



# FACT SHEET: HB 2361/SB 6258

## Offering only standard health plans on *Washington Healthplanfinder*

At the direction of the Legislature, Washington Health Benefit Exchange (Exchange) started offering standard plans (marketed as Cascade Care plans) through *Washington Healthplanfinder* in 2021.

**Offering only standard plans, which have the same benefit and cost-sharing structure across carriers, will help customers make “apples-to-apples” comparisons between plans, providing clear choices based on premium, network and quality.**

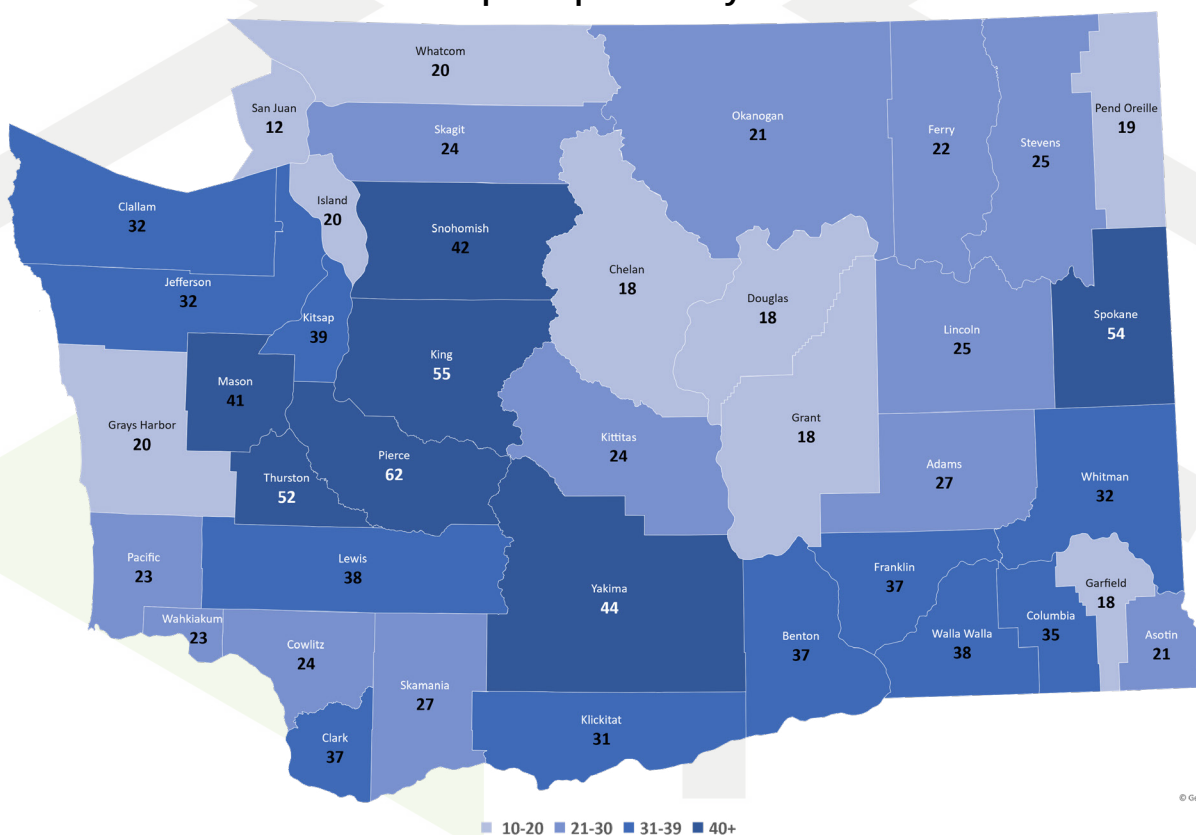
**Standard plans are the highest value plans available to Exchange customers. More than 70% of customers are already choosing standard plans.**

- Deductibles are significantly (nearly \$1,000) lower than non-standard plans.
- Coverage with a low copay for more services before the deductible is met — including primary care visits, mental health services and generic prescriptions.
- Allow customers to maximize available federal and state subsidies to make coverage more affordable.

**Problem: Exchange customers are challenged by the current number and variation of plan offerings.**

In 14 of Washington’s 39 counties, customers now have at least 35 plans to choose from (including Pierce [62]; King [55]; Spokane [54]; Thurston [52]; and Yakima [44]).

Number of plans per county in 2024



# Solution: Phased approach to fully standardizing the Exchange market.

[HB 2361/SB 6258](#) implement recommendations from [a recent Legislative report](#); by:

1. Transitioning to only standard plans at the **Silver metal level starting in 2026**, and **all metal levels starting in 2027**.
2. To mitigate market disruption, the proposed legislation also calls for the Exchange to design three additional standard plans that carriers could offer for 2027.
3. Enabling all Exchange **carriers to compete on**, and **customers to focus on**, plan differences that matter most to customers: **premium; provider networks; quality; and customer service**; by
4. Providing easily comparable and meaningfully different plan choices **in every county**, maximizing access to covered services and lower-cost-sharing.

National research, data, direct customer feedback and numerous other sources confirm having too many choices, without meaningful and easily comparable differences, makes it difficult for customers to select a plan.

In many cases, customers miss out on a plan that best supports their health and financial well-being, or fail to sign up for coverage altogether.



HB 2361 is an incremental step, consistent with past Legislative improvements to Cascade Care, that will help Exchange customers and positions the state to further improve affordability and access through *Washington Healthplanfinder*.

*For more information, contact:*

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