

Safeguard Exchange consumers

Establish access and affordability criteria in the health plan certification process

Washington's health care landscape is experiencing dramatic and unprecedented challenges.

Basic health plan certification standards established by Legislature more than a decade ago limit the Exchange's bipartisan Board's ability to address upcoming access and affordability issues. While these standards have helped build a robust market, they are not enough to meet the challenges facing Washingtonians.

Problem

Recent federal policy changes are creating tremendous uncertainty in the Exchange market leading to detrimental market shifts.

- ▶ Some rural residents have fewer health plans to choose from or do not have lower-premium Bronze plans available.
- ▶ Many urban residents have an overwhelming number of health plans to choose from and often find it difficult to know the difference between these plans.

Barriers to access and affordability will get worse for Exchange consumers in the coming years when the most restrictive federal policies come into effect.

When the Exchange Board reviews and certifies health plans each year, it has limited abilities to address access and affordability problems. Left unaddressed, more Washingtonians will become under- or uninsured.

Solution: HB 2564 and SB 6210

While the Exchange cannot singularly address the rising cost of health care, the Legislature can **allow the Exchange to stabilize the market through the health plan review and certification process** by asking carriers to address access and affordability issues by:

- ▶ Offering health plans in rural counties where only one or no carrier is available.
- ▶ Ensuring that Washingtonians have a lower-premium Bronze plan to select from, which is especially critical to people who otherwise cannot afford coverage.
- ▶ Helping people better understand the value of health plans by offering meaningfully different plans.

Washington is the only state-based exchange prohibited by state law from adding these or other requirements to safeguard consumers.

Background

Upcoming federal policy changes

Federal policy changes will continue to increase uncertainty and disrupt the market. In 2027, many will lose federal tax credits and struggle to afford coverage, with shorter enrollment periods and more low value plans. In 2028, additional enrollment and administrative barriers will further limit access to health coverage.

Health plan certification

The Exchange Board reviews health plan filings using specific criteria adopted in 2011 by the Legislature

- ✓ Ensure customer shopping experience.
- ✓ Review quality metrics.
- ✓ Meet Cascade Care requirements.
- ✓ Meet administrative measures.

Without legislative action, the Exchange Board cannot add any additional criteria in consumers' interests

- ✗ Address access issues.
- ✗ Maximize affordability.
- ✗ Ensure customers have a simpler shopping experience.

Meet Maria and Benny*

Maria, 60, and Benny, 63, are married and live in Friday Harbor. Like many Exchange customers, Maria and Benny are retired but not yet eligible for Medicare so they rely on the Exchange for their health coverage. Due to their income, they do not receive federal premium tax credits or Cascade Care Savings (state-funded premium assistance).

The Bronze plan they purchased last year is not available because two carriers left the county and the remaining carrier no longer offers a lower-premium Bronze plan.

As a result, Maria and Benny pay almost

 **80% more**

in premiums to stay covered in 2026. This affects their ability to pay household bills and meet their retirement goals.



**An illustrative example*

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