



**Washington Health Benefit Exchange
Navigator & Certified Application Counselors Technical Advisory Committee
Meeting Minutes
Wednesday, July 17, 2025
2:30 p.m. – 3:30 p.m.
Teleconference and Webinar**

NAV CAC TAC Members Present:

Alex Cordova	Molly Morris
Bishaw Gezie	Yuvi Arciniega
Dina Prigodich	Sara Abbott
Brian Mwesigwa	Riva Garza
Christine Hyunmi Hwang	Callista Kennedy
Noreen Brisson	

Washington Health Benefit Exchange (WAHBE) Staff Present:

Alex Jonson	Kristin Phillips
Spencer Budd	Kelly Aaron

Meeting notes:

- **Introductions:**
 - Participant Introductions: Kelly facilitated the introductions of various participants, including Noreen Brisson from the Office of the Insurance Commissioner, Christine Hwang and Dina Prigodich from the Korean Women's Association, Molly Morris from Rural Resources, Bishaw Gezie from Seattle and King County Public Health, Sara from Better Health Together, Riva Garza from the Health Care Authority, Alex Cordova from Yakima Health, Callista Kennedy from King County Public Health, Brian Mwesigwa from the Health Care Authority, and Anita Valdes from Sea Mar.
- **Spring Enrollment Report:** Kelly provided an overview of the spring enrollment report, highlighting that the initial enrollment numbers were around 310,000, which later dropped to 286,000 after effectuating coverage. They mentioned that 77% of customers received financial savings, and 79% were enrolled in a Cascade standard plan.
 - Initial Enrollment Numbers: Kelly reported that the initial enrollment numbers were around 310,000, which later dropped to 286,000 after

effectuating coverage. This drop was noted but still represented a historical number for the exchange.

- Financial Savings: Kelly highlighted that 77% of customers received financial savings, which included tax credits or Cascade Care savings. This financial assistance was crucial in helping customers afford their health plans.
- Cascade Standard Plan Enrollment: Kelly mentioned that 79% of customers were enrolled in a Cascade standard plan, taking advantage of state subsidies or Cascade Care savings. This high percentage indicated the popularity and effectiveness of the Cascade standard plans.
- **Assister Network Importance:** Kelly emphasized the importance of the assister network, showing that most counties have about 50% or more of enrollees partnered with an assister. They highlighted the role of navigators in helping clients understand their eligibility and stay enrolled.
 - County Partnership Rates: Kelly presented data showing that most counties have about 50% or more of enrollees partnered with an assister, indicating the significant role of the assister network in the enrollment process.
 - Navigators' Role: Kelly emphasized the role of navigators in helping clients understand their eligibility, navigate the application process, and stay enrolled in their health plans. Navigators often go above and beyond by assisting with doctor's appointments and providing additional resources.
- **Additional Updates:** Kelly discussed updates, including the modernization of the exchange corporate website, expansion of correspondence languages, and funding for Cascade Care Savings and Apple Health Expansion. They also mentioned ongoing federal activity and its potential impact on programs.
 - Website Modernization: Kelly announced the update to the Exchange corporate website, aiming to modernize its look and improve user experience while maintaining the same content.
 - Language Expansion: Kelly discussed the expansion of correspondence languages from the current 8 to include an additional 8 languages, enhancing communication with clients in their preferred languages.
 - Cascade Care Savings Funding: Kelly mentioned that Cascade Care Savings was funded for the next year at the usual \$55 million. Due to

high enrollment, the funds ran out this year, triggering a contingency plan that removed savings for new enrollees.

- Apple Health Expansion: Kelly reported that Apple Health Expansion received the same level of funding for the next year. The current program size fluctuates around 10-11,000 with about 18,000 on the waitlist. Renewal training has been developed to help navigators understand the process.
- Federal Activity Impact: Kelly highlighted ongoing federal activity, including potential loss of enhanced premium tax credits and changes affecting DACA enrollees. They emphasized the need to stay informed and adapt to these changes to support clients effectively.
- **Upcoming Navigator Training:** Kelly outlined upcoming Navigator training sessions, including a failure to reconcile webinar in August, required fall quarterly training in September, carrier week in October, and Navigator in-service days. They also mentioned open enrollment readiness webinars.
 - Failure to Reconcile Webinar: Kelly announced a failure to reconcile webinar scheduled for August, aimed at addressing questions on tax credits and helping navigators understand the process for clients to regain tax credits.
 - Fall Quarterly Training: Kelly mentioned that the required fall quarterly training has been moved from October to September to accommodate the busy schedule of navigators during open enrollment.
 - Carrier Week: Kelly outlined the carrier week event in October, a three-day virtual event where carriers will present their new plan offerings and benefits for the next year.
 - Navigator In-Service Days: Kelly discussed the two-day Navigator in-service days event in October, providing additional training and support for navigators.
 - Open Enrollment Readiness Webinars: Kelly mentioned that open enrollment readiness webinars will be hosted, offering navigators an opportunity to hear the slides orally and ask questions to better prepare for open enrollment.
- **Navigator Onboarding Training:** Kelly presented the updated Navigator onboarding training courses for different roles, including role 1, role 2, and role 4. They discussed the inclusion of equity training and the possibility of offering courses in Spanish.

- Role 1 Training: Kelly outlined the updated training courses for role 1 navigators, who can enroll clients in Apple Health. The training includes courses on Apple Health, eligibility, and application processes.
- Role 2 Training: Kelly discussed the training for role 2 navigators, who can enroll clients in both qualified health plans and Apple Health. The training includes additional content on cost-sharing reductions, employer-sponsored insurance, and health plan renewals.
- Role 4 Training: Kelly presented the training for role 4 navigators, specific to Tribal Assistants. These navigators must complete all role 1 and role 2 courses, along with additional courses tailored to Tribal members and their needs.
- Equity Training: Kelly addressed the inclusion of equity training in the quarterly training sessions and discussed the possibility of offering an Equity 101 course as part of the standard onboarding training for navigators.
- Spanish Courses: Kelly mentioned the testing of training courses in Spanish, aiming to provide accessible training for navigators who speak Spanish. They are considering expanding this to other prominent languages based on feedback.
- **Market Landscape Preview:** Spencer Budd provided an overview of the market landscape for 2026, mentioning the addition of Wellpoint as a new carrier, significant market movement, and the introduction of a new Cascade Vital Gold Plan. They also discussed the impact of premium alignment and the anticipated loss of enhanced federal tax credits.
 - New Carrier: Spencer announced the addition of Wellpoint as a new carrier entering the market in two counties for 2026, increasing the total number of carriers to 12.
 - Market Movement: Spencer highlighted significant market movement, with several carriers changing their service areas, either expanding or contracting. This includes Lifewise exiting certain counties and United expanding to three counties.
 - Cascade Vital Gold Plan: Spencer introduced the new Cascade Vital Gold Plan, a slightly cheaper and slimmer version of the standard gold plan with a 78% actuarial value. This plan aims to provide affordable coverage for customers seeking good value.
- **Carrier Changes:** Spencer highlighted the changes in carrier service areas, including Lifewise exiting certain counties and United expanding to three

counties. They emphasized the importance of customers actively selecting new plans due to these changes.

- **Public Option Plans:** Spencer discussed the availability of public option plans in 38 counties and the slower rate increases for these plans compared to others. They mentioned the expansion of public option plans by coordinated care and Lifewise.
- **Premium Alignment:** Spencer explained the concept of premium alignment, its impact on silver plan rates, and the resulting increase in APTC for customers. They provided an example of how premium alignment would benefit a customer in King County.
- **Conclusion:** Spencer concluded by emphasizing the importance of guidance and support for customers in navigating the changes in 2026. They highlighted the need for customers to actively shop for plans and the role of navigators in providing assistance.

Follow-up tasks:

- **Equity Training:** Develop and include an Equity 101 course in the role one Navigator training. (Kelly)
- **Training Translation:** Work on translating Navigator training materials into Spanish and ensure accurate translation and audio tempo. (Kelly)
- **Cascade Care Savings:** Share details of the Cascade Care savings draft per member per month for public comment in August. (Kelly)
- **DACA Population:** Monitor and provide timely information to navigators regarding the loss of tax credits for DACA enrollees. (Kelly)
- **Immigrant Health Coverage:** Prepare and share contingency plans for maintaining coverage pathways for undocumented individuals if the 1332 waiver is pulled. (Kelly)
- **Federal Activity Updates:** Keep navigators informed about any definitive changes in federal regulations affecting health coverage. (Kelly)
- **Failure to Reconcile Webinar:** Host a failure to reconcile webinar in August to address questions on tax credits and reconciliation processes. (Kelly)
- **Fall Quarterly Training:** Reschedule the required fall quarterly training from October to September. (Kelly)
- **Open Enrollment Readiness:** Host at least one open enrollment readiness webinar in October to help navigators prepare for the upcoming enrollment period. (Kelly)