

Agents and Broker Technical Advisory Committee

July 16, 2025

Agenda

Welcome

Legislative Updates

Failure to Reconcile (FTR) Updates

Apple Health Expansion Status Updates

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Adjourn

Legislative Updates (Placeholder)

Failure to Reconcile (FTR)

The Exchange is required to run Failure to Reconcile (FTR) checks as a part of ongoing compliance with program eligibility requirements. If the customer has not taken steps to reconcile, tax credits will no longer be available to the customer.

In June, approximately 30,000 customers had their FTR data checked, and approximately 1,000 customers have been denied tax credits due to what we commonly refer to as '825 denial' or '1 of 3 reasons', which includes FTR.

Since this is protected Federal Tax Information, we do not know the exact reason the customer was denied tax credits, nor can we issue reports. Email producer@wahbexchange.org if you need help determining why an individual is not eligible for tax credits.

Once a customer has verified and confirmed they've filed their taxes and reconciled tax credits for all prior years, they can resolve the denial in two ways:

1. Update the application and check the FTR attestation box on the electronic signature screen. Checking the FTR attestation box tells us they've filed taxes and reconciled years that they received APTC by using IRS Form 8962.
2. Wait until the IRS has processed their return or amended a return to include Form 8962. Once the IRS has completed the reconciliation, the application can be resubmitted to redetermine tax credit eligibility.

Failure to Reconcile (FTR) Attestation

Customers that have reconciled previous years' tax credits, may select the attestation box on the eSignature page.

Note: Customers may only complete the attestation once in a 12-month period.

The Exchange will periodically check their tax credit eligibility.

SIGN AND SUBMIT YOUR APPLICATION

By signing this application electronically, I certify under penalty of perjury that my answers are correct and complete to the best of my knowledge.

- I have read the [rights & responsibilities](#) *
- I authorize Washington Healthplanfinder to electronically verify my tax return information during the annual renewal process for up to 5 years. I understand that I am able to change my consent at any time. By checking this box, I permit tax credits to be applied to my annual renewal without my taking further action.
- By checking this box, I am attesting that my household has received tax credits to help pay for *Washington Healthplanfinder* coverage and have filed taxes and submitted IRS form 8962 for the years tax credits were received. I understand that, at a later date, *Healthplanfinder* will recheck my tax filing status for the years my household received tax credits.
- I am electronically signing my application *

First Name *	Middle Initial	Last Name *
<input type="text" value="Tonia"/>	<input type="text" value="E.g. A"/>	<input type="text" value="Rodriguez"/>
Tonia		Rodriguez

AHE Expansion Update (Placeholder)

Updated Savings Eligibility (SP-462)

What happened?

Following the April 20, 2025, DSHS system release, customers who are attesting "Yes" to lawful presence and are reporting income that is under 100% of the federal poverty level have been inaccurately denied APTC when they should have received a conditional or approved APTC eligibility.

We are in the process of correcting the impacted applications to reflect accurate APTC eligibility.

What's next?

DSHS is scheduled to correct the issue with a system enhancement that will be deployed in October.

Until the October deployment, it is important to be aware that changes to applications between now and Oct. 31 will need manual correction of APTC eligibility, and you may email producer@wahbexchange.org to request reinstatement of APTC.

How to help your clients:

See recent Newsflash for guidance on how to assist any clients this applies to.

There may be potential delays with resolution work. The Producer team will continue to work with brokers to check the status changes on applications.

Upcoming Events



July 14, 2025 – Oct. 31, 2025

- All producers must complete the recertification requirements annually to maintain a Washington Healthplanfinder privileged user account.
- Signed certificates are sent at the end of training, once they have been countersigned.



Tuesday, August 12, 2025

12 PM- 12:45 PM

Topic: Failure to Reconcile (FTR)

Join us for an informative webinar where we'll clarify the meaning of Failure to Reconcile (FTR), its significance, and its impact on your customers' eligibility for advance premium tax credits (APTC).

Public Comment

Please unmute yourself
to make a public
comment.

Questions

producer@wahbexchange.org

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Next Meeting

October 15, 2025

9:30 am-11:00 am



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