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Immigrant health coverage update

Presenters



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Federal changes present risks to immigrant customers



Plan year
2025



Plan year
2026



Plan year
2027



Plan year
2028 & beyond

- DACA population no longer considered lawfully present and no longer eligible for federal financial help as of October 1, 2025.

- Lawfully present immigrants with incomes below 100% of the federal poverty level (FPL) no longer eligible for federal financial help.

- Removing APTC repayment caps.
- Enhanced APTCs expire.

- Shortening open enrollment period.
- AV changes increasing out of pocket costs.*
- Many lawfully present immigrants no longer eligible for federal financial help.

- People denied Medicaid due to work requirements also denied federal financial help.

- Eliminating automatic re-enrollment and conditional eligibility for federal financial help.
- Canceling APTCs for failure to reconcile after one year.*

*Marketplace Integrity Rule provision enjoined by *Columbus v. Kennedy*

Overview of federally driven changes

- ▶ Washington state impacts include:
 - ▶ **~14,000 Medicaid customers losing coverage after Sept. 30** (“Oct. 1 population”), including 1,700 individuals receiving long-term care or developmental disability services
 - ▶ **~10-15k QHP customers** losing APTC as of Jan. 1, 2027 (“Loss of APTC for PY 2027”)
 - ▶ **~TBD Medicare customers** (national KFF estimate ~150k) losing coverage as of Jan. 1, 2027
 - ▶ Medicare eligibility has also been impacted for those turning 65. Certain lawfully present immigrants are already being denied Medicare

Note – Impact estimates are being monitored and updated based on attrition, new enrollment and other changes.





Oct. 1 population details

- ▶ Effective October 2026, Washington Apple Health (Medicaid) eligibility will be limited to the following noncitizens (collectively referred to by feds as “eligible non-citizens” or ENC):
 - ▶ Lawful permanent residents (who have met or are exempt from the 5-year bar)
 - ▶ Compact of Free Association (COFA)immigrants
 - ▶ Cuban-Haitian entrants
- ▶ Coverage ends after September 30, 2026
- ▶ Clients may be able to access other health care coverage for October 1 and beyond
- ▶ Children and pregnant individuals continue to be eligible for Apple Health if they meet all other requirements, regardless of immigration status
- ▶ HCA hosting [H.R. 1 Impacts series](#) (HBE and DSHS supporting)

Loss of APTC for PY 2027 details

- ▶ Effective January 1, 2027, federal premium tax subsidies (APTC) will only be available to the following noncitizens (collectively referred to by feds as “eligible non-citizens” or ENC):
 - ▶ Lawful permanent residents
 - ▶ Compact of Free Association (COFA)immigrants
 - ▶ Cuban-Haitian entrants
- ▶ 2027 APTC eligibility will be redetermined in mid-October
- ▶ Eligibility determined using new federal ENC indicator and new ENC self-attestation checkbox in Washington Healthplanfinder application

State financial help continues

Subject to available state funding, anyone who qualifies based on income can receive **state premium assistance Cascade Care Savings** — regardless of immigration status.

Cascade Care Savings lowers premiums for households earning up to **250% FPL**

- ▶ About \$40,000 annually for a one-person household
- ▶ Detailed FPL information for Exchange coverage:
 - ▶ [2025 FPL guidelines](#) are used for the 2026 plan year
 - ▶ [2026 FPL guidelines](#) are used for the 2027 plan year



Current focus areas

HCA coordination (consistent messaging/change descriptions)

- Message/notice consistency, joint webinar

Mitigating customer confusion/fear/unfamiliarity with individual market

- Leveraging assister network and CBO partnerships
- Facilitating plan selection

Providing language support

- Free language access resources (Help is available in 200+ languages)

Improving affordability (particularly <100% FPL v. at/over 100% FPL)

- Maximizing Cascade Care levers (e.g., 2027 Cascade Care Savings policy)

Supporting plan year transition (mid-Oct. renewal timing; APTC eligibility change in PY 2027)

- Targeted customer outreach

Important timing considerations



October - December



January

- **Lawfully present customers at or over 100% FPL** may be eligible for a qualified health plan with tax credits and Cascade Care Savings
- **Lawfully present customers below 100% FPL** may be eligible for a qualified health plan with Cascade Care Savings
- **Beginning January 1, 2027**, all lawfully present customers who are not LPRs, COFA or Cuban/Haitian lose eligibility for tax credits, but may still be eligible for Cascade Care Savings



Min-jun has their Apple Health for Adults coverage end after September 30, 2026, due to their immigration status. Their income is 120% FPL.

What financial savings will they qualify for?

October - December 2026: Tax credits and Cascade Care Savings

January 2027: Cascade Care Savings only

Cost examples for customers at or above 100% FPL and below 100% FPL



Maria's Apple Health for Adults coverage ends after September 30, due to her immigration status.

Her annual income is \$18,000 (115% FPL). For the rest of 2026, she qualifies for tax credits and Cascade Care Savings. She selects a Cascade Care Silver plan.

How much will Exchange coverage cost?

She will pay a \$0 monthly premium. Preventative care is free and pre-deductible services (including primary care, mental/behavioral health, specialist visits, labs) are low cost (\$1-\$15 per visit).



Carlos's Apple Health for Adults coverage ends after September 30, due to his immigration status.

His annual income is \$12,000 (77% FPL). For the rest of 2026, he only qualifies for Cascade Care Savings. He selects a Cascade Care Gold plan (with a lower premium than Silver).

How much will Exchange coverage cost?

He will pay a \$206 monthly premium. Preventative care is free and pre-deductible services (including primary care, mental/behavioral health, specialist visits, labs) are low cost (\$1 - \$40 per visit).

How to avoid a gap in coverage



Customers who are losing coverage due to immigration status will receive an updated eligibility results notice in mid-late August explaining Apple Health ends after 09/30/2026.



Customers will have 60 days from the date on that eligibility results notice to select a 2026 qualified health plan.



Coverage for plans selected at any time during that 60-day special enrollment period will begin October 1, 2026.

Customers are encouraged to pick a plan by Oct. 9



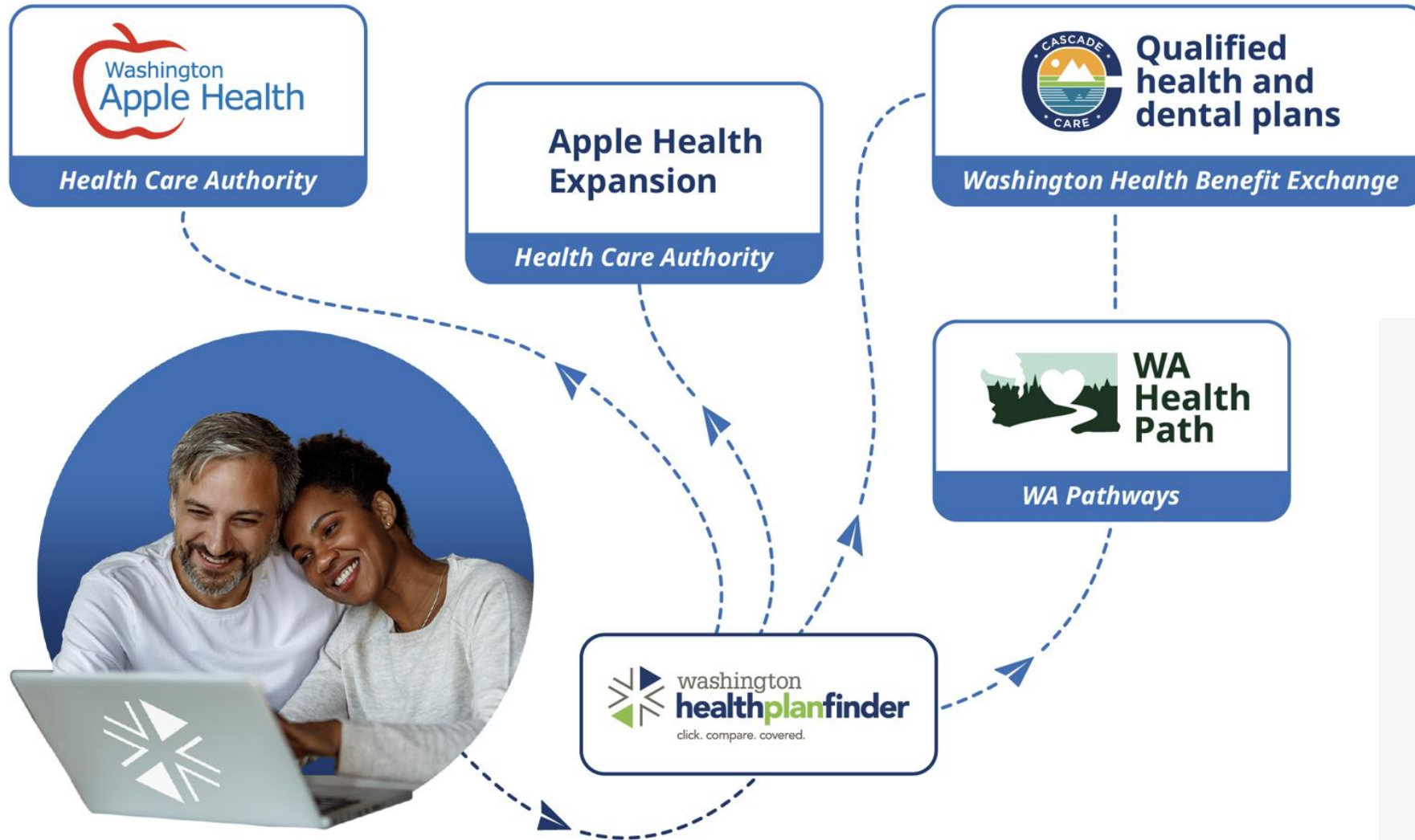
Committee discussion questions

- ▶ What implementation topics related to HR1 immigrant eligibility changes are of most interest/concern?
- ▶ Would an Exchange-hosted webinar on H.R. 1 immigrant eligibility changes for QHP customers in mid-July be helpful?
 - ▶ Potential topics:
 - ▶ Outreach/engagement efforts to help individuals losing Medicaid select a QHP
 - ▶ Upcoming QHP/APTC notices & deadlines
 - ▶ Plan year transition challenges (PY 2026 → PY 2027)

Concurrent state-driven Changes

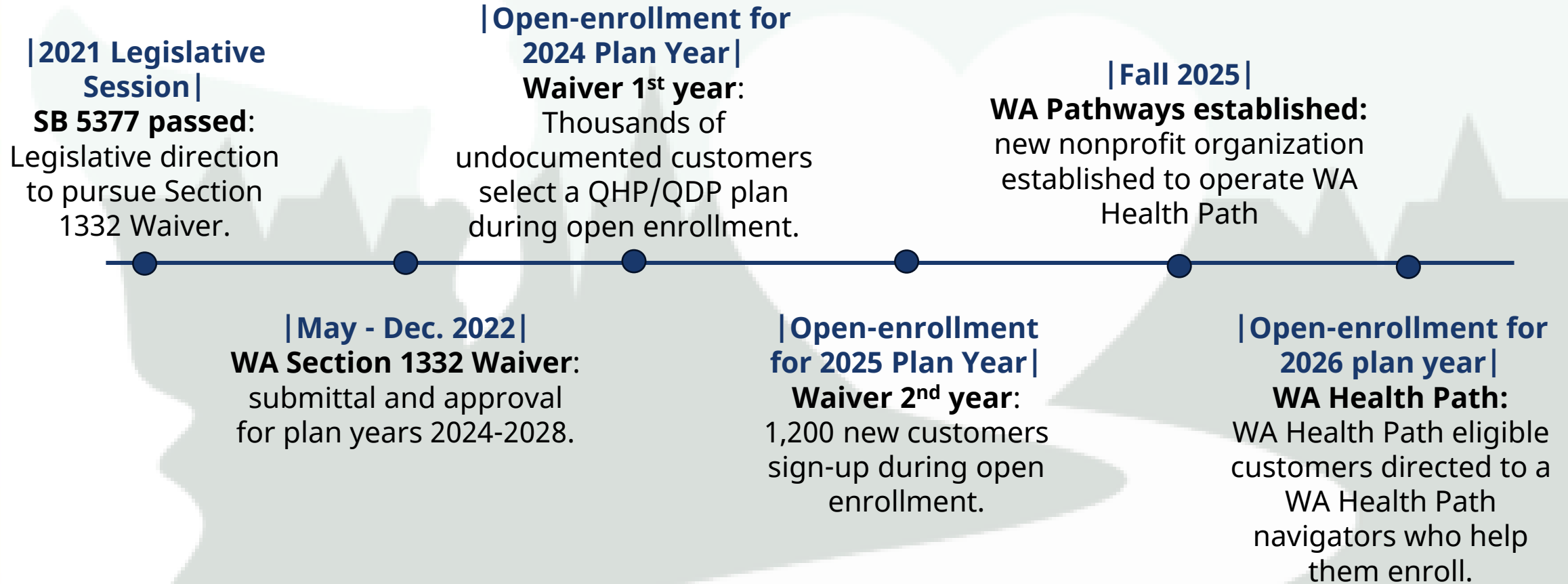
- Changes to Apple Health Expansion (budget proviso)
- 1332 Waiver → WA Health Path

Everyone can use Washington Healthplanfinder

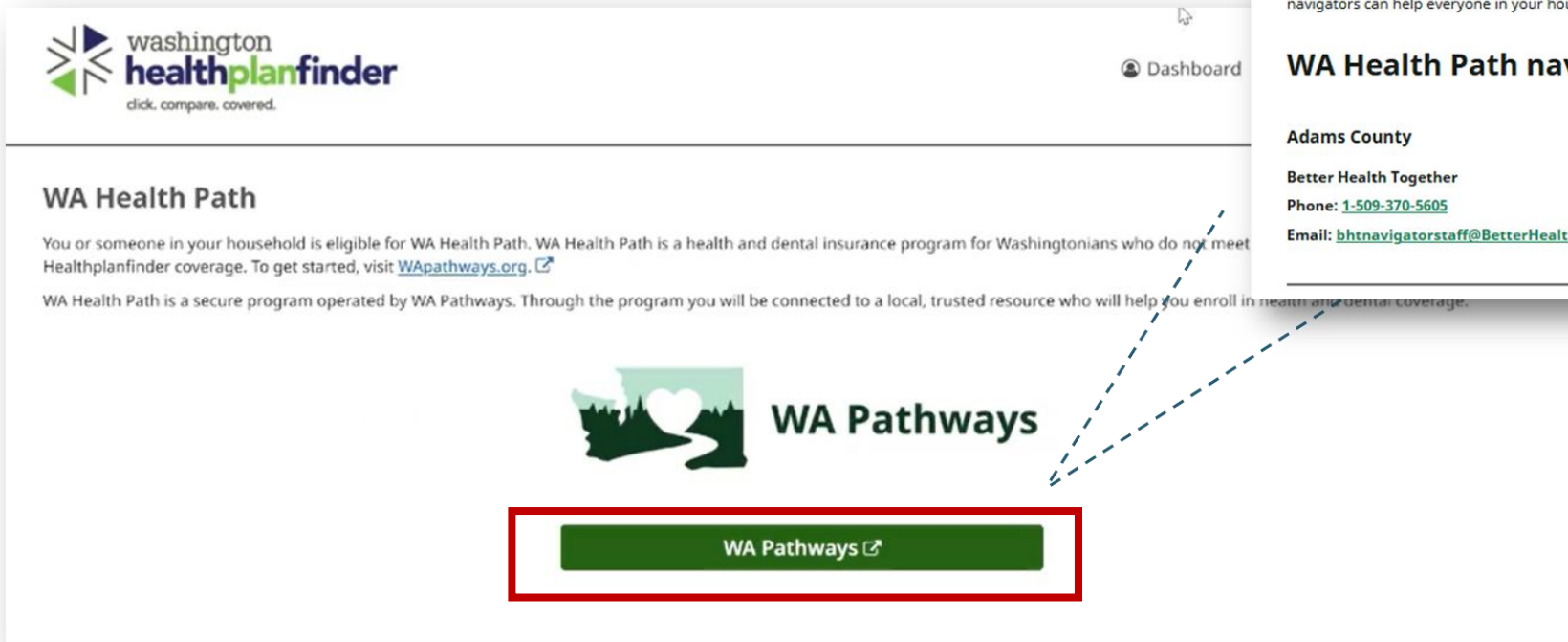


Everyone in Washington state can get health and dental insurance, regardless of immigration status.

Key milestones 1332 Waiver → WA Health Path



Referral to WA Health Path Navigators



washington healthplanfinder
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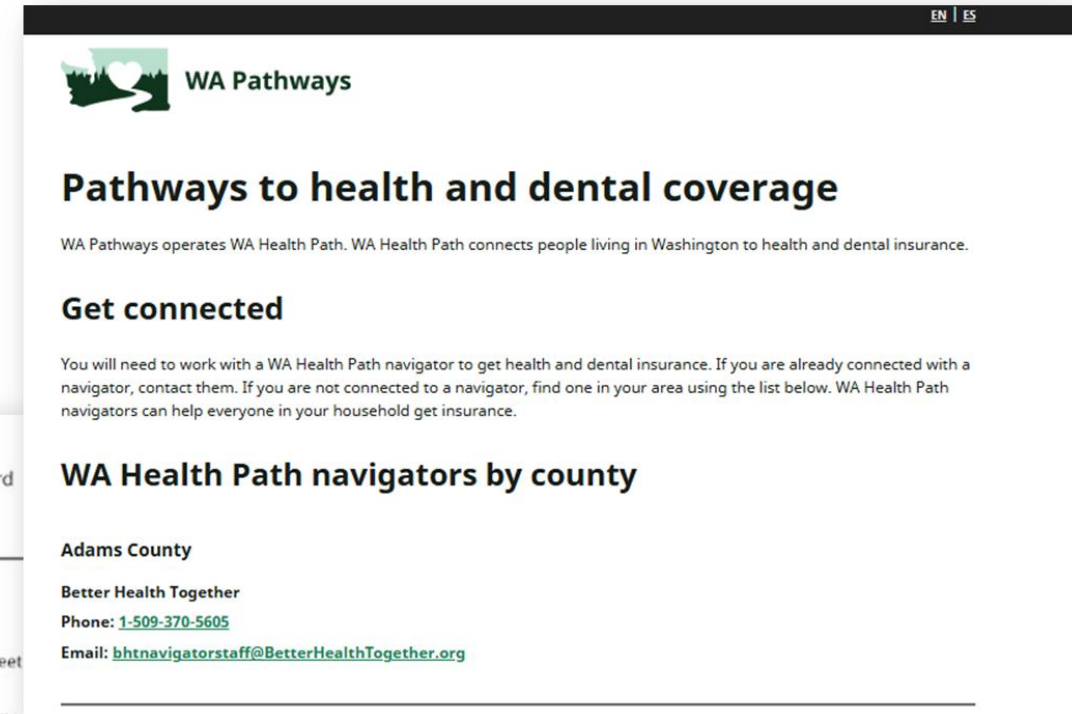
Dashboard

WA Health Path


You or someone in your household is eligible for WA Health Path. WA Health Path is a health and dental insurance program for Washingtonians who do not meet Healthplanfinder coverage. To get started, visit [WApowerways.org](https://wopathways.org).

WA Health Path is a secure program operated by WA Pathways. Through the program you will be connected to a local, trusted resource who will help you enroll in health and dental coverage.

[WA Pathways](#)



EN | ES



WA Pathways

Pathways to health and dental coverage

WA Pathways operates WA Health Path. WA Health Path connects people living in Washington to health and dental insurance.

Get connected

You will need to work with a WA Health Path navigator to get health and dental insurance. If you are already connected with a navigator, contact them. If you are not connected to a navigator, find one in your area using the list below. WA Health Path navigators can help everyone in your household get insurance.

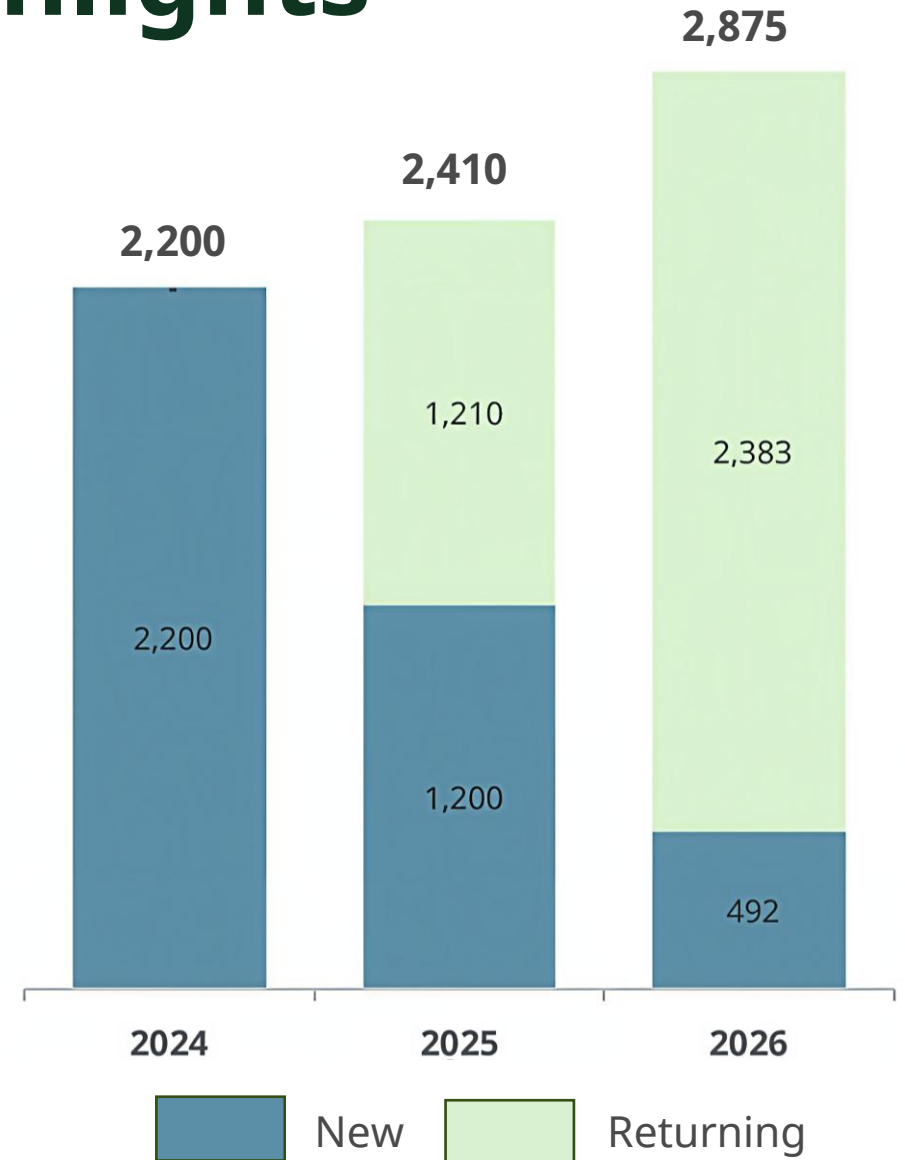
WA Health Path navigators by county

Adams County

Better Health Together
Phone: [1-509-370-5605](tel:1-509-370-5605)
Email: bhtnavigatorstaff@BetterHealthTogether.org

Three-year coverage highlights

- ▶ Nearly **100,000** cumulative applicants (excludes WAH eligible).
- ▶ Over **6,000** cumulative enrollees
- ▶ Avg. net premium about **\$385** (affordability a likely barrier for many applicants).
- ▶ About **95%** in Cascade Care plans.
- ▶ Nearly **80%** receive Cascade Care Savings, available for those up to 250% FPL.
- ▶ About **60%** partnered to an assister.
- ▶ About **55%** are under 139% FPL.



Additional WA Pathways & Health Path resources



- ▶ Background
 - ▶ Learn more about WA Pathways
 - [English \(PDF\)](#) | [Spanish \(PDF\)](#)
- ▶ Data snapshot (Feb. 2026)
 - ▶ Demographics
 - ▶ By income/FPL band
 - ▶ By carrier
 - ▶ Language access
 - ▶ Top 5 languages: Spanish, Portuguese, Chinese, Korean, Vietnamese

Next steps

- ▶ Continued coordination with state agency partners on H.R. 1 implementation
- ▶ Further analysis of impacted H.R. 1 populations (demographics, language preferences, FPL)
- ▶ Continued WA Health Path implementation
- ▶ Upcoming 1332 Waiver activities
 - ▶ [Upcoming annual public forum | June 30 at 1 p.m.](#)
 - ▶ Exploring go-forward waiver options



More Resources

- ▶ Overview of federal changes available at wahealthplanfinder.org
- ▶ Find support at [Customer Assistance Flyer \(Spanish\)](#)
- ▶ Questions about Exchange coverage options for immigrants can be directed to: immigrantcoverage@wahbexchange.org



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