



**Washington Health Benefits Exchange (WAHBE)  
Updated 2023 Premium State Subsidy Analysis**

**DISCLOSURES AND LIMITATIONS**

**Responsible Actuary.** I, Ksenia Whittal, am the actuary responsible for this communication. I am a Member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to issue this analysis.

**Purpose.** The purpose of this analysis is to provide updated estimates of the state premium subsidy amounts (flat per member per month) provided under a state-based premium subsidy program starting in 2023, given the preliminary 2023 filed premium increases by the participating issuers and several scenarios (low, best and high enrollment, assuming expiration and continuation of the American Rescue Plan Act (ARP)). The goal of this analysis is to facilitate discussions with stakeholders on potential program structures and review the changes in the subsidy amounts from the prior estimates. The goal of this review is to ensure that the information included in the model provides enough details and the type of information necessary to evaluate the program structures in order make a recommendation as well as ensure that the directionality and magnitude of changes in assumptions or the program structure are in line with expectations.

**Intended Users.** This information has been prepared for the sole use of the Washington Health Benefits Exchange (WAHBE). It is our understanding that this model will be provided to members of the stakeholder group, including carrier participants, for review. This model cannot be distributed to or relied upon by any other third party without the prior written permission of Wakely. This information is confidential and proprietary.

**Risks and Uncertainties.** The assumptions and resulting estimates included in this analysis are inherently uncertain, and numerous projection assumptions may be refined before the final report. Users of the results should be qualified to use it and understand the results and the inherent uncertainty. Actual results may vary, potentially materially, from our estimates. Note that since the 2023 premium increases are the initial filing requests, it is likely that the final approved rates could potentially be different from the increases used in this analysis and consequently affecting the results. Wakely does not warrant or guarantee the projected values included in the analysis. It is the responsibility of the organization receiving this output to review the assumptions carefully and notify Wakely of any potential concerns.

This is a market level analysis. Actual experience for any issuer could be notably different than the market average.

**Conflict of Interest.** The responsible actuaries are financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent to WAHBE.

**Data and Reliance.** We have relied on others for data and assumptions used in the assignment. We have reviewed the data for reasonableness, but have not performed any independent audit or otherwise verified the accuracy of the data/information. If the underlying information is incomplete or inaccurate, our estimates may be impacted, potentially significantly. For some estimates, there are multiple sources of information, including public sources. In some cases, the different sources produce meaningfully different data/information. For example, the distribution of uninsured by income level as reported by the 2018 ACS data and summary provided by OFM contain different distributions by income level, though the total number of uninsured are similar. In this version of the model, we have reviewed the data for reasonableness, however, we continue to review the various sources of information and subsequent versions may incorporate adjustments to better reflect the market in Washington.

**Subsequent Events.** There are no known relevant events subsequent to the date of information received that would impact the results of this report.

**Contents of Actuarial Report.** This document and the supporting exhibits/files constitute the entirety of actuarial report and supersede any previous communications on the project.

**Deviations from ASOPS.** Wakely completed the analysis using sound actuarial practice. To the best of my knowledge, the report and methods used in the analysis are in compliance with the appropriate Actuarial Standards of Practice (ASOP) with no known deviations.

**RELIANCES**

Wakely has utilized data provided by WAHBE as well as public data in the analyses described in this report.

- 2023 premium rates from final rate filings as provided by the state in the data file "Plan Rates 2022-2023\_Wakely.xlsx".
- 2022 - 2023 plan mappings by HIOS ID as provided by the state in the data file "2022 to 2023 plan listings.xlsx"
- 2022 enrollment data through January 2022, including county, plan, metal level, premiums (before and after APTC), APTC, household, income, age, race, ethnicity, effectuation status
- Information on PHE redetermination enrollment and likely transnsstions to ACA in WA, along with the expected timing.
- 2022 enrollment data through April 2022 including subsidy and effectuation status
- 2021 and 2022 Final Rate data for all carriers by plan, age, and county
- OFM FPL and Immigration Status of the Uninsured: 2018 and 2019
- Information on implementation considerations and requirements for WAHBE to administer the programs discussed in this report
- Emerging open enrollment results for the 2022 benefit year, as of December 3, 2021

In addition to the data described above, Wakely relied on the following public data sources to inform the assumptions used in the analyses:

- Small Area Health Insurance Estimates: 2019
- Medical Loss Ratio Data: Public Use File for 2019
- Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year
- Congressional Budget Office (CBO) Background Paper "The Price Sensitivity of Demand for Nongroup Health Insurance"
- CBO "How CBO and JCT Analyzed Coverage Effects of New Rules for Association Health Plans and Short-Term Plans"
- Kaiser Family Foundation Distribution of Nonelderly Uninsured Individuals who are Ineligible for Financial Assistance

**CAVEATS**

The following are additional caveats that could have an impact on results:

**Data Limitations.** No updates to the actual member-level enrollment since January 2022 has been made. The overall number of subsidized and unsubsidized members in 2022 data was adjusted to match April 2022 effectuated enrollment, more closely resembling recent member attrition and effectuation rates. Still, there is uncertainty on attrition patterns or other changes through the remainder of 2022 by other member characteristics such as income, plan metal tier, age and county. Changes to base estimates could influence estimates. Secondly, income data was not available for a large portion of the on-Exchange enrollment and for the off-Exchange customers. It is assumed that these customers would not be eligible for state subsidies due to higher incomes. To the extent these customers would be eligible for state subsidies, the cost estimates could be understated. Data on individual market income levels includes a certain level of error and uncertainty. The extent to which incomes of either the currently insured or uninsured differ from the estimates may result in material changes in the estimates.

**Political Uncertainty.** There is significant policy uncertainty. Future federal actions such as additional unemployment insurance payments or other Federal actions could change the estimates enclosed in this report. Additionally, the timing of the end of the Federal emergency declaration over COVID-19 could affect enrollment. Changes to Federal laws and regulations may also impact the estimates. Finally, policy changes at the state level, such as regulations around standard plan designs or public option.

**Enrollment Uncertainty.** Additionally, there is enrollment uncertainty. Beyond changes to potential rates and policy, individual member or firm responses to these changes also has uncertainty. There is significant uncertainty of take-up levels among the undocumented individuals as these members have not previously been eligible for enrollment in QHPs.

**Premium Uncertainty.** Given the potential change in enrollment, metal level enrollment decisions, or other enrollment decisions could influence the average premium in the market.

**Economic Uncertainty.** There remains considerable uncertainty as to the economic conditions in 2022 and 2023, which could impact the number of uninsured as well those with employer-sponsored insurance coverage, which could impact enrollment and premium levels.

**Implementation Uncertainty.** There is significant uncertainty as to how the program above would be implemented. How the program is ultimately implemented could have material impact on enrollment and costs. For example, the method and potential reconciliation of income data. For purposes of this analysis, Wakely assumed reported income would be used for determination of subsidy eligibility. The extent to which verification of income or after the benefit year reconciliation is different from those assumptions could impact the estimates contained in this report. Similarly, Wakely did not account for any interactions with the current Health Reimbursement Arrangements (HRA) requirements. Eligibility for the program based on employer offers could influence the number of firms that shift employees into the individual market and therefore impact the estimates. Finally, Wakely did not include any costs associated with implementation or assume that those costs (or other costs) would impact the available of funds for the programs analyzed.



Washington Health Benefits Exchange (WAHBE)  
 Updated 2023 Premium State Subsidy Analysis by Scenario

2023 State Subsidies	2023 Low	2023 Best	2023 High
<b>Average Annual Enrollment*</b>			
Exchange Enrollment	198,100	223,000	252,100
Federal + State Subsidy Enrollment (Group 1)	62,900	75,000	88,400
State Subsidy Only Enrollment (Group 2)	2,500	3,200	4,100
Total Receiving State Subsidies	<b>65,400</b>	<b>78,200</b>	<b>92,500</b>
% Receiving State Subsidies	33.0%	35.1%	36.7%
Receiving Federal Subsidies Only	76,500	85,100	92,500
<b>On-Exchange Take-up</b>			
Total New Enrollment	8,300	12,800	19,100
Uninsured (QHP Eligible)	7,800	11,800	17,500
Uninsured (Undocumented)	n/a	n/a	n/a
Off-Exchange (QHP Eligible)	500	1,000	1,500
<b>Per Member Per Month (PMPM) Amounts</b>			
Group 1 Average Net Premium	\$6.08	\$6.08	\$6.05
Group 2 Average Net Premium	\$324.74	\$316.19	\$308.36
Group 1 Subsidy PMPM	\$155	\$155	\$155
Group 2 Subsidy PMPM	\$155	\$155	\$155
Group 1 Average Subsidy Utilization	\$42.41	\$42.73	\$43.88
Group 2 Average Subsidy Utilization	\$154.23	\$153.01	\$151.41
<b>State Funding Amounts (\$M)</b>			
Group 1 Funding	\$32.0	\$38.5	\$46.6
Group 2 Funding	\$4.6	\$5.8	\$7.5
Total Funding	\$36.6	\$44.3	\$54.1
<b>Morbidity Impact from Subsidy Program</b>	-0.6%	-1.4%	-2.4%

\*Note: Enrollment has been rounded to the nearest 100 members. Only relevant cohorts are displayed in the table.



Washington Health Benefits Exchange (WAHBE)  
 Updated 2023 Premium State Subsidy Analysis - Best Estimate Scenario Comparison

2023 State Subsidies	2023 (Prior Version, shared 8.11.22)	2023 (Updated Version)	Difference
<b>Average Annual Enrollment*</b>			
Exchange Enrollment	226,600	223,000	-3,600
Federal + State Subsidy Enrollment (Group 1)	85,800	75,000	-10,800
State Subsidy Only Enrollment (Group 2)	4,300	3,200	-1,100
<b>Total Receiving State Subsidies</b>	<b>90,100</b>	<b>78,200</b>	<b>-11,900</b>
% Receiving State Subsidies	39.8%	35.1%	
Receiving Federal Subsidies Only	78,100	85,100	7,000
<b>On-Exchange Take-up</b>			
Total New Enrollment	13,400	12,800	-600
Uninsured (QHP Eligible)	12,000	11,800	-200
Uninsured (Undocumented)	n/a	n/a	n/a
Off-Exchange (QHP Eligible)	1,400	1,000	-400
<b>Per Member Per Month (PMPM) Amounts</b>			
Group 1 Average Net Premium	\$3	\$6	\$3
Group 2 Average Net Premium	\$233	\$316	\$84
Group 1 Subsidy PMPM	\$215	\$155	-\$60
Group 2 Subsidy PMPM	\$215	\$155	-\$60
Group 1 Average Subsidy Utilization	\$31.34	\$42.73	\$11.39
Group 2 Average Subsidy Utilization	\$212.18	\$153.01	(\$59.17)
<b>State Funding Amounts (\$M)</b>			
Group 1 Funding	\$32.3	\$38.5	\$6.2
Group 2 Funding	\$11.0	\$5.8	-\$5.1
Total Funding	\$43.2	\$44.3	\$1.1
<b>Morbidity Impact from Subsidy Program</b>	-1.28%	-1.38%	-0.10%

\*Note: Enrollment has been rounded to the nearest 100 members. Only relevant cohorts are displayed in the table.



Washington Health Benefits Exchange (WAHBE)

Updated 2023 Premium State Subsidy Analysis - Enrollment Projection Adjustments by Scenario Comparison

ARP Is Extended in 2023		Total Enrollment			Change			Comments
Year	Adjustment / Source	Low	Best	High	Low	Best	High	
2022	January 2022 Starting Data	226,302	226,302	226,302	-	-	-	
2022	Adj for Effectuation	208,936	208,936	208,936	(17,366)	(17,366)	(17,366)	Adjustment for effectuated enrollment
2022	Growth in 2022	202,938	206,530	215,226	(5,998)	(2,406)	6,290	Assumed organic 2022 growth
2023	Other changes in 2023	187,276	204,251	219,707	(15,662)	(2,279)	4,481	SEP, FG, premium changes (2022-2023)
2023	With Medicaid Redetermination	189,859	210,198	233,088	2,582	5,947	13,381	Adjustment for anticipated Medicaid redetermination
2023	With State Subsidy	198,140	222,997	252,146	8,282	12,799	19,058	Addition of off-exchange and uninsured enrollment attracted by subsidies





Washington Health Benefits Exchange (WAHBE)  
2023 Premium Assumptions (Source: WAHBE September 19, 2022)

2022 to 2023 Plan Mappings by HIOS ID

2022 Issuer	2022 HIOS ID	2022 Plan Name	2023 Issuer	2023 HIOS ID	2023 Plan Name
Coordinated Care QHP	61836WA0050036	Ambetter Cascade Select Bronze	Coordinated Care QHP	61836WA0050036	Ambetter Cascade Select Bronze
Coordinated Care QHP	61836WA0050019	Ambetter Essential Care 1	Coordinated Care QHP	61836WA0050019	Ambetter Essential Care 1
Coordinated Care QHP	61836WA0050026	Ambetter Cascade Bronze	Coordinated Care QHP	61836WA0050026	Ambetter Cascade Bronze
Coordinated Care QHP	61836WA0090019	Ambetter Essential Care 1 + Vision	Coordinated Care QHP	61836WA0050026	Ambetter Cascade Bronze
Coordinated Care QHP	61836WA0090030	Ambetter Essential Care: \$0 Medical Deductible + Vision	Coordinated Care QHP	61836WA0050026	Ambetter Cascade Bronze
Community Health Network WA QHP	43369WA0010003	Community Health Network of Washington Cascade Select Bronze	Community Health Plan of Washington	18581WA0140003	Community Health Plan of Washington Cascade Select Bronze
Regence BlueCross BlueShield OR QHP	71281WA1360004	Alliance Bronze Care on Demand 8500 Exchange Legacy LHP		71281WA1360004	Bronze Care on Demand 8500 Legacy LHP
Regence BlueCross BlueShield OR QHP	71281WA1360003	Alliance Bronze Essential 8000 Exchange Legacy LHP		71281WA1360003	Bronze Essential 8000 Legacy LHP
Kaiser WA QHP	80473WA1000009	Virtual Plus Bronze - 22		80473WA1000009	Virtual Plus Bronze
Coordinated Care QHP	61836WA0050030	Ambetter Essential Care: \$0 Medical Deductible	Coordinated Care QHP	61836WA0050030	Ambetter Essential Care: \$0 Medical Deductible
LifeWise QHP	38498WA0320012	LifeWise Cascade Bronze		38498WA0320012	LifeWise Cascade Select Bronze
Regence BlueCross BlueShield OR QHP	71281WA1360007	Regence Cascade Bronze Legacy LHP Network		71281WA1360007	Regence Cascade Bronze Legacy LHP Network
Molina QHP	84481WA0060007	Molina Cascade Bronze		84481WA0060007	Molina Cascade Bronze
Molina QHP	84481WA0060008	Core Care Bronze 1		84481WA0060007	Molina Cascade Bronze
Kaiser NW QHP	23371WA1780003	KP WA Bronze 8550/75		23371WA1780003	KP WA Bronze 8900/75
Kaiser WA QHP	80473WA0780001	Bronze HSA - 22		80473WA1000007	Kaiser Permanente Cascade Bronze
Kaiser WA QHP	80473WA0990003	Bronze - 22		80473WA1000007	Kaiser Permanente Cascade Bronze
Kaiser WA QHP	80473WA1000007	Kaiser Permanente Cascade Bronze		80473WA1000007	Kaiser Permanente Cascade Bronze
Kaiser WA QHP	80473WA0990001	Flex Bronze - 22		80473WA0990001	Flex Bronze
Kaiser NW QHP	23371WA1780002	KP WA Bronze 6350/65		23371WA1940003	KP Cascade Bronze
Kaiser NW QHP	23371WA1940003	KP Cascade Bronze		23371WA1940003	KP Cascade Bronze
Kaiser NW QHP	23371WA1780004	KP WA Bronze 6900/0% HSA		23371WA1780004	KP WA Bronze 6900/0% HSA
PacificSource QHP	14057WA0060002	Navigator Bronze HSA 7000		14057WA0060002	Navigator Bronze HSA 7050
Regence BlueShield QHP	87718WA2170012	Bronze Essential 8000 With 4 Copay No Ded Office Visits Eastside Health Network		87718WA2170024	Regence Cascade Bronze Eastside Health Network
Regence BlueShield QHP	87718WA2170024	Regence Cascade Bronze Eastside Health Network		87718WA2170024	Regence Cascade Bronze Eastside Health Network
United Healthcare OR QHP	62650WA0020002	UnitedHealthcare of Oregon, Inc. Cascade Select Bronze		62650WA0020002	UnitedHealthcare of Oregon, Inc. Cascade Bronze
United Healthcare OR QHP	62650WA0020013	UHC Bronze Value+		62650WA0020019	UHC Bronze Value
BridgeSpan QHP	53732WA0790009	Bronze Care on Demand 8000	BridgeSpan QHP	53732WA0790009	Bronze Care on Demand 8500
PacificSource QHP	14057WA0060003	Navigator Bronze 7000		14057WA0060003	Navigator Bronze 7000
Regence BlueCross BlueShield OR QHP	71281WA1360010	Regence Cascade Bronze PeaceHealth Network		71281WA1360015	Regence Cascade Bronze Individual and Family Network
Regence BlueCross BlueShield OR QHP	71281WA1360011	Bronze Essential 8000 With 4 Copay No Deductible Office Visits Exch PeaceHealth		71281WA1360015	Regence Cascade Bronze Individual and Family Network
Regence BlueCross BlueShield OR QHP	71281WA1360012	Bronze Care on Demand 8500 Exchange PeaceHealth		71281WA1360015	Regence Cascade Bronze Individual and Family Network
Regence BlueShield QHP	87718WA2170003	Bronze Care on Demand 8500 Exchange Individual and Family Network		87718WA2170003	Bronze Care on Demand 8500 Individual and Family Network
Regence BlueShield QHP	87718WA2170011	Bronze Care on Demand 8500 MultiCare Connected Care		87718WA2170003	Bronze Care on Demand 8500 Individual and Family Network
LifeWise QHP	38498WA0320003	LifeWise Essential Bronze		38498WA0320003	LifeWise Essential Bronze
PacificSource QHP	14057WA0060007	PacificSource Cascade Bronze		14057WA0060007	PacificSource Cascade Bronze
BridgeSpan QHP	53732WA0790007	Bronze Essential 7500	BridgeSpan QHP	53732WA0790007	Bronze Essential 8000
LifeWise QHP	38498WA0320005	LifeWise Essential Bronze HSA		38498WA0320005	LifeWise Essential Bronze HSA
Regence BlueShield QHP	87718WA2170004	Bronze Essential 8000 Exchange Individual and Family Network		87718WA2170004	Bronze Essential 8000 Individual and Family Network
Regence BlueShield QHP	87718WA2170009	Bronze Essential 8000 With 4 Copay No Deductible Office Visits UW Medicine		87718WA2170004	Bronze Essential 8000 Individual and Family Network
Regence BlueShield QHP	87718WA2170010	Bronze Essential 8000 With 4 Copay No Ded Office Visits MultiCare Connected Care		87718WA2170004	Bronze Essential 8000 Individual and Family Network
BridgeSpan QHP	53732WA0790003	BridgeSpan Cascade Bronze	BridgeSpan QHP	53732WA0790026	BridgeSpan Cascade Bronze
BridgeSpan QHP	53732WA0790026	BridgeSpan Cascade Bronze	BridgeSpan QHP	53732WA0790026	BridgeSpan Cascade Bronze
BridgeSpan QHP	53732WA0790029	BridgeSpan Cascade Select Bronze	BridgeSpan QHP	53732WA0790026	BridgeSpan Cascade Bronze
Regence BlueShield QHP	87718WA2170002	Bronze HDHP 6000 Exchange Individual and Family Network		87718WA2170015	Regence Cascade Bronze Individual and Family Network
Regence BlueShield QHP	87718WA2170015	Regence Cascade Bronze Individual and Family Network		87718WA2170015	Regence Cascade Bronze Individual and Family Network
Regence BlueShield QHP	87718WA2170018	Regence Cascade Bronze UW Medicine Network		87718WA2170015	Regence Cascade Bronze Individual and Family Network
Regence BlueShield QHP	87718WA2170021	Regence Cascade Bronze MultiCare Connected Care Network		87718WA2170015	Regence Cascade Bronze Individual and Family Network
LifeWise QHP	38498WA0320015	LifeWise Cascade Select Bronze		84481WA0060005	Molina Cascade Gold
Premiera QHP	49831WA1940003	Premiera Blue Cross Preferred Bronze EPO 6350		49831WA1940003	Premiera Blue Cross Preferred Bronze EPO 6350
Premiera QHP	49831WA1940007	Premiera Blue Cross Cascade Bronze		49831WA1940007	Premiera Blue Cross Cascade Bronze
Premiera QHP	49831WA1930002	Premiera Blue Cross Preferred Bronze HSA EPO 6100		49831WA1930002	Premiera Blue Cross Preferred Bronze HSA EPO 6100
Kaiser WA QHP	80473WA0540001	Basics Plus Catastrophic Plan - 22		80473WA0540001	Basics Plus Catastrophic Plan
PacificSource QHP	14057WA0060001	Navigator Catastrophic		14057WA0060002	Navigator Bronze HSA 7050
Coordinated Care QHP	61836WA0050038	Ambetter Cascade Select Gold	Coordinated Care QHP	61836WA0050038	Ambetter Cascade Select Gold
Coordinated Care QHP	61836WA0050008	Ambetter Secure Care 5	Coordinated Care QHP	61836WA0050008	Ambetter Secure Care 5
Coordinated Care QHP	61836WA0050018	Ambetter Cascade Gold	Coordinated Care QHP	61836WA0050018	Ambetter Cascade Gold
Coordinated Care QHP	61836WA0050033	Ambetter Secure Care 20	Coordinated Care QHP	61836WA0050018	Ambetter Cascade Gold
Coordinated Care QHP	61836WA0090008	Ambetter Secure Care 5 + Vision	Coordinated Care QHP	61836WA0050018	Ambetter Cascade Gold
Coordinated Care QHP	61836WA0090033	Ambetter Secure Care 20 + Vision	Coordinated Care QHP	61836WA0050018	Ambetter Cascade Gold
Community Health Network WA QHP	43369WA0010001	Community Health Network of Washington Cascade Select Gold	Community Health Plan of Washington	18581WA0140001	Community Health Plan of Washington Cascade Select Gold
Molina QHP	84481WA0060001	Molina Choice Gold		84481WA0060005	Molina Cascade Gold
Molina QHP	84481WA0060005	Molina Cascade Gold		84481WA0060005	Molina Cascade Gold
Kaiser WA QHP	80473WA1000002	Flex Gold - 22		80473WA1000002	Flex Gold
Regence BlueCross BlueShield OR QHP	71281WA1400001	Alliance Gold 2500 With Vision Exam Exchange Legacy LHP		71281WA1400001	Gold 2000 With Vision Exam Legacy LHP
Kaiser NW QHP	23371WA1760001	KP WA Gold 2000/30		23371WA1760001	KP WA Gold 2000/20
Kaiser WA QHP	80473WA1000005	Kaiser Permanente Cascade Gold		80473WA1000005	Kaiser Permanente Cascade Gold
United Healthcare OR QHP	62650WA0020004	UHC Gold Value+		62650WA0020015	UHC Gold Value
PacificSource QHP	14057WA0060005	Navigator Gold 2000		14057WA0060005	Navigator Gold 2000
Kaiser NW QHP	23371WA1760003	KP WA Gold 0/20		23371WA1760003	KP WA Gold 0/20
Regence BlueCross BlueShield OR QHP	71281WA1360005	Regence Cascade Gold Legacy LHP Network		71281WA1360005	Regence Cascade Gold Legacy LHP Network
PacificSource QHP	14057WA0060009	PacificSource Cascade Gold		14057WA0060009	PacificSource Cascade Gold
United Healthcare OR QHP	62650WA0020001	UnitedHealthcare of Oregon, Inc. Cascade Select Gold		62650WA0020001	UnitedHealthcare of Oregon, Inc. Cascade Select Gold
LifeWise QHP	38498WA0320010	LifeWise Cascade Gold		38498WA0320013	LifeWise Cascade Select Gold
LifeWise QHP	38498WA0320013	LifeWise Cascade Select Gold		38498WA0320013	LifeWise Cascade Select Gold
LifeWise QHP	38498WA0320001	LifeWise Essential Gold		38498WA0320001	LifeWise Essential Gold
Kaiser NW QHP	23371WA1940001	KP Cascade Gold		23371WA1940001	KP Cascade Gold
Regence BlueShield QHP	87718WA2200001	Gold 2500 With Vision Exam Exchange Individual and Family Network		87718WA2200001	Gold 2000 With Vision Exam Individual and Family Network
Regence BlueShield QHP	87718WA2170022	Regence Cascade Gold Eastside Health Network		87718WA2170022	Regence Cascade Gold Eastside Health Network
Regence BlueCross BlueShield OR QHP	71281WA1360008	Regence Cascade Gold PeaceHealth Network		71281WA1360013	Regence Cascade Gold Individual and Family Network
BridgeSpan QHP	53732WA0790024	BridgeSpan Cascade Gold	BridgeSpan QHP	53732WA0790024	BridgeSpan Cascade Gold
BridgeSpan QHP	53732WA0790027	BridgeSpan Cascade Select Gold	BridgeSpan QHP	53732WA0790024	BridgeSpan Cascade Gold
Regence BlueShield QHP	87718WA2170013	Regence Cascade Gold Individual and Family Network		87718WA2170013	Regence Cascade Gold Individual and Family Network
Regence BlueShield QHP	87718WA2170016	Regence Cascade Gold UW Medicine Network		87718WA2170013	Regence Cascade Gold Individual and Family Network
Regence BlueShield QHP	87718WA2170019	Regence Cascade Gold MultiCare Connected Care Network		87718WA2170013	Regence Cascade Gold Individual and Family Network
Premiera QHP	49831WA1940001	Premiera Blue Cross Preferred Gold EPO 1500		49831WA1940001	Premiera Blue Cross Preferred Gold EPO 1500
Premiera QHP	49831WA1940005	Premiera Blue Cross Cascade Gold		49831WA1940005	Premiera Blue Cross Cascade Gold
Coordinated Care QHP	61836WA0050037	Ambetter Cascade Select Silver	Coordinated Care QHP	61836WA0050037	Ambetter Cascade Select Silver
Coordinated Care QHP	61836WA0050007	Ambetter Balanced Care 4	Coordinated Care QHP	61836WA0050007	Ambetter Balanced Care 4
Community Health Network WA QHP	43369WA0010002	Community Health Network of Washington Cascade Select Silver	Community Health Plan of Washington	18581WA0140002	Community Health Plan of Washington Cascade Select Silver
Coordinated Care QHP	61836WA0050002	Ambetter Balanced Care 1	Coordinated Care QHP	61836WA0050017	Ambetter Cascade Silver
Coordinated Care QHP	61836WA0050017	Ambetter Cascade Silver	Coordinated Care QHP	61836WA0050017	Ambetter Cascade Silver
Coordinated Care QHP	61836WA0090002	Ambetter Balanced Care 1 + Vision	Coordinated Care QHP	61836WA0050017	Ambetter Cascade Silver
Coordinated Care QHP	61836WA0090007	Ambetter Balanced Care 4 + Vision	Coordinated Care QHP	61836WA0050017	Ambetter Cascade Silver
Kaiser WA QHP	80473WA1000008	Virtual Plus Silver - 22		80473WA1000008	Virtual Plus Silver
Molina QHP	84481WA0060006	Molina Cascade Silver		84481WA0060006	Molina Cascade Silver
Regence BlueCross BlueShield OR QHP	71281WA1360001	Alliance Silver 3200 Exchange Legacy LHP		71281WA1360006	Regence Cascade Silver Legacy Network
Regence BlueCross BlueShield OR QHP	71281WA1360006	Regence Cascade Silver Legacy LHP Network		71281WA1360006	Regence Cascade Silver Legacy LHP Network
Molina QHP	84481WA0060004	Constant Care Silver 1		84481WA0060004	Constant Care Silver 1
United Healthcare OR QHP	62650WA0020003	UnitedHealthcare of Oregon, Inc. Cascade Select Silver		62650WA0020003	UnitedHealthcare of Oregon, Inc. Cascade Silver
Kaiser WA QHP	80473WA1000001	Flex Silver - 22		80473WA1000006	Kaiser Permanente Cascade Silver
Kaiser WA QHP	80473WA1000006	Kaiser Permanente Cascade Silver		80473WA1000006	Kaiser Permanente Cascade Silver
United Healthcare OR QHP	62650WA0020007	UHC Silver Value+		62650WA0020017	UHC Silver Advantage
LifeWise QHP	38498WA0320011	LifeWise Cascade Silver		38498WA0320014	LifeWise Cascade Select Silver
LifeWise QHP	38498WA0320014	LifeWise Cascade Select Silver		38498WA0320014	LifeWise Cascade Select Silver
Regence BlueShield QHP	87718WA2170023	Regence Cascade Silver Eastside Health Network		87718WA2170023	Regence Cascade Silver Eastside Health Network
Regence BlueCross BlueShield OR QHP	71281WA1360009	Regence Cascade Silver PeaceHealth Network		71281WA1360014	Regence Cascade Silver Individual and Family Network
PacificSource QHP	14057WA0060004	Navigator Silver 5000		14057WA0060004	Navigator Silver 5000
PacificSource QHP	14057WA0060008	PacificSource Cascade Silver		14057WA0060008	PacificSource Cascade Silver
BridgeSpan QHP	53732WA0790025	BridgeSpan Cascade Silver	BridgeSpan QHP	53732WA0790025	BridgeSpan Cascade Silver
BridgeSpan QHP	53732WA0790028	BridgeSpan Cascade Select Silver	BridgeSpan QHP	53732WA0790025	BridgeSpan Cascade Silver
LifeWise QHP	38498WA0320004	LifeWise Essential Silver Low Deductible		38498WA0320004	LifeWise Essential Silver Low Deductible
Regence BlueShield QHP	87718WA2170001	Silver 3200 Exchange Individual and Family Network		87718WA2170014	Regence Cascade Silver Individual and Family Network
Regence BlueShield QHP	87718WA2170014	Regence Cascade Silver Individual and Family Network		87718WA2170014	Regence Cascade Silver Individual and Family Network
Regence BlueShield QHP	87718WA2170017	Regence Cascade Silver UW Medicine Network		87718WA2170014	Regence Cascade Silver Individual and Family Network
Regence BlueShield QHP	87718WA2170020	Regence Cascade Silver MultiCare Connected Care Network		87718WA2170014	Regence Cascade Silver Individual and Family Network
Kaiser NW QHP	23371WA1940002	KP Cascade Silver		23371WA1940002	KP Cascade Silver
Kaiser NW QHP	23371WA1760002	KP WA Silver 2500/40		23371WA1760002	KP WA Silver 750/30
Premiera QHP	49831WA1940004	Premiera Blue Cross Preferred Silver EPO 4100		49831WA1940004	Premiera Blue Cross Preferred Silver EPO 4300
Premiera QHP	49831WA1940006	Premiera Blue Cross Cascade Silver		49831WA1940006	Premiera Blue Cross Cascade Silver

\*Source: "2022 to 2023 plan listings.xlsx" provided by WAHBE