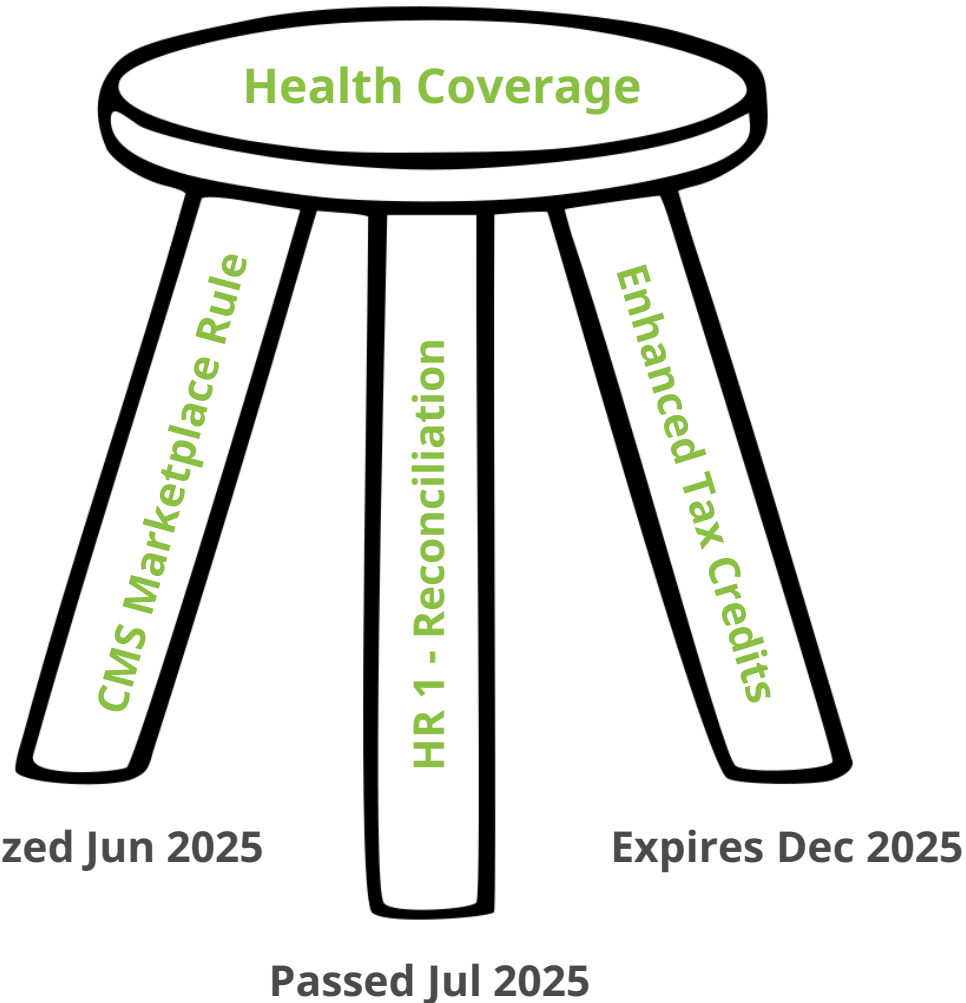


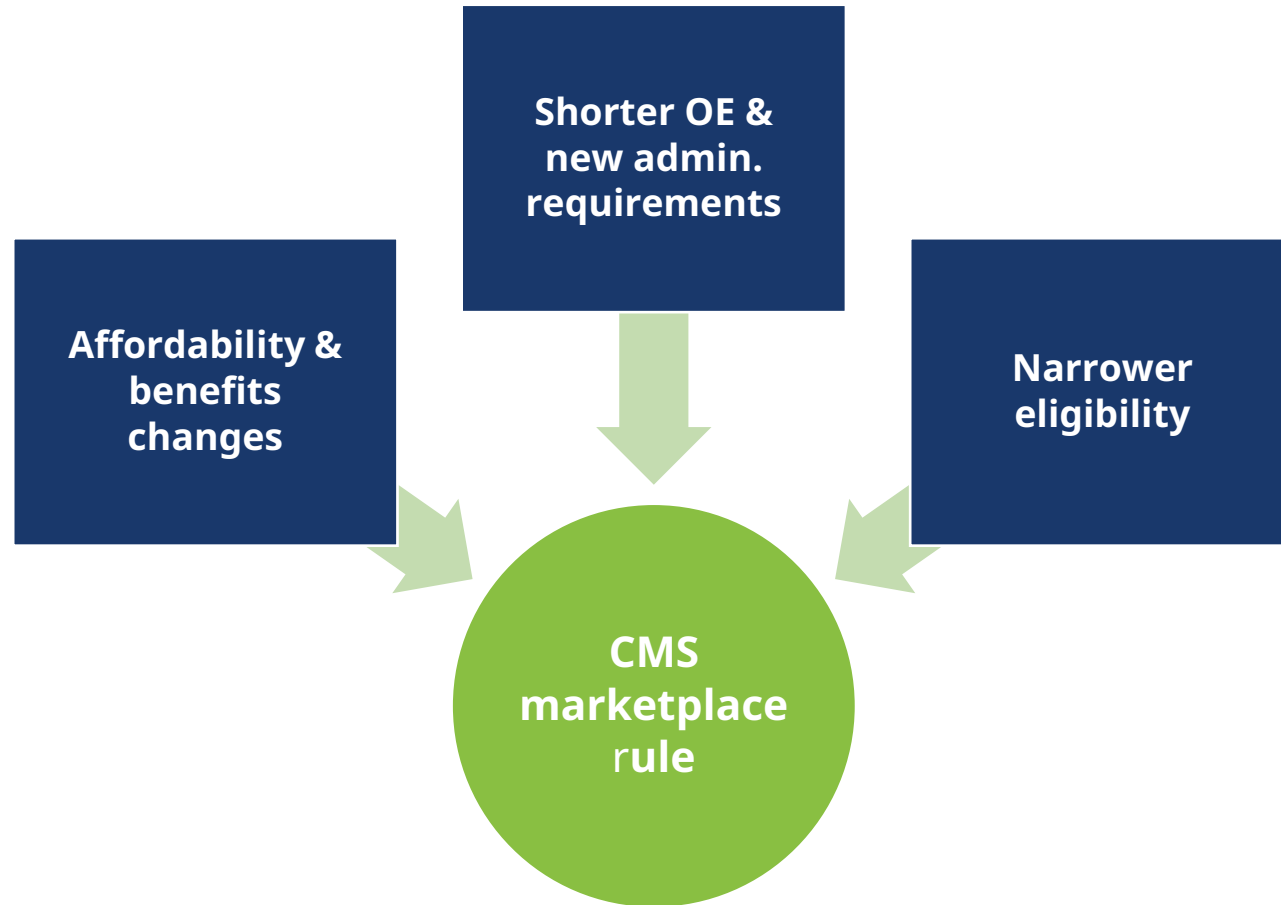
# Federal policy changes – ACA marketplace



## Estimated combined impact in Washington

- ▶ Enrollment reduction of 35% - 50%
- ▶ Premium increases of up to 15%
- ▶ Ripple effects across the health system including \$100M+ in uncompensated hospital care

# CMS marketplace rule – policies & impacts

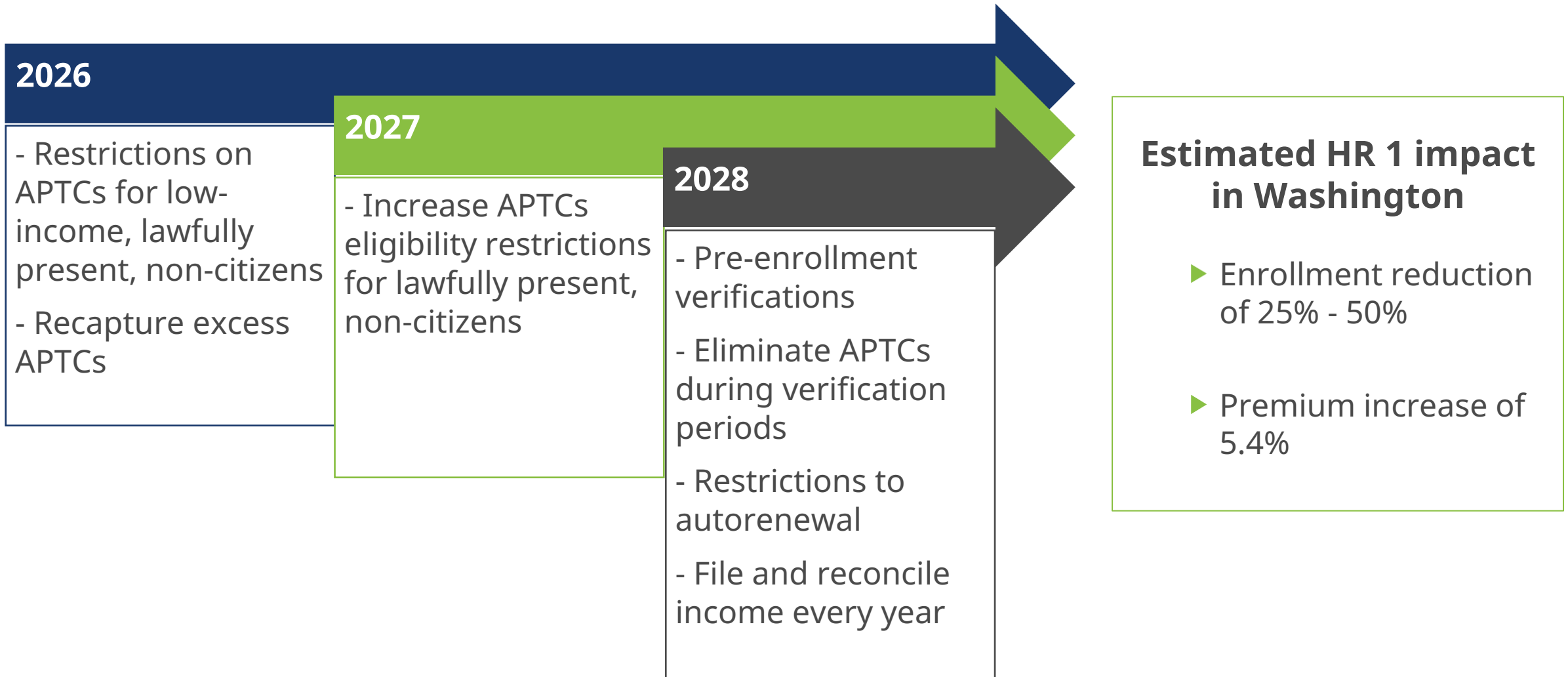


**Estimated rule impact in Washington**

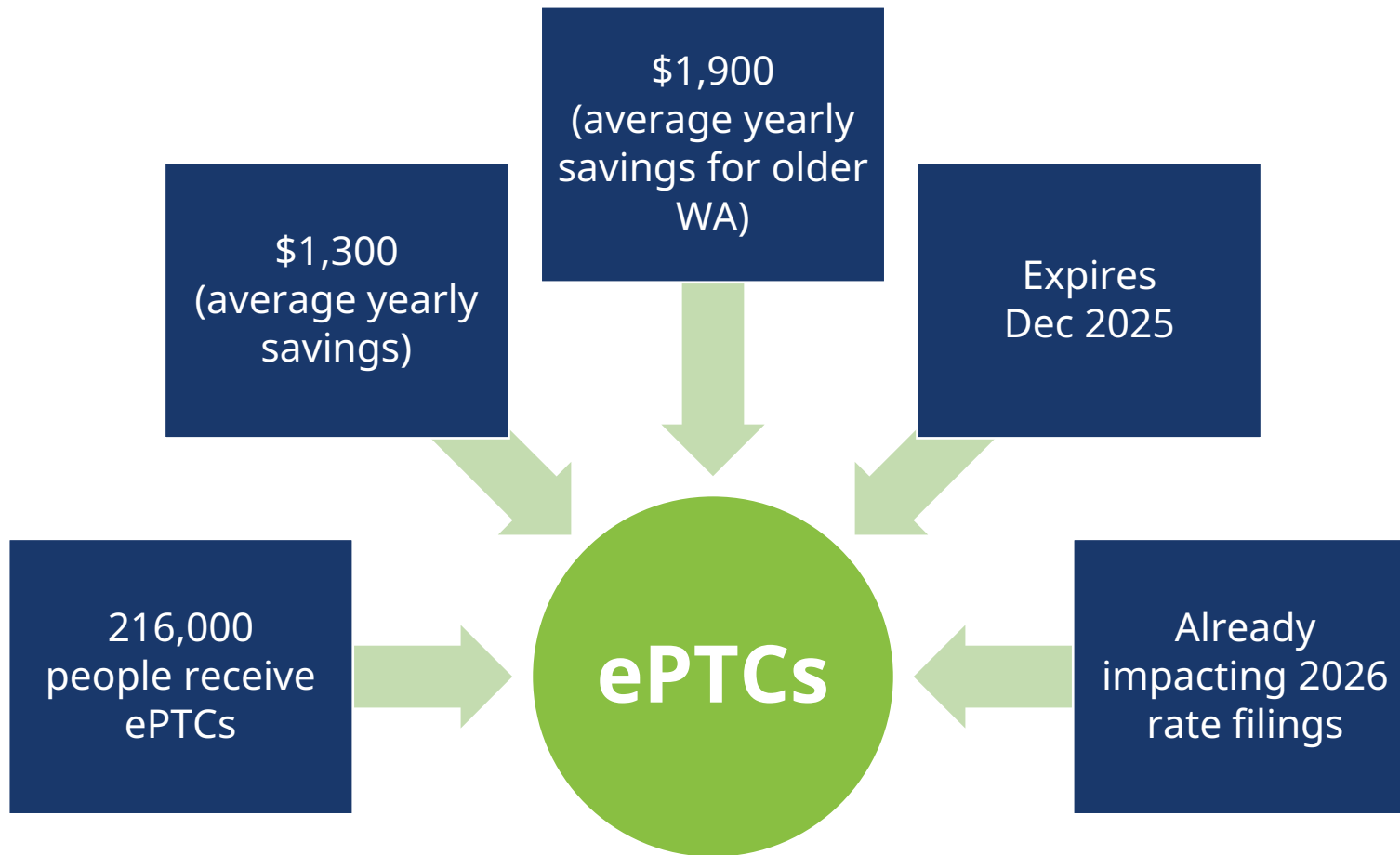
- ▶ Enrollment reduction up to 23%
- ▶ Premium increase by 4.5%

Most implementation is paused due to pending litigation

# HR 1 – ACA marketplace – policies & impacts



# Enhanced tax credits – overview & impacts



## Estimated ePTCs expiration impact in Washington

- ▶ Enrollment reduction of 80,000
- ▶ Average net premium increases by 65%
- ▶ Loss of \$285M in federal funds (tax credits)