

# Open Enrollment Data Analytics

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# Presentation Overview

Open Enrollment (OE) 13 Landscape

End of Open Enrollment Numbers

Customer Activity Trends

New Customers



# Open Enrollment 13 for PY 2026 – a new landscape

## ▶ Federal Changes

- Loss of APTC for DACA
- Loss of APTC for customers at <100% FPL
- Loss of APTC for customers at >400% FPL
- Loss of ePTC for remaining APTC customers

## ▶ Carrier Increases

- Multi year double digit increases



# Premium Alignment

- Partnered with OIC to restructure gold and silver plan rates
- Restructured Cascade Care Savings to assist lowest income customers
- Cross-mapped customers to take advantage of the new plan structure
  - Shielded FPL bands 200%-400% from cost increases
  - Kept FPL band 100%-200% increase to as low as possible
- Aligned our customer decision support tool with the new low standard gold preference

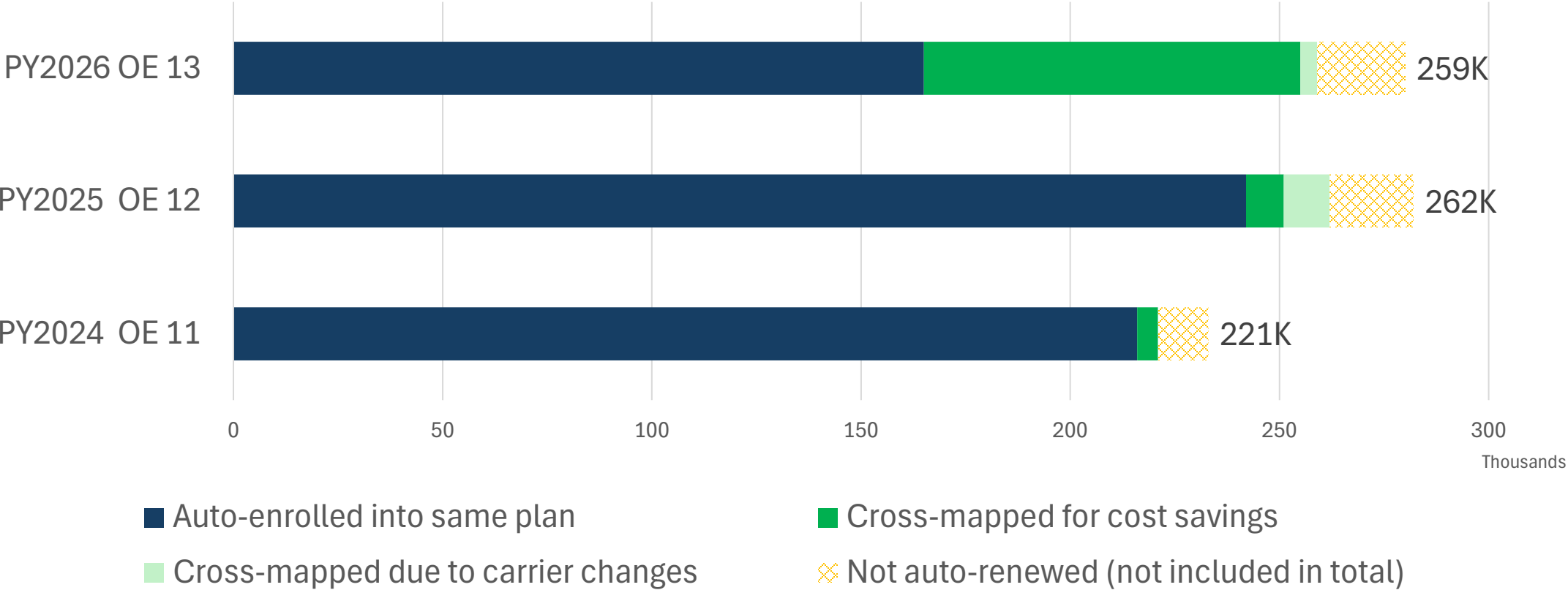
Projected average net premiums considering federal subsidy

FPL Band	Enrollee count	Average 2025 Premium	Average 2026 Premium
0-99%	12,225	\$ 24.58	\$ 493.32
100-150%	24,422	\$ 51.26	\$ 95.88
151-200%	61,727	\$ 61.76	\$ 122.91
201-250%	40,132	\$ 89.30	\$ 70.14
251-300%	22,997	\$ 168.96	\$ 137.78
301-400%	32,339	\$ 257.52	\$ 196.35
400% and over	25,826	\$ 452.12	\$ 823.21
<b>Grand Total</b>	<b>219,668</b>	<b>\$ 149.49</b>	<b>\$ 247.60</b>

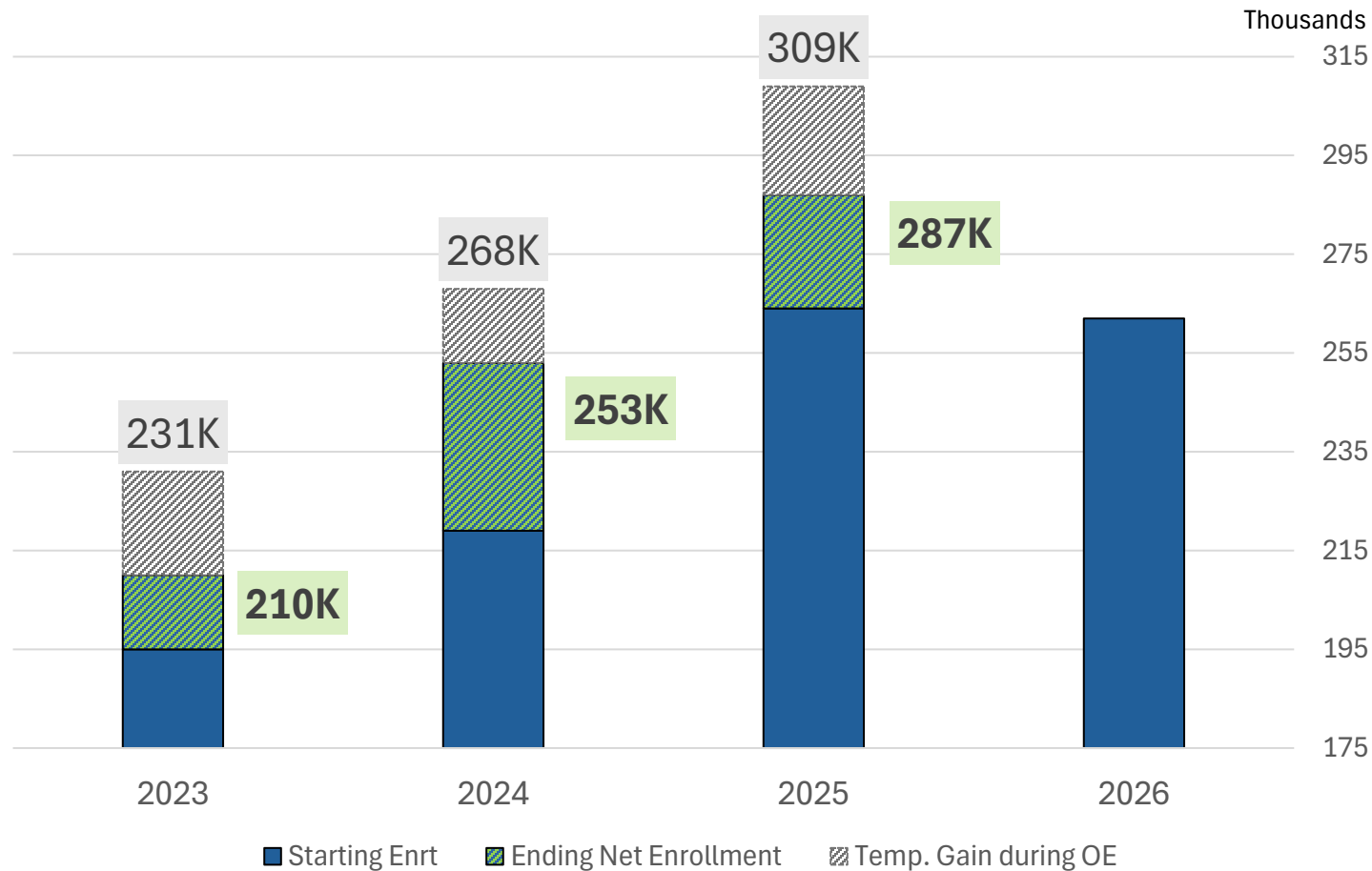
■ Shows the results of premium alignment strategy

■ Shows the results federal subsidy loss

# Plan Year 2026 Starting Population Compared



# Net Enrollment Based on Previous Years' Activity



In previous years, there was a **5-10% drop** in enrollment between:

- end of OE (top of each column)
- net enrollment for the plan year (green labels).

Federal changes will result in lower enrollment and higher cancellations.

# OE 13 (PY2026) Plan Selection Activity

## Preliminary Enrollment Counts

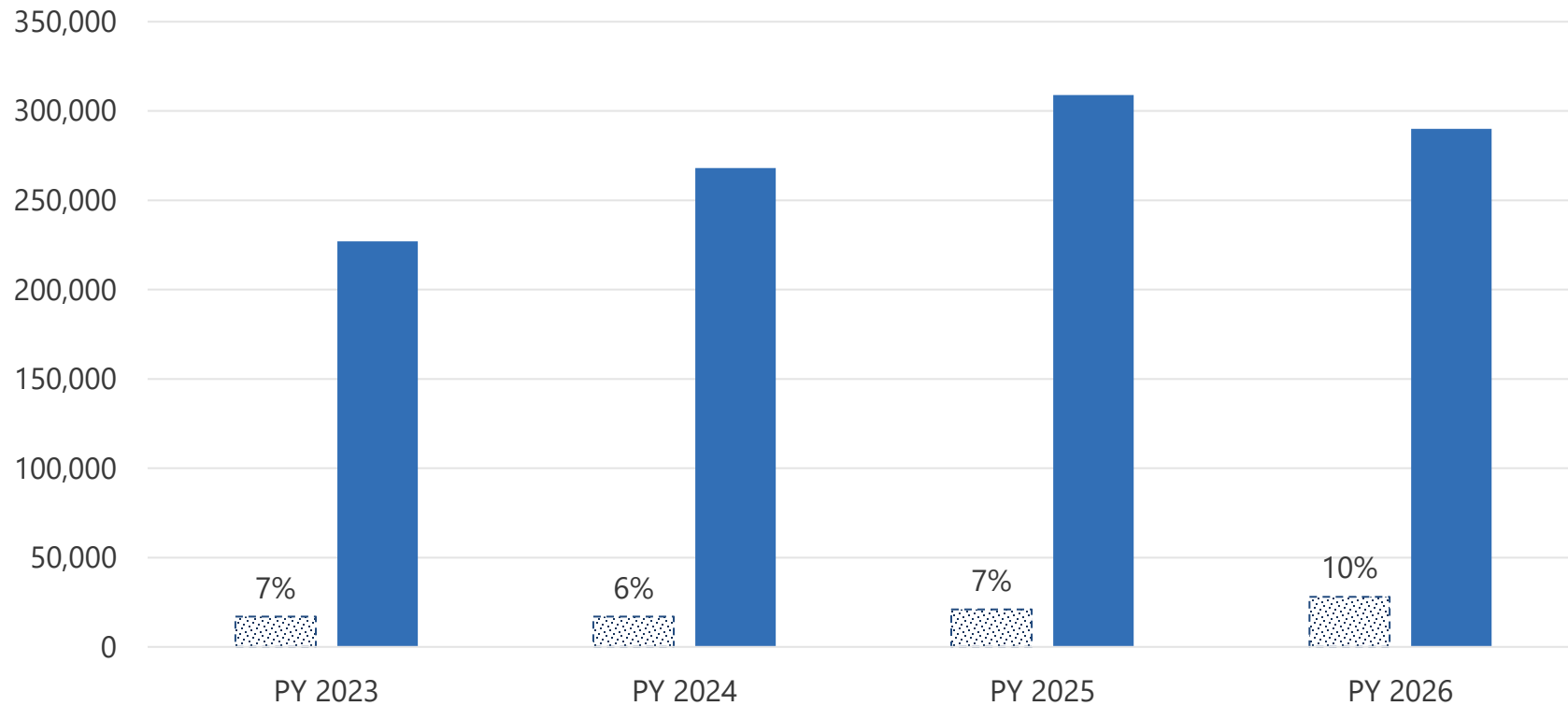
Category	End of OE13 vs End of OE12	Change from OE12 (PY2025)
Total QHP Plan Selections	290K vs 309K	<b>7% reduction</b>
New QHP Plan Selections	41K vs 49K	<b>16% reduction</b>
New QHP from WAH	18K vs 20K	<b>10% reduction</b>
QDP Plan Selections	99K vs 100K	<b>1% reduction</b>
Changed Plans	61K vs 37K	<b>65% increase</b>
Cancelled Plans	28K vs 20K	<b>39% increase</b>

Final counts will be available by 4/1/26 and will include cancellations due to non-payment, etc.

# OE13 Plan Cancellations during OE

28,000 Active Cancellations

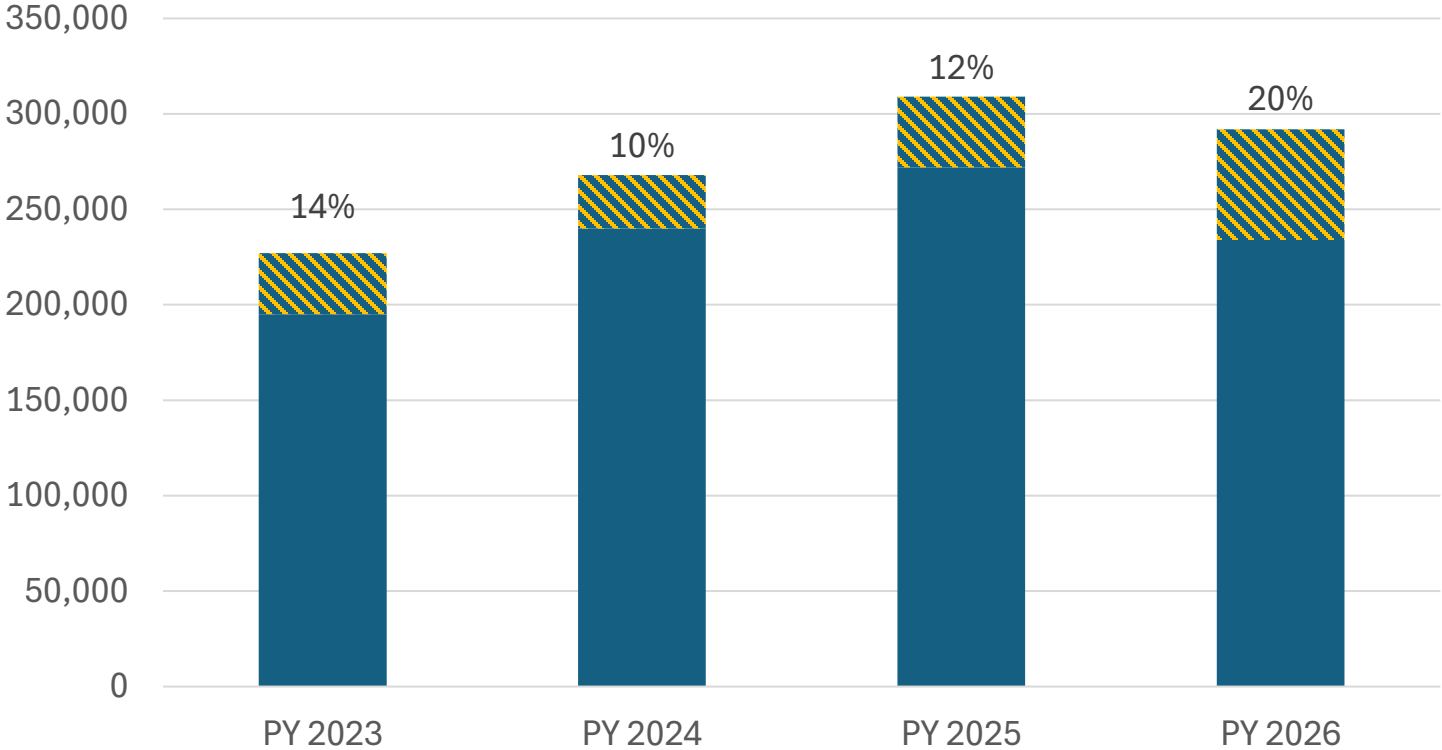
## Total OE Plan Selections Compared to Cancellations, PY 2023 - PY 2026



# OE13 Plan Changing

Around 61K Changing Plans,  
65% more than last year

### Total OE Plan Selection compared to Plan Changing PY 2023 - 2026

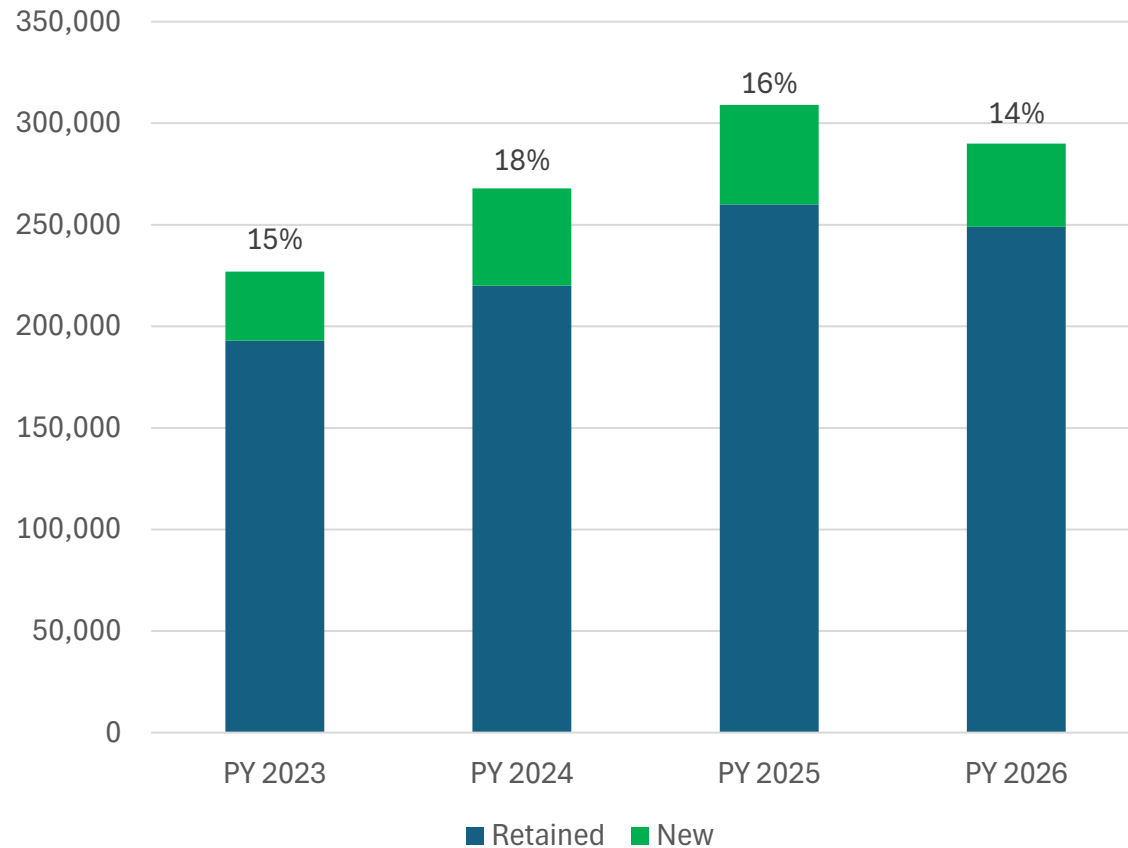


# OE13 New Customers

30% fewer than last year (41K)

Income levels stable, increased younger enrollees

Total OE Plan Selections Compared to New Customers, PY2023 - 2026



FPL Bracket	New QHP Customers	All PY2026 Customers
<139%	6%	6%
139-150%	6%	6%
151-200%	21%	22%
201-250%	15%	15%
251-300%	10%	9%
301-400%	15%	14%
401-500%	4%	5%
501-600%	2%	3%
600%+	5%	6%
Not reported	15%	14%

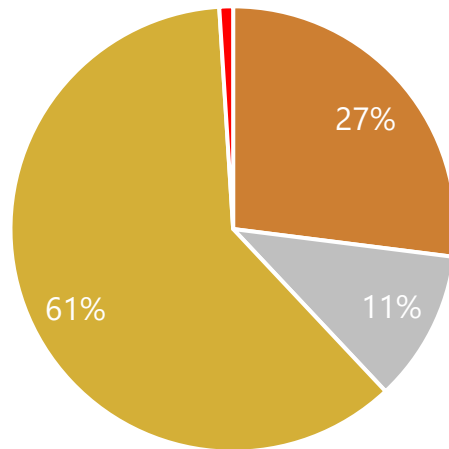
Age Bracket	New QHP Customers	All PY2026 Customers
0-17	8%	7%
18-34	<b>36%</b>	<b>26%</b>
35-54	35%	37%
55-64	<b>19%</b>	<b>28%</b>
65+	1%	2%

# New customers are selecting plans with our lowest cost carriers

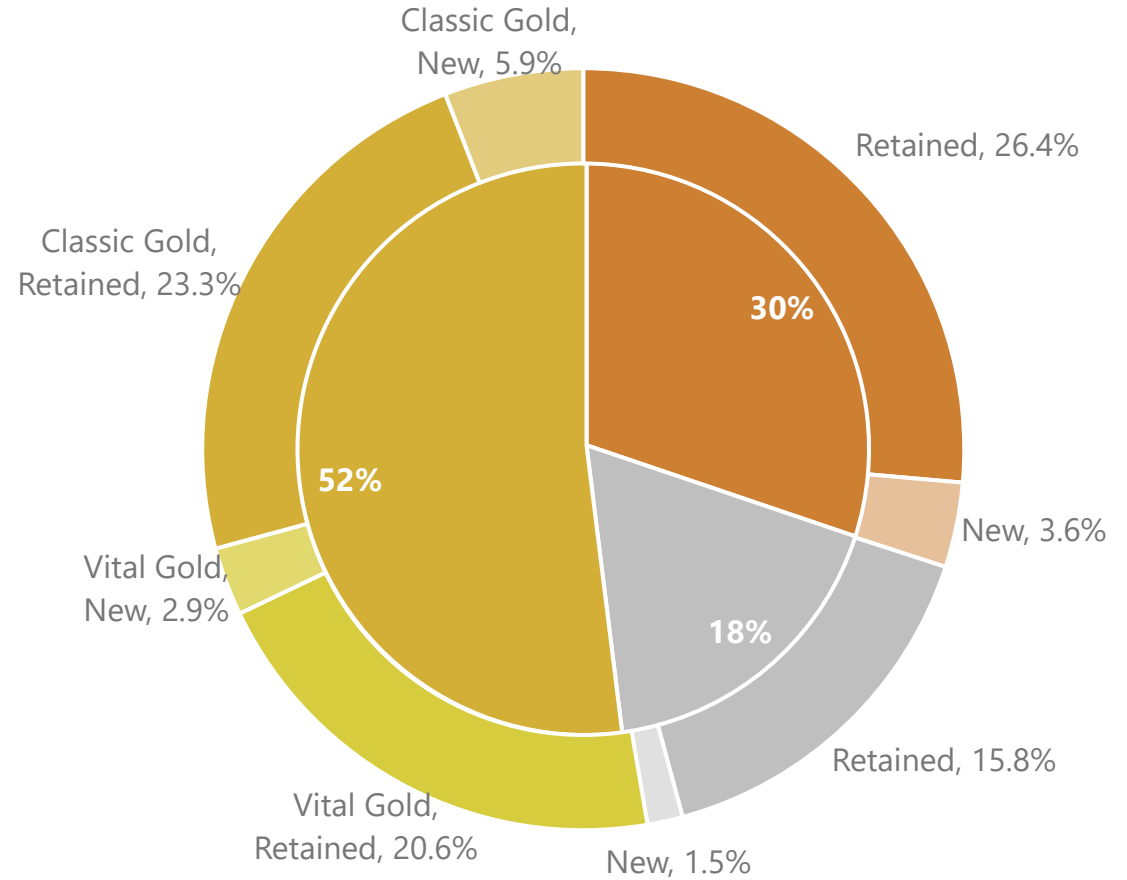
Carrier	New QHP Customers	All PY2026 Customers
BridgeSpan	<1%	<1%
CHPW	<b>27%</b>	15%
Coordinated Care Corporation	<b>32%</b>	38%
Kaiser Northwest	3%	2%
Kaiser WA	8%	10%
LifeWise WA	10%	9%
Molina	9%	13%
Premera	3%	3%
Regence BlueCross BlueShield of OR	2%	3%
Regence BlueShield	4%	4%
UnitedHealthcare of OR	2%	2%
Wellpoint Washington Inc	<1%	<1%

# OE13 New Customer are selecting Gold plans

Gold proportion increased throughout open enrollment



New Customers



Overall Customers

## OE 13 Preview

Published to website around Feb 1

## OE Spring Visual Report (effectuated plans)

Published to website April 15

Will include downloadable data tables

## By county enrollment dashboard

Updated bi-annually in spring and fall





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