

Enhanced Federal Subsidy Impacts and Engagement

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Loss of ARPA enhanced subsidies would harm most Washington Healthplanfinder customers

All customers over 400% FPL
would lose federal subsidies

All customers up to 400% FPL
will receive less in federal
subsidies



~\$250M in federal funding lost
annually.

~70K projected loss of enrollees
in 2026.*

Impact: Loss of ARPA Enhanced Subsidies

~70K

Projected enrollment
decrease

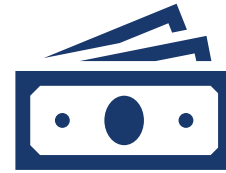
~\$250M

Projected
decrease in APTC

Impact will be different by:



Age



Income



Location



Race/
Ethnicity

Example Customer impact

Scenario

A 60-year-old Yakima County resident makes \$36,600 per year (251% FPL). They are enrolled in a CHPW Silver Cascade Select plan, the lowest cost silver plan in their county.



Impact

If ARPA-enhanced subsidies expire, **their net premium will more than double from \$112 to \$243 per month.**

	ARPA-Enhanced Subsidies	Without Enhanced Subsidies	Change
Monthly Gross Premium	\$807	\$807	\$0
Monthly Federal Subsidy (APTC)	\$695	\$565	-\$130 (-\$1,560 annually)
Monthly Net Premium	\$112	\$243	\$130

Enhanced Subsidy Engagement



Collaboration is Key



[SBM-Letter-on-Impact-of-ePTCs-09232024.pdf \(nxedge.io\)](https://www.nxedge.io/SBM-Letter-on-Impact-of-ePTCs-09232024.pdf)

Activity Underway

- HBE generates WA specific impacts; subsidy and policy changes
- National Academy For State Health Policy (NASHP)
- State Governor and Legislator awareness
- Federal Delegation support
- Partner Engagement



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