

Washington Health Benefit Exchange

2025

Open enrollment preview report

Submitted Jan. 31, 2025

A snapshot as of the end of open enrollment for plan year 2025,
based on plan selections. All data as of Jan. 17, 2025.

Data sources and definitions

Washington Health Benefit Exchange's (Exchange) **2025 Open enrollment preview report** includes data about customers who selected health and/or dental plans for 2025. This report provides **initial data and analysis** following the end of open enrollment, which occurred from Nov. 1, 2024, to Jan. 15, 2025. The upcoming **2025 Spring enrollment report** will include customers who enrolled in and paid for their 2025 health and/or dental insurance.

Definitions

Standard plans are the Exchange's primary effort to make health insurance more accessible and affordable. These plans offer the same benefits as other plans on Washington Healthplanfinder, with more predictable and lower costs.

Standard plans (marketed as **Cascade Care** plans) include public option plans (marketed as **Cascade Select** plans). State premium assistance (marketed as **Cascade Care Savings**) is available for Silver and Gold standard plans.

In Washington, Medicaid is called Washington Apple Health. Free or low-cost coverage is available year-round for those who qualify. Apple Health clients enroll and renew online using Washington Healthplanfinder. Apple Health is administered by the Washington State Health Care Authority, www.hca.wa.gov.

Data sources

Historical data sourced from Healthplanfinder Database as of January 2025; data for plan year 2025 is as of Jan. 17, 2025. Data in this report are based on plan selections, subject to change based on data supplied by carriers, and are rounded for ease of readability. Rounding may cause variability in totals.

Contact information

Have questions about the information in this report?

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Further enrollment analysis will be available in the Spring 2025 Enrollment Report.

Open enrollment highlights

This year's open enrollment period saw record numbers, with about 309,000 Washingtonians selecting a qualified health plan (QHP) and the most standard plan selections in the history of the Exchange. Contributors to this increase include enhanced premium tax credits (ePTCs) and Cascade Care Savings (state premium assistance).

Open enrollment by the numbers

This year saw a record number of plan selections.

- **309,000 customers** selected QHPs.
- Nearly **49,000 are new*** customers.

About 79% of customers are in a standard plan (Cascade Care).

- **244,000 customers** are in a Cascade standard plan, the highest enrollment in the history of the Exchange.
- **94,000 customers** are in a Cascade Select public option plan, **up 50% from 2024.**

Premium assistance has been essential in newly accessing and maintaining coverage. About 77% of customers are receiving state or federal subsidies.

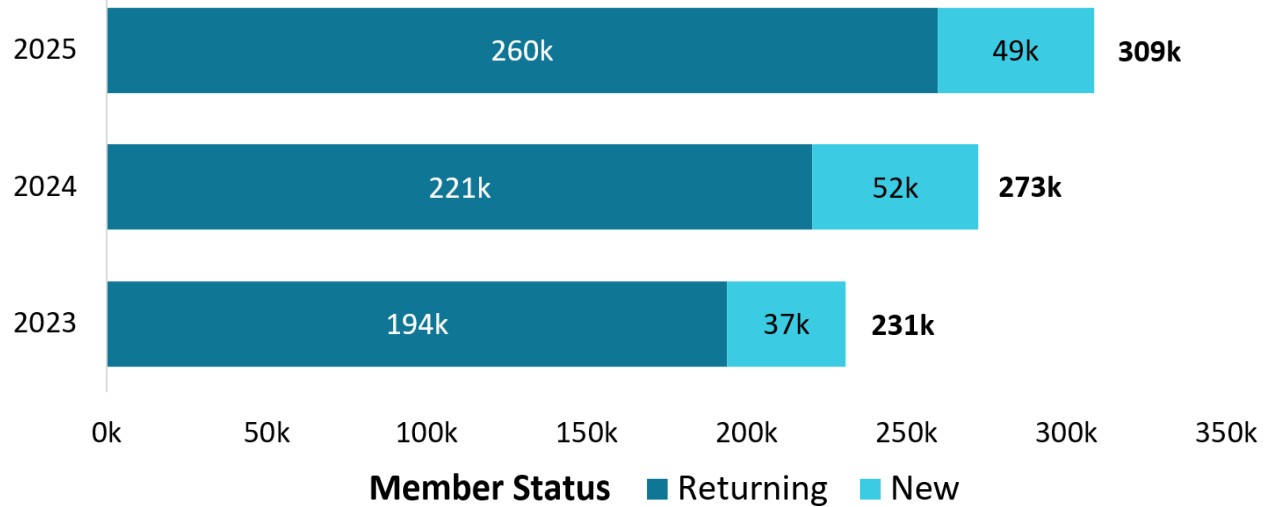
- Over **115,000 customers** are receiving **Cascade Care Savings**, including **13,000 new*** customers.
- Over **227,000 customers** are receiving **premium tax credits.**

*New customer is defined as an individual who did not have coverage through Washington Healthplanfinder at any time in the previous plan year. Customers with a gap in coverage shorter than 12 months are not counted in the "new" category.

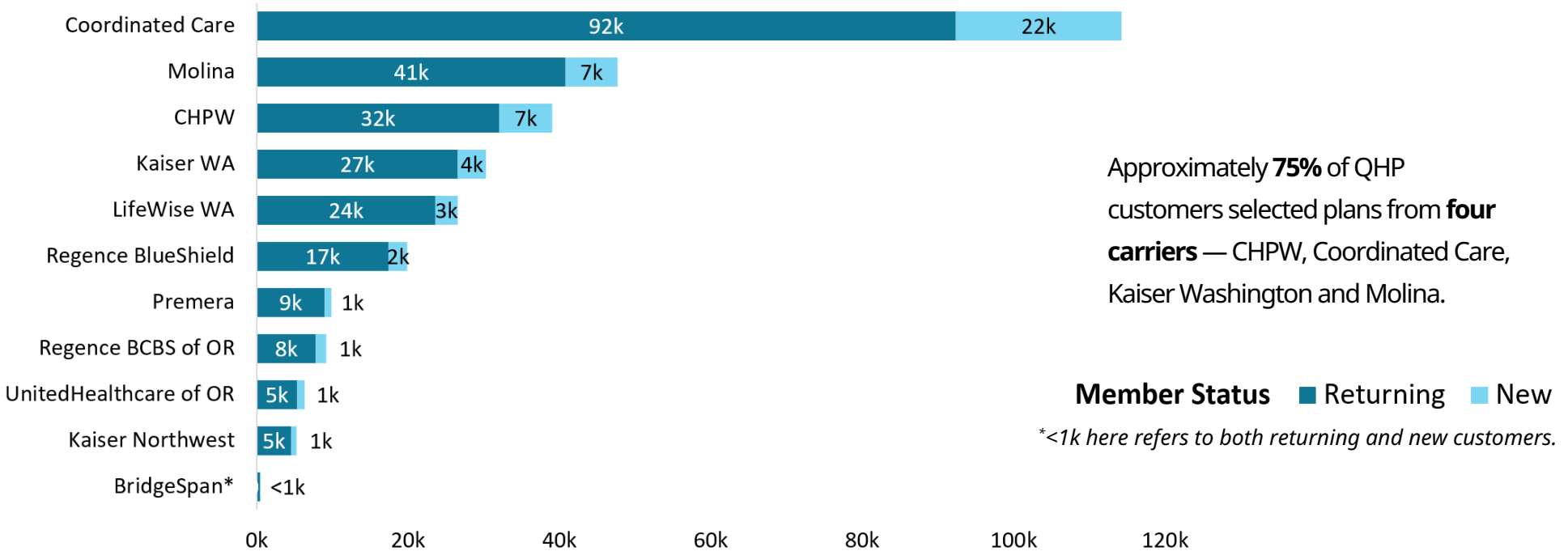
Qualified health plan selections

The total number of people selecting a plan **increased 13%** compared to 2024; **returning customers increased by 18%** (39,000).

Plan selection by returning and new customers



Returning and new plan selections by carrier

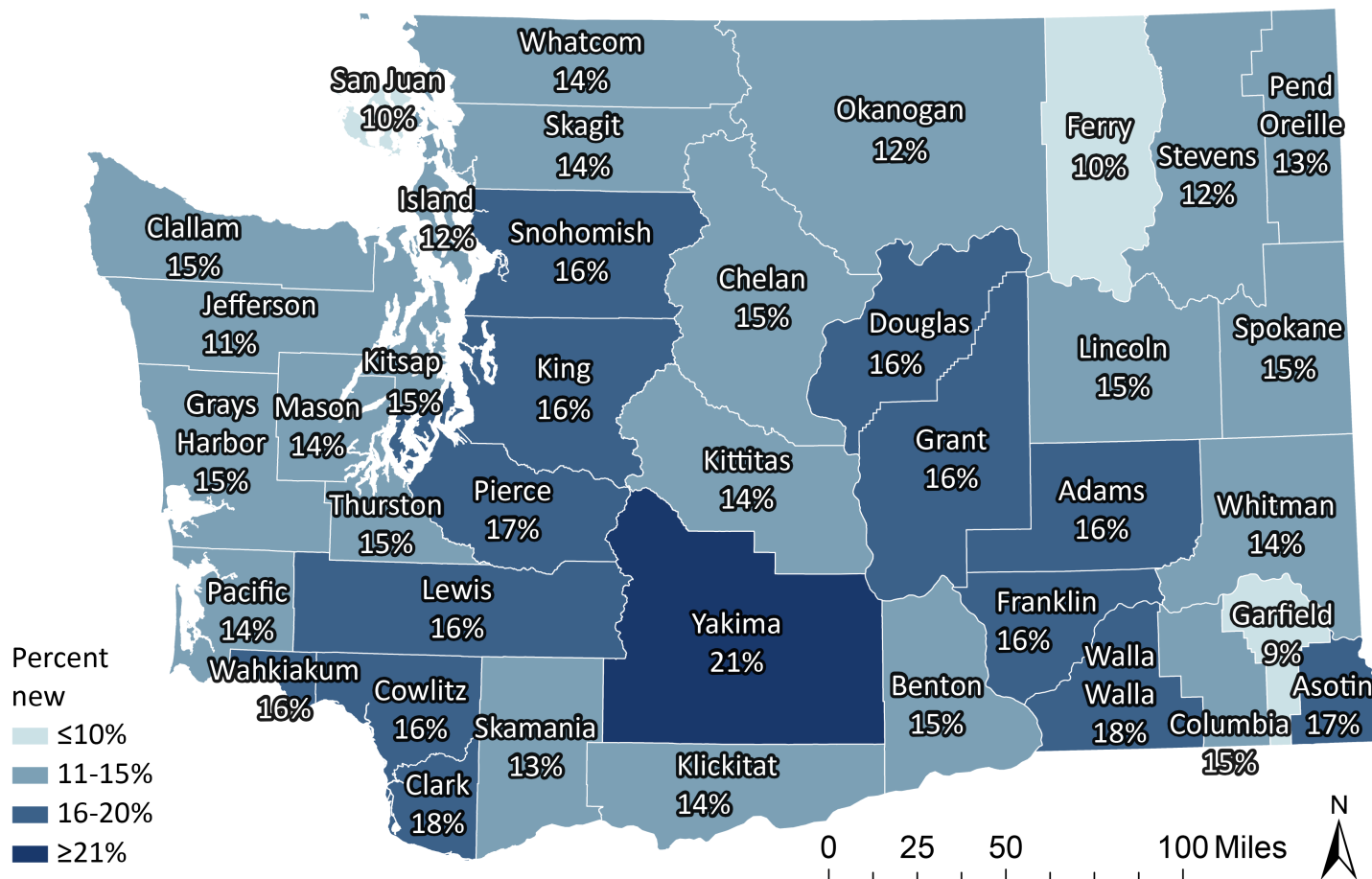


Approximately **75%** of QHP customers selected plans from **four carriers** — CHPW, Coordinated Care, Kaiser Washington and Molina.

Qualified health plan selections

More than 10% of customers who selected a plan during open enrollment were new to Washington Healthplanfinder in 2025 in all except one Washington county. Among all counties, on average 15% of customers were new.

Percent of new QHP customers by county



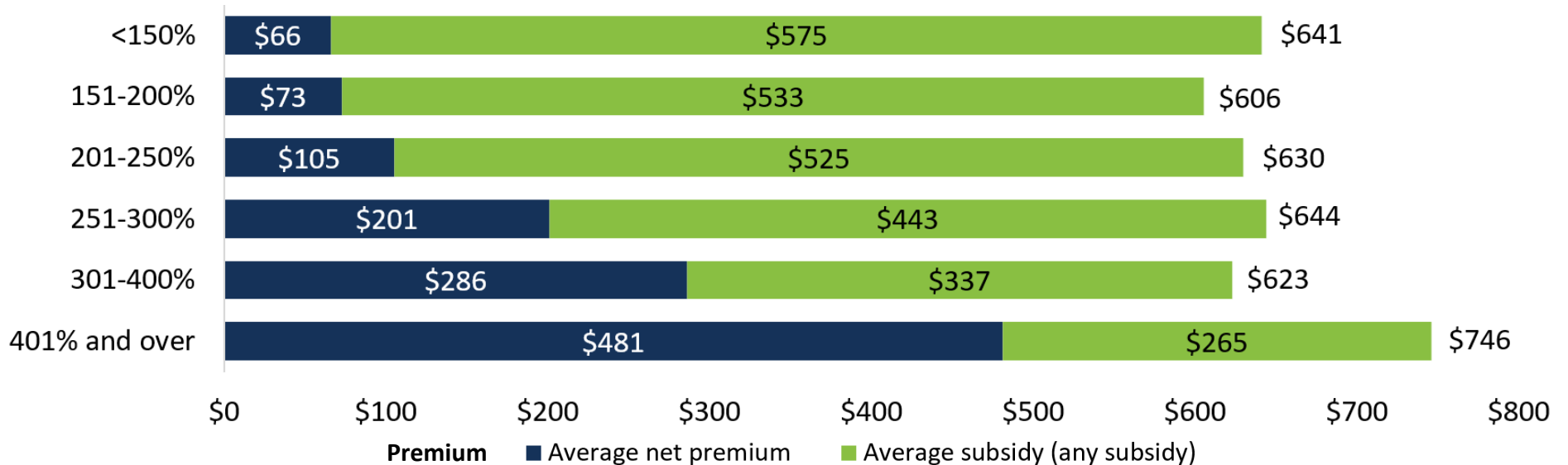
Qualified health plan subsidization

State and federal subsidies are helping keep premiums affordable for Exchange customers in 2025. Seventy-seven percent (77%) of customers are subsidized in 2025.

- 127,000 (41%) pay \$100 or less per month
- 71,000 (23%) pay \$25 or less per month
- 60,000 (19%) pay \$10 or less per month

People across all eligible income categories benefited from federal and state subsidies. The average net premium for a customer receiving any type of subsidy was \$163 per member per month, while the average premium for an unsubsidized customer was \$601. Approximately 23% of the population was unsubsidized.

Subsidy and average premium by FPL among subsidized customers



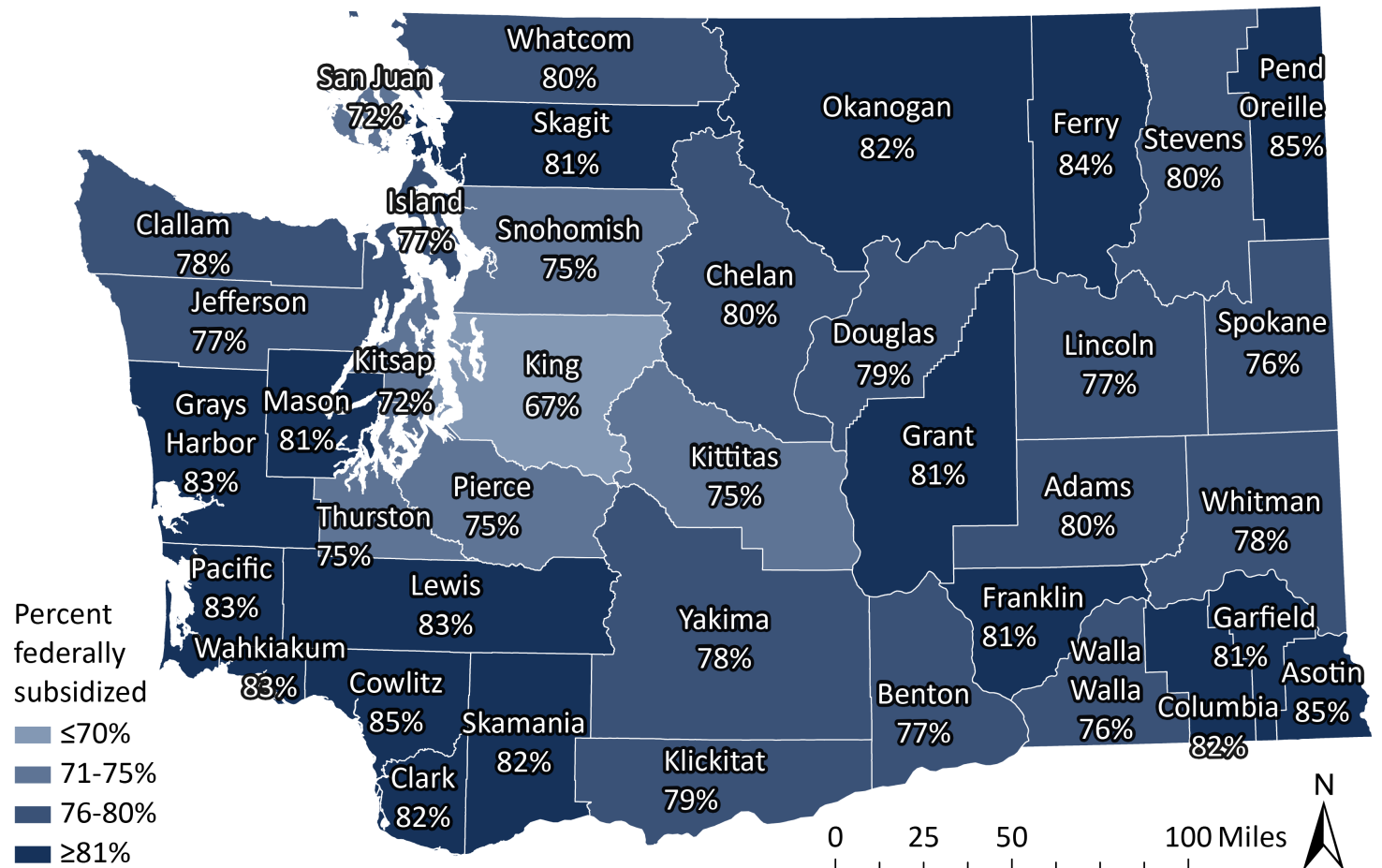
Customers receiving federal premium tax credits

Subsidies are an instrumental part of keeping people covered. The majority of Washingtonians are eligible for a premium-reducing subsidy in 2025, with 77% eligible for premium tax credits (PTCs).

Highlights:

- Over 227,000 customers qualified for PTCs for 2025.
- The average PTC is \$466 per member per month (PMPM).
- The average net premium for those getting PTCs was about \$159 PMPM.
- On average, 77% of customers received PTCs.

Percent of QHP population receiving PTCs

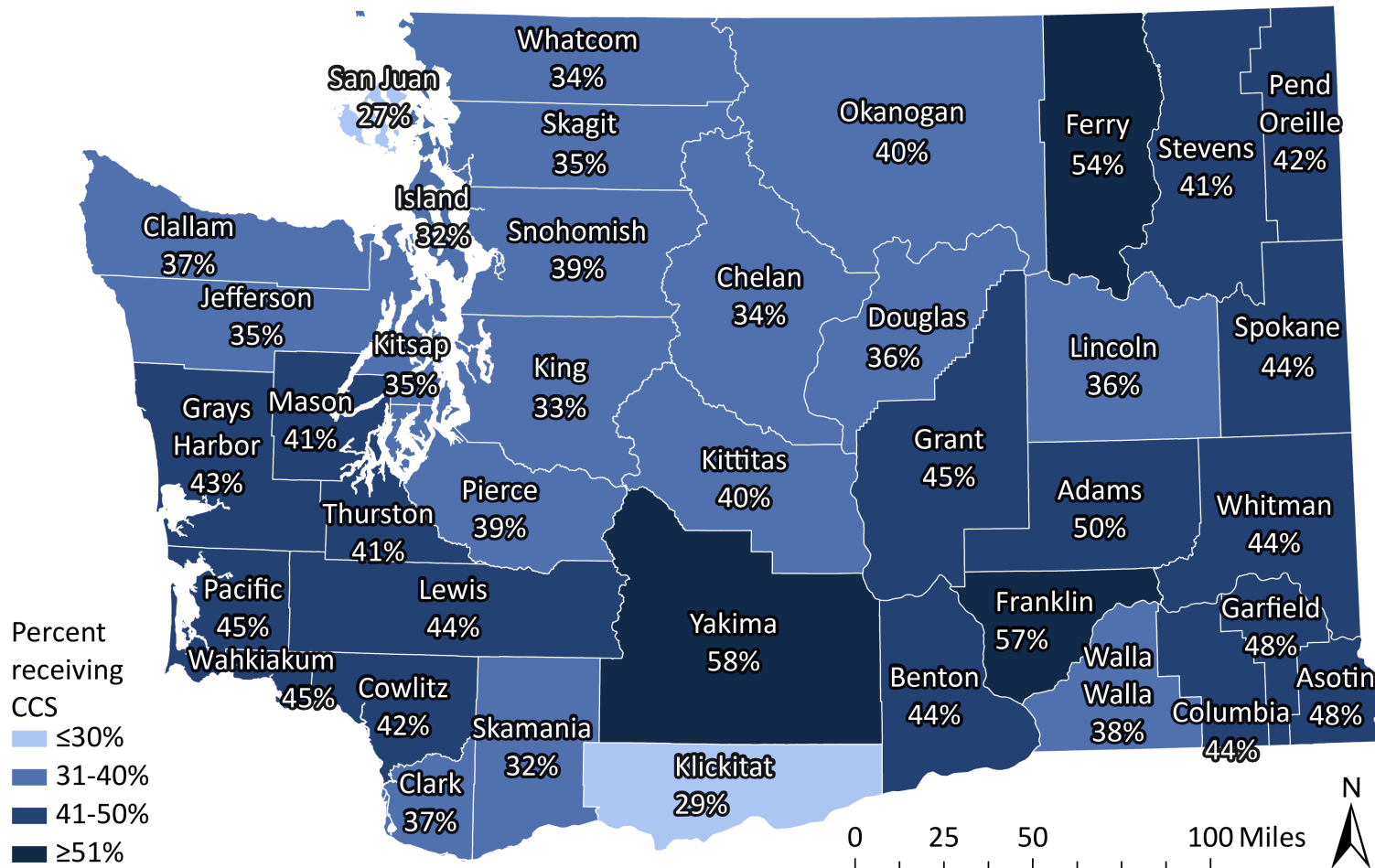


Customers receiving Cascade Care Savings

More than **115,000** customers received Cascade Care Savings (CCS) for 2025, an **increase of 21,000** over 2024 (**22%**).

Cascade Care Savings proved so popular that demand outpaced the remaining funds appropriated by the Washington State Legislature through June 2025 and Cascade Care Savings was capped on Dec. 19, 2024. The Exchange is assessing the effect of capping Cascade Care Savings for impact on customers.

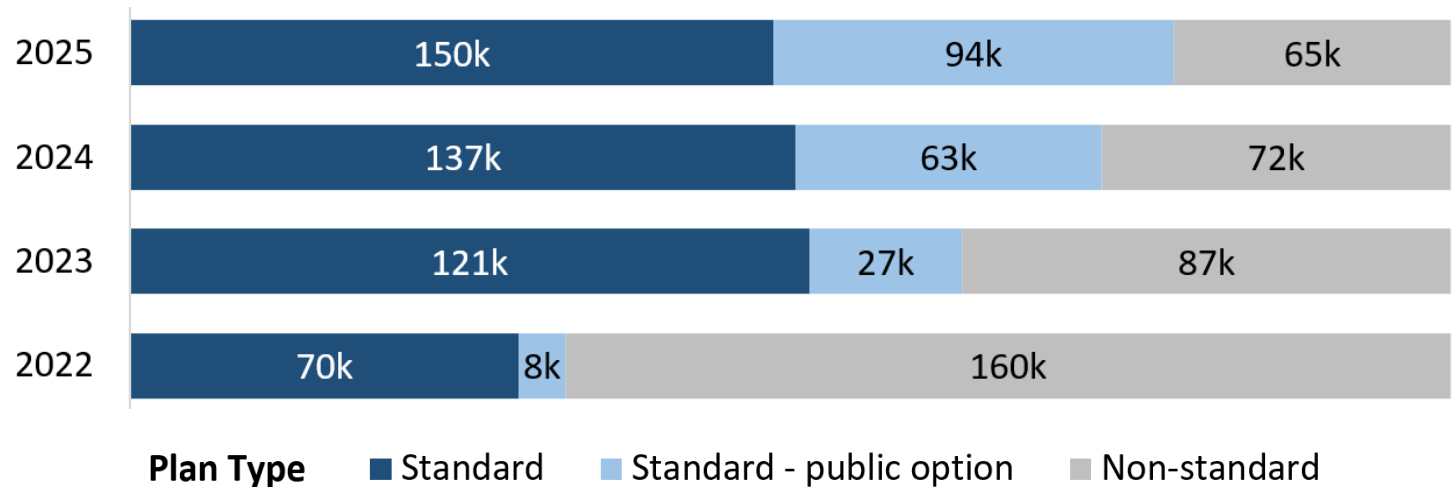
Percent of QHP customers receiving state subsidies by county



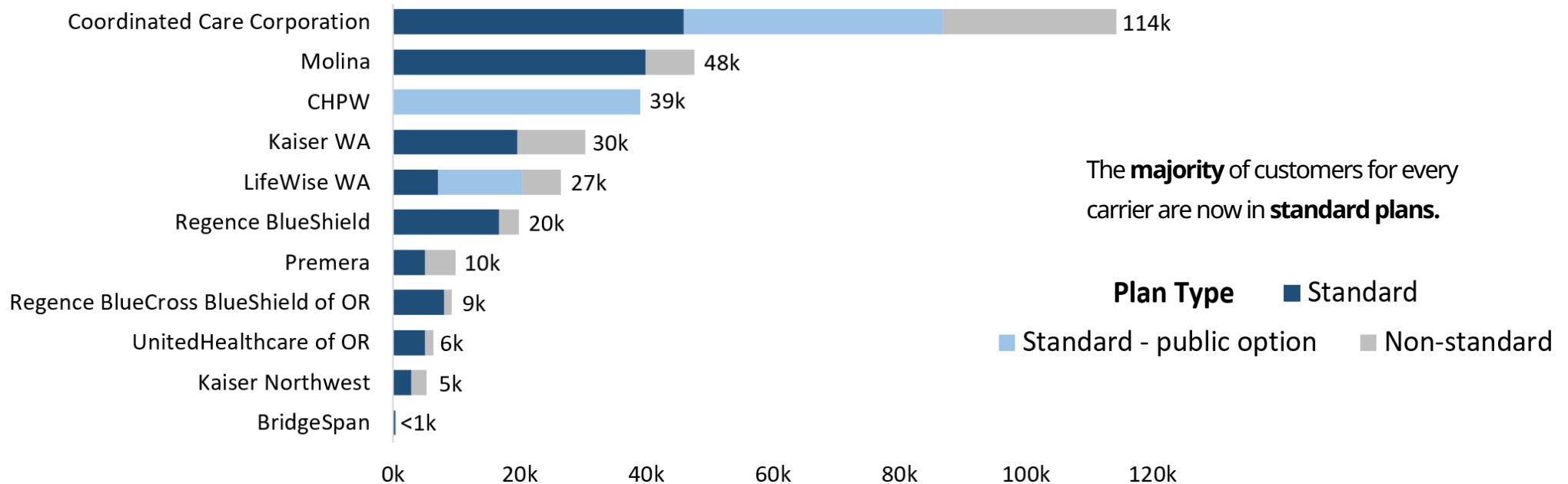
Selections by plan type

Nearly **244,000 customers** (79% of all customers) are now **in a standard plan**, and 30% all of customers are in a public option plan.
 About **50% more** customers selected a **public option** plan compared to 2024.

Plan selection by type and year

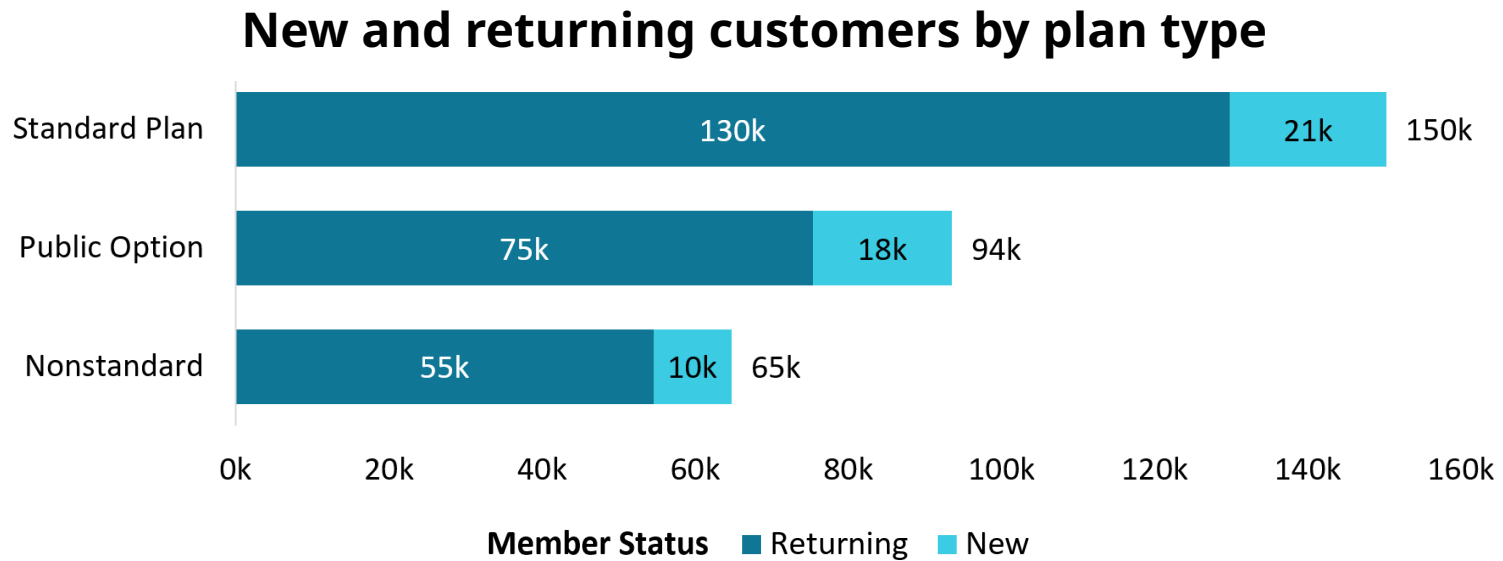


Plan selection by type and carrier



Selections by plan type

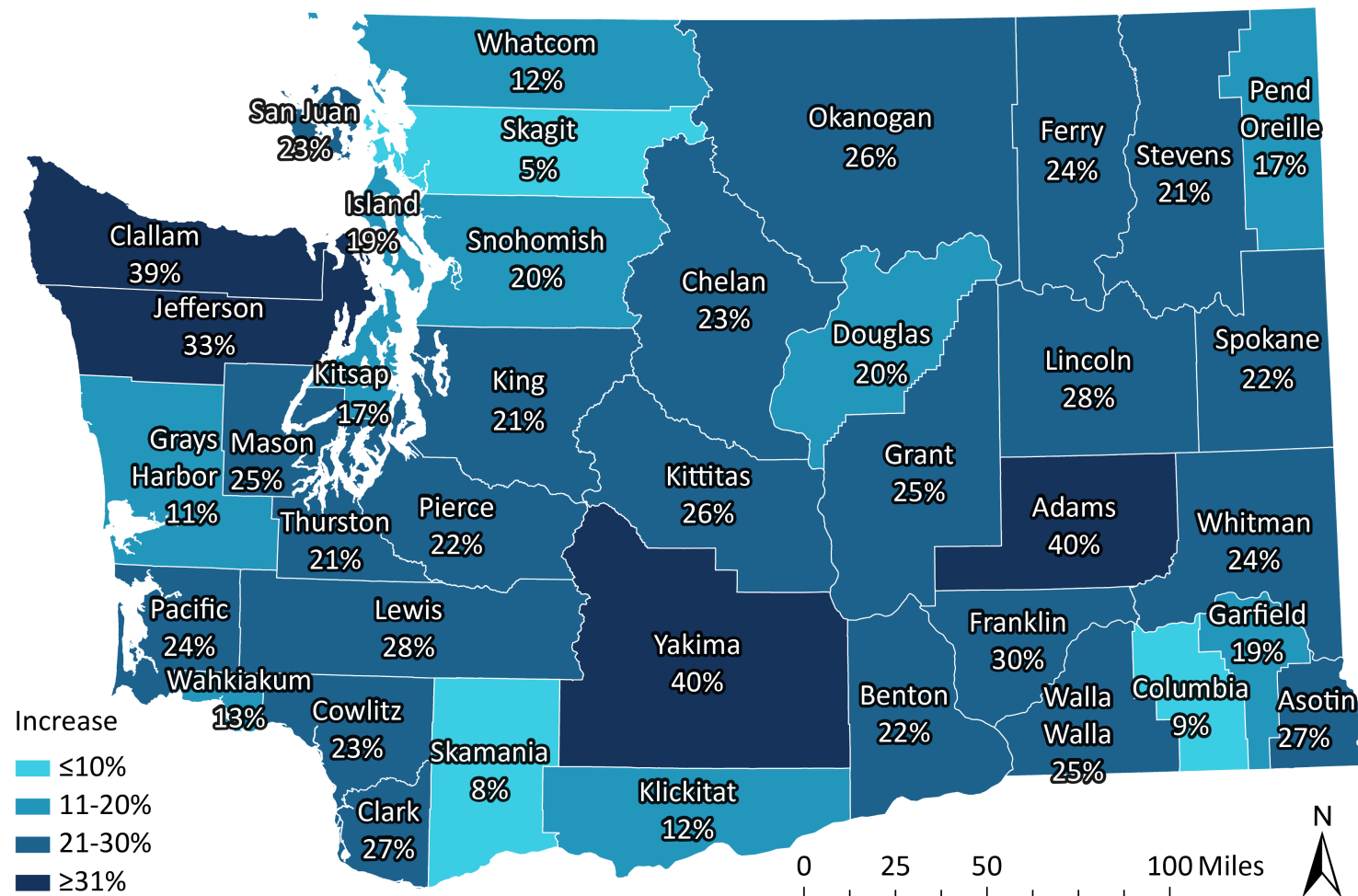
Both new and returning customers overwhelmingly selected standard (Cascade and Cascade Select) plans over nonstandard plans. Approximately **244,000 Washingtonians selected standard plans** while only 65,000 selected nonstandard.



Selections by plan type

The largest percent increase in standard plan selections occurred in rural counties. On average, Washington counties experienced a **22% increase in standard plan selections** compared to 2024.

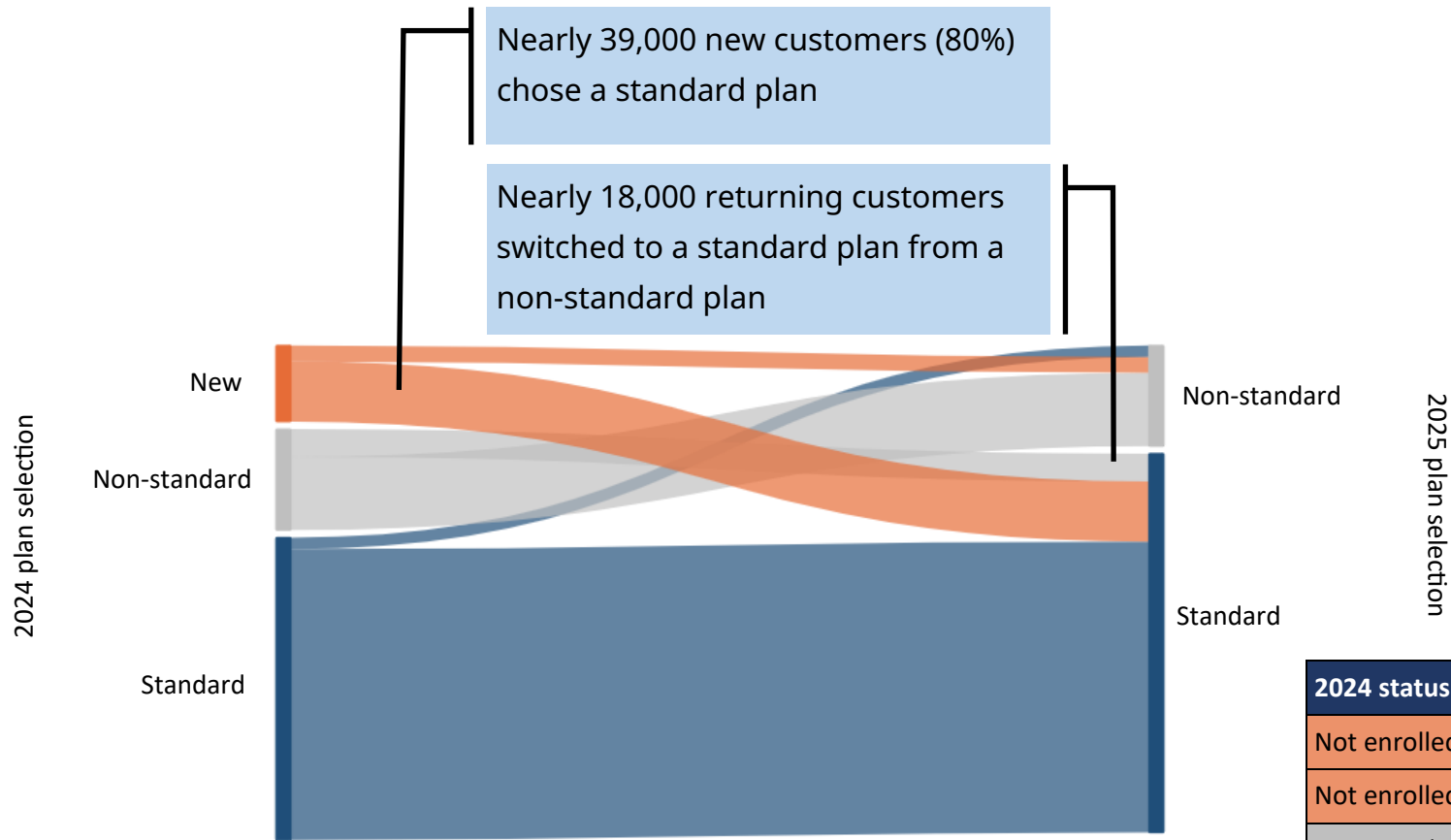
Year-over-year increase in standard plan selections by county



Selections by plan type

Approximately **57,000 customers** newly selected or moved into a **standard plan**.

Customer movement to standard plans



2024 status	2025 selection	Count
Not enrolled ("new")	Non-standard	10k
Not enrolled ("new")	Standard	39k
Non-standard	Non-standard	47k
Non-standard	Standard	18k
Standard	Non-standard	7k
Standard	Standard	187k

County summary

County	Total sign-ups	Standard plan selections			Premium Subsidies		Average net premium for non-subsidized Plans
		Cascade plans (standard)	Cascade Select plans (public option)	Other plans (nonstandard)	Percent of sign-ups receiving subsidies*	Average net premium for subsidized* plans	
Adams	500	100	330	80	84%	\$107	\$557
Asotin	600	180	350	70	89%	\$135	\$533
Benton	6,440	1,890	3,450	1,100	80%	\$133	\$485
Chelan	3,920	1,220	1,810	890	82%	\$135	\$540
Clallam	3,450	940	2,060	450	79%	\$200	\$632
Clark	22,530	16,520	560	5,450	84%	\$167	\$598
Columbia	130	80	20	30	83%	\$138	\$575
Cowlitz	3,750	2,640	250	860	87%	\$164	\$663
Douglas	1,510	480	710	320	80%	\$132	\$556
Ferry	230	110	80	40	87%	\$104	\$643
Franklin	2,330	670	1,390	260	86%	\$114	\$497
Garfield	70	30	20	20	83%	\$155	\$555
Grant	2,670	940	1,140	590	85%	\$120	\$594
Grays Harbor	2,180	1,040	730	410	86%	\$211	\$765
Island	3,710	1,210	1,650	860	79%	\$261	\$664
Jefferson	2,000	770	850	380	78%	\$182	\$652
King	107,740	55,880	27,850	24,020	69%	\$174	\$636
Kitsap	9,890	6,990	660	2,230	75%	\$182	\$696
Kittitas	2,040	940	730	370	78%	\$131	\$533
Klickitat	1,130	640	300	180	80%	\$198	\$634
Lewis	2,750	1,270	1,060	420	86%	\$151	\$568
Lincoln	480	320	40	120	79%	\$156	\$565
Mason	2,040	970	690	380	84%	\$157	\$614
Okanogan	1,830	620	800	410	84%	\$142	\$606
Pacific	860	270	440	160	86%	\$200	\$725
Pend Oreille	510	350	50	110	87%	\$144	\$572
Pierce	29,670	14,430	9,340	5,900	78%	\$146	\$553
San Juan	1,850	440	990	430	74%	\$210	\$636
Skagit	5,140	1,980	1,830	1,320	83%	\$214	\$639
Skamania	440	210	150	80	84%	\$180	\$665
Snohomish	30,870	14,760	10,260	5,850	78%	\$155	\$556
Spokane	20,620	7,930	9,290	3,400	80%	\$134	\$504
Stevens	1,670	670	640	350	82%	\$128	\$524
Thurston	9,540	3,970	3,930	1,640	78%	\$161	\$560
Wahkiakum	160	30	110	20	86%	\$158	\$630
Walla Walla	1,910	780	670	450	80%	\$168	\$530
Whatcom	13,120	5,350	3,980	3,790	81%	\$197	\$585
Whitman	1,260	630	350	280	81%	\$149	\$542
Yakima	7,140	2,080	4,000	1,060	86%	\$92	\$491
Grand Total**	308,630	150,340	93,560	64,740	77%	\$163	\$601

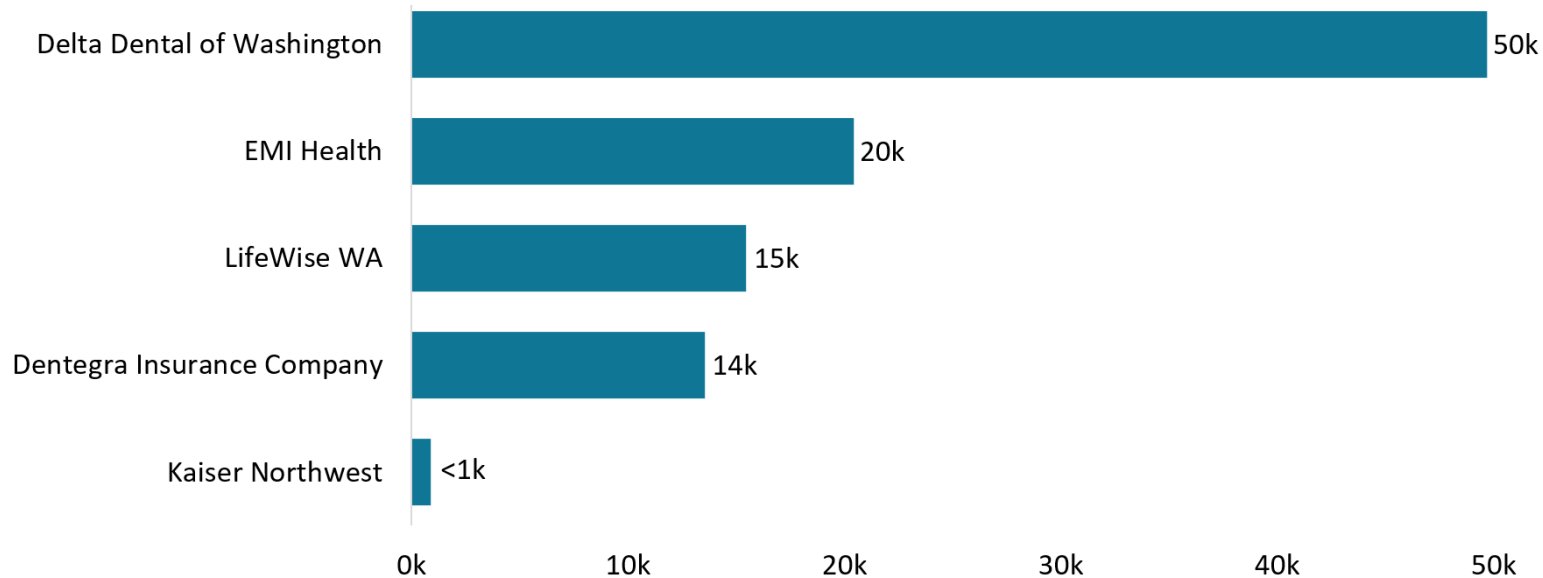
*"Subsidies" means APTC and/or Cascade Care Savings.

** County-level totals have been rounded to the nearest 10; grand totals are the rounded sums of non-rounded raw data.

Qualified dental plan selections

More than 100,000* customers are in a **qualified dental plan** (QDP) for plan year 2025. This is a **10% increase** from last year's total of 90,000 customers. **Five dental carriers** have plans on Washington Healthplanfinder in 2025.

QDP plan selections



**Includes nearly 6,800 individuals who signed up for only a dental plan.*



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