

Federal Health Care Changes and the Exchange

Presentation to Joint Select Committee on Health Care and Behavioral Health Oversight

December 3, 2025

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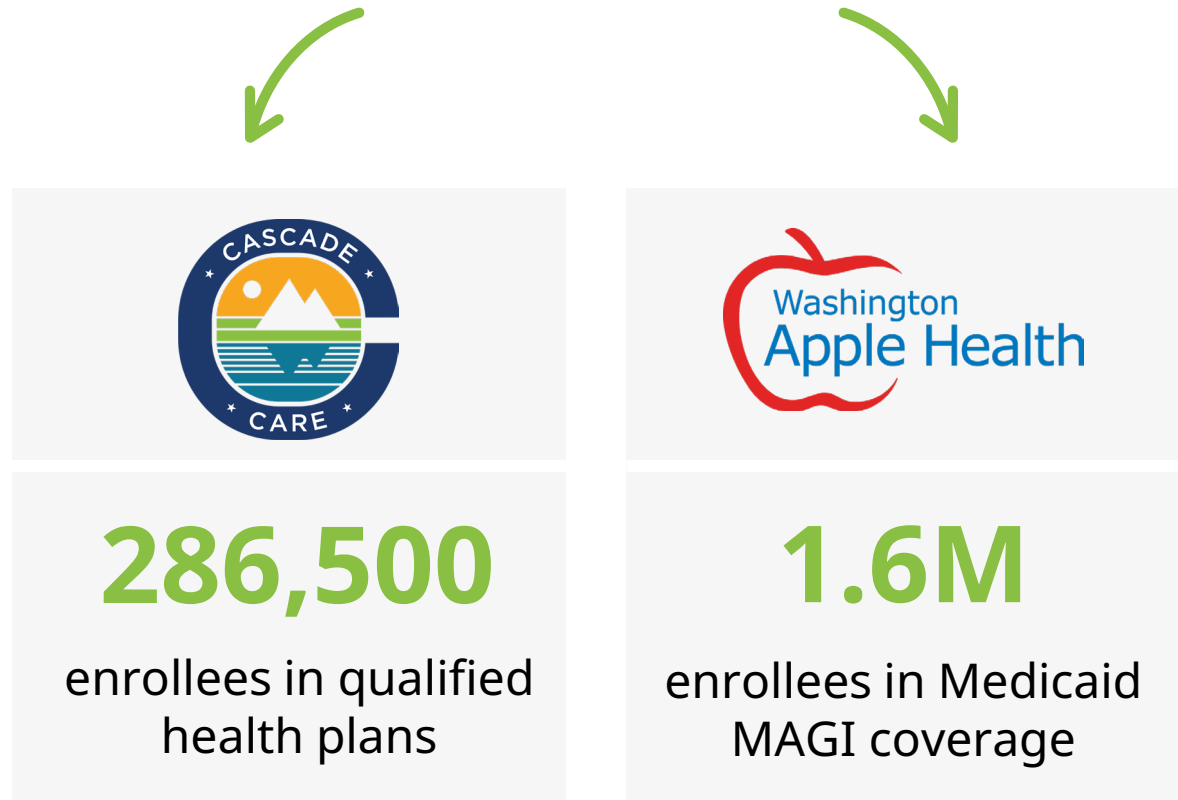


Overview

Washington Health Benefit Exchange manages the eligibility and enrollment for:

- Medicaid coverage based on modified adjusted gross income (MAGI); and
- ACA marketplace health plans (qualified health plans).

In 2025, nearly 1 in 4 Washingtonians get health insurance through Washington Healthplanfinder



Sources of federal changes

Finalized June 2025
**Marketplace
Rule**

Passed July 2025
**HR1-
Reconciliation**

Expires December 2025
**Enhanced
Premium Tax
Credits**

Upcoming impacts

- ✘ Fewer people eligible for coverage
- ✘ Harder to get and stay covered
- ✘ Higher premiums and overall costs

Federal changes impacting OE 2026



- DACA recipients no longer eligible for premium tax credits as of Oct. 1

(In WA, still eligible for QHP coverage through state's sec. 1332 waiver)

- Without Congressional intervention, enhanced premium tax credits expire Dec. 31

- Most lawfully present, non-citizens below 100% FPL no longer eligible for premium tax credits

- For premium tax credit recipients, including under 400% FPL, removes limits on excess advance tax credit repayments

Federal changes impacting Washingtonians

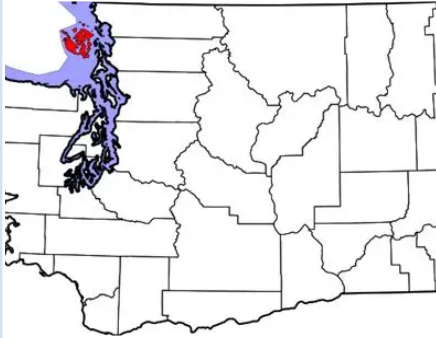


Meet Ed

A customer from
Battleground
(Clark County)

[Hear Ed's story](#)

Federal changes impacting the 2026 market



On the path to bare counties – San Juan County

- Customers choose from only **one** carrier
- Customers do not have a Bronze plan available



Oversaturated counties – King County

- Customers choose from **63 health plans** from 10 carriers

18 Bronze Plans

16 Silver Plans

28 Gold Plans

1 Catastrophic Plan

Mitigating federal changes in 2026

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

Mitigation impacts on subsidized customers

Income *	Average Premium		Increase
	2025	2026	
Below \$15,650	\$ 24.58	\$ 493.32	1907%
\$15,650 - \$23,475	\$ 51.26	\$ 95.88	87%
\$23,476 - \$31,300	\$ 61.76	\$ 122.91	99%
\$31,301 - \$39,125	\$ 89.30	\$ 70.14	-21%
\$39,126 - \$46,950	\$ 168.96	\$ 137.78	-18%
\$46,951 - \$62,600	\$ 257.52	\$ 196.35	-24%
Above \$62,600	\$ 452.12	\$ 823.21	82%

Cascade Care
Savings Eligible

- ▶ Premium alignment results
- ▶ Includes applicable federal tax credit and Cascade Care
- ▶ Includes cross-mapped results

*Annual income band reflects a one-person household

Connecting with our customers

- ▶ **Navigator Program:** Supports 1,100+ Assisters statewide and 3 Enrollment Centers.
- ▶ **Broker Program:** Historic high of 2,840 producers and 6 Enrollment Centers.

8 Lead Organizations

Lead Organizations with the assistance of Enhanced Users provide multi-level support to Navigators and Tribal Assisters.



150 Community-Based Organizations

Navigator Lead Organizations help Navigators in community organizations with outreach and application support.



36 Tribal Organizations

Tribal Assisters support American Indian and Alaska Native (AI/AN) individuals apply and access health care. Some organizations assist non-AI/AN individuals.



23 CAC Organizations

Certified Application Counselors (CACs) assist uninsured individuals at point of service in hospitals, clinics, and non-profit organizations.



Open enrollment communications

- **Mid-Aug.** Customers receive information about federal changes and upcoming open enrollment
- **Early Sept.** Public release of final rates
- **Sept.-Dec.** Open enrollment marketing campaign
- **Late Oct.** Customers receive renewal notices with 2026 premiums and APTC amounts

Customer outreach using:

- Direct mailers and emails
- Earned and paid media
- Social Media
- Washington Healthplanfinder website

November 1-January 15

**Open
enrollment**

**Changes are coming
to health insurance**

Some federal laws are changing for 2026. You need the right information to make informed decisions on your health and dental insurance.

Washington Healthplanfinder™ is here for support and to help make renewal as easier. Monthly insurance costs could increase due to changing federal tax credit support.

Mark your calendar for Open Enrollment (Nov. 1 - Jan. 15) and shop at wahealthplanfinder.org

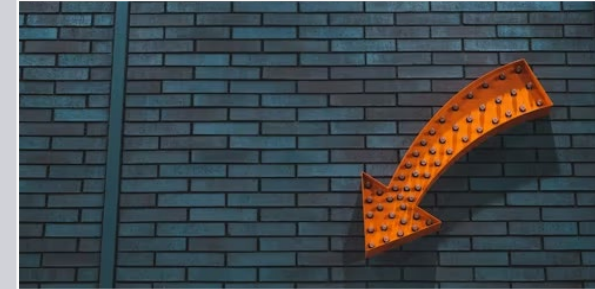
Week 4 highlights of OE 2026



Impact of federal policy changes vary broadly



Increase customer support needs



Fewer new customers and more people dropping coverage

Upcoming federal changes



- Most lawfully present, non-citizens above 100% FPL no longer eligible for premium tax credits
- People denied Medicaid due to work requirements not eligible for tax credits
- Open enrollment limited to 9 weeks
- AV changes increase out of pocket costs

- Enrollees lose premium tax credits if fail to file and reconcile income every year
- New enrollees no longer be conditionally enrolled
- Returning enrollees no longer be auto-enrolled into same or similar plans

Access and affordability challenges ahead

Premium alignment
may not be
permitted in 2027

Cascade Care Savings
funding only
through 2026

Impact on the
stability of the
individual market

Ongoing federal
threats to
immigrant health

Continuing growth
in premium costs

Medicaid changes
impacting eligibility



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