Okanogan	15
Grays Harbor	13
Adams	11

Language preferences

- ▶ A total of **47** written languages were requested by customers with incomes below 100% FPL.
- ▶ **Spanish, Chinese*, Vietnamese, Russian, and Ukrainian** were the top five languages requested.
- ▶ These top five languages represent **78%** of the total written requests. The chart below shows the top 20 languages, which represent **96%** of the total written requests.

Customers <100% FPL language requests

Written language requests	
Language	Customers <100% FPL
Spanish	1,096
Chinese*	599
Vietnamese	380
Russian	360
Ukrainian	111
Punjabi	102
Arabic	71
Farsi	55
Amharic	54
French	49
Korean	38
Hindi	34
Portuguese	32
Dari	30
Cambodian (Khmer)	26
Turkish	26
Tagalog	23
Tigrigna (Tigrinya)	19
Somali	18
Romanian	17

Additional languages (all with fewer than 15 requests) include Albanian, Armenian, Bengali, Burmese, Cebuano, Cham, Fijian, German, Haitian-Creole, Hungarian, Ibo, Ilocano, Japanese, Kikuyu, Laotian, Marathi, Oromo, Pashto, Persian, Samoan, Slovak and Tamil.

*Chinese includes all spoken dialects and written scripts.