

Navigator & Certified Application Counselor Technical Advisory Committee

April 15, 2026

Agenda

Legislative Session

Assister Survey: Open Enrollment 13

Additional Updates

2026 Legislative Session: Priorities, Outcomes and Looking Ahead

Wynne McHale (they/them)
Chief of Staff

April 15th, 2026



Session themes

- ▶ State budget shortfall
- ▶ New revenue options



- ▶ State solutions to federal policy changes

Session by the numbers

60 days of session

279 bills passed this session

\$2.3 billion budget deficit

52 bills reviewed by the Exchange

14 fiscal notes prepared by the Exchange



Budget highlights

Operating budget

- \$79.4B
- Increase from \$77.8B

Balancing the budget

- \$880M from rainy day fund
- \$767M cuts

Millionaires' tax (SB 6346)

- Assumes \$2.2B in new revenue (in 2029)

Other revenue bills

- Abortion savings program (SB 6182)
- Insurers tax (HB 2487)



Exchange budget priorities & noted bills

2026 budget

- ▶ Cascade Care Savings: funded at \$55M through PY 2027
- ▶ Maintenance and operations funded as requested:
 - ▶ Lead organizations
 - ▶ Customer support center
 - ▶ Non-MAGI
 - ▶ HR 1 (work requirements)

Revenue bills

- ▶ Assessment on excess capital reserves (HB 2073 / SB 5808): **not passed**
- ▶ Increase premium taxes on certain health insurance providers (HB 2626): **not passed**
- ▶ Temporary increase in premium tax (HB 2745): **not passed**

Exchange policy priority highlights



Senate Bill 6210:

Safeguarding
Exchange
consumers



Passed Senate on Feb 11



Passed House Health Care
Committee on Feb 28



Passed House Appropriations
Committee on Mar 2



Pulled from Rules Committee on
Mar 6 at 1:30AM; 23 amendments
as of 11:30AM; was not heard by
5:00PM cutoff

Equity & privacy

- ▶ **Apple Health Expansion**

- ▶ 5,000 slots open in 2027

- ▶ **Long-term care and developmental disability services**

- ▶ Non-citizens who otherwise lose Medicaid due to HR 1
- ▶ Phased in funding for 1,191 slots (1,162 for LTC + 29 for DD)



- ▶ Using “**non-citizen**” rather than alien in state and local statutes and documents (HB 2632): **passed**

- ▶ Protecting unauthorized disclosure of **sex designation information** in government records (SB 6081): **passed**

Other health care policy bills



- ▶ **340B drug pricing program** (SB 5981): prevents manufacturer limits on 340B drugs – **passed**
- ▶ **Health carrier payments** (SB 5845): updating payment timelines – **passed**
- ▶ **Medical debt interest** (SB 5993): limits rate to 1% and prohibit interest if debt subject to charity care – **not passed**
- ▶ **Preventive health services** (HB 2242): immunization guidance follows state recommendations – **passed**
- ▶ **Prior authorization** (SB 5395): increase transparency, including AI use – **passed**

Looking ahead

- ▶ Exploring **Cascade Care Savings** funding options
- ▶ Partnering with OIC to address access and affordability issues in **San Juan County**
- ▶ Partnering with HCA and OIC to strengthen **public option plan** offerings
- ▶ Mitigating ongoing destabilizing impacts of federal policy changes on the **individual market**
- ▶ Addressing **health care cost containment and transparency**



Assister Survey Open Enrollment 13

Alex Jonson (he/him)
Senior Navigator Program Specialist

April 15th, 2026



Open Enrollment 13 Assister Survey Highlights

- ▶ **337** responses
- ▶ **19%** increase from last year
- ▶ **125** 6+ years navigators
- ▶ **202** Role 1 & 2 (including Enhanced Users)
- ▶ **31** Tribal Assisters
- ▶ All geographic areas represented



Customer Story



I have recently enrolled a number of people who really didn't think they would be eligible for insurance, or didn't know. Many had been reluctant to reach out directly to WA Healthplanfinder, but were willing to try since I have the ability as a Navigator. I have had some very happy, grateful people I've signed up for insurance. I appreciate being able to be a Navigator and help our community.



Assister Feedback on Support Services



Call Center Experience

- ▶ Long hold times
- ▶ Limited ability to resolve issues
- ▶ Assisters unable to support partnered clients
- ▶ Need for more supportive Call center interactions
- ▶ Limited HCA Community-Based Specialists



Communication & Support

- ▶ Limited transparency around AEM status
- ▶ Lead Org support/follow-up inconsistent
- ▶ Need for stronger Lead Org engagement
- ▶ Faster response times requested from all organizations

Customer Story



A youth recently connected who had moved out of her (abusive) parent's home. She was able to get placed on her own coverage and start counseling services. She was really grateful for Navigators to be able to support her in this process.



Reasons Customers Don't Enroll

Reasons Customers Drop Coverage



Language Barriers

~66%

Report there is no language barrier

~26%

Report language barriers affect application completion and plan understanding

- ▶ Understanding health concepts
- ▶ Application not in native language
- ▶ Health care is different than in native country
- ▶ Lack of awareness about available programs based on immigration status
- ▶ Need for more indigenous translators
- ▶ Inaccurate translations

Check-In

Reflecting on the information shared, does anyone see any emerging **opportunities** or **challenges** that haven't been identified?



Customer Story



I have a client who has a work permit and is eligible for tax credits. However, the monthly premiums went up this year, and now they cost more per month. The client's work hours were cut, so they don't earn enough to pay for the premium. On top of that, the client has a preexisting condition and can't afford the medicine they need.





LMS Resources Feedback

Positive Themes

- ▶ Comprehensive and informative
- ▶ Clear, easy to understand materials
- ▶ Valuable reference and support tool
- ▶ Easy to follow certification process

Challenges

- ▶ Difficult navigation
- ▶ Content is too dense
- ▶ Outdated materials
- ▶ System can feel not user-friendly

Usage Barriers

- ▶ Lack of time
- ▶ Connect with co-workers or Enhanced Users first
- ▶ Content overload
- ▶ Perceived as not relevant

Training Needs



Immigration and Citizenship

- ▶ Who is lawfully present?
- ▶ Public charge
- ▶ Non-citizen programs
- ▶ 5-year bar



APTC and Reporting Income

- ▶ Self-employment
- ▶ APTC reconciliation and repayment risk
- ▶ Tax statuses



System Navigation

- ▶ Removing 19-year-olds
- ▶ Document upload issues
- ▶ Verification issues



Eligibility Scenarios

- ▶ Medicare/Medicaid Spenddown
- ▶ Tribal Rights/AI/AN Coverage
- ▶ Household composition for children not living with parents



Communication

- ▶ Explaining complex terms
- ▶ De-escalation and difficult conversations
- ▶ Talking points for translation

Top Requested Resources

- ▶ Visual Reference Sheets
- ▶ Income Cheat Sheet

Navigator Program Priorities

Survey responses will be used to create new or update existing resources. Additionally, we will leverage the Assister Newsletter to respond to feedback received.



Check-In

- ▶ Based on the themes we just reviewed, what additional training or resources would benefit our Assister network?
- ▶ Are there other suggestions for Navigator Program growth not identified in these survey results?



Additional Updates

**Kelly Aaron (she/her)
Navigator Support Manager**

April 15th, 2026



Enrollment Reports

- ▶ [2026 open enrollment preview report](#)
- ▶ Spring Enrollment report:
<https://www.wahbexchange.org/about-the-exchange/reports-data/enrollment-reports-data/>

*Spring enrollment report will
be available in April.*



Exchange Federal Response to H.R. 1 Changes

Notes:

- End dates based on federal compliance requirements
- Highest priority changes listed; not inclusive of all required changes

		2026				2027				2028	
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Immigrant Eligibility Changes Marketplace and Medicaid	! Lawfully Present Immigrants Lose Federal Tax Credit Eligibility	[Progress Bar]				★ 01/01/2027					
	! Lawfully Present Immigrants Lose Medicaid Eligibility	[Progress Bar]				★ 10/01/2026					
	🤝 Keep Undocumented Immigrants Covered Through WA Health Path	★ Active 01/01/2026 [Progress Bar Phase 2]									
	🤝 Keep Coverage Affordable with Cascade Care Savings	[Progress Bar]				★ 01/01/2027					
Medicaid Changes	!🤝 CMS Eligibility Solution for Non-MAGI Ex Parte Renewals	[Progress Bar]				★ 06/30/2027					
	! Medicaid Work Requirements	[Progress Bar]				★ 12/31/2026					
	🤝 Facilitate Enrollment Into QHPs for Customers Losing Medicaid Coverage	[Progress Bar]				★ TBD					
Marketplace Changes	! Annual Federal Regulations Weaken ACA Protections & Increase Out of Pocket Costs	[Progress Bar]				★ 01/01/2027					
	! Open Enrollment Shortened	[Progress Bar]				★ 11/01/2026					
	! End Annual Auto-Renewals Into QHPs	[Progress Bar]				★ 01/01/2028					
	! End Conditional Eligibility for Federal Subsidies	[Progress Bar]				★ 01/01/2028					
	🤝 Technology Solutions to Reduce Customer Enrollment Friction	[Progress Bar]				★ 08/01/2027					
	🤝 Safeguard Customers Through Additional Access & Affordability Plan Certification Criteria	[Progress Bar]				✘ Legislature did not pass					

Exchange Response to Federal Changes: Keep Washingtonians Covered



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



- ▶ Proactive mitigation to prevent uninsurance.

Mitigating Federal Changes

Premium Alignment

Maximizes federal premium tax credits

Helps more than 200,000 customers

Cascade Care Savings

State premium assistance program

Helps more than 75,000 lower-income customers

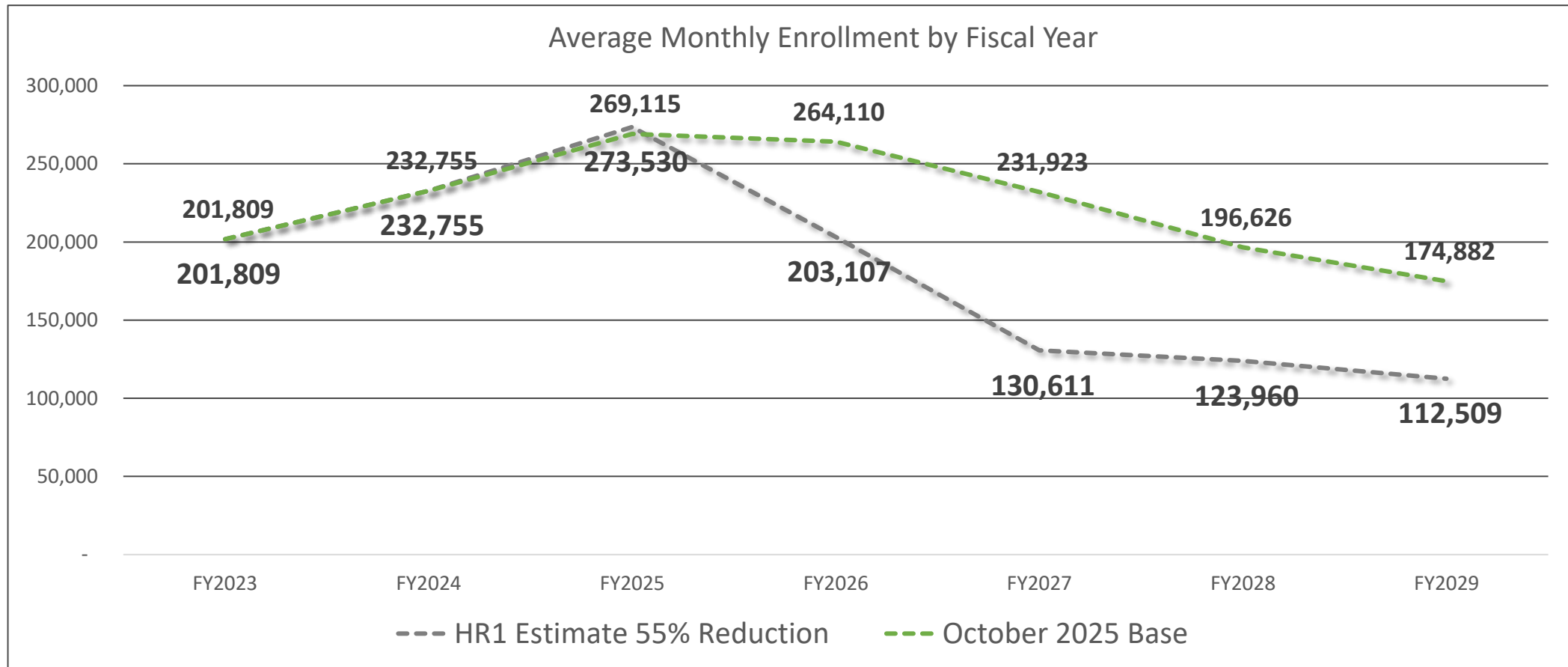
WA Health Path

Off-Exchange infrastructure

Helps non-citizen customers access continuous coverage

Initial efforts mitigated enrollment losses

- ▶ Premium alignment and Cascade Care Savings expected to cut estimated 2026 enrollment losses in half.
- ▶ Exchange continues to project 30% enrollment loss over next few years.



Exchange CEO Stepping Down

After three years at the helm, CEO Ingrid Ulrey is stepping down from her role.

- ▶ The Board is actively engaged in transition planning and will make an informed decision regarding an interim CEO.
- ▶ Rest assured, WAHBE remains strong and effective. The Exchange has a proven track record of expanding access to health insurance coverage for Washingtonians through a public-private partnership overseen by a bipartisan board appointed by the governor.
- ▶ We also maintain collaborative relationships with state agencies in the authorizing environment, federal partners responsible for compliance and implementation, and other state-based marketplaces across the country.
- ▶ Equally important, the Exchange continues to benefit from strong partnerships with Tribal governments, Insurance Carriers, Lead organizations, Enrollment Center, Navigators, and Brokers. Our highly effective Executive Leadership Team is working closely with the Board Chair and Co-Chairs to ensure a steady and successful transition.



Public Comment

Please unmute yourself to make a public comment.

Questions

Kelly Aaron, Navigator Support Manager (she/her)

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Stay Informed! Sign up [here](#) to receive regular updates from Washington Health Benefit Exchange.



Next Meeting

July 2026

2:30pm-3:30pm



washington
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