

WA Pathways Immigrant Coverage Updates

Joan Altman (she/her), Director of Coverage Strategies & Expansion

Today's Topics

- ▶ Update: Federally driven changes
- ▶ Focus: WA Pathways & WA Health Path updates
- ▶ Looking Ahead
 - ▶ Federal public charge changes
 - ▶ State legislative session
 - ▶ Continued mitigation efforts



Federally Driven Changes - *Implementation update*

Deferred Action Childhood Arrivals (DACA) (~300)

- Loss of federal subsidies effective Oct. 1, 2025.
- DACA webpage: <https://www.wahbexchange.org/about-the-exchange/initiatives/daca/>.

Lawfully Present Immigrants under 100% FPL (~10k)

- Loss of federal subsidies effective Jan. 1, 2026.

Certain Lawfully Present Immigrants 100% FPL and higher (~15k)

- Loss of federal subsidies effective Jan. 1, 2027.
- Impacts lawfully present customers who are not Legal Permanent Residents (LPRs); COFA; or Cuban – Haitian entrants.

Federal Impacts

- ▶ New and significant affordability challenges for non-citizens, including already vulnerable populations (low-income, seniors)
- ▶ Customer confusion and communication challenges (timing differences in effective dates for Medicaid, Medicare, Marketplace; WA specific differences; language access)
- ▶ Potential tax liability and enforcement risks (changes to eligibility could lead to ineligible members receiving federal subsidies and pay back risk upon reconciliation)



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

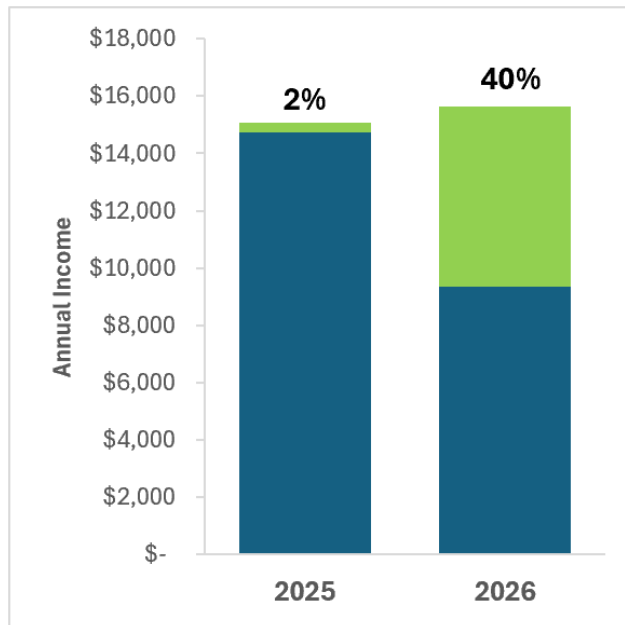
Lawfully Present Immigrants <100% FPL

Loss of APTC takes effect Jan. 1, 2026



Lawfully Present Immigrants <100% FPL (~10k)

- ▶ Due to loss of federal subsidies, average net premium **significantly increased**.
- ▶ Illustrative example below: percent of annual income spent on avg. net premiums for someone at 100% FPL (\$15,650/yr)



Average monthly net premium increased from \$27 (2025) to \$525 (2026)



86% of these customers are from King, Snohomish, Pierce, Clark and Spokane counties



58% partnered with assisters



Additional details in provided materials

Lawfully Present Immigrants <100% FPL (~10k)

- ▶ Diverse population
- ▶ Language access needs

Race	Customers <100% FPL	QHP
American Indian/Alaska Native	<1%	1%
Asian	37%	14%
Black/African American	10%	3%
Hawaiian	<1%	<1%
Multi-Race	1%	1%
Not Provided	20%	24%
Other	9%	4%
Pacific Islander	3%	1%
White	19%	51%
Total	100%	100%



47 different written languages requested



Top 5 (78% total requests):

Spanish, Chinese, Vietnamese, Russian, Ukrainian



Additional: Punjabi; Arabic; Farsi; Amharic; French; Korean; Hindi; Portuguese; Dari; Cambodian (Khmer); Turkish; Tagalog



Additional details in provided materials

Washington Pathways

WA Health Path coverage begins Jan. 1, 2026



Washington Pathways



► Washington Pathways (WP) – new non-profit entity established by the Exchange.

- Fact sheets (English and Spanish) available at: <https://www.wahbexchange.org/about-the-exchange/initiatives/immigrant-health-expansion/>

WA Pathways

Following legislative direction in 2025, Washington Health Benefit Exchange established WA Pathways, a new organization operating WA Health Path to ensure everyone living in Washington state can access health and dental insurance.

- [Learn more about WA Pathways \(PDF\)](#) 
- [Vea más información sobre WA Pathways \(PDF\)](#) 



Washington Pathways

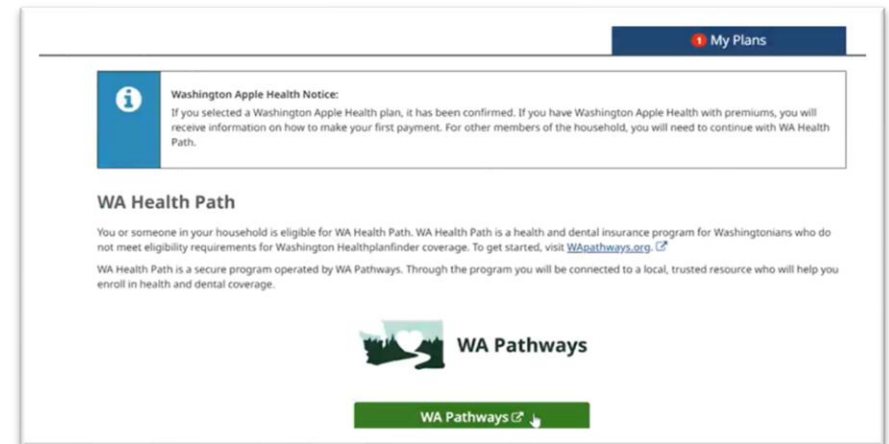


- ▶ WP administers **WA Health Path (WHP)**, a program that connects eligible customers to health and dental insurance, and available subsidies and sponsorship.
- ▶ WP contracting with Exchange for WHP eligibility support services.
 - ▶ Washington Healthplanfinder screens applicants for federal and state programs, WA Health Path and available savings.

Washington Pathways



- ▶ WP contracting with Navigator Lead Organizations for WHP enrollment support services.
- ▶ WA Health Path-eligible customers cannot enroll through Washington Healthplanfinder.
- ▶ Directed from application to WA Pathways website (<https://www.wapathways.org/>) to get connected to a navigator who can help them enroll.



WP website available in English and Spanish

Website information also available in multiple languages

- ▶ My preferred language is...
- ▶ [English](#)
- ▶ [Shqiptar - Albanian](#)
- ▶ [አማርኛ - Amharic](#)
- ▶ [العربية - Arabic](#)
- ▶ [ပျံႇမႄႇ - Burmese](#)
- ▶ [简体中文 - Chinese \(Simplified\)](#)
- ▶ [繁體中文 - Chinese \(Traditional\)](#)
- ▶ [داری - Dari](#)
- ▶ [Français - French](#)
- ▶ [Kreyòl Ayisyen - Haitian-Creole](#)
- ▶ [עברית - Hebrew](#)
- ▶ [हिन्दी - Hindi](#)
- ▶ [Bahasa Indonesia - Indonesian](#)
- ▶ [日本語 - Japanese](#)
- ▶ [ភាសាខ្មែរ - Cambodian \(Khmer\)](#)
- ▶ [한국어 - Korean](#)
- ▶ [Português - Portuguese](#)
- ▶ [ਪੰਜਾਬੀ - Punjabi](#)
- ▶ [Русский - Russian](#)
- ▶ [Sāmoa - Samoan](#)
- ▶ [Af Soomaali - Somali](#)
- ▶ [Español - Spanish](#)
- ▶ [Kiswahili - Swahili](#)
- ▶ [ไทย - Thai](#)
- ▶ [ትግርኛ - Tigrigna](#)
- ▶ [Türkçe - Turkish](#)
- ▶ [Українська - Ukrainian](#)
- ▶ [Tiếng Việt - Vietnamese](#)

WA Health Path — Options for health and dental insurance

Get connected



You will need to work with a WA Health Path navigator to get health and dental insurance. Many WA Health Path navigators can help you in the language you speak and understand. If you already know a navigator, contact them. If not, you can find one in your area using the list below. These organizations also have interpreter services in multiple languages. When you contact them, ask about WA Health Path.

WA Health Path customers' personal information is not shared with other state or federal agencies, including immigration enforcement.

Better Health Together Counties: Adams, Ferry, Lincoln, Pend Oreille, Spokane, Stevens 1-509-370-5605 bhnavigatorstaff@BetterHealthTogether.org
Confluence Health Counties: Chelan, Douglas, Grant, Okanogan 1-509-436-4072 SM_CH_Navigators@confluencehealth.org
Greater Health Now Counties: Asotin, Benton, Columbia, Franklin, Garfield, Walla Walla, Whitman 1-509-567-5317 WAHREquestions@greaterhealthnow.org
Public Health Seattle & King County Counties: Clallam, King, Kitsap, Jefferson, Snohomish 1-800-756-5437 chap@kingcounty.gov



Sea Mar Community Health Centers Counties: Clark, Cowlitz, Grays Harbor, Island, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Thurston, Wahkiakum, Whatcom 1-855-289-4502 seamaripal@seamarhc.org
Yakima Neighborhood Health Services Counties: Kittitas, Yakima 1-509-853-2377 navigators@ynhs.org

Need help?

If you need more help, call the WA Pathways helpline at 1-866-728-4701. Help is available in over 200 languages.

Open Enrollment Preview

Data as of the first week of December for each year

Plan Year	2026	2025
OE Total	2,814	2,083
New	252	792
Returning	2,562	1,291
Avg. gross premiums	\$ 647	\$ 540
Avg. net Premiums	\$ 453	\$ 329
Percent receiving CCS	78%	77%

WA Health Path

- ▶ Initial observations and feedback
 - ▶ Customer experience
 - ▶ Assister handoffs

- ▶ Additional Committee member feedback?

- ▶ Next steps
 - ▶ Improvements for mixed households

WA Health Path — Options for health and dental insurance

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Better Health Together

Counties: Adams, Ferry, Lincoln, Pend Oreille, Spokane, Stevens

1-509-379-5605

healthnavigator@betterhealthtogether.org

Confluence Health

Counties: Chelan, Douglas, Grant, Okanogan

1-509-436-6072

SM_CH_Navigators@confluencehealth.org

Greater Health Now

Counties: Asotin, Benton, Columbia, Franklin, Garfield, Walla Walla, Whitman

1-509-567-5317

WAhREquestions@greaterhealthnow.org

Public Health Seattle & King County

Counties: Clallam, King, Kitsap, Jefferson, Snohomish

1-800-756-5437

chapl@kingcounty.gov

Sea Mar Community Health Centers

Counties: Clark, Cowlitz, Grays Harbor, Island, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Thurston, Wahkiakum, Whatcom

1-855-289-6503

seamar@seamarhc.org

Yakima Neighborhood Health Services

Counties: Kittitas, Yakima

1-509-853-7377

navigators@ynhs.org

Need help?

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Looking Ahead

- ▶ Federal:
 - ▶ Public charge changes
 - ▶ Implementation guidance
 - ▶ Ongoing monitoring
- ▶ State:
 - ▶ Legislative session
 - ▶ Exchange – CCS, Board authority
 - ▶ Immigrant related pre-filed bills (requiring visible identification by law enforcement; limit data sharing; worker protection)
 - ▶ Immigration Subcabinet Policy Subcommittee
 - ▶ Listening sessions
 - ▶ Cross-agency coordination efforts



Questions?

Joan Altman, Director of Coverage Strategies & Expansion

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Appendix

Federal Poverty Level (FPL) Amounts Used for PY 2026

2025 Poverty Guidelines: 48 Contiguous States (all states except Alaska and Hawaii)

Dollars Per Year

Household/ Family Size	50%	75%	100%	125%	130%	133%	135%	138%	150%	175%	180%	185%
1	7,825.00	11,737.50	15,650.00	19,562.50	20,345.00	20,814.50	21,127.50	21,597.00	23,475.00	27,387.50	28,170.00	28,952.50
2	10,575.00	15,862.50	21,150.00	26,437.50	27,495.00	28,129.50	28,552.50	29,187.00	31,725.00	37,012.50	38,070.00	39,127.50
3	13,325.00	19,987.50	26,650.00	33,312.50	34,645.00	35,444.50	35,977.50	36,777.00	39,975.00	46,637.50	47,970.00	49,302.50
4	16,075.00	24,112.50	32,150.00	40,187.50	41,795.00	42,759.50	43,402.50	44,367.00	48,225.00	56,262.50	57,870.00	59,477.50
5	18,825.00	28,237.50	37,650.00	47,062.50	48,945.00	50,074.50	50,827.50	51,957.00	56,475.00	65,887.50	67,770.00	69,652.50
6	21,575.00	32,362.50	43,150.00	53,937.50	56,095.00	57,389.50	58,252.50	59,547.00	64,725.00	75,512.50	77,670.00	79,827.50
7	24,325.00	36,487.50	48,650.00	60,812.50	63,245.00	64,704.50	65,677.50	67,137.00	72,975.00	85,137.50	87,570.00	90,002.50
8	27,075.00	40,612.50	54,150.00	67,687.50	70,395.00	72,019.50	73,102.50	74,727.00	81,225.00	94,762.50	97,470.00	100,177.50
9	29,825.00	44,737.50	59,650.00	74,562.50	77,545.00	79,334.50	80,527.50	82,317.00	89,475.00	104,387.50	107,370.00	110,352.50
10	32,575.00	48,862.50	65,150.00	81,437.50	84,695.00	86,649.50	87,952.50	89,907.00	97,725.00	114,012.50	117,270.00	120,527.50
11	35,325.00	52,987.50	70,650.00	88,312.50	91,845.00	93,964.50	95,377.50	97,497.00	105,975.00	123,637.50	127,170.00	130,702.50
12	38,075.00	57,112.50	76,150.00	95,187.50	98,995.00	101,279.50	102,802.50	105,087.00	114,225.00	133,262.50	137,070.00	140,877.50
13	40,825.00	61,237.50	81,650.00	102,062.50	106,145.00	108,594.50	110,227.50	112,677.00	122,475.00	142,887.50	146,970.00	151,052.50
14	43,575.00	65,362.50	87,150.00	108,937.50	113,295.00	115,909.50	117,652.50	120,267.00	130,725.00	152,512.50	156,870.00	161,227.50

Household/ Family Size	200%	225%	250%	275%	300%	325%	350%	375%	400%	500%	600%	700%
1	31,300.00	35,212.50	39,125.00	43,037.50	46,950.00	50,862.50	54,775.00	58,687.50	62,600.00	78,250.00	93,900.00	109,550.00
2	42,300.00	47,587.50	52,875.00	58,162.50	63,450.00	68,737.50	74,025.00	79,312.50	84,600.00	105,750.00	126,900.00	148,050.00
3	53,300.00	59,962.50	66,625.00	73,287.50	79,950.00	86,612.50	93,275.00	99,937.50	106,600.00	133,250.00	159,900.00	186,550.00
4	64,300.00	72,337.50	80,375.00	88,412.50	96,450.00	104,487.50	112,525.00	120,562.50	128,600.00	160,750.00	192,900.00	225,050.00
5	75,300.00	84,712.50	94,125.00	103,537.50	112,950.00	122,362.50	131,775.00	141,187.50	150,600.00	188,250.00	225,900.00	263,550.00
6	86,300.00	97,087.50	107,875.00	118,662.50	129,450.00	140,237.50	151,025.00	161,812.50	172,600.00	215,750.00	258,900.00	302,050.00
7	97,300.00	109,462.50	121,625.00	133,787.50	145,950.00	158,112.50	170,275.00	182,437.50	194,600.00	243,250.00	291,900.00	340,550.00
8	108,300.00	121,837.50	135,375.00	148,912.50	162,450.00	175,987.50	189,525.00	203,062.50	216,600.00	270,750.00	324,900.00	379,050.00
9	119,300.00	134,212.50	149,125.00	164,037.50	178,950.00	193,862.50	208,775.00	223,687.50	238,600.00	298,250.00	357,900.00	417,550.00
10	130,300.00	146,587.50	162,875.00	179,162.50	195,450.00	211,737.50	228,025.00	244,312.50	260,600.00	325,750.00	390,900.00	456,050.00
11	141,300.00	158,962.50	176,625.00	194,287.50	211,950.00	229,612.50	247,275.00	264,937.50	282,600.00	353,250.00	423,900.00	494,550.00
12	152,300.00	171,337.50	190,375.00	209,412.50	228,450.00	247,487.50	266,525.00	285,562.50	304,600.00	380,750.00	456,900.00	533,050.00
13	163,300.00	183,712.50	204,125.00	224,537.50	244,950.00	265,362.50	285,775.00	306,187.50	326,600.00	408,250.00	489,900.00	571,550.00
14	174,300.00	196,087.50	217,875.00	239,662.50	261,450.00	283,237.50	305,025.00	326,812.50	348,600.00	435,750.00	522,900.00	610,050.00

Note: Each individual program--e.g., SNAP, Medicaid--determines how to round various multiples of the poverty guidelines, what income is to be included, and how the eligibility unit is defined. For more information about the poverty guidelines visit: <http://aspe.hhs.gov/poverty>.

Source: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation.



washington
healthplanfinder

click. compare. covered.

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