



**Washington Health Benefit Exchange  
Policy Committee Meeting Minutes  
January 28, 2025 | 10:30 a.m. – 12:00 p.m.**

**Policy Committee Members Present:**

Don Conant, Acting Chair  
Dr. Mabel Bodell  
Sen. Karen Keiser

**Washington Health Benefit Exchange Staff Present:**

Ingrid Ulrey, Chief Executive Officer	Christine Gibert, Director of Policy & Market Strategy
Leah Hole-Marshall, General Counsel & Chief Strategist	Joan Altman, Director of Coverage Strategies & Expansion
Kristin Villas, Senior Policy Analyst	
Dan Gonzalez, Compliance Officer	

**Welcome and Introductions**

Policy Committee Acting Chair, Don Conant, called the meeting to order at 10:30 a.m.

**Approval of Meeting Minutes**

The October 15, 2024, meeting minutes were approved as presented.

**CEO Welcome – *Ingrid Ulrey, Chief Executive Officer***

Ingrid Ulrey welcomed the committee and reminded all of the impact of the expected upcoming expiration of enhanced federal premium tax credits, set to terminate at the end of 2025 unless Congress takes action. Up to 80,000 Washingtonians could drop coverage due to coverage becoming unaffordable if the enhanced tax credits expire.

**Federal Transition Planning – *Leah Hole-Marshall, General Counsel & Chief Strategist***

Leah Hole-Marshall spoke on potential action from the new federal administration, highlighting four main areas of potential focus: reducing costs, impacting equity initiatives, Exchange market dynamics, and program integrity.

She discussed the potential for federal action focused on reducing federal expenditures, which could include changes to the underlying Advanced Premium Tax Credits (APTC) which have been in place for Exchange customers since 2014, changes to reduce Exchange enrollment, and changes to reduce Medicaid enrollment. Leah noted that the Exchange is exploring mitigation strategies, including prioritization of funding for the Cascade Care Savings program in 2026 and exploration with OIC of rating changes to silver plans, to help maximize federal and state premium support for Washingtonians and help as many people stay covered as possible.

Potential federal activity impacting equity could include withdrawal of the federal 1332 waiver which provides the Exchange authority to operate its Immigrant Health Coverage program. The



Exchange continues to focus on maintaining privacy protections for undocumented individuals and is exploring alternative pathways to ensure coverage options are available. Equity initiatives may also be impacted through changes to nondiscrimination policies or health services coverage.

Leah noted that we anticipate increased federal focus on program integrity, which could include heightened federal scrutiny of exchange functions through audit and oversight activities. The design of Washington's system provides an advantage in preventing fraudulent enrollment.

Leah closed by introducing Dan Gonzalez as the new Compliance Officer for the Exchange.

**New 2026 Standard Plans** – *Christine Gibert, Director of Policy & Market Strategy and Kristin Villas, Senior Policy Analyst*

Christine Gibert began with a reminder that the Board approved one bronze, one silver, and one gold standard plan for 2026 in its December Board meeting. She explained that the Exchange has been exploring adding additional standard plans to the basic set of standard plans for 2026 to respond to the affordability challenges that customers are expected to face next year. Two new standard plans are under consideration for 2026: a low-premium Bronze plan compatible with a Health Savings Account (HSA) and a low-actuarial value (AV) Gold plan.

Kristin Villas highlighted key features of the proposed new standard plans and noted that the Exchange must balance adding more affordable options against customer confusion and market crowding concerns. Stakeholders have expressed support for the low-AV Gold plan, and agree that the bronze plan does not add value to the current suite of standard plans. The Exchange is currently receiving public comment on the proposed plans and will bring a recommendation to the Exchange Board next month.

**Auto Enrollment Study** – *Joan Altman, Director of Coverage Strategies and Expansion*

Joan Altman discussed the potential implementation of auto enrollment for individuals transitioning from Medicaid to Qualified Health Plans (QHPs). Joan reviewed a report to the Washington State Legislature that highlighted current coverage challenges for individuals losing Medicaid eligibility. The study examined approaches taken in other states and included a feasibility analysis for Washington. The report's findings include significant disparities in coverage transitions, with certain racial groups more likely to become uninsured. The feasibility analysis estimates the proposed solution of expanded auto enrollment could cover an additional 40,000 people, with implementation costs estimated at up to \$4 million over two years.

**Public Comment**

No public comment was provided.

**Adjourn**

Don Conant, Acting Chair, adjourned the meeting at 11:47 a.m.