

# Proposed 2026 Carrier Assessment

Exchange Board Meeting

March 27, 2025

Jim Crawford, CFO



# What is the carrier assessment?

- RCW 43.71.080 authorizes a user fee on carriers who offer plans on the Exchange in an amount necessary to fund the operations of the Exchange
- The carrier assessment is a per member per month (PMPM) user fee charged to all carriers based on enrollees in plans qualified health plans and stand-alone dental plans sold on the Exchange
- The level of the carrier assessment is established annually by the Exchange Board of Directors
  - Sufficient to fund Exchange operations at the level authorized by the Legislature, plus three months of additional operating costs

# Carrier Assessment Uncertainties

Setting the carrier assessment relies on several assumptions:

- ▶ Assumes state budget based on Governor Inslee's budget proposal and estimates of legislative initiatives
- ▶ Assumes March state revenue forecast
  - ▶ QHP enrollment and future premiums to project premium tax revenues
  - ▶ Medicaid forecast and cost-sharing

Future Uncertainty—we always know more a year from now, especially for 2026

- ▶ Setting carrier assessment for Plan Year 2026 does not factor in potential budget change in 2026 Supplemental, or in future biennia
- ▶ Enrollment and premium projections are less certain as a result of ARPA tax credit expiration under current law, CC\$ amount and duration, and other potential changes that could impact the market

# The Exchange Proposes No Change to 2026 Carrier Assessments

The federal uncertainty surrounding the Affordable Care Act (ACA) creates significant challenges for long-term forecasting

Stability and predictability of the carrier assessment remain a key goal, as does timely adoption of rates

## Qualified Health Plans

Maintain the current per member per month (PMPM) for Qualified Health Plans (QHP) for 2026 at the current \$5.11 PMPM

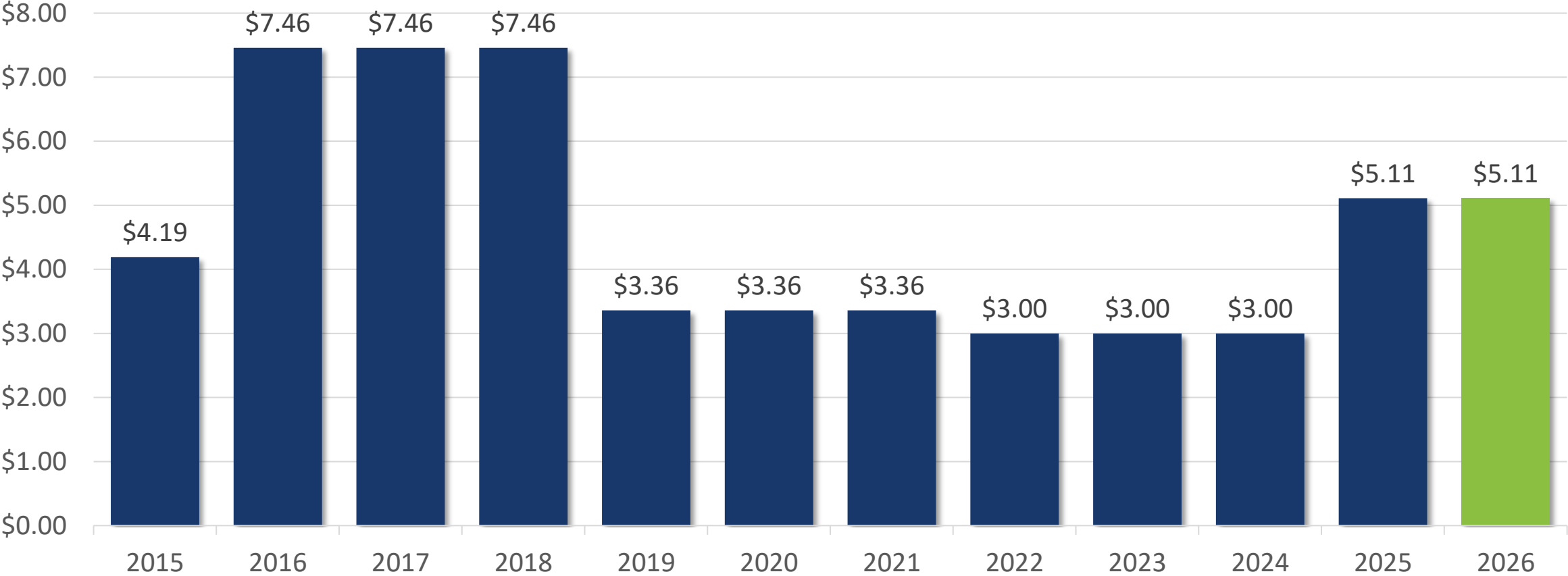
## Qualified Dental Plans

Maintain the Qualified Dental Plan (QDP) carrier assessment for 2026 at the current \$0.94 PMPM

## Pediatric Dental Plans

Maintain the Pediatric Dental assessment for 2026 at the current \$0.67 PMPM.

# Carrier Assessment History by Plan Year



# Board Adoption for 2026 Carrier Assessment

# Proposed 2025 Carrier Assessment

## Qualified Health Plans

- ▶ 2026 Proposed:
  - ▶ Maintain \$5.11 per member per month assessment
- ▶ 2025:
  - ▶ \$5.11 pmpm

## Qualified Dental Plans

- ▶ 2026 Proposed:
  - ▶ Maintain \$0.94 per member per month assessment
- ▶ 2025:
  - ▶ \$0.94 pmpm

## Pediatric Dental

- ▶ 2026 Proposed:
  - ▶ Maintain \$0.67 per member per month assessment
- ▶ 2025:
  - ▶ \$0.67 pmpm

# State Budget Comparison Chart--HBE

# Health Benefit Exchange: 2025-27 Biennial Budget: Three-Way Comparison

## Budget Version Compared:

- Governor Inslee 12.17.24
- Senate Chair 3.24.25: PSSB 5167
- House Chair 3.25.25: PSHB 1198

Activity Type	Decision Package	2025-27 Requested Funding	Governor's Budget Proposal	Senate Budget Proposal	House Budget Proposal	Notes
Premium Assistance	Cascade Care Savings	\$ 95,000,000	One-Year	One-Year	One-Year	Funded at \$55M for plan year 2026 only.
Operational	Cost Allocation Update	\$ -	✓	✓	✓	Funded as Requested
	Healthplanfinder M&O Increase	\$ 968,000	✓	✓	✓	Funded as Requested
	Lead Organization M&O Increase	\$ 702,000	✗	✗	✗	Finish procurement first, then submit supplemental DP
	<b>Responsive to Fed ACA</b>					
	ETEAM	\$ 4,307,000	✓	✓	✓	Requested ongoing but funded one-time
	ACA Equity FTE	\$ 364,000	✓	✓	✓	Requested ongoing but funded one-time
	CSC and SI Procurements	\$ 2,640,000	✓	✓	✓	Funded as Requested.
	<b>HPF and Customer Support</b>					
	SHIELD (onetime)	\$ 3,668,000	✓	✓	✓	Funded as Requested.
	Operation's Department Leadership	\$ 489,000	✗	✗	✗	Not Funded
	Customer Support Center Quality Management	\$ 740,000	✗	✗	✗	Not Funded
	Apple Health Expansion	\$ 344,000	✗	✗	✗	Maintains current program size
	General Wage Increase	\$ 1,750,000	✓	✓	✓	3% July 2025 and 2% July 2026.
	HHS Coalition Support	\$ 840,000	✗	✗	✗	Not Funded
	<b>Expanding Language Access</b>					
	Expanded Languages supported via correspondences	\$ 250,000	✓	✓	✓	Funded as Requested
	Direct Mail campaigns	\$ 200,000	✓	✓	✓	Funded as Requested
	Adobe Upgrade	\$ 400,000	✓	✓	✓	Funded as Requested
	Non-Magi Medicaid	\$ 16,876,000	☑	☑	☑	DDI Only with gated funding. No M&O and no cost allocation, Submit DP when ready to go-live
	Facilitated Enrollment	\$ 4,046,000		☑		Development delayed until January 1, 2027, with gated funding
Total Operational Funds		\$ 38,584,000				



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