



**Washington Health Benefit Exchange
Navigator & Certified Application Counselors Technical Advisory Committee
Meeting Minutes
Wednesday, April 16th, 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
Brenda Kelek	Sarah Abbott
Brian Mwesigwa	

Washington Health Benefit Exchange (WAHBE) Staff Present:

Alex Jonson, Senior Navigator Program Specialist	Kristin Phillips, Senior Navigator Program Specialist
	Amairani Castaneda

Roll Call – Alex Jonson, Senior Navigator Program Specialist

Alex Jonson began the meeting at 2:30.

IHC Data Snapshot Overview – Alex Jonson, Senior Navigator Program Specialist

Alex states that out of approximately 100,000 uninsured Washingtonians, about 25% are estimated to be undocumented. 15,200 individuals applied for a qualified health plan, and 2,400 enrolled. 1,200 of those enrollees (50%) were new enrollments. Alex states that the average net premium was \$342 monthly (data from mid-January and non-effectuated enrollments).

Alex states that 97% (around 2,300 enrollments) selected a Cascade Care Savings plan. Additionally, 82% (around 2,00 enrollments) are receiving state premium subsidies (up to 250% FPL). Alex also states that 85% of IHC customers selected a plan from Coordinated Care, CHPW, or Molina.

It is also relayed by Alex that 75% of IHC customers received assistance from a Navigator and/or broker. 58% of those had direct involvement from a Navigator.

DACA and 1332 Waiver Update – Alex Jonson, Senior Navigator Program Specialist

Alex states that the Exchange is monitoring the situation on if/when the 1332 Waiver will be pulled. DACA recipients and others with qualifying immigration statuses can currently access coverage. It is relayed that a Federal proposed rule released March 10th would reverse tax credits for DACA recipients. In Washington, the DACA population can currently still access coverage but will lose federal subsidies.

Exchange Initiatives & Contingency Planning– Alex Jonson, Senior Navigator Program Specialist



Alex states information for the link for the initiatives landing page that connects with the Office of Strategy and Policy. The hyperlink is included for access and updates. Alex relays that WAHBE is continuing to strategize and monitor for information that presents itself.

Contingency planning information is presented by Alex. Information is shared that the current 1332 Waiver is prioritized as being in place for as long as possible while also keeping privacy intact for the information for the IHC population. WAHBE is noted as keeping information secure and would not forward information to the Federal Government unnecessarily. It is stated that the Exchange is looking to avoid mid-year disruptions if possible and that WAHBE is trying to find ways to have coverage for those who have enrolled continue. WAHBE is also looking for ways to have coverage applicable with state subsidies. Alex states that WAHBE is locking in on finding ways to keep affordable coverage for the IHC population.

Proposed Changes and CMS Updates – Alex Jonson, Senior Navigator Program Specialist

Alex states the Exchange is reviewing and investigating any CMS executive orders that impact enrollment coverage, eligibility, funding, cost savings, and that contingency planning is underway. Alex states that WAHBE is working with Tribes, the Governor's Office, the Attorney General, the Office of the Insurance Commissioner, the Health Care Authority, the Insurance Carriers, and community stakeholders and partners. Alex talks about submitting public comments on proposed rules and changes. It is relayed the desire for WAHBE to identify what will affect Washington Healthplanfinder consumers and Assistants.

Alex discusses potential impacts from proposed changes including loss of ARPA subsidies. It is also relayed the potential impact on Silver Loading (raising the price of Silver plans), resulting in boosting the amount of advance premium tax credits which are based on the cost of the second lowest-cost silver plan in their county. Alex states that the Exchange is monitoring recent federal activity on the Cascade Care Savings special enrollment period which allows someone a qualifying life event to enroll in coverage due to a FPL% of up to 250%.

Alex discusses Federal agencies that were instructed to identify all federally funded programs. Potential impacts in healthcare are access to emergency services, funding cuts to vital care and programs, deterring individuals from seeking care due to fear of deportation, and poor health outcomes from increased public health risk. A hyperlink is provided to the White House government website surrounding Presidential actions.

Alex discusses CMS 2025 Marketplace Integrity and Affordability. The overall themes present are waste, fraud, and abuse caused by improper enrollments, abuse of access to care. Hyperlinks are provided to the proposed rule as well as a press release and FAQ sheet. Additional CMS proposed rule changes are discussed by Alex. Eligibility categories rescinds QHP eligibility for DACA recipients. Changes to Enrollment Policies reduce the Open Enrollment period to November 1st – December 15th. Limits are seen on passive auto-renewal by proposing a required \$5 premium. Customers eligible for zero-cost plans who do not actively update their information may not auto-renew. This also eliminates the option to renew CSR eligible individuals into Silver plans from Bronze tier.

Alex also discusses limited eligibility in the case of outstanding issues. This revises failure to reconcile policies to enforce premium tax credits. It also eliminates the prohibition on applying premium payments for a new plan and issuers may not effectuate coverage until past due balances are paid. Effectuation changes eliminates issuer flexibilities related to premium payment thresholds. Potential barriers will be seen with being cancelled for non-payment and reinstatements. It also eliminates the 60-day extension for submitting income verification documents. CMS changes are also relayed to eliminate the to accept self-attestation of income and household size which will require additional verification. It would also reinstate pre-enrollment verification requirements for all special enrollment periods.

Additional CMS changes are discussed by Alex. Plan management changes prohibit gender-affirming care as an allowable essential health benefit. Updates are seen for the methodology of calculating the premium adjustment percentage which reduces the threshold on how much an Insurance plan can deviate.

Training and Additional Updates – Alex Jonson, Senior Navigator Program Specialist

Alex states that Spring Training for Assisters is starting May 5th and runs through June 2nd. The training is delegated to all roles covering privacy and security awareness, Assister roles and responsibilities, and requires a User Access Agreement to be signed. It is relayed by Alex that training must be completed by June 2nd, 2025 to retain access to HPF.

Alex states that Fall Training will move from October to September due to request. Alex discusses Lunch and Learn series in partnership with the Broker Team and provides upcoming webinar information.

Alex talks about how WAHBE is going to continue working with partners and advocating for affordability and access to care. Alex includes that Cascade Care Savings funding for plan year 2026 has been included in both the House and State budget and is awaiting final approval from the Governor. Open Enrollment 12 numbers are highlighted through the OE Report which states about 309,000 Washingtonians selected a QHP. The most standard plan selections occurred in the history of the Exchange. Contributors to these numbers were stated to be from premium subsidies and Cascade Care Savings.

Acknowledgements and Additional Content

Alex states that information and questions can be solicited to Kelly Aaron the Navigator Support Manager and includes their contact information. There are no public comments made during Public Comment Period.

The meeting concludes and there are no public comments from attendees and the next meeting in April is outlined.