



**Washington Health Benefit Exchange  
Policy Committee Meeting Minutes  
August 19, 2025 | 10:30 a.m. – 12:00 p.m.**

**Policy Committee Members Present:**

Hiroshi Nakano, Chair  
Karen Keiser  
Len Sorrin  
Dr. Gina Wolf

**Washington Health Benefit Exchange Staff Present:**

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| Ingrid Ulrey, Chief Executive Officer                       | Leah Hole-Marshall, General Counsel and<br>Chief Strategist              |
| Amairani Castaneda, Board Coordinator                       | Kristin Villas, Senior Policy Analyst                                    |
| Jim Crawford, Chief Financial Officer                       | Laura Kate Zaichkin, Director of Market<br>Competition and Affordability |
| Christine Gibert, Director of Policy and Market<br>Strategy |  |

**Welcome and Introductions**

Policy Committee Chair, Hiroshi Nakano, called the meeting to order at 11:00 a.m.

**Approval of Meeting Minutes**

The May 20, 2025 meeting minutes were approved as presented.

**Public Comment**

No public comment was provided.

**Plan Filings Market Update – Kristin Villas, Senior Policy Analyst**

Kristin Villas provided a comprehensive market update on carrier readiness for the 2026 plan year, highlighting that all carriers are on track for timely plan certification and Office of the Insurance Commissioner (OIC) approval. Kristin noted the introduction of a new carrier, Wellpoint, and an overall increase in the number of plan offerings, primarily due to the new Cascade Vital Gold plan supporting premium alignment. She reported a significant average market-wide rate increase of 21%, with up to 6.4% of this attributable to the expiration of enhanced premium tax credits, and clarified that the Exchange Board cannot deny certification based on rate increases.

Kristin emphasized successful collaboration with carriers and the OIC, including contingency planning for potential federal tax credit extensions, with carriers filing two sets of rates. She also discussed ongoing efforts to ensure compliance with enrollment requirements and monitoring future federal changes and market strategies.

**Finance Report** – *Jim Crawford, Chief Financial Officer*

Jim Crawford reported that the Exchange ended the last biennium slightly under budget. He noted that we are within our appropriation for the Cascade Care Savings program for 2025 and the program is funded at \$55 million for plan year 2026, but has not yet received funding for plan year 2027. Jim also emphasized the importance of fiscal responsibility and staying within budget as we enter a new biennium with significant state fiscal challenges.

**Exchange Response to Federal Changes** – *Leah Hole-Marshall, General Counsel and Chief Strategist and Laura Kate Zaichkin, Director of Market Competition and Affordability*

Leah Hole-Marshall provided an overview of upcoming federal changes affecting the Exchange, emphasizing that significant shifts are expected in 2026 and beyond and highlighting proactive mitigation strategies such as premium alignment.

Leah explained that about 10,000 lawfully present enrollees, including DACA recipients, will lose federal tax credits in 2026, but some may still qualify for Cascade Care Savings, which is being evaluated to ensure the \$55 million appropriation is allocated effectively. She also described the transition to the Washington Health Path program for certain populations, noting that the federal waiver is expected to be revoked but this has not yet occurred. She stressed the importance of communications and outreach to help affected customers navigate the new landscape.

Laura Kate provided an overview of concepts staff have been developing based on Board direction regarding market stewardship opportunities in the shifting environment. She offered several options for the Board’s consideration, some of which are within existing authority and some of which would need statutory change to provide Exchange authority.

**Strategic Plan Review** – *Leah Hole-Marshall, General Counsel and Chief Strategist*

Leah Hole-Marshall led a review of the Exchange’s draft strategic plan, which has been updated since the board retreat with direction from Board Members Bodell and Sorrin. She noted that the revised plan incorporates themes of simplification, market stability, customer focus, and continued commitment to diversity, equity, and inclusion.

Leah clarified that the five-year plan is required for legislative alignment, and Ingrid Ulrey noted that biennial priorities and specific outcomes will flow from the strategic direction. Leah invited further feedback from committee members and outlined the process for finalizing the draft before presenting it to the full board for approval.

**Adjourn**

Hiroshi Nakano, Chair, adjourned the meeting at 12:01 p.m.