

2027 market landscape preview

PROPOSED RATES & PLANS

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Initial filings: Stable carrier participation, sufficient coverage, significant rate increases

- ▶ Same 12 health plan carriers; 82 QHPs proposed
- ▶ Strong statewide coverage
 - ▶ No single issuer counties
 - ▶ All counties have at least one proposed bronze plan and proposed public option offerings



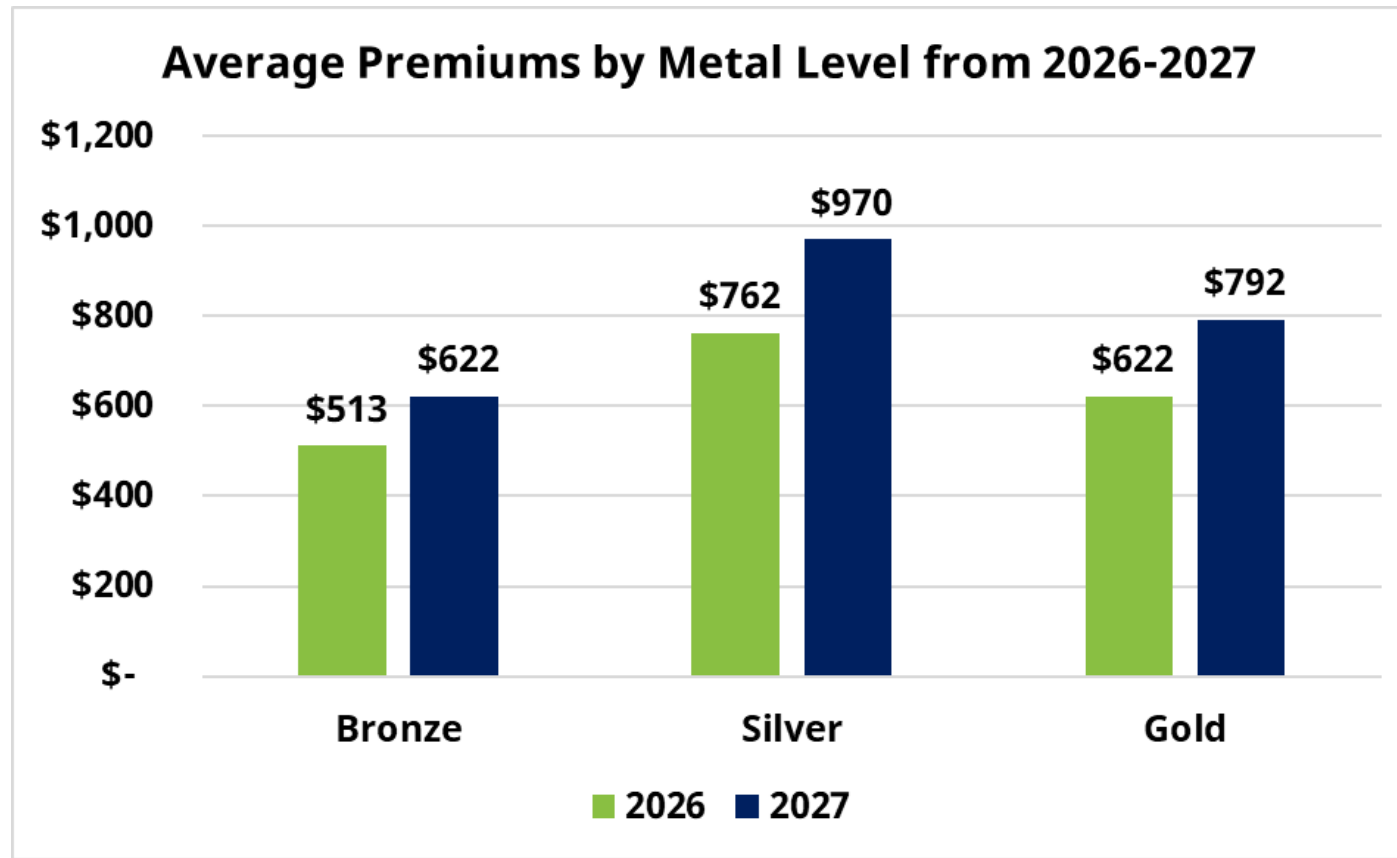
Initial filings watchpoint: Carriers propose significant rate increases

Half of carriers propose increases over 20%

Carrier	Proposed increase %*
Coordinated Care	27%
United OR	26%
Molina	26%
CHPW	24%
Premera	24%
LifeWise	21%
Regence OR	18%
Wellpoint WA	14%
BridgeSpan	13%
Kaiser NW	10%
Kaiser WA	10%
Regence WA	9%

On-Exchange plans only, weighted for enrollment

Silver plan rates proposed increase of 27%, not from implementation of premium alignment

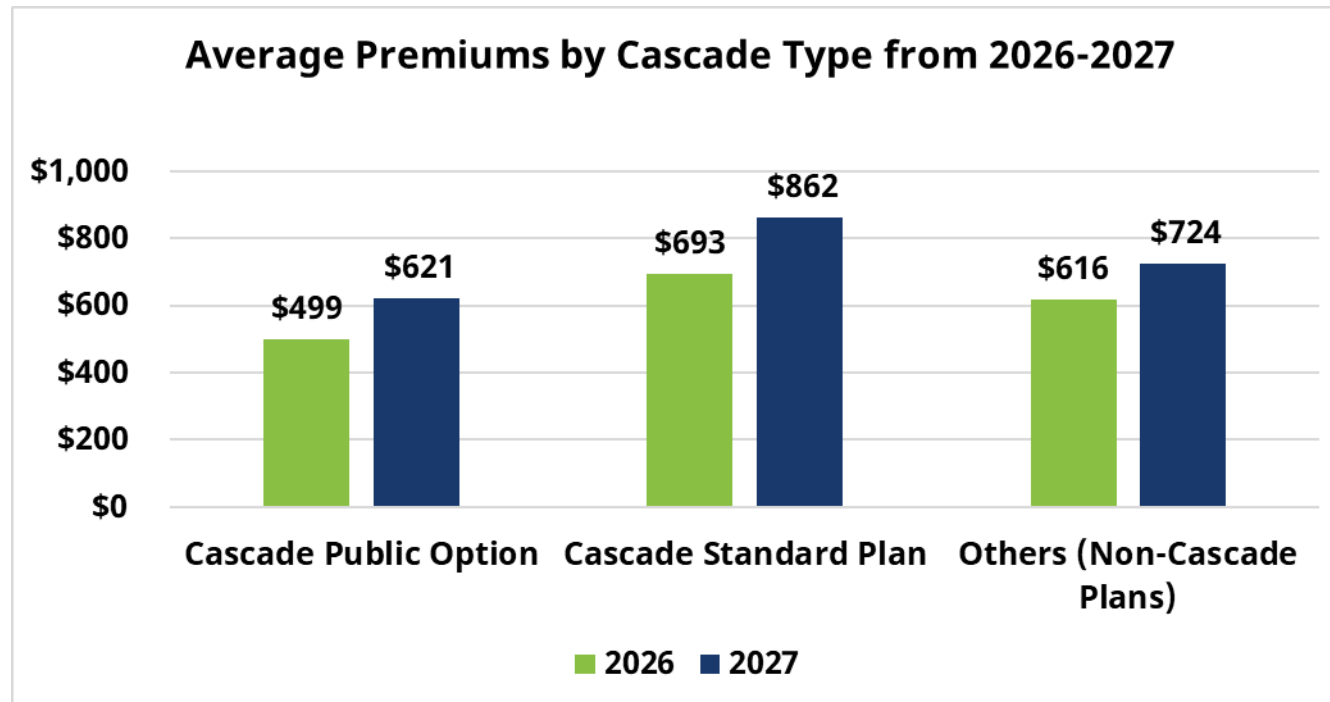


Metal	Increase %
Bronze	21%
Silver	27%
Gold	27%

Rates are proposed, for a 40-year-old and not weighted for enrollment

While public option rates are some of the lowest, their proposed rate of increase is highest

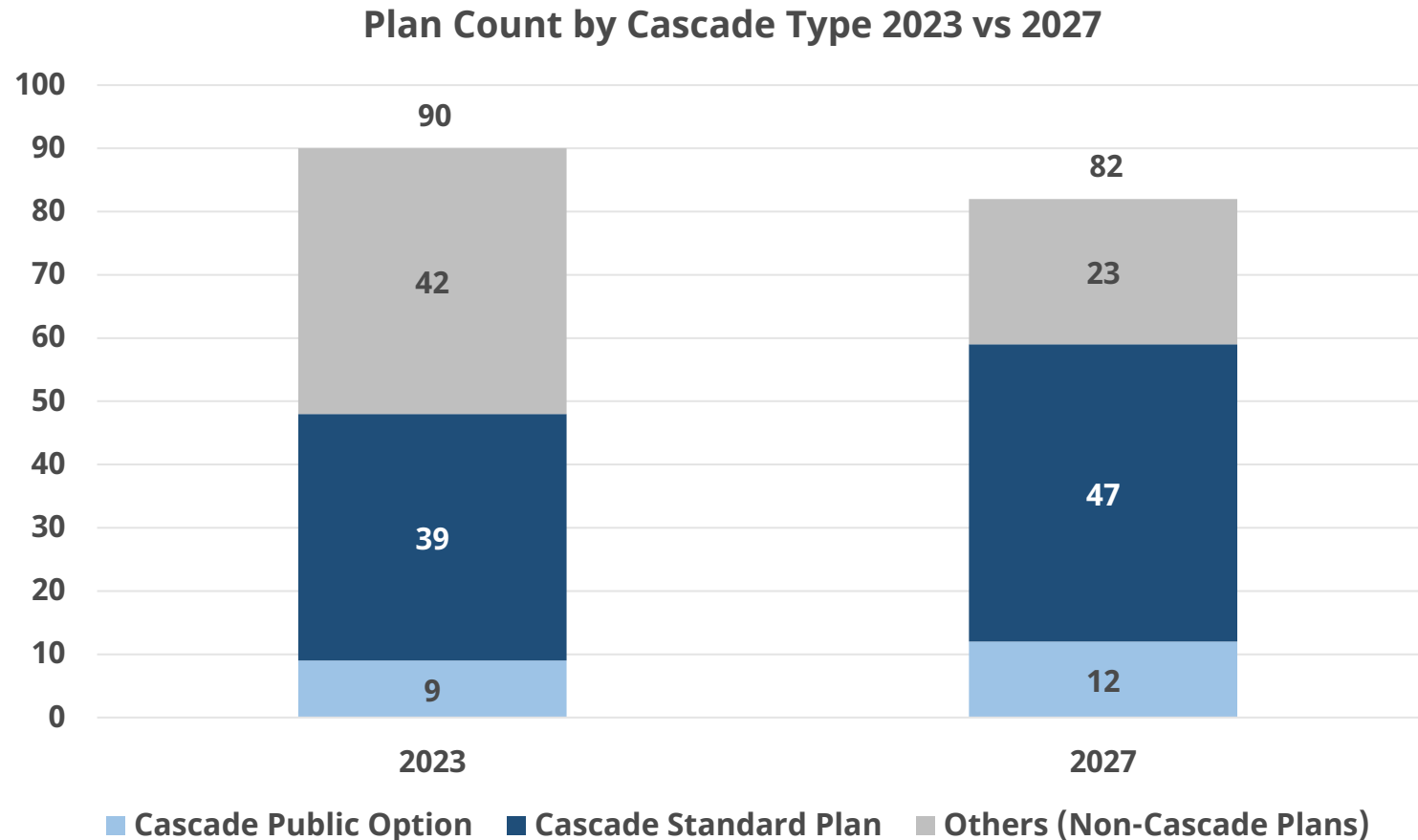
As proposed, public option plans are lowest cost Silver in 38 counties and lowest cost Gold plans in 35 counties



Plan type	Proposed increase %
Public Option	24%
Standard	24%
Others	18%

Rates are proposed, for a 40-year-old and not weighted for enrollment

Carriers reduced non-standard plan offerings by 50% since 2023 policy change



Proposed market shelf has new plans in Bronze, reductions in Silver, stability in Gold

Bronze

- New plans are all Bronze
- Carriers making changes to non-standard offerings
- One carrier not offering Bronze
 - Customers cannot apply CCS to plans

Silver

- Only one non-standard silver remains
 - Tax credit will be set based on high AV standard Silver

Gold

- Stability in offerings
 - Same carriers continue to offer non-standard Gold plans

Notable proposed service area changes

- ▶ San Juan (single issuer county for 2026) has 3 proposed carriers
 - ▶ Coordinated Care (returning), CHPW and Premera (new)
- ▶ Premera proposing expansion to 15 counties
- ▶ Wellpoint proposing expansion to Thurston and Snohomish counties
- ▶ Coordinated Care (statewide for 2026) exiting 5 counties





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