

# A brief background

Washington Health Benefit Exchange (Exchange) works hard to redefine how Washington residents secure health insurance through innovative and practical solutions, an easy-to-use customer experience, equity, transparency and by providing undeniable value to the health care community.

## A public-private partnership

The Exchange was established by the Washington State Legislature in 2011 as a public-private partnership that operates Washington Healthplanfinder, the state's online eligibility and enrollment portal for both Washington Apple Health and qualified health plans (QHPs).

The Exchange is governed by an **11-member bipartisan board** comprised of a chair and eight voting members. Board members are nominated by the Republican and Democratic caucuses in both the Washington State House of Representatives and Senate and are appointed by the governor. The Washington State Insurance Commissioner and Health Care Authority Director serve as ex officio, non-voting members.

Our collective efforts have helped a profound reduction the state's uninsured rate, which dropped from more than 14% in 2013 to **less than 5%** in 2023.

**Bipartisan board with**

**11**

**members**

**Helped reduce uninsured rate to less than**

**5%**

**in 2023**

## Exchange Board

- **Chair:** Monica R. McLemore, Ph.D., M.P.H., R.N., Rory Meyers College of Nursing Professor at New York University
- Mabel Bodell, M.D., Nephrologist
- Janice Greene, Ph.D., President and CEO, Women's Business Enterprise Council Pacific
- Karen Keiser, former state senator
- April E. Lynne, Chief Operating Officer, Proliance Surgeons
- Hiroshi Nakano, M.B.A., former Vice President of Value Based Initiatives, Valley Medical Center
- John Schapman, Executive Director, Thriving Together North Central Washington
- Len Sorrin, Retired Vice-President of Congressional and Legislative Affairs, Premera Blue Cross
- Gina Wolf, D.C., Chiropractor and Owner of Wolf Chiropractic Clinic
- **Ex officio:** Patty Kuderer, Washington State Insurance Commissioner
- **Ex officio:** Ryan Moran, Dr.PH., Health Care Authority Director

## Exchange leadership

- Ingrid Ulrey, Chief Executive Officer, Washington Health Benefit Exchange

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## Exchange budget

The Exchange budget is appropriated by the Legislature. Required by the Legislature to be self-sustaining, the Exchange must be, as defined in statute, “capable of operating with revenue attributable to the operations of the Exchange.”

Current revenue sources include the existing two percent premium tax on health insurance premiums for QHPs sold through Washington Healthplanfinder; a carrier assessment on products sold in the marketplace; and state and federal funds to reimburse for Apple Health activities.

## 1 in 4 Washingtonians, get health insurance through Washington Healthplanfinder



**1.5M**  
enrollees in Washington  
Apple Health (Medicaid)



**250,000\***  
enrollees in  
qualified health plans

## A focus on affordability

Cascade Care aims to make health insurance accessible and affordable for every Washington Healthplanfinder customer. Standard plans, marketed as Cascade (standard) and Cascade Select (public option), as well as Cascade Care Savings (state premium assistance program) work in tandem with federal enhanced premium tax credits to reduce health care costs for many Washington Healthplanfinder customers.



## Customer service

The Exchange supports a Spokane Valley-based Customer Support Center providing remote enrollment assistance by phone and chat in more than **240 languages** and a robust statewide assister network of more than **3,000 in-person assisters** providing community-based outreach and enrollment support.

*\*Data as of March 31, 2026.*