



washington  
**healthbenefitexchange**  
powering washington healthplanfinder

Annual strategic plan update 2025

# Legislative report

[wahbexchange.org](http://wahbexchange.org)

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# A brief background

Washington Health Benefit Exchange (Exchange) was established by the Washington State Legislature in 2011 as a public-private partnership helping Washingtonians obtain health and dental insurance. The Exchange operates Washington Healthplanfinder, the online integrated eligibility and enrollment portal for both Washington Apple Health and qualified health plans (QHPs).

The Exchange also supports a Customer Support Center providing remote enrollment assistance by phone and chat in more than 240 languages and a robust statewide assister network providing community-based outreach and enrollment support in local communities.



## The mission of the Exchange

Washington Health Benefit Exchange seeks to redefine people's experience with health care by radically improving how Washingtonians secure health insurance through innovative and practical solutions and an easy-to-use customer experience.



“

## Exchange's equity statement

Equity is fundamental to the mission of the Exchange. The process of advancing toward equity and becoming anti-racist is disruptive and demands vigilance to dismantle deeply entrenched systems of privilege and oppression. While systemic racism is a root cause of many societal inequities, we must also use an intersectional approach to address all forms of bias and oppression, which interact with and often exacerbate racial inequities.

To be successful, we must recognize the socioeconomic drivers of health and focus on people and places where needs are greatest. As we listen to community, we must hold ourselves accountable to responding to recommendations to remedy inequitable policies, systems, or practices within the Exchange's area of influence.

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.

”



## Who we serve

One in four Washingtonians, regardless of their immigration status, gets health insurance through Washington Healthplanfinder.



**Eli G.** | Early 50s, Seattle

“I feel much more comfortable going to a website that was well designed, where I can compare things based on objective information. And, when I needed it, the staff I spoke with at the Exchange had a tremendous amount of knowledge and was a great help.”

## Exchange governance

An 11-member bipartisan board governs the Exchange. Two board members are nominated by each of the Democratic and Republican caucuses of the Washington State Senate and House of Representatives and appointed by the governor who also appoints the chair. The Insurance Commissioner and Health Care Authority Director serve as ex officio members.

The Exchange also pulls in expertise from all over the state — among them, an Advisory Committee, Health Equity Technical Advisory Committee, Tribal Advisory Workgroup and Cascade Care Stakeholder Workgroup.

Earlier this year, former state senator Karen Keiser and Spokane-based chiropractor Dr. Gina Wolf were appointed to the board by Governors Jay Inslee and Bob Ferguson to serve two-year terms.

Learn more about [Exchange Board members](#) and [Exchange’s Executive Leadership Team](#) at [wahbexchange.org](http://wahbexchange.org).

# Exchange governance

## Current Exchange Board members

### CHAIR



**Monica R. McLemore**  
**PhD, MPH, RN**  
Exchange Board Chair  
and visiting professor  
at the Rory Meyers  
College of Nursing at  
New York University



**Mabel Bodell**  
**MD**  
Nephrologist,  
Confluence Health



**Janice Greene**  
**PhD**  
President and CEO  
WBEC Pacific



**Karen Keiser**  
Former state  
senator



**April E. Lynne**  
Chief Operating  
Officer, Proliance  
Surgeons



**Hiroshi Nakano**  
**MBA**  
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

### EX OFFICIO



**Gina Wolf**  
Doctor of  
Chiropractic and  
Owner at Wolf  
Chiropractic Clinic



**Patty Kuderer**  
Washington  
State Insurance  
Commissioner

### EX OFFICIO



**Ryan Moran**  
**DrPH, MHSA**  
Director of  
Washington State  
Health Care Authority

# Exchange governance

## Current Exchange Leadership team

**Ingrid  
Ulrey**  
Chief  
Executive  
Officer



**Jim  
Crawford**  
Chief  
Financial  
Officer



**Joanna  
Donbeck**  
Chief  
Operating  
Officer



**Leah  
Hole-Marshall**  
General Counsel  
and Chief  
Strategist



**Tara  
Lee**  
Chief  
Communications  
Officer



**Wynne  
McHale**  
Chief  
of Staff



**J. Manny  
Santiago**  
Chief of Equity  
and Community  
Engagement



**David  
Sorrell**  
Chief  
Information  
Officer



## Exchange budget

The Exchange budget is appropriated by the Washington State Legislature. Current revenue sources include an existing 2% premium tax on health insurance premiums for qualified health and dental plans sold through Washington Healthplanfinder; reimbursement for activities performed on behalf of Washington Apple Health (the state's Medicaid program funded by federal and state dollars); and a carrier assessment on products sold in the marketplace. The Exchange's current operating budget is approximately **\$94 million** per year, receiving only a small portion of its funding from the state's general fund.

## Operations

Since 2013, Washington Healthplanfinder, powered by Washington Health Benefit Exchange, fulfills a critical need for those who lose employer-based coverage; work for a small business that does not provide health insurance; are self-employed; participate in the gig economy; work seasonally; or who do not yet qualify for Medicare. Washington Healthplanfinder is the sole source for Washington residents to access federal premium tax credits and state premium assistance.

In 30 counties, 30% or more of residents under age 65 use Washington Healthplanfinder to get health coverage. Overall, Washington Healthplanfinder serves about one in four Washingtonians with **1.6 million** enrolled in Washington Apple Health (Medicaid) and an additional **286,500** (a record-breaking number this year) enrolled in qualified health plans.



**1.6M**

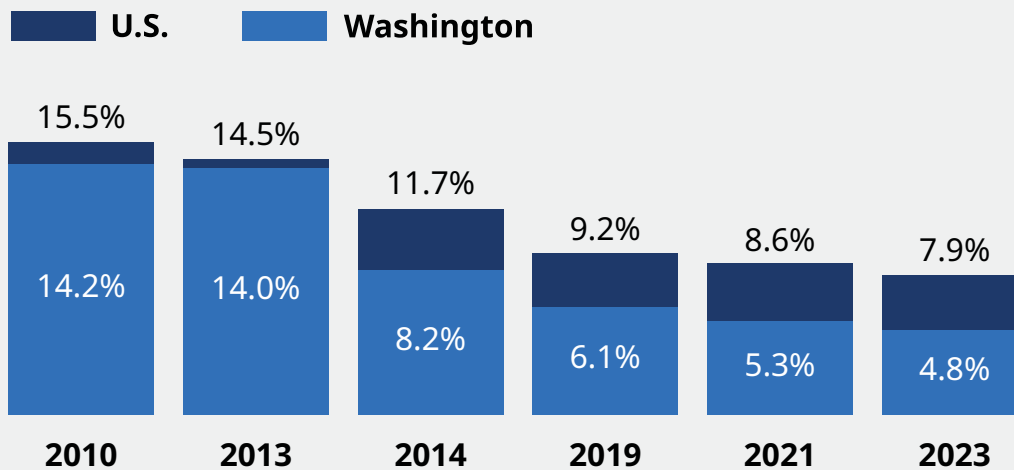
people enrolled in  
Medicaid



**286,500**

enrolled in  
qualified health plans

# Washington and U.S. uninsured rates 2010-2023\*



## Looking ahead

Since the inception of the Exchange, the uninsured rate in Washington state has dropped below 5%. However, with the new federal health care environment, the Exchange anticipates that progress is in peril. The combined effect of the 2025 CMS Marketplace Integrity and Affordability rule, the passage of H.R. 1 (also referred to as the Reconciliation Bill), and the impending expiration of enhanced premium tax credits could result in up to **140,000 people losing QHP coverage** and **250,000 losing Medicaid coverage**.

Stacya S. | Age 60, Seattle

"It's scary to think that we won't even have that, which is not perfect, but we won't even have the subsidy next year. So, I'm trying to get everything done this year to see if I can survive next year."



\***Source:** Washington State Office of Financial Management Research brief No. 112, <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief112.pdf>

# 2025 Year in review

## Record enrollment

For the second year in a row, a record-breaking number of Washingtonians purchased health coverage on the Exchange. As Washingtonians across the state shopped on Washington Healthplanfinder or worked with an assister, three out of four customers found that federal enhanced premium tax credits or state Cascade Care Savings made health coverage options more affordable for their families.

Most customers eligible for both federal tax credits and state premium assistance were able to purchase a plan for an average of \$70 per month, which is far lower than the average premium of more than \$540 per month for a Silver plan before subsidies are applied.



## Record enrollment for plan year 2025

## Spotlight on Cascade Care Savings

This year, Cascade Care Savings played an important role in helping more than 100,000 residents under 250% of the federal poverty level (\$64,500 for a family of three) afford high quality health insurance coverage. The Legislature established Cascade Care Savings in 2021 to help lower income families purchase their own health insurance. They reaffirmed their commitment to this program during the 2025 Legislative session by extending funding for the program for plan year 2026.

In 2025, Cascade Care Savings had two fixed-dollar maximum amounts for eligible customers — \$155 per member per month (PMPM) for customers eligible for federal tax credits and \$250 PMPM for customers not eligible for federal tax credits. The enrollment gains made this year, however, are not sustainable. Cascade Care Savings proved so popular that demand outpaced the remaining funds appropriated by the Washington State Legislature through 2025.

For plan year 2026, due to an average premium increase of over 20% and changes to who is eligible for federal tax credits, Cascade Care Savings' fixed budget will result in lower premium assistance amounts per person and help fewer people. We anticipate changes coming in 2026 and beyond, along with continued double-digit inflation, will compound this problem and further dilute the power of the state premium assistance program, if funded.



## Cost containment and transparency

Addressing the cost of care and transparency continue to be important issues for the Exchange, which has a seat on both the Health Care Cost Transparency Board and the Universal Health Care Commission. During the 2025 legislative session, the Exchange supported successful legislation that addressed:

- ▶ Reference-based pricing (Senate Bill 5083);
- ▶ Health care entity registry (House Bill 1686);
- ▶ Primary care expenditure reporting by carriers (Senate Bill 5084); and
- ▶ Removing barriers created by medical debt (Senate Bill 5480).

As the Exchange and others look ahead to navigating the new federal health care environment, it will be more important than ever to not only protect the coverage gains we have made over the last decade, but to also address underlying costs of care.

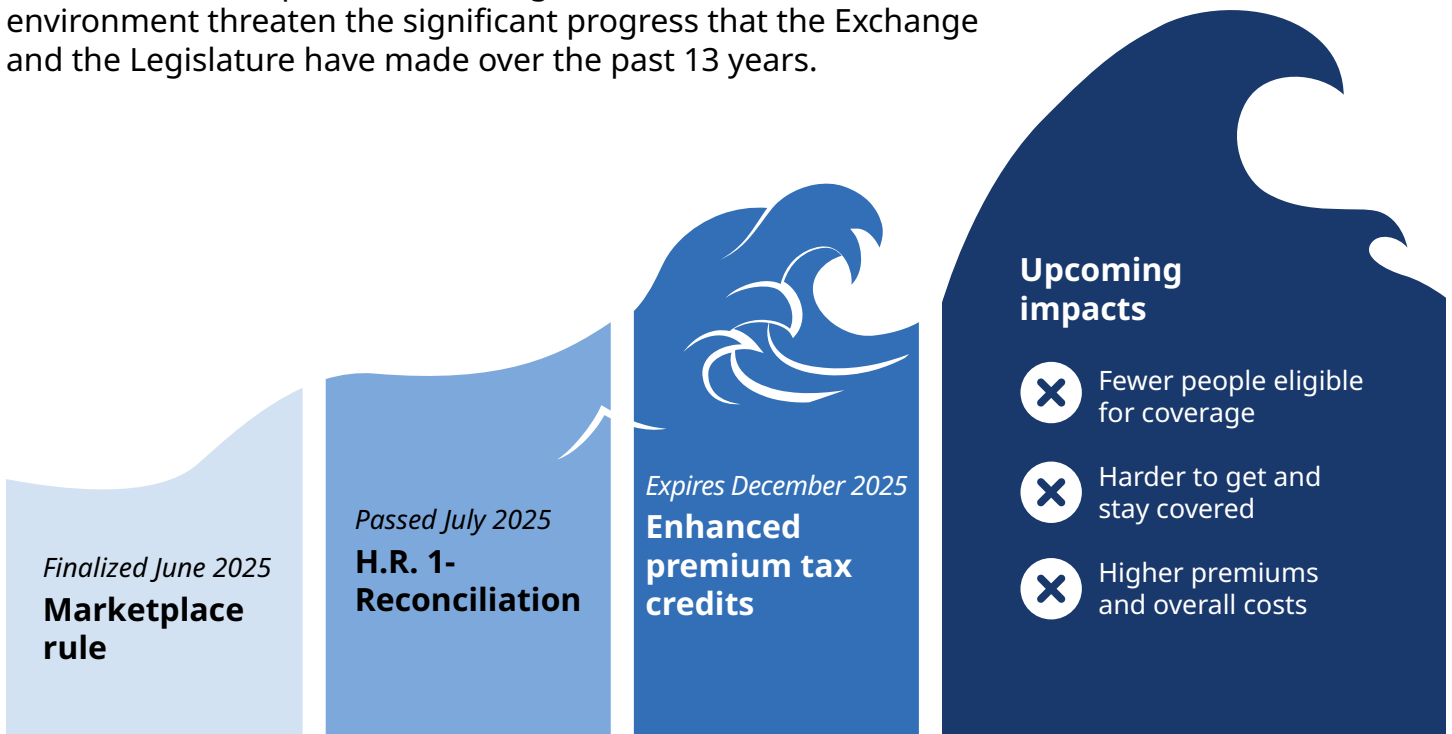
## Federal changes

Recent federal changes — including the Centers for Medicare & Medicaid Services' (CMS) Marketplace Integrity Rule and H.R. 1 — along with the expected expiration of enhanced premium tax credits have major implications for the health care landscape in Washington state and across the nation.

Regardless of what changes come from the federal level, the Exchange is committed to keeping as many people as possible covered and is working on some mitigation efforts to reduce the effect of these harmful and restrictive policies.

Taken together, the cumulative effect of the changes to the Affordable Care Act (ACA) marketplaces could result in an estimated one-third to one-half of all current Washington Healthplanfinder QHP enrollees losing access to affordable health insurance over time. These policies could destabilize the individual market — increasing premiums, reducing access to health insurance, increasing the number of uninsured and increasing the amount of uncompensated care provided by hospitals.

The cumulative impacts and shifting nature of the federal environment threaten the significant progress that the Exchange and the Legislature have made over the past 13 years.



## Collaborations are at the heart of our work

This year, the Exchange secured eight new lead organization partnerships through a formal procurement to offer multilingual in-person, phone and virtual enrollment support to diverse communities across Washington state. The Exchange welcomed two new partners, Lutheran Community Services Northwest for support in Kitsap and Clallam Counties and Greater Health Now in Asotin, Benton, Columbia, Franklin, Garfield, Walla Walla and Whitman counties. These two new organizations join returning partners Better Health Together, Confluence Health, Public Health-Seattle & King County, Sea Mar Community Health Centers, Yakima Neighborhood Health Services and American Indian Health Commission in helping support enrollment into Washington Healthplanfinder.

Lead organizations are important partners of the Exchange, helping customers find the right plan, available savings and provide application support and enrollment into plans on Washington Healthplanfinder. This robust network of support is essential to ensuring the residents of Washington state can successfully navigate the complicated world of health insurance.

### Lead organization service areas by county



## Immigrant health coverage

In December 2022, the federal government granted Washington state a Section 1332 waiver allowing all Washingtonians, regardless of citizenship status, to purchase health and dental insurance on the Exchange. The waiver was initially approved for a five-year duration (Jan 1, 2024 – Dec 31, 2028) but is subject to ongoing federal reporting and approval.

The Exchange updated Washington Healthplanfinder so that beginning Nov. 1, 2024, all Washingtonians could enroll in a non-federally subsidized qualified health or dental plan and access state premium assistance (for those with incomes up to 250% of the federal poverty level) through Washington Healthplanfinder. Starting July 1, 2024, the Exchange supported implementation of the Health Care Authority's state-funded Apple Health Expansion by assisting with outreach and updating Washington Healthplanfinder to connect eligible immigrants to the program.

In addition, the Exchange has created educational materials, done outreach and made several Washington Healthplanfinder updates in response to federally-driven changes affecting immigrant communities. Notably, eligibility for people with Deferred Action for Childhood Arrivals (DACA) status was first extended to enable receipt of premium tax credits beginning Nov. 1, 2024. Eligibility was later restricted on Aug. 25, 2025, resulting in a loss of premium tax credits effective Oct. 1, 2025.

In preparation for open enrollment for 2026, the Exchange has developed a state-specific pathway to maintain health and dental coverage and state premium assistance access for people without a federally recognized immigration status. The Exchange is also working with community-based and state-agency partners to implement additional upcoming federally-driven restrictions effecting immigrant populations over the coming years.

### Jessica E.

Single mom of two | Age 41, Union Gap, WA

"It's honestly kind of life or death because I can't survive without having insurance. It's not an option for me. I just couldn't afford getting insurance and these really high copays and stuff. We were drowning, my family and I. And then when I was able to get on to the Exchange and they were giving that credit — that did allow me to pay like such a reasonable amount. Like right now, I pay \$50 a month for my insurance."



# Five-year strategic plan

The Exchange is a steward for our customers and public resources by maintaining a healthy individual market that provides Washingtonians with access to trusted, high quality, affordable coverage. Success will depend on centering equity in all our work, mitigating barriers and uncertainty while leveraging opportunities. The Exchange's current strategies to meet our vision are developed and approved by our bipartisan Board of Directors:

▶ **Protect health coverage, affordability, care and outcomes**

- Sustainably reduce the uninsured rate in Washington to less than 3%.
- Maximize Cascade Care tools — standard plans, public option, state premium and cost-sharing reductions, and other levers — to deliver on our promise that all customers will have meaningful choices for affordable, high quality plans in all counties on the individual market.
- Shape statewide initiatives to drive accountability for improving health care quality and addressing costs by sharing expertise and learnings from the Exchange market and customers.
- Ensure that customers get and stay covered by maximizing savings and making program transitions easy.

▶ **Maintain commitment to diversity, equity and inclusion to eliminate health disparities, especially in communities of color**

- Develop strategies to maintain coverage and mitigate harm, particularly for vulnerable populations to reduce the likelihood of experiencing coverage gaps.
- Support health equity for all Washingtonians by deepening community relationships, trust and understanding and through successful implementation of equity-informed policy and strategies.
- Strengthen the equity, maturity and diversity of the Exchange Board and staff to reflect the people we serve and be successful at keeping the Exchange equity statement at the center of all that we do.

▶ **Center the customer and deliver operational excellence**

- Establish customer-first principles and integrate service across all customer engagement channels (platform, contact center, in-person assisters).
- Be a trusted health literacy resource to enable people to better understand their options and how to enroll in, use and pay for their health insurance.
- Use data to deepen understanding of customer experience and cost, select measures and drive informed decisions to simplify and stabilize the market.

▶ **Leverage and continuously strengthen Washington Healthplanfinder technology platform**

- Keep Washington Healthplanfinder stable, modern, accessible and secure to serve customers and improve digital equity.
- Focus on innovative customer-based solutions, including feasibility of serving customers who are transitioning between programs.
- Continuously partner with health and human service programs to provide a more seamless experience for Washingtonians while preserving the Exchange's ability to achieve its customer first values and mission in its core lines of business.

# The ten-year vision

Looking beyond five years, the Exchange will continue to advance our mission, mature our organization and increase our impact. Elements of this 10-year vision include:

▶ **Protect and expand access to affordable coverage**

Support Washingtonians seeking marketplace and Medicaid coverage. Leverage opportunities, tools, statutory authority and state appropriations to curate the individual market and maximize access to affordable, high-quality qualified health plans. Support federal and state partners to streamline and improve eligibility determinations and enrollment in Washington Apple Health.

▶ **Eliminate barriers and support health equity for all**

Implement mitigation strategies to reduce harm from federal policy changes that restrict access to coverage and prepare for a swift recovery from future losses. Remove barriers impeding Washington residents from seeking health coverage. Leverage technology and expand outreach to populations facing barriers to coverage and care.

▶ **Improve the customer experience**

Continue to pursue a customer-centric approach designed to help people find and choose health insurance coverage that best meets their needs. This includes collaborating with partners to drive affordability by addressing the underlying cost of care, as well as building out current technologies to support access and eligibility determination across coverage programs.

▶ **Maintain a modern and secure information technology ecosystem**

Modernize Washington Healthplanfinder to better serve customers, while continuing to improve and adapt through changes in technology, solutions and services. These solutions will strengthen security safeguards to prevent and respond to potential cybersecurity threats.

▶ **Build organizational resilience and strength**

Support staff training and development, mature tools and processes and continuously improve efficiency, effectiveness and customer service. Work collaboratively with federal, state and community partners to sustain and increase impact and advance our mission.

# Conclusion

The Exchange experienced record enrollment and the lowest uninsured rate in 2025 and is prepared to protect Washingtonians' access to health and dental insurance regardless of federal changes. We continue to honor the valued working relationship and trust established with the Legislature, and all community partners, to deliver positive results for the state and the millions of Washingtonians.

**Rebecca S.** | Age 57, Seattle

“Without Washington Healthplanfinder, we would have no insurance at all and it has allowed us to keep our businesses going and still get care.”





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