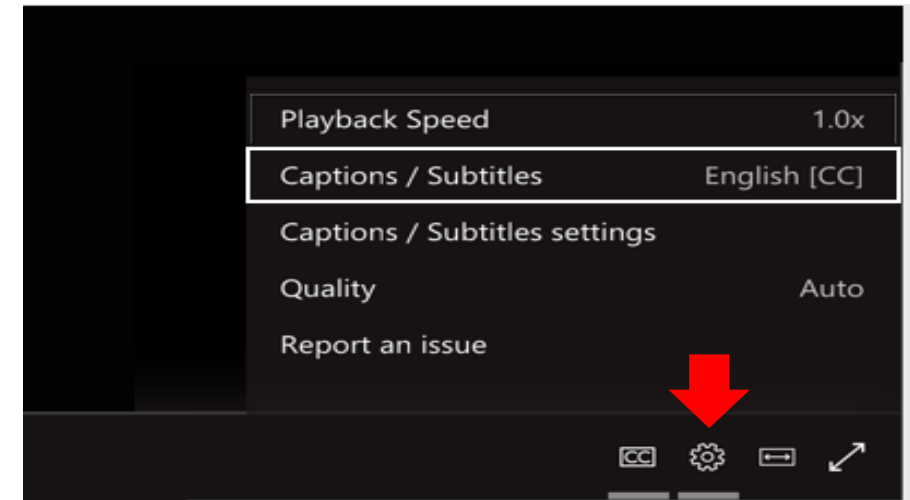
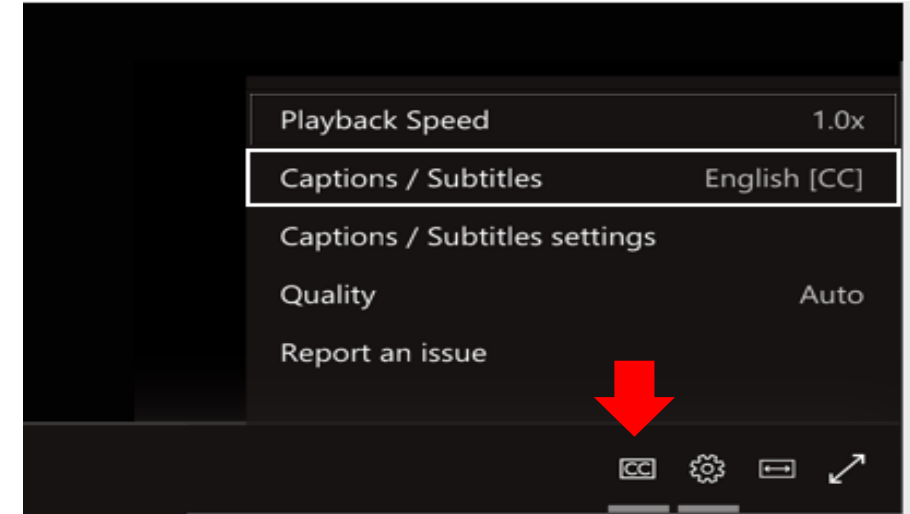


Welcome!

Today's live meeting includes closed captions available in Chinese (Simplified), English, Korean, Russian, Spanish, Ukrainian and Vietnamese

- To turn on live captions and subtitles, select the **Captions/Subtitles On** button in your video controls.
- To change the caption language, select the Settings gear icon, then select **Captions/Subtitles Settings**, and choose the language you want.



Materials

- Slides will be available on [Section 1332 website](#) by July 3, 2026
- Direct link: [Public forum for Washington's Section 1332 State Innovation waiver | Washington Health Benefit Exchange](#)
 - **This meeting is being recorded**
 - Recording will be available on Section 1332 website (link above) for the duration of the public comment period.

Your participation

- **Please feel free to introduce yourself** by putting your name and organization in the Q&A box.
- **Purpose of today's public forum is to accept public comments on the progress of Washington's Section 1332 State Innovation Waiver.** Comments will be summarized and included in an upcoming federal report.
 - **How to submit a virtual public comment:**
 - Write "public comment" in the Q&A box followed by your comment.
 - **How to submit a written public comment:**
 - Send an email to WA1332@wahbexchange.org with, "Annual public forum comment," in the subject line.
 - *Note: Per federal instruction, all written comments will be shared with the federal government.*

Immigrant health coverage Annual public forum

Washington Health Benefit Exchange Update

June 30, 2026

Presenters



Joan Altman

Director of Coverage Strategies & Expansion



Genevieve Arredondo

Associate Director of Outreach, Equity & Community Partnerships

Today's topics

Waiver background and overview



Waiver highlights



Community Engagement



Public comment

Waiver background and overview

The right side of the slide features a decorative graphic composed of several light gray geometric shapes. These include a large triangle pointing right, a vertical bar, and several other triangles and lines that together form a stylized, abstract pattern.

Background on Section 1332 waivers

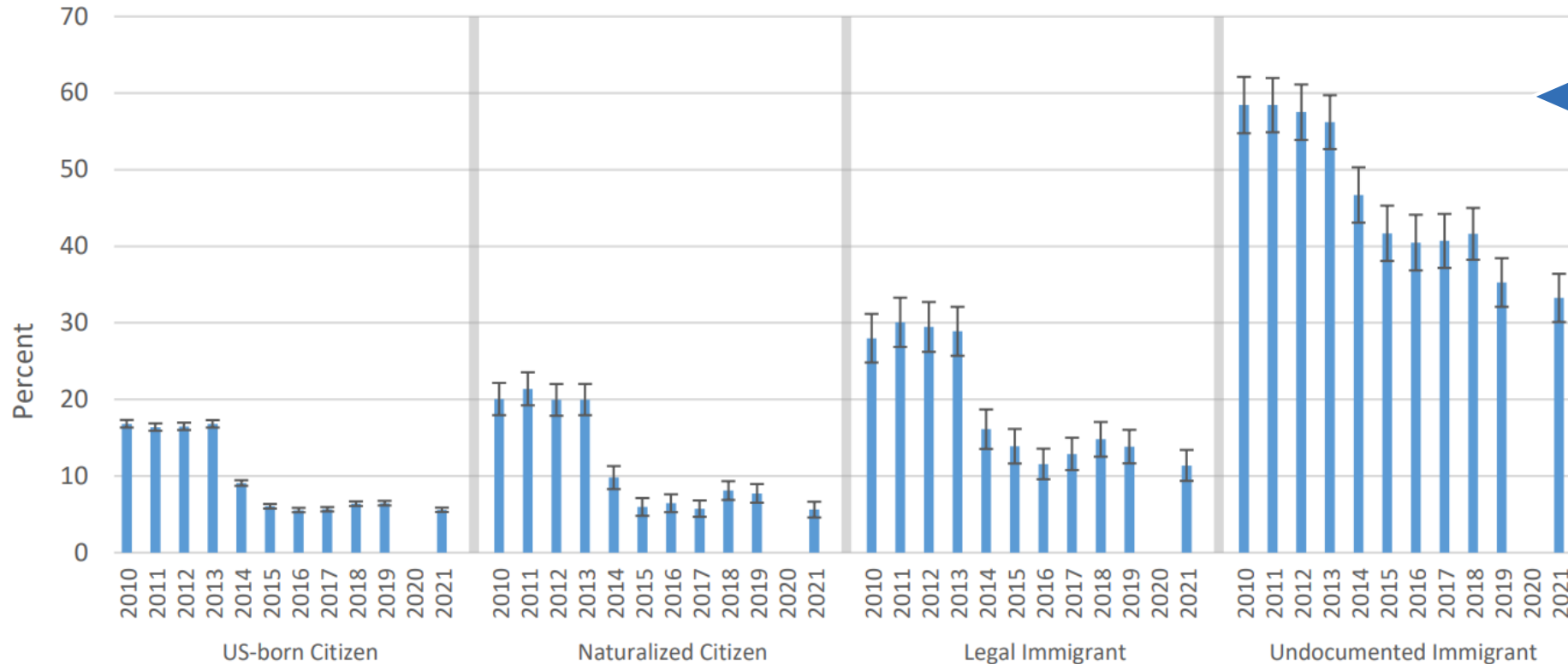
States can pursue innovative strategies to provide access to high-quality, affordable health insurance by changing or waiving parts of the Affordable Care Act (ACA).

Section 1332 waivers are approved in five-year increments, and the state must annually submit reporting to request pass-through and affirm state adherence to federal restrictions (guardrails).

Under the waiver, the Exchange is also required to host an annual POST-AWARD FORUM to accept public comment on the progress of the Section 1332 waiver.

Who is uninsured in Washington?

Figure 2. Percentage uninsured in population age 18-64 by immigration status: 2010-21, Washington



Being an undocumented immigrant is the strongest predictor of being uninsured.

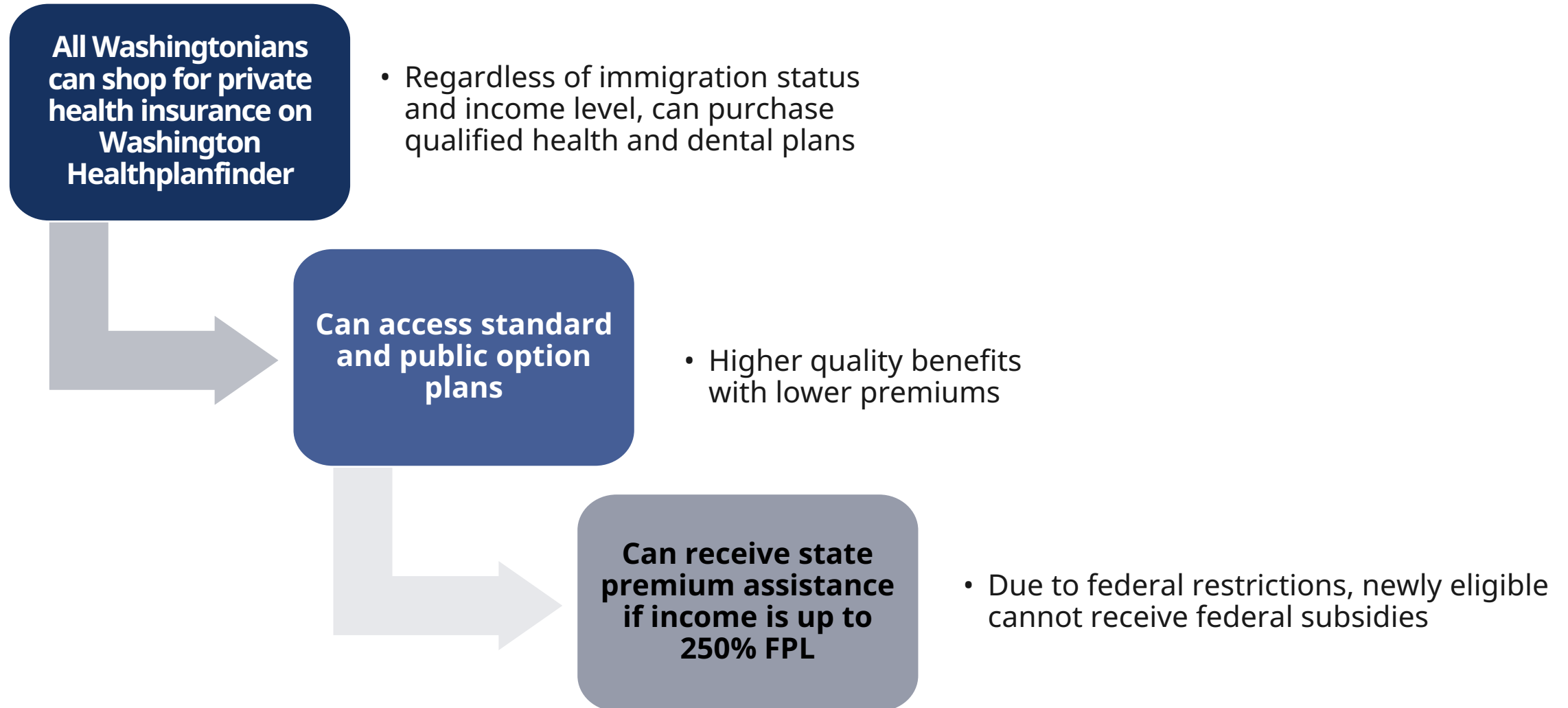
Data Source: Office of Financial Management Research Brief No. 112 (August 2023) : [Washington's non-citizen immigrant population continued to experience disparities in health coverage](#)

Qualified health and dental plan expansion

- Washington applied for its first 1332 Waiver on May 13, 2022. It was approved Dec. 9, 2022, for a five-year period — 2024 through 2028.
- The first-in-kind waiver allows all Washington residents, regardless of immigration status, to purchase health and dental coverage through Washington Healthplanfinder.
- The section of the ACA preventing people who are undocumented from accessing federal premium tax credits and cost sharing reductions could not be waived.
- Additional privacy protections were negotiated.



Washington's Section 1332 waiver overview



State premium assistance supports more affordable access

- The Legislature has made state premium assistance available for all eligible qualified health plan customers up to 250% FPL
 - The majority of waiver customers received state premium assistance.
 - Affordability challenges remain.

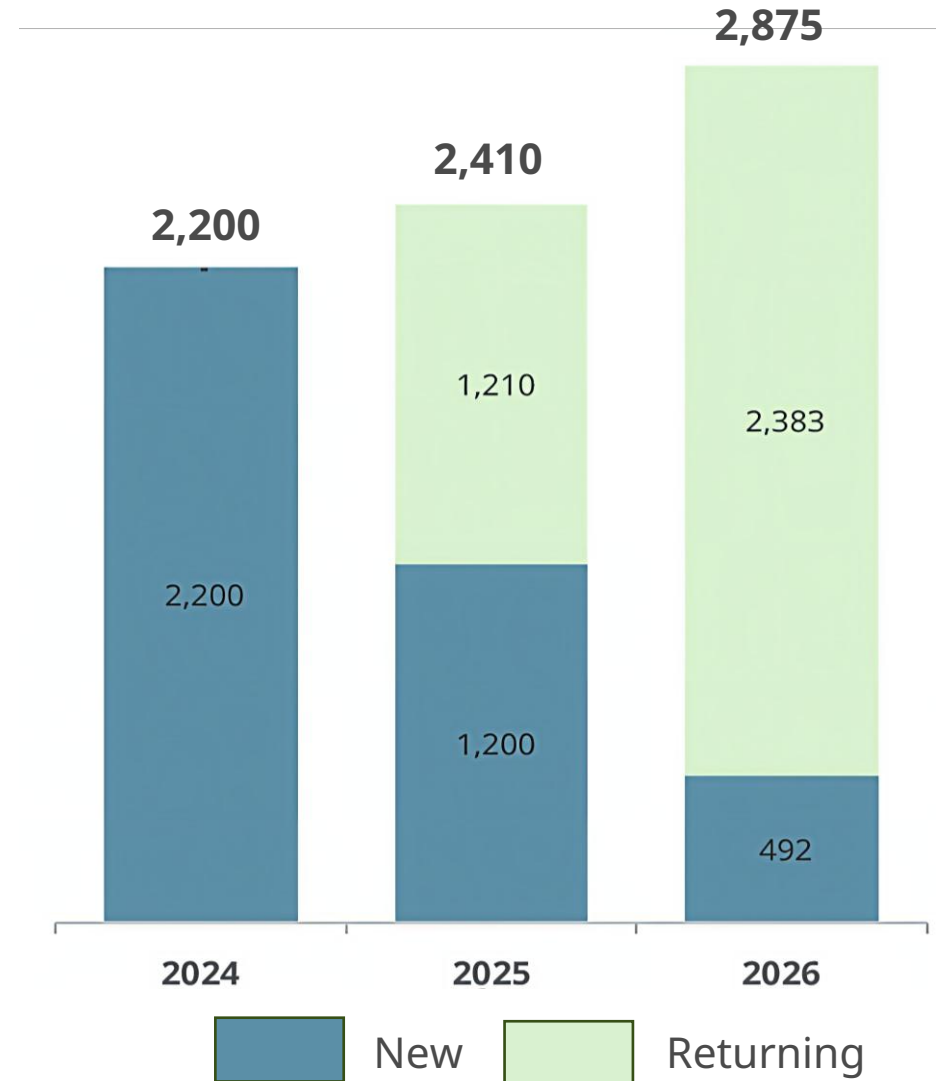


Waiver highlights



Three-year open enrollment highlights

- Over **6,000** cumulative enrollees
- Avg. net premium about **\$385** (affordability a likely barrier for many applicants).
- About **95%** in Cascade Care plans.
- Nearly **80%** receive Cascade Care Savings, available for those up to 250% FPL.
- About **60%** partnered to an assister.
- About **55%** are under 139% FPL.

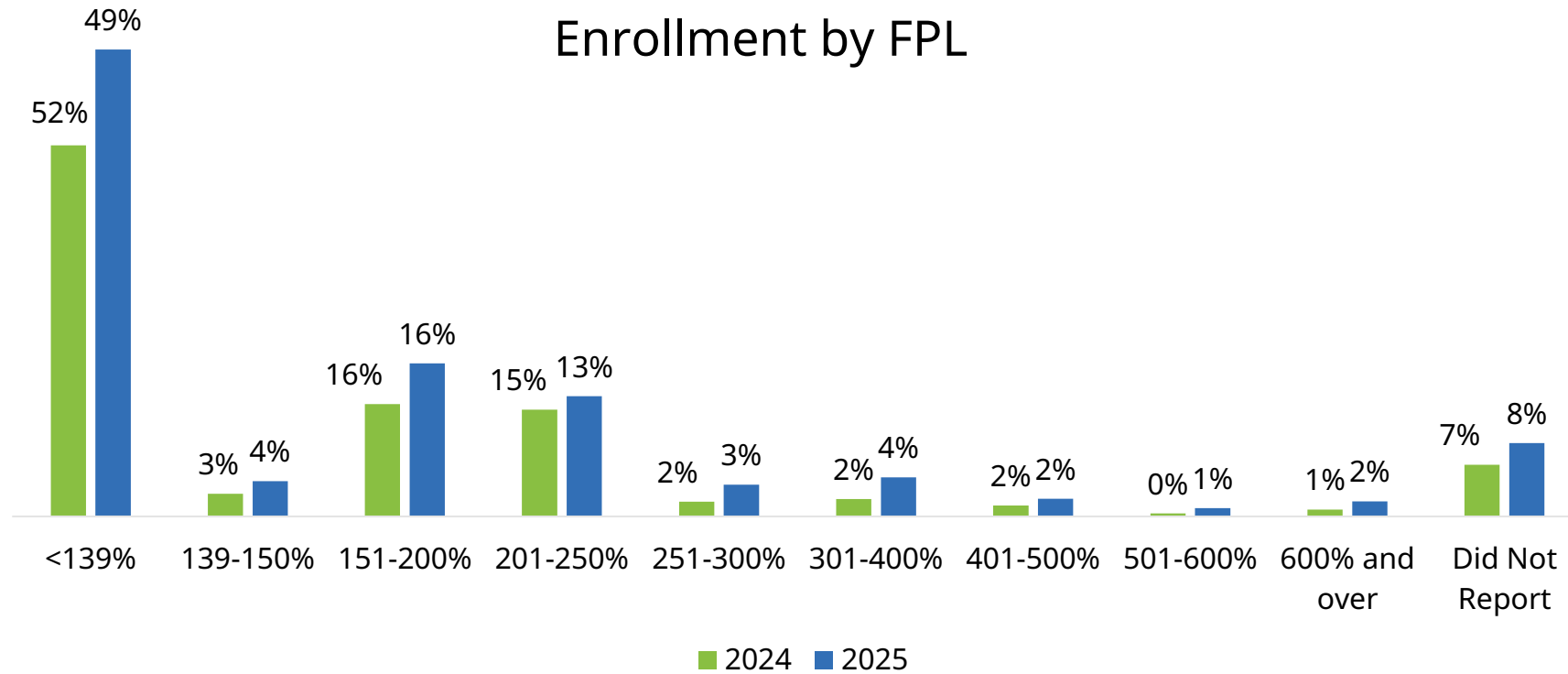


2024 & 2025 plan year highlights

- Sustained growth
- Use of Cascade Care tools
- Expanded assister networks
- Increased community engagement
- Language access support
 - Top requested languages: Spanish, Portuguese, Chinese, Korean, Vietnamese
 - Support provided in over 200 languages



Half of waiver customers under 139% of the federal poverty level (FPL)



Waiver customers are younger than overall Exchange customers

On average, **90%** are under the age of 55, compared to **70%** of the over QHP population.

Waiver customers and QHP enrollees by age			
Age Group	Waiver Customers		QHP
	2024	2025	
0-34	44%	35%	34%
35-54	50%	50%	37%
55+	6%	14%	30%
Total	100%	100%	100%

Waiver customers are more diverse than the overall Exchange customers

Waiver customers and QHP enrollees by race			
Race	Waiver Customers		QHP
	2024	2025	
American Indian/ Alaska Native	0%	0%	1%
Asian	7%	7%	13%
Black/ African American	5%	6%	3%
Hawaiian	0%	0%	0%
Multi-Race	2%	2%	1%
Other	32%	33%	4%
Pacific Islander	1%	1%	1%
White	17%	15%	53%
Not Reported	36%	35%	23%
Total	100%	100%	100%

Community engagement



Health literacy and language access

The Exchange has continued to partner with The Vida Agency, a women and minority-owned multicultural marketing firm to support education and outreach conducted by enrollment partners, community-based organizations and other customer-serving team members (call centers, etc.).

- Materials emphasize education
- Created information in multiple languages, mediums/formats (videos, print, digital, artwork)



Trusted community-based partners

The Exchange partners with a robust network of trained community-based assisters who help customers select and enroll in health and dental plans through Washington Healthplanfinder.

3,000+ certified producers | 900+ Navigators | 100 Tribal Assisters | 10 Enrollment centers

The Exchange provides direct funding to community-based organizations (CBOs) to assist with outreach.

- ▶ Mujeres in Action
- ▶ Latinos Educational Training Institute
- ▶ New Health Program Association
- ▶ WA West African Center
- ▶ American Indian Community Center
- ▶ Integration Family Services
- ▶ Latinos en Spokane
- ▶ Ethiopian Nurses Association
- ▶ Sakura 39ers Youth Association
- ▶ CHAS Health
- ▶ On the Road with Partners Cafe
- ▶ Grace Collective
- ▶ Opportunities Industrialization Center
- ▶ Blue Mountain Heart to Heart
- ▶ Nuestra Casa
- ▶ Café
- ▶ Redeemed Family Services

Continued community outreach and engagement

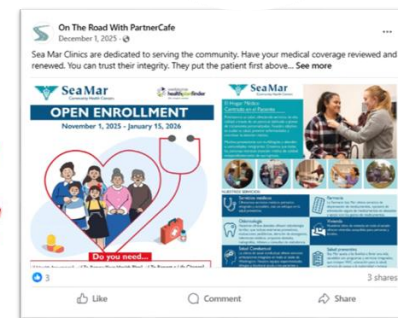
- The Exchange continues to engage affected community members and local organizations to inform outreach efforts.
- Top reported access barriers continue to be:
 - Affordability
 - Mistrust of government/government websites
 - Health literacy and language access.



60% of waiver customers had a trained assister help them enroll



**WASHINGTON
WEST AFRICAN
CENTER**



Public comment



Annual public forum – Public comment

Purpose of today's public forum is to accept public comments on the progress of Washington's Section 1332 State Innovation Waiver.



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