

Exchange enrollment

Washington
Congressional District

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Washington Health Benefit Exchange (Exchange) operates Washington Healthplanfinder, the state's online eligibility and enrollment portal for qualified health plan (QHP) coverage and Medicaid. Recent federal policy changes are already affecting Washingtonians' access to affordable health coverage. While the loss of enhanced premium tax credits and changes in eligibility reduced enrollment, our mitigation strategies blunted the effects for 2026. Without intervention, enrollment will likely continue to decline in the coming years.

Data as of March 31, 2026.

	2025	2026
Washingtonians in Congressional District 3 enrolled in QHPs	29,380	↓ 25,310
Average gross premium of QHPs	\$700	↑ \$820
Washingtonians using federal tax credits	24,420	↓ 18,710
Average net premium of QHPs with federal and state savings	\$160	↓ \$130

The Exchange is working to mitigate federal policy impacts in 2026

Washington state leveraged all available tools to potentially cut estimated 2026 Exchange enrollment losses in half.

State premium assistance program Cascade Care Savings helps **100,000 lower income Washingtonians save up to**

 **\$250**
a month

Some of the most restrictive federal policies affecting access and affordability begin next year

2027	2028
<ul style="list-style-type: none"> ▶ Most lawfully present non-citizens will no longer be eligible for federal premium tax credits. ▶ People denied Medicaid due to work requirements will not be eligible for federal premium tax credits. ▶ Open enrollment reduced to nine weeks. ▶ Changes will increase out-of-pocket costs. 	<ul style="list-style-type: none"> ▶ People lose federal tax credits if they fail to file a federal income tax return and reconcile income every year. ▶ Newly enrolling customers can no longer be conditionally enrolled. ▶ Returning customers can no longer be automatically enrolled in the same or similar plan.