

# Proposed 2026 Carrier Assessment

Exchange Operations Committee

March 18, 2025

Jim Crawford, Chief Financial Officer (he/him)

# 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

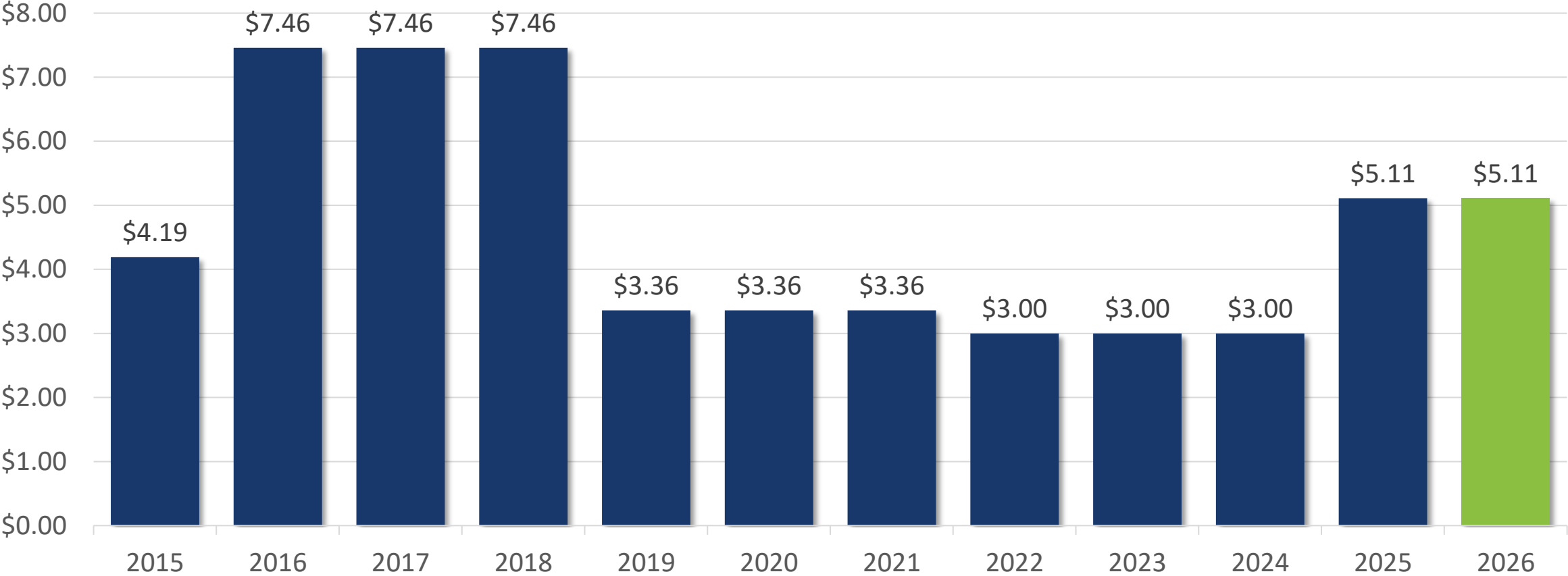
## Qualified Dental Plans

Maintain the Qualified Dental Plan (QDP) carrier assessment for 2026 at the current \$0.98 PMPM

## Pediatric Dental Plans

Maintain the Pediatric Dental assessment for 2026 at the current \$0.70 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 \$0.98 per member per month assessment
- ▶ 2025:
  - ▶ \$0.98 pmpm

## Pediatric Dental

- ▶ 2026 Proposed:
  - ▶ Maintain \$0.70 per member per month assessment
- ▶ 2025:
  - ▶ \$0.70 pmpm



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