

# Federal health care changes in the marketplace

Today, nearly 1 in 4 Washingtonians get health coverage through Washington Healthplanfinder

**286,500**  
enrollees in qualified health plans (QHPs)



**1.6M**  
enrollees in Washington Apple Health (Medicaid)

## Federal policy changes impacting marketplaces



Finalized June 20, 2025

2025 Marketplace Integrity and Affordability Rule



Passed July 4, 2025

H.R. 1 – Reconciliation Bill



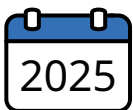
Expires Dec. 31, 2025

Enhanced premium tax credits (ePTC)

## Estimated combined impact in Washington state\*

- QHP enrollment reduction of 35% to 50% (up to 140,000 customers)
- QHP premium increases of up to 15%
- Ripple effects across the health care system, including higher premiums, rising uninsured rates and an increase of \$100M or more in uncompensated care for hospitals and other safety net providers

## Key marketplace changes



**Oct. 1:** DACA recipients no longer eligible for PTCs and QHPs (WA DACA recipients still eligible for QHP coverage via state's immigrant health coverage program)

**Dec. 31:** ePTCs expire without Congressional action



**Jan. 1:** Most lawfully present, non-citizens below 100% FPL no longer eligible for PTCs

**Jan. 1:** For PTC recipients, including those under 400% FPL, removes repayment limits on any excess APTCs received



**Jan. 1:** Most lawfully present, non-citizens above 100% FPL no longer eligible for PTCs

**Jan. 1:** People denied Medicaid due to work requirements are not eligible for PTCs

Open enrollment limited to nine weeks



**Jan. 1:** New enrollees can no longer be conditionally enrolled

**Jan. 1:** Returning enrollees can no longer be auto-enrolled into same or similar plan

**Jan. 1:** PTC recipients required to file and reconcile income every year

\*Enrollment and premium figures assume full implementation of CMS rule, H.R. 1 and ePTC expiration (excludes any state mitigation strategies, litigation outcomes or implementation delays).

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## Customer communications

Targeted and general outreach has begun to keep existing and new customers updated on federal changes that impact coverage and affordability options for Washingtonians. Open enrollment communications will soon be underway to encourage customers to shop and get covered early.

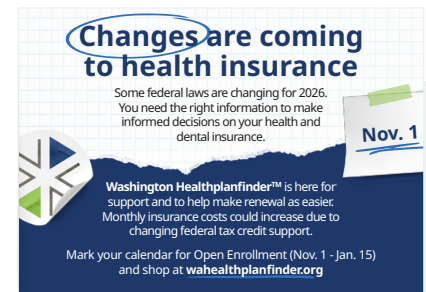
- **Mid-Aug.** Customers receive information about federal changes and upcoming open enrollment
- **Early Sept.** Public release of final rates
- **Sept.–Dec.** Open enrollment marketing campaign
- **Late Oct.** Customers receive renewal notices with 2026 premiums and APTC amounts

### Customer outreach using:

- Direct mailers and emails
- Earned and paid media
- Social media
- Washington Healthplanfinder website

Nov. 1–Jan. 15

**Open enrollment**



## Looking ahead

As Washington state navigates this new federal health care environment, Washington Health Benefit Exchange remains committed to holding customers at the center of our work and keeping as many people as possible covered.

My husband and I are both entrepreneurs...our income rises and falls seasonally. Without being able to buy health insurance on the exchange, we wouldn't be able to do...these jobs at all.

*Exchange customer in King County*

*Exchange customer in Asotin County*

I won't be able to keep health insurance if this [enhanced premium tax credits] goes away. We are cattle ranchers, and we need coverage.