

Washington Health Benefit Exchange

2026 Spring enrollment report

A snapshot of Washington Healthplanfinder enrollment data as of March 31, 2026.

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About this report

In this report, you'll find reflections on our 2026 open enrollment period, which ran from Nov. 1, 2025, to Jan. 15, 2026, and special enrollments since. Included are data and statistics about enrollment counts and demographics for all Washington Healthplanfinder customers — both those in Washington Apple Health (Medicaid) and qualified health plans (QHPs).

The content of this report differs from the 2026 Open enrollment preview report because it contains data about the customers who effectuated, or paid, their first monthly premium and additional customers who signed up with special enrollment periods this spring.



Enrollment highlights and summary

- Nearly **250,000 Washingtonians** either selected or re-enrolled into a qualified health plan (QHP) during open enrollment. This means, almost 13% fewer Washingtonians enrolled in a QHP than last year's more than 286,500. We haven't seen a drop of this magnitude in the Exchange's history.
- Since the close of open enrollment in mid-January to the end of March, approximately 14% fewer Washingtonians were enrolled than the 290,000 initially reported. Historically, this number is 7–10% lower than reported in the preview report resulting in nearly twice as many customers opting out of coverage.
- Before Congress allowed the enhanced premium tax credits (ePTCs) to expire, enrollment numbers stayed consistent or kept growing throughout the year. This year, without ePTCs, we expect to see more Washingtonians continue to drop coverage throughout the year.
- Federal policy changes have created a health care affordability crisis in Washington state but mitigation efforts — including state premium assistance Cascade Care Savings and premium alignment — have helped to reduce the effect of federal changes.
- Those efforts were able to help stabilize the average net premium for federally-subsidized people with incomes 100–400% of the federal poverty level (FPL).
- With the passage of H.R. 1 and the expiration of federal enhanced premium tax credits, many customers with incomes under 100% and over 400% FPL experienced a doubling or tripling of their net premiums this year and faced hard decisions about whether or not to stay covered.
- Ninety percent (90%) of QHP customers are in a Cascade Care plan, the highest enrollment to date; an 11% increase over 2025. Cascade Care plans include the state's public option plans and are designed for affordable premiums, predictable cost sharing and access to services before the deductible.
- Our extensive network of statewide assisters helped approximately 49% of QHP enrollees find and select their 2026 health insurance.

Data sources and definitions

Data sources

1. Qualified health plan (QHP) and qualified dental plan (QDP) data includes enrollees with health insurance during February 2026 who made their first payment as of March 31, 2026.
2. Washington Apple Health (Medicaid) data was provided by Washington State Health Care Authority as of Feb. 28, 2026, unless otherwise noted.
Note: Apple Health data capture by category causes some small totals; HCA statistical methodology suppresses small numbers from total calculation.
3. Washington State Office of Financial Management (OFM) data was used for county population under age 65 in 2025. This enrollment report and additional data related to the enrollment report can be found on wabhexchange.org.

Definitions

APTC recipients are all customers who received more than \$0 in advance premium tax credits (APTC). Before 2025, this group was called APTC eligibles.

Assisters include both insurance brokers and navigators. Insurance brokers are experts who can help customers shop for plans, understand financial help, and get customers enrolled. Navigators help customers enroll and answer any general questions about health insurance options or the application process.

Cascade Care plans are public option (Cascade Select) and standard (Cascade) plans. Cascade Care plans were offered for the first time for plan year 2021.

Cascade Care Savings (CCS), first available for 2023, is offered exclusively through Washington Healthplanfinder. Cascade Care Savings allows those who qualify (up to 250% FPL) to receive state-funded premium assistance to pay for Cascade Care Silver and Gold plans.

CCS recipients are all customers who receive Cascade Care Savings (CCS), regardless of whether they also receive APTC.

CHIP stands for Children's Health Insurance Program, also known as Apple Health for Kids.

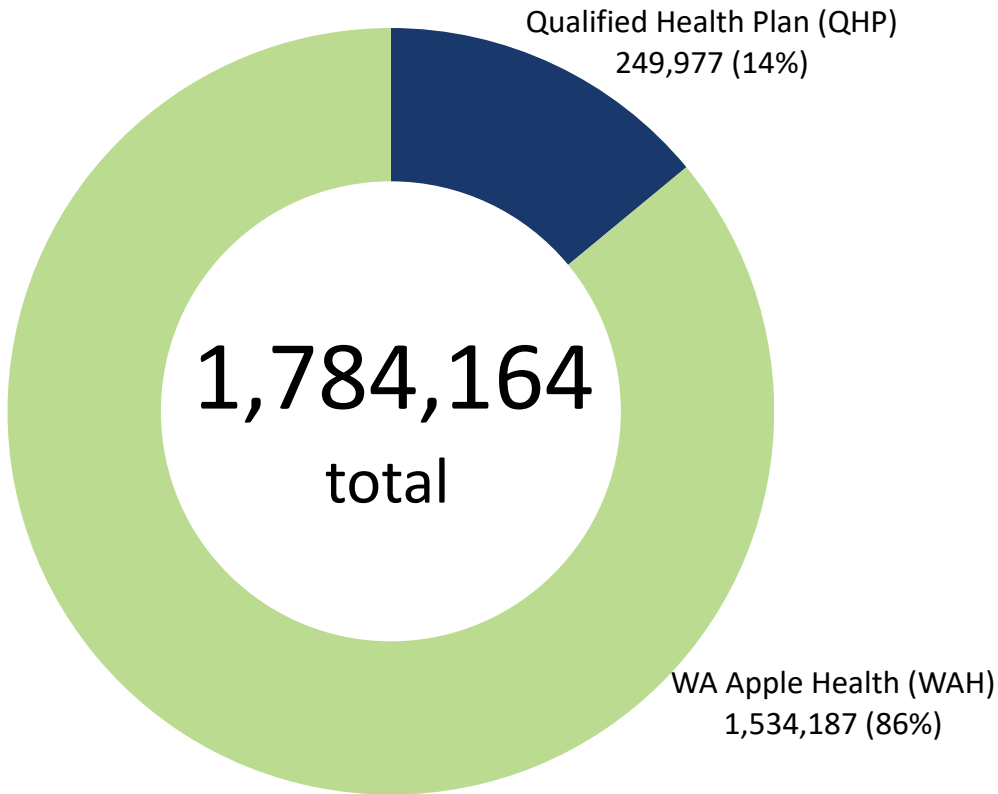
MAGI stands for modified adjusted gross income, which is the term for people income-eligible for Apple Health.

Enrollment overview

On Washington Healthplanfinder, customers will find access to QHPs or Washington Apple Health (Medicaid). Customers who use Washington Healthplanfinder to sign up for Medicaid are people whose incomes make them eligible for the program.

Rural counties in Washington account for the highest per capita enrollment through Washington Healthplanfinder.

By coverage type



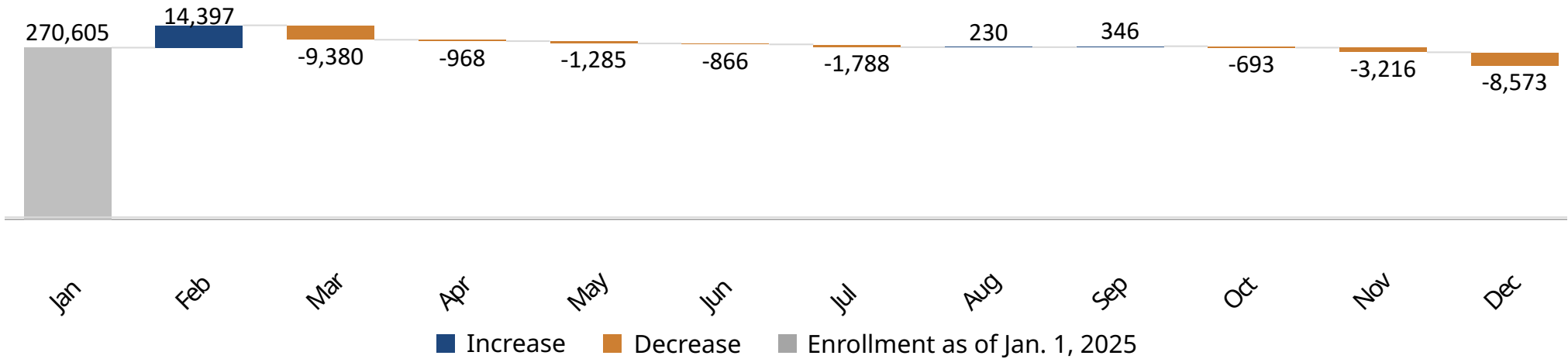
Top 10 counties by percent of people covered under age 65

<u>County</u>	<u>Percent</u>
Pend Oreille	48%
Adams	48%
Ferry	48%
Okanogan	47%
Yakima	44%
Lincoln	42%
Grant	40%
Stevens	39%
Grays Harbor	39%
Lewis	38%

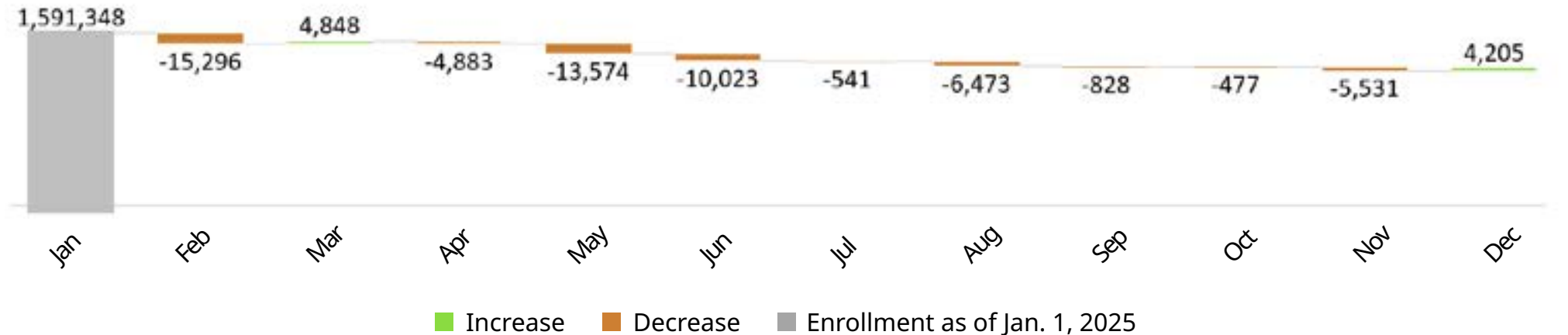
Enrollment overview

The majority of QHP customers secure their coverage during open enrollment. Special enrollment periods throughout the year offer additional opportunities for Washingtonians to sign up for health insurance due to qualifying life events. Eligible Washington residents can enroll in Apple Health at any time throughout the year.

2025 net QHP enrollment



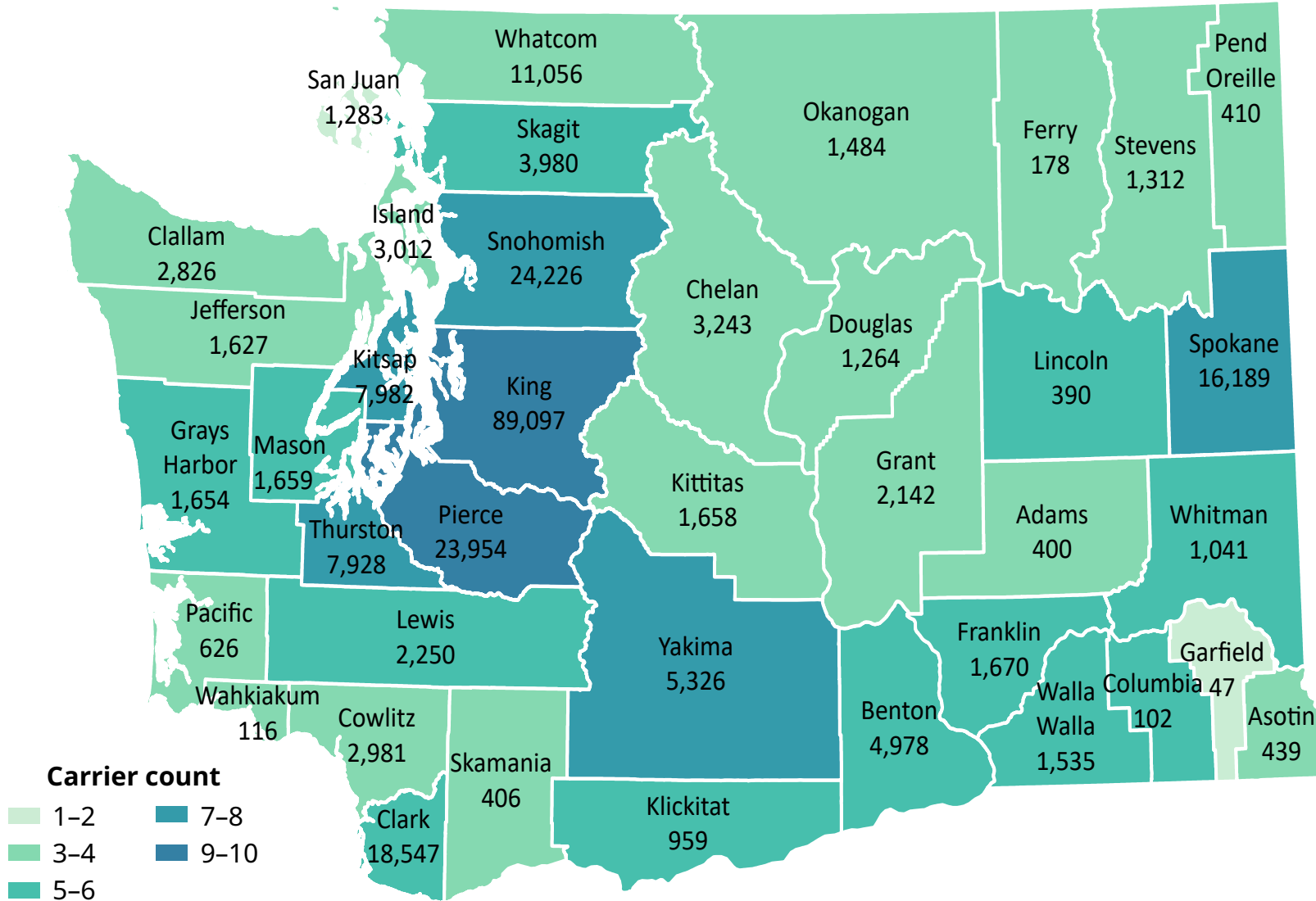
2025 net Washington Apple Health enrollment



Qualified health plan enrollees

QHPs are available on Washington Healthplanfinder to state residents who are not covered by other means (such as through an employer, family member or federal program). Twelve carriers offer QHPs on Washington Healthplanfinder.

Number of QHP enrollees and carriers by county



Qualified health plan enrollees

Eighty-five percent (85%) of customers are in plans from one of five carriers — Coordinated Care Corporation with 35%; CHPW with 15%; Molina with 13%; Kaiser WA with 12% and LifeWise WA with 10%.

The counties with the highest enrollment are urban counties with the highest populations.

By carrier

<u>Carrier</u>	<u>Enrollees</u>	<u>Percent</u>
Coordinated Care Corporation	86,288	35%
CHPW	37,335	15%
Molina	33,070	13%
Kaiser WA	28,863	12%
LifeWise WA	25,070	10%
Regence BlueShield	10,693	4%
Premera	9,525	4%
Regence BlueCross BlueShield of OR	6,691	3%
Kaiser Northwest	6,070	2%
UnitedHealthcare of OR	5,926	2%
Wellpoint Washington Inc	250	<1%
BridgeSpan	196	<1%

Top 10 counties by enrollees

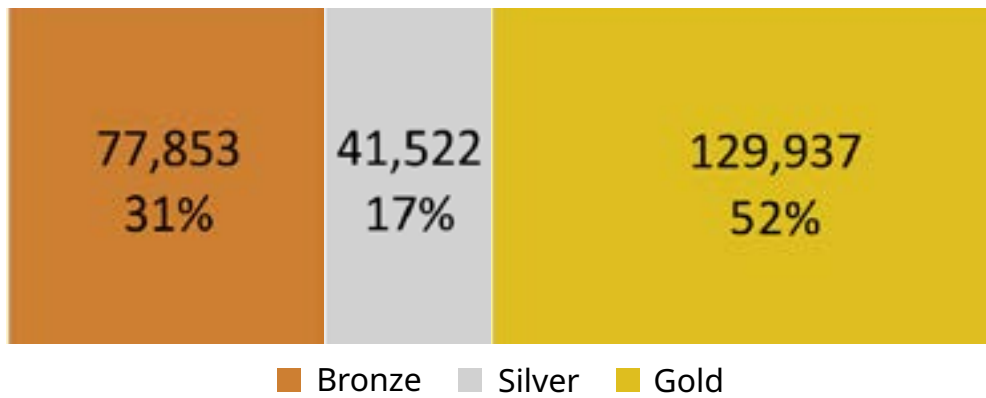
<u>County</u>	<u>Enrollees</u>
King	89,097
Snohomish	24,226
Pierce	23,954
Clark	18,547
Spokane	16,189
Whatcom	11,056
Kitsap	7,982
Thurston	7,928
Yakima	5,326
Benton	4,978

Qualified health plan enrollees

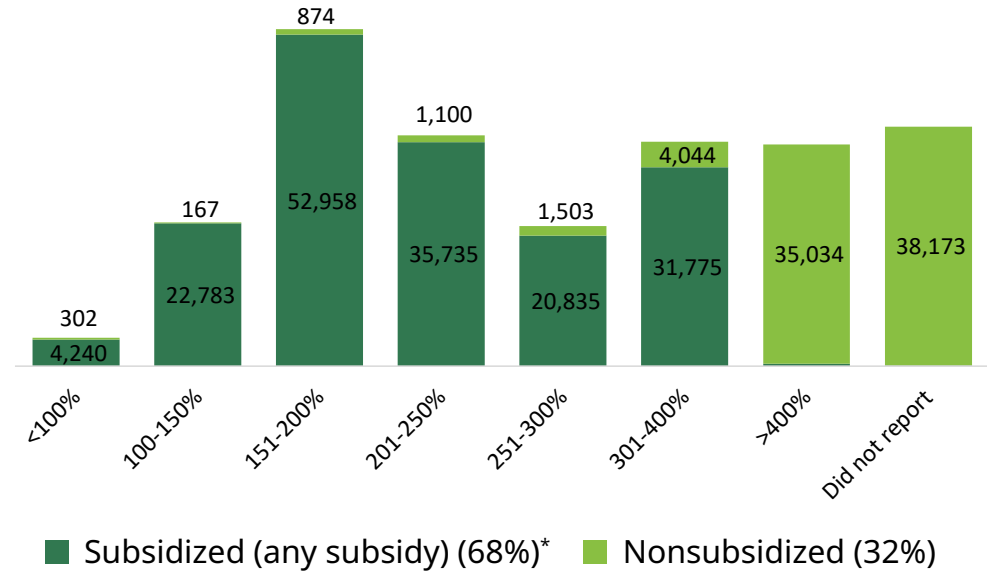
For the first time ever, most customers are in Gold plans. Washington State Office of the Insurance Commissioner enacted an emergency rule in March 2025 to protect health insurance affordability. This made it so that Silver plans were no longer the best option for most customers.

Approximately 68% of all Washington Healthplanfinder customers are receiving either federal premium tax credits or state premium assistance Cascade Care Savings in 2026.

Metal level breakdown



By federal poverty level (FPL)

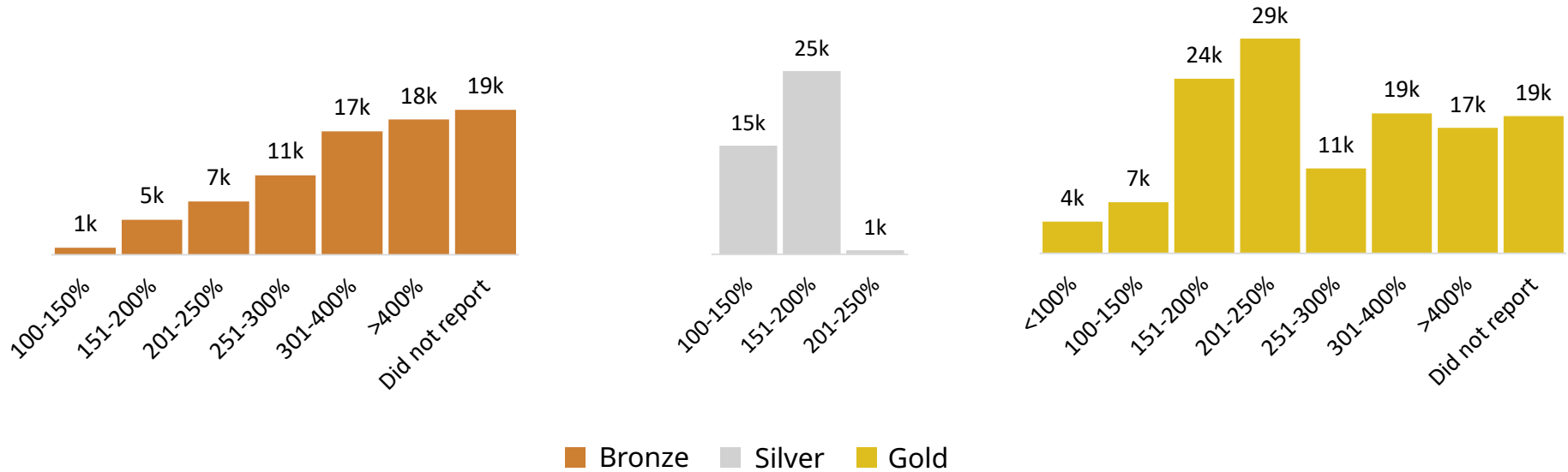


* Subsidized (any subsidy) includes those receiving state and/or federal premium subsidies.

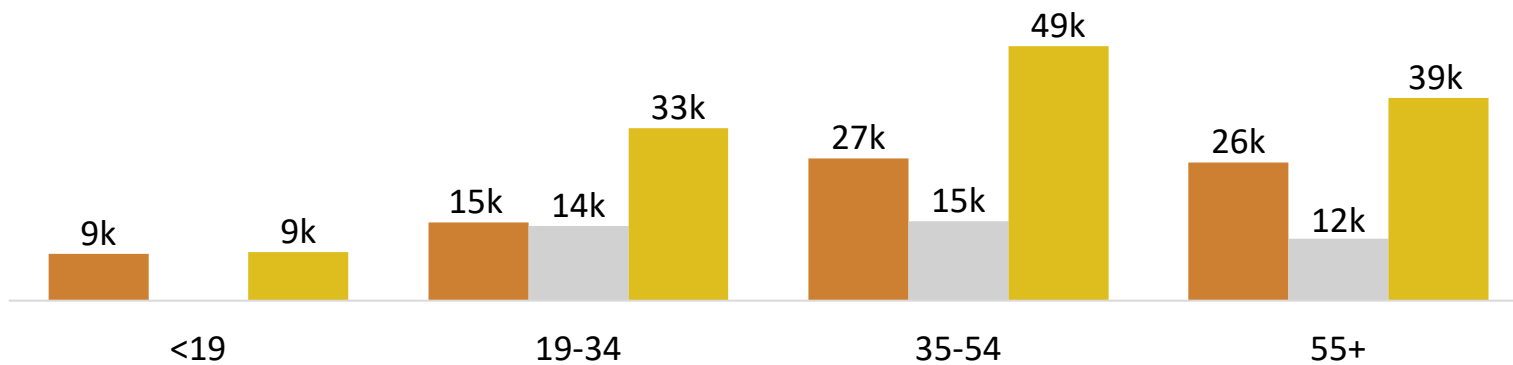
Qualified health plan enrollees

In 2026, more customers are enrolled in Gold plans than any other metal level.

By federal poverty level (FPL)

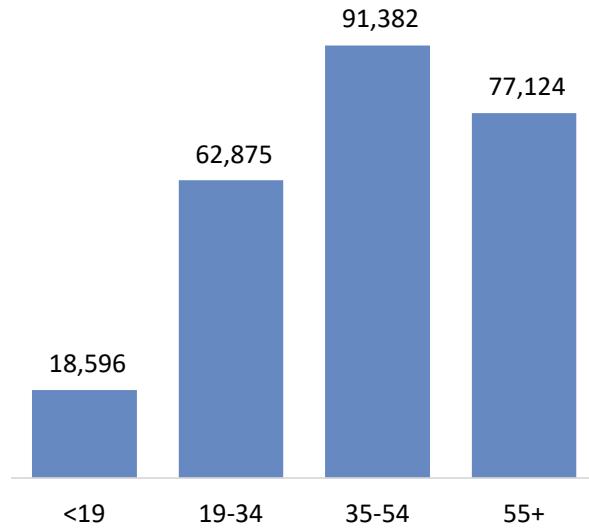


Metal level by age



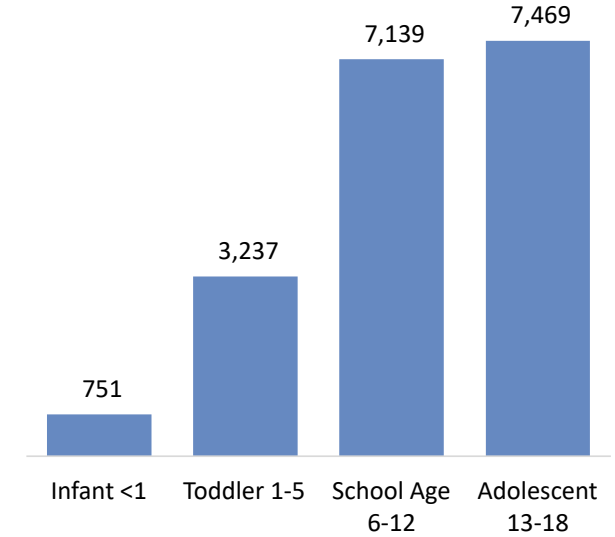
Qualified health plan enrollees

QHP enrollees by age

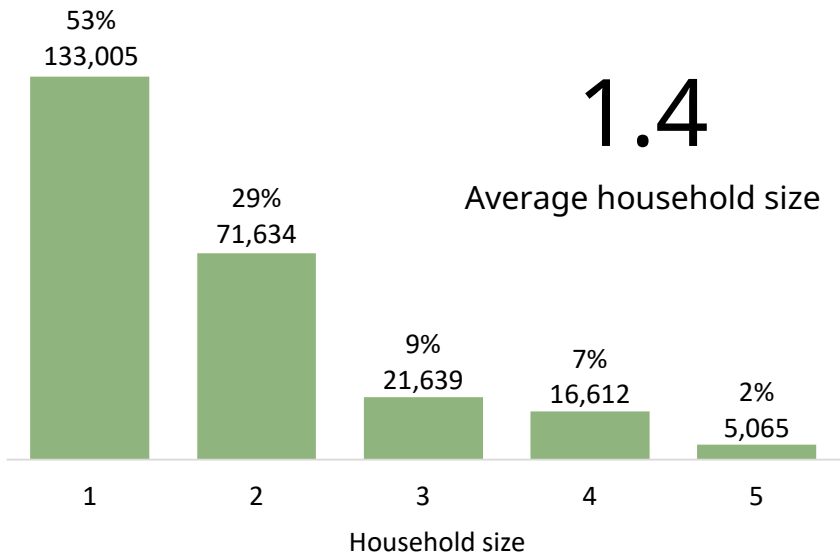


Washingtonians between the ages of 35 and 54 make up the largest age demographic of Washington Healthplanfinder QHP customers.

QHP enrollees under 19



QHP enrollees by household size*



Most Washington Healthplanfinder customers, 53%, report themselves as a single-person household. Eighty-two percent (82%) of Washington Healthplanfinder QHP customers are in a single or two-person household.

*For the purposes of this report, household is defined as the number of people in a family group covered by the same plan. Six- and seven-person households (2,022 QHP enrollees) excluded from the graphic.

Qualified health plan enrollees

Washington Healthplanfinder customers over the age of 35 are more likely to renew their health insurance while customers under age 34 are most likely to be new enrollees.

New* and returning enrollees by age



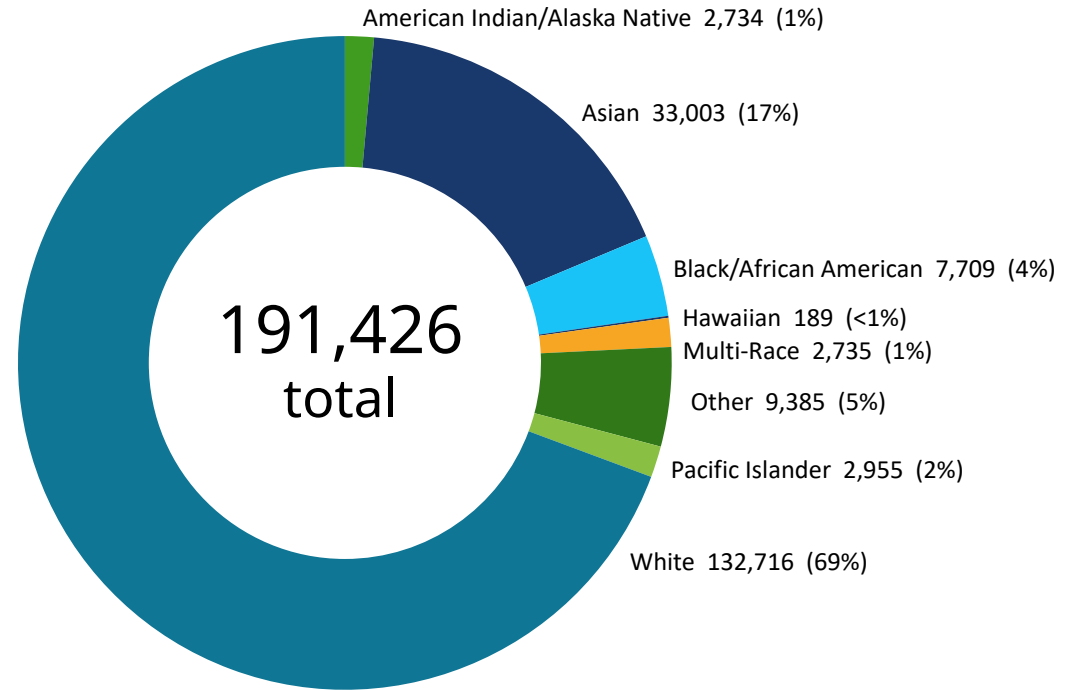
*"New" QHP enrollees did not have coverage during the prior plan year (2025);
"Returning" QHP enrollees had at least one month of coverage in the previous plan year.

Qualified health plan enrollees

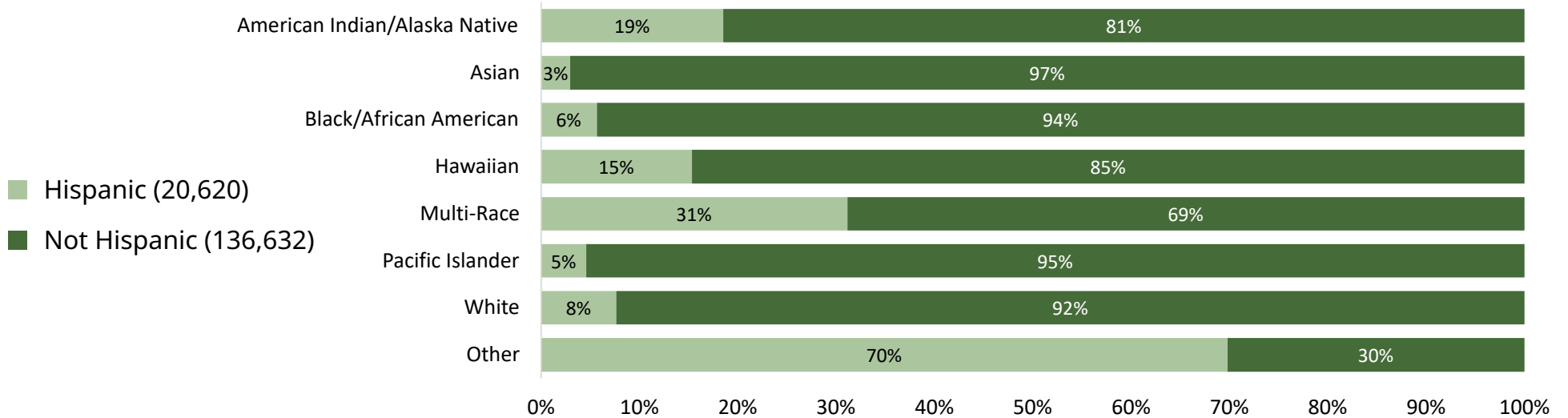
QHP enrollees by race*

Washington Healthplanfinder qualified health plan customer demographics by race are similar to those of the state overall. White Washingtonians make up the majority of customers. Asian customers make up a larger proportion of QHP customers than they do of the state population (10.5%).**

*Source: Washington State Office of Financial Management counts, <https://ofm.wa.gov/data-research/Washington-trends/population-changes/>



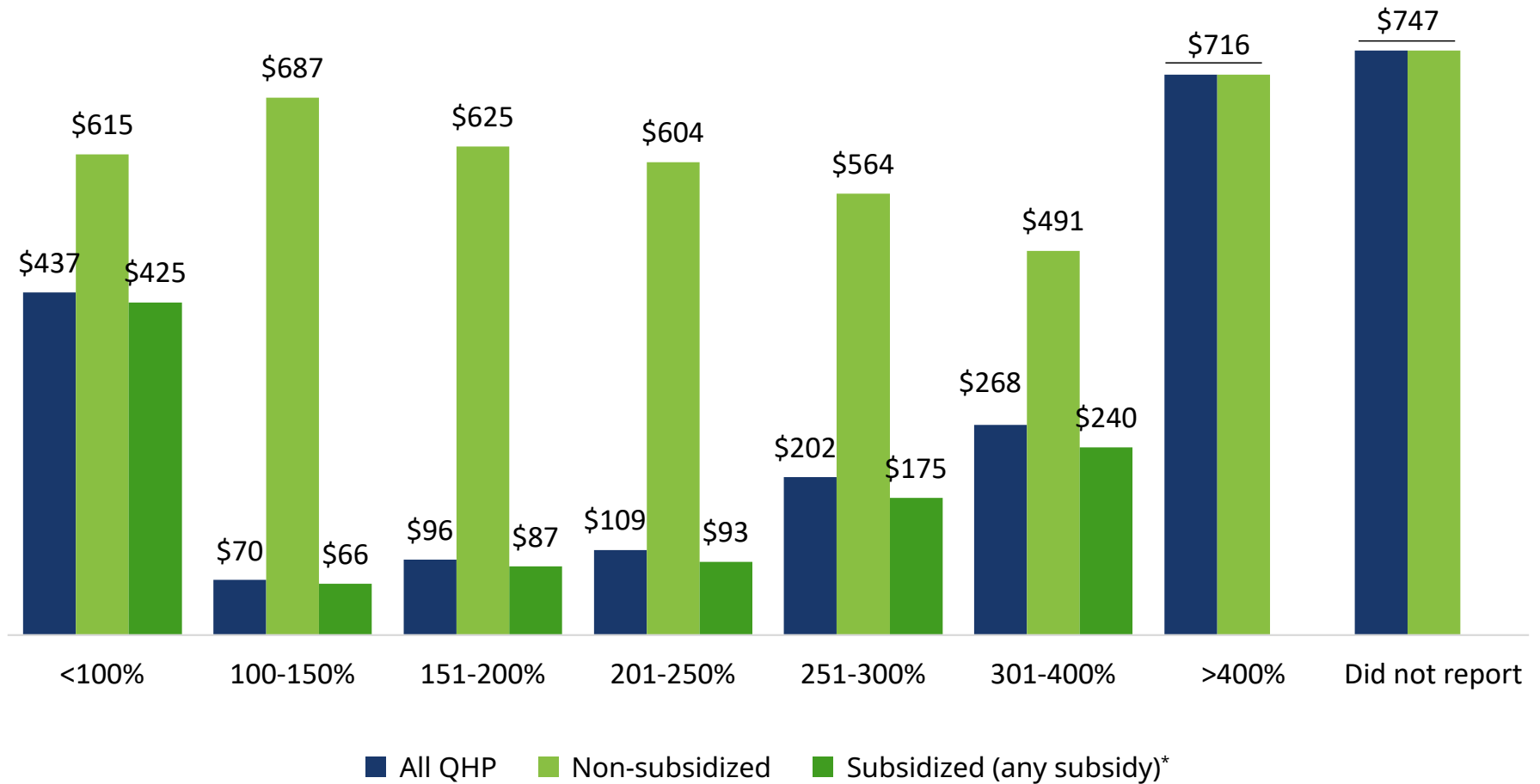
QHP enrollees by ethnicity**



**Hispanic ethnicity and race are collected separately and are shown as different categories. Charts exclude customers who did not report race or ethnicity. Ethnicity not reported: 92,725, 40% of 249,977; Race not reported: 58,551, 23% of 249,977. Additional demographics available in the 2026 Spring enrollment Excel.

Qualified health plan enrollees

Average net premium per customer per month by FPL

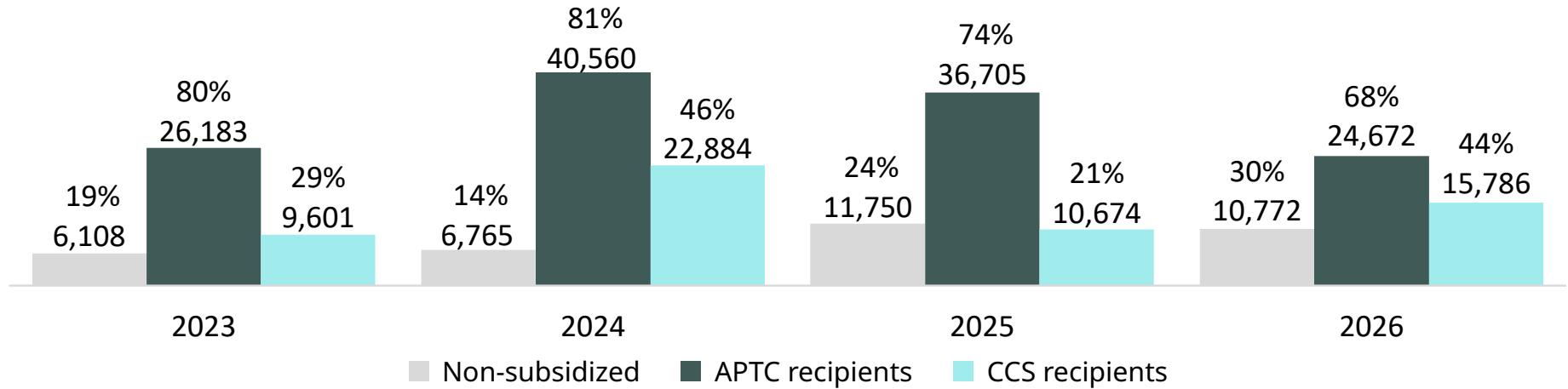


*Subsidized (any subsidy) is defined as enrollees who receive state premium assistance and/or federal premium tax credits. Because premiums are calculated for households and not individuals, households where some members receive subsidies and others do not cause some who do not qualify appear to receive subsidies when we report average net premiums by person. This mathematical artifact caused 454 people to be reported as subsidized with an income that did not qualify (>400% FPL, did not report income) and do not appear in the graph.

Qualified health plan additional trends

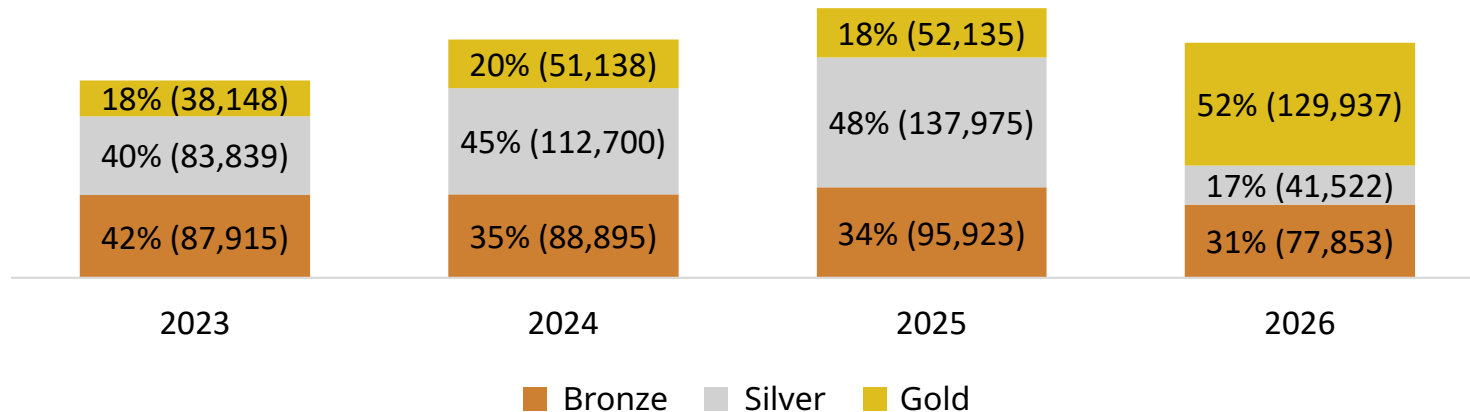
In 2025, enrollment into Cascade Care savings was limited due to demand outweighing legislative appropriation. To avoid exceeding these funds, the Exchange limited the number of customers who were able to enroll. Those contingency restrictions are not in place for 2026.

New enrollees by subsidy status



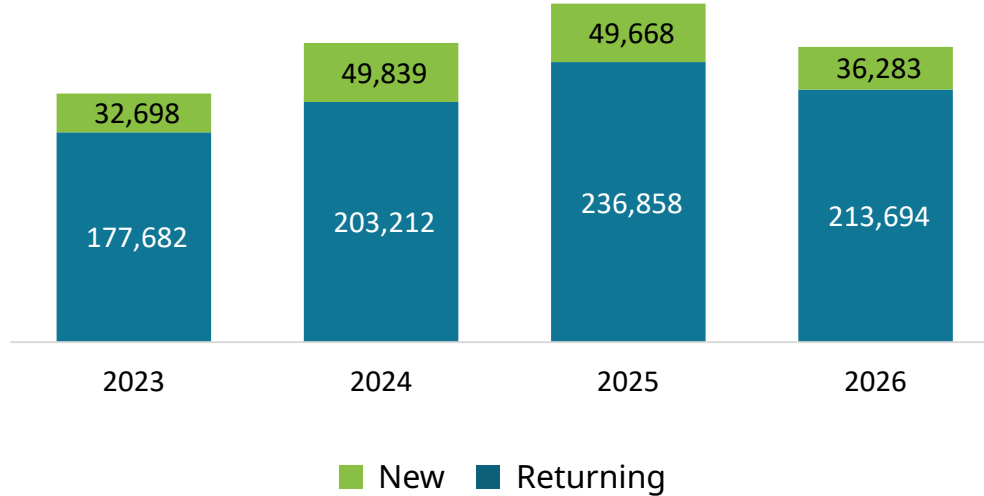
For 2026, Silver plans were no longer the best option for many customers. Because of this, enrollment in Gold plans increased both due to Silver plan premium increases and the introduction of new Cascade Care Vital Gold plans.

Enrollment by metal level, all QHP enrollees



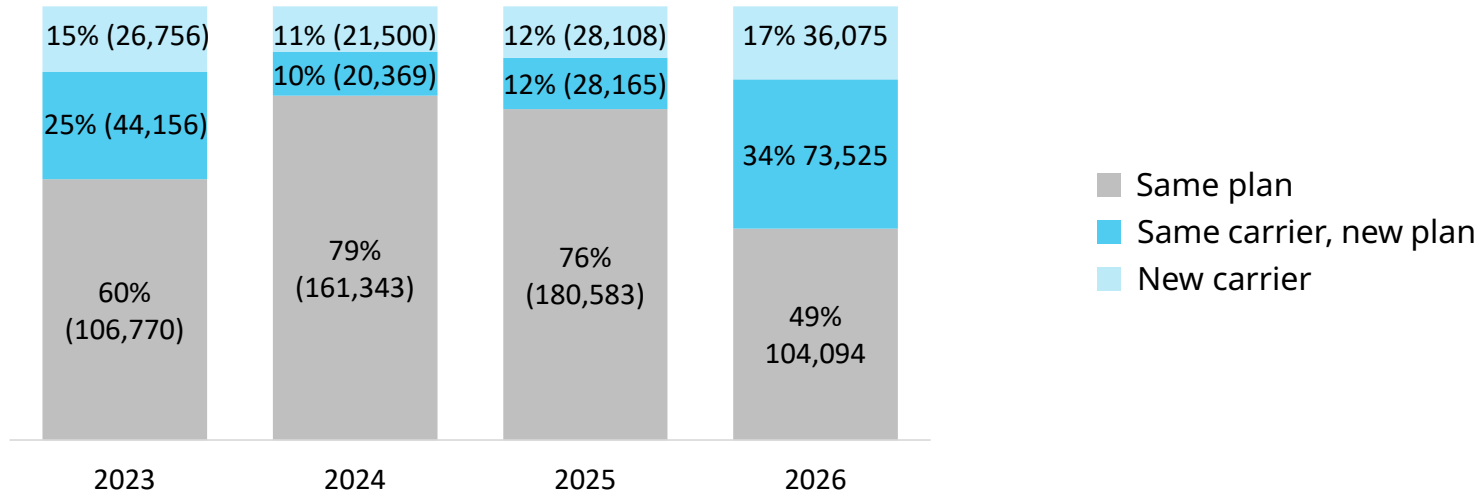
Qualified health plan additional trends

Enrollment by new and returning status



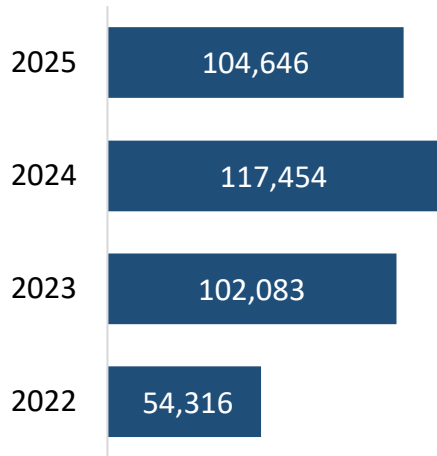
In 2026, a combination of mitigation strategies and cost pressures drove movement between plans. New Cascade Care Vital Gold plans and fewer people benefiting from Silver plans contributed to the increased movement.

Plan movement among enrollees

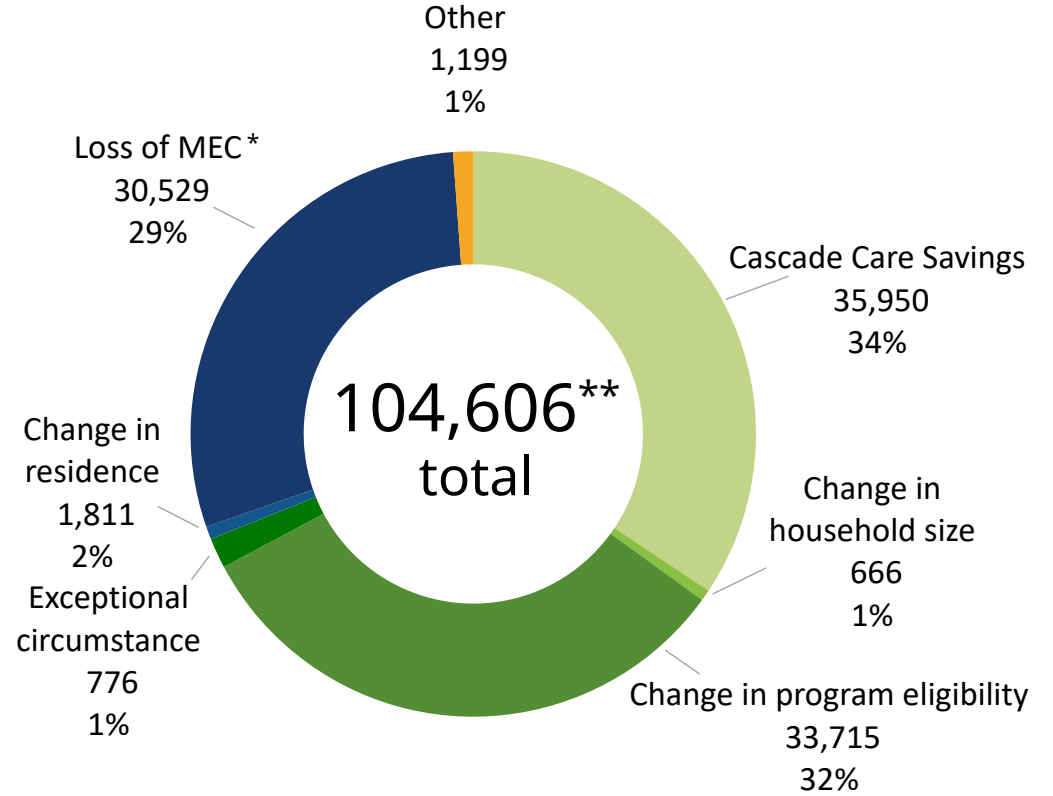


Qualified health plan special enrollment

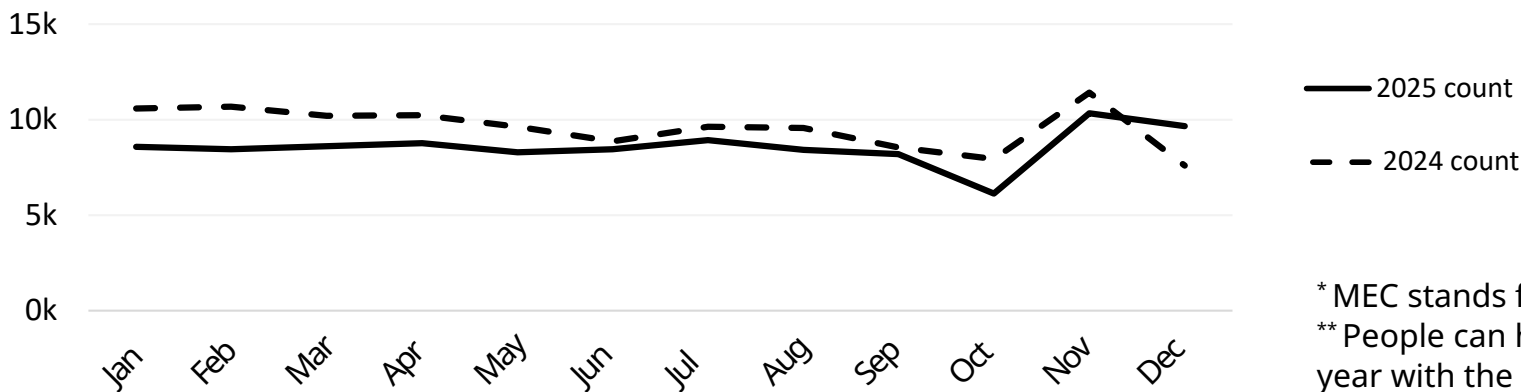
Annual special enrollment periods



2025 SEP qualifying life events



2025 QHP SEPs by month

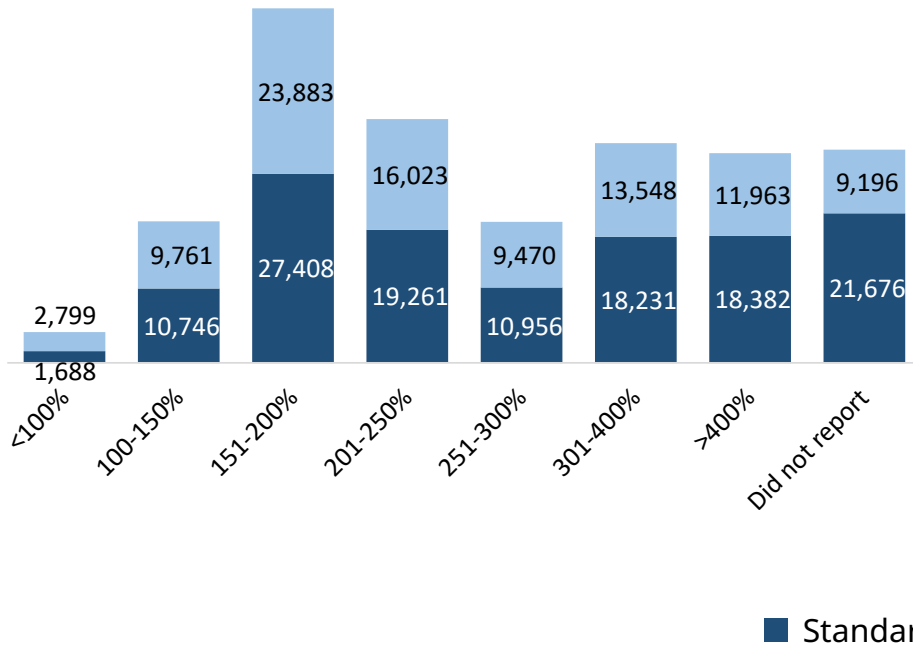


* MEC stands for minimum essential coverage.
 ** People can have more than one SEP in a year with the same or a different event.

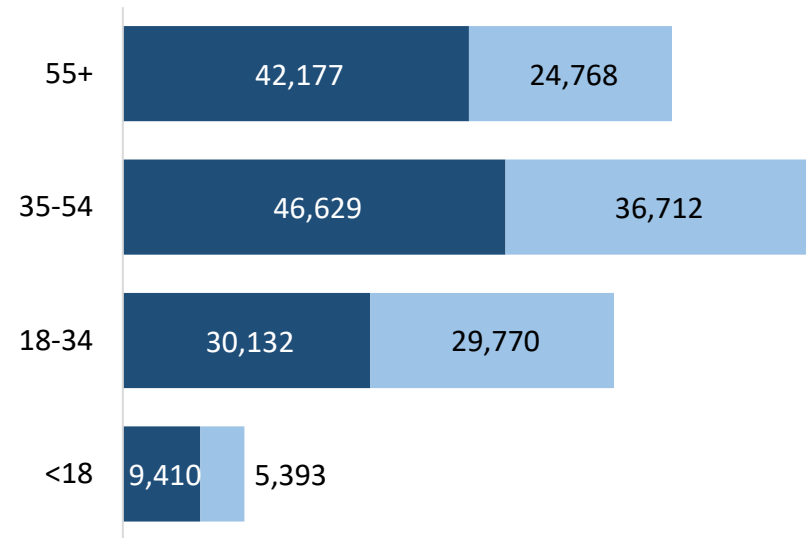
Cascade Care plan enrollees

More Washingtonians are enrolled in Cascade Care plans than ever before. Ninety percent (90%) of QHP customers are in a Cascade Care plan, an 11% increase over 2025. All Cascade Care plans have the same standard benefit design, making it easier to shop and compare plans from across different carriers. Customers can focus on premium costs and whether their doctors are in network. Some Cascade Care plans are the state's public option plans, and are intended to be the most affordable options for customers.

Cascade Care plan enrollees by FPL



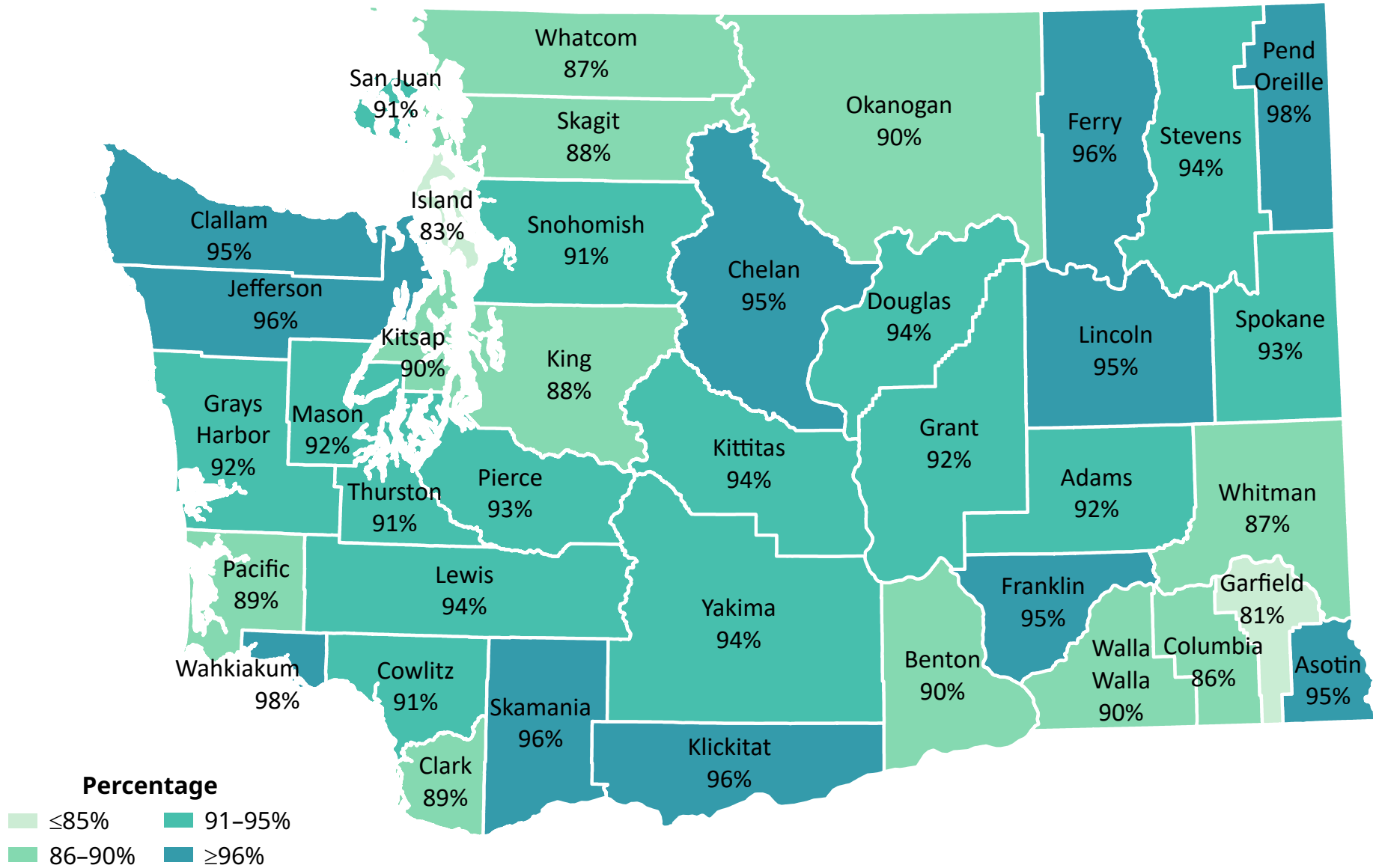
Cascade Care plan enrollees by age



Cascade Care plan enrollees

Percent of QHP enrollees in Cascade Care plans by county

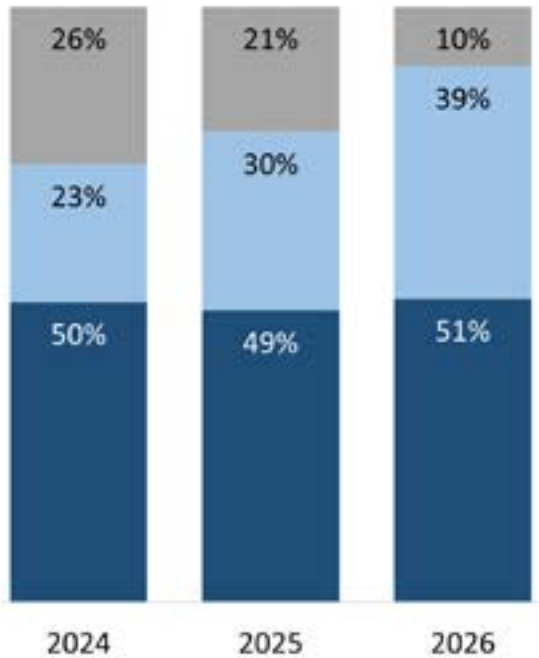
Cascade Care plan enrollment increases every year, with 90% of QHP enrollees in Cascade Care plans in 2026.



Cascade Care plan enrollees

The proportion of QHP customers in standard plans has increased steadily over the years. Ninety percent (90%) of qualified health plan customers are in a Cascade Care plan in 2026, up from 79% in 2025.

Cascade Care plan enrollment 2024–2026



■ Standard ■ Public option ■ Non-standard

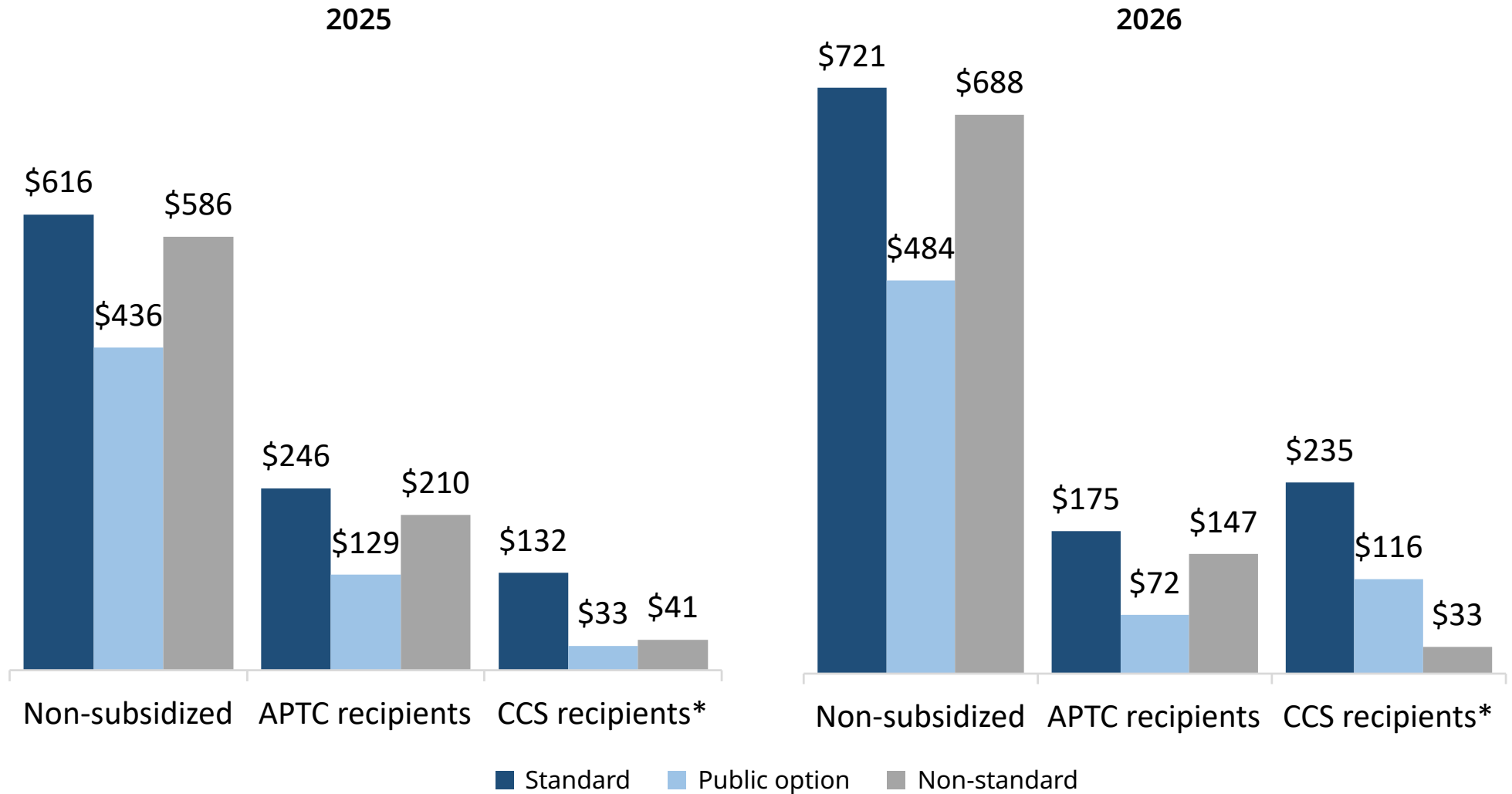
2026 enrollees by new and returning



Cascade Care plan enrollees

Mitigation efforts by the Exchange helped keep premium costs down for Washingtonians with incomes between 100% and 400% FPL. The majority of customers are in Cascade Care plans (standard and public option), which have standardized benefits.

Monthly net premium per person by plan type

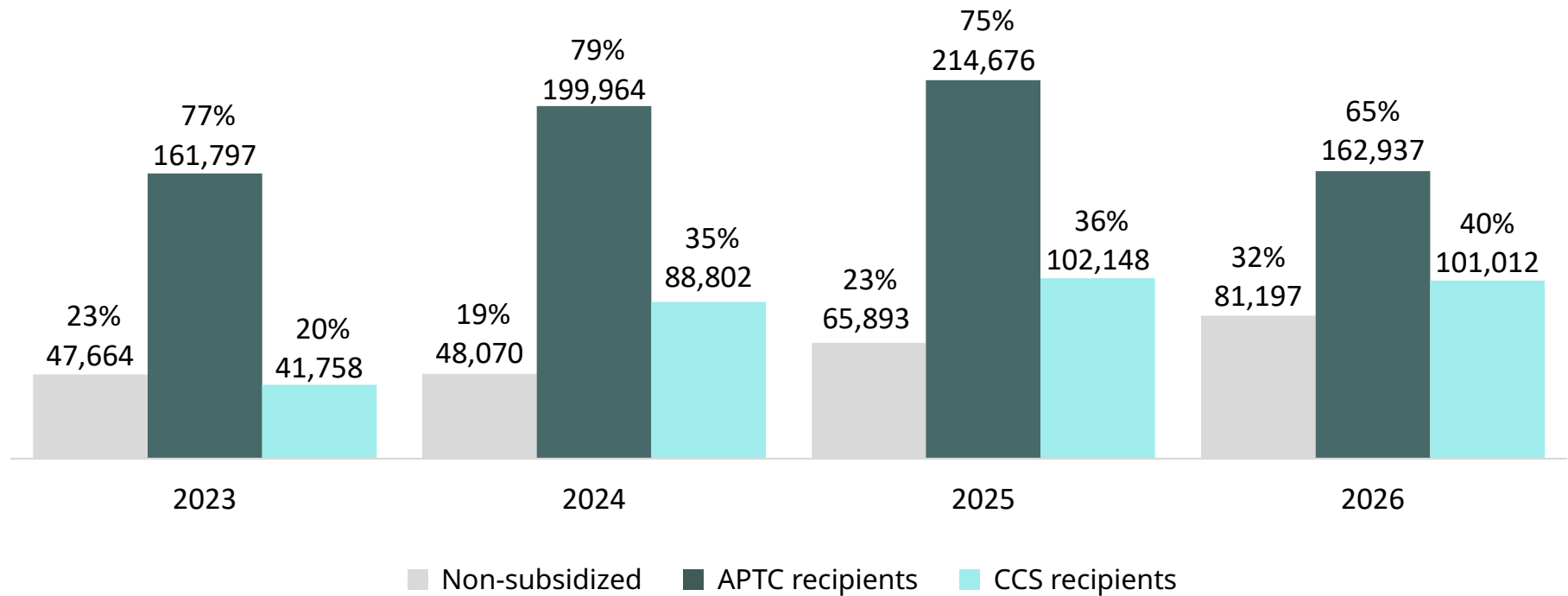


*Typically, Cascade Care Savings recipients must be enrolled in a Cascade Care Silver or Gold plan to qualify. This requirement is waived for members of the American Indian/Alaska Native population.

Qualified health plan subsidy status

There are two types of premium savings Washington Healthplanfinder customers may qualify for — federal premium tax credits and state-funded premium assistance Cascade Care Savings. Sixty-eight percent (68%) of QHP customers receive either Cascade Care Savings and/or premium tax credits to help pay their monthly premiums.

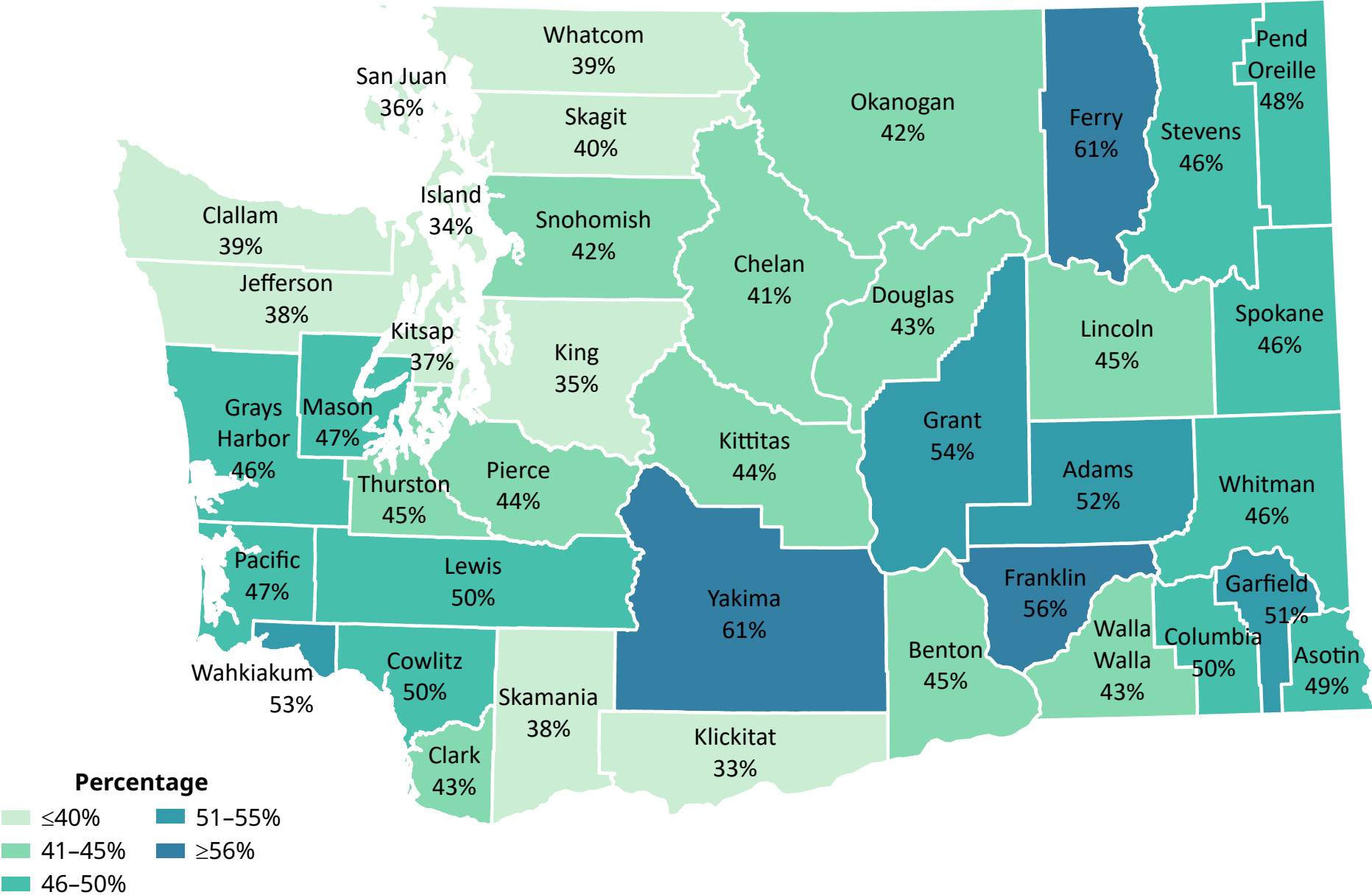
QHP enrollment by subsidy status



* Additional demographics are available in the 2026 Spring enrollment Excel. Percentages do not sum to 100% because categories are not mutually exclusive.

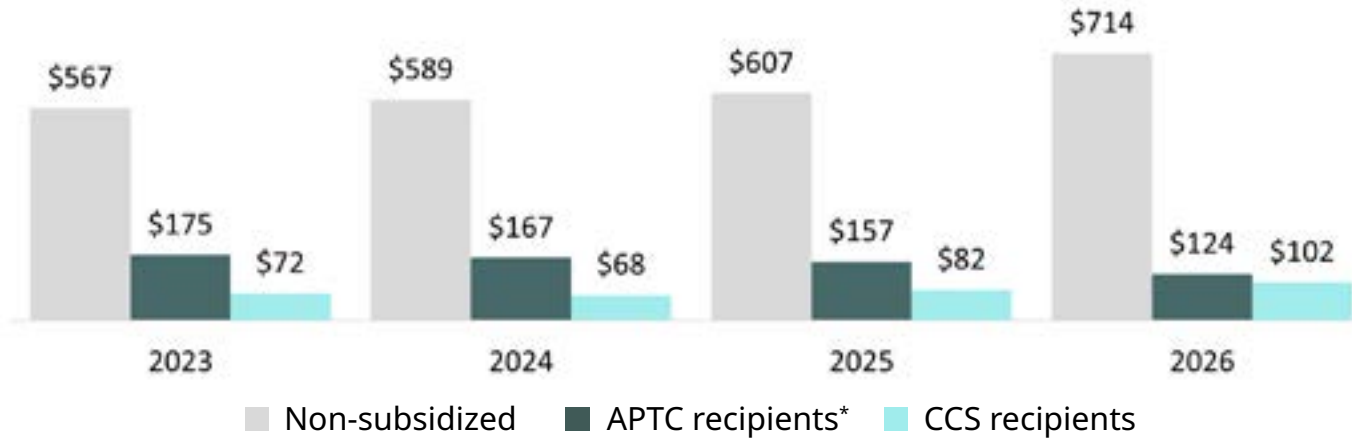
Cascade Care Savings

Percent of QHP enrollees receiving Cascade Care Savings

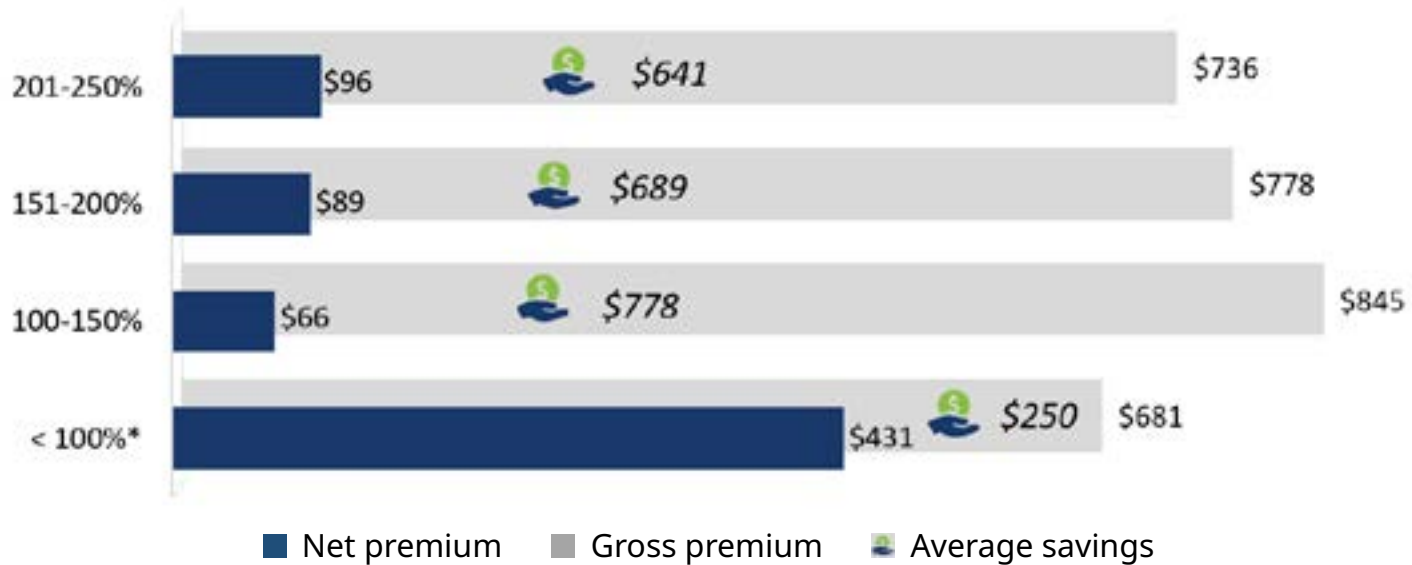


Cascade Care Savings

Average monthly net premium by subsidy status



Net and gross premium for all Cascade Care Savings recipients by FPL**

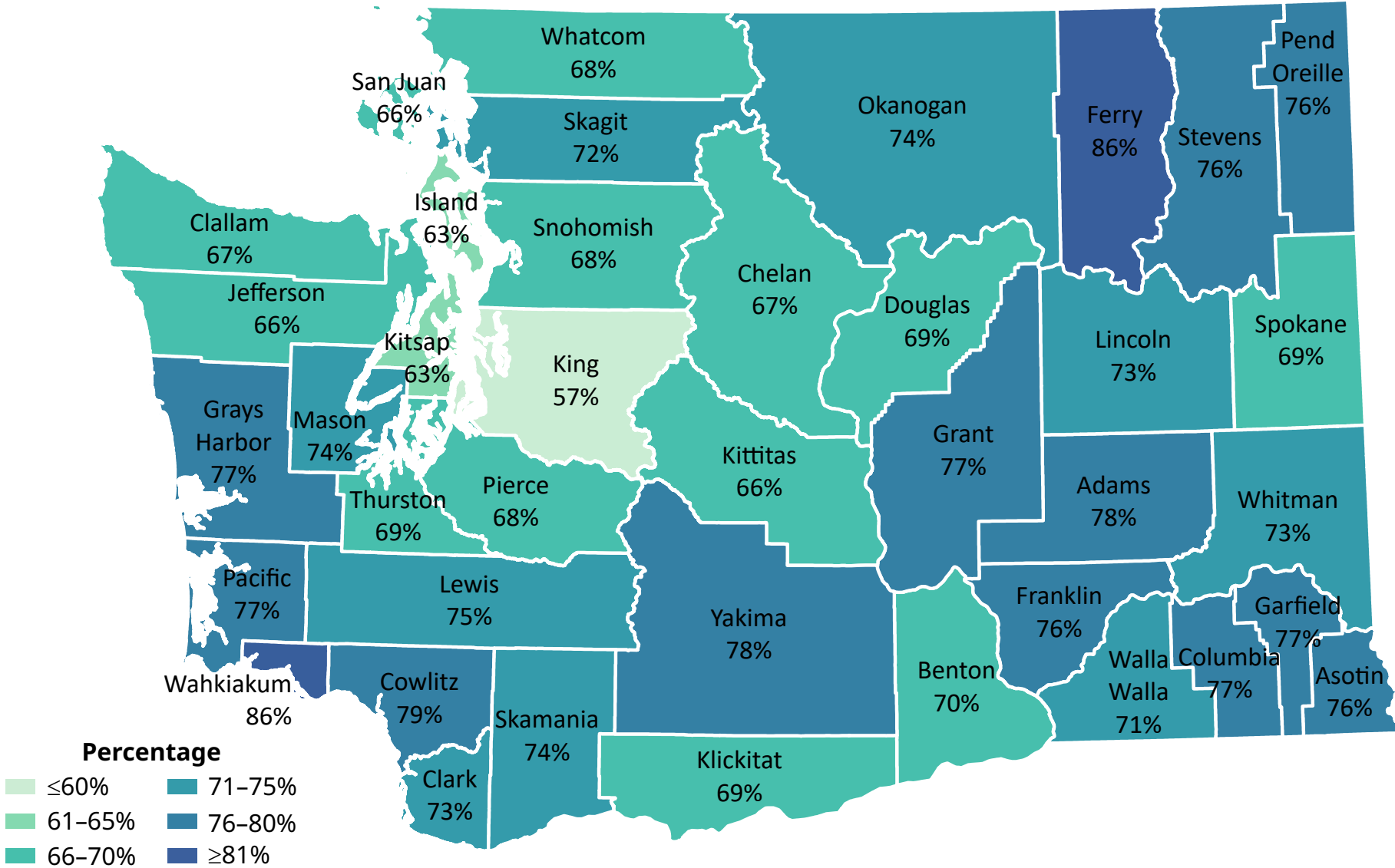


* In 2024 data and prior, APTC eligibles was defined as all customers who received eligibility for APTC. In 2026, people in <100% category receive only state subsidies, capped at \$250

Federal premium tax credits

In 2026, 65% of QHP enrollees are receiving federal premium tax credits, a 10% decrease from 75% in 2025.

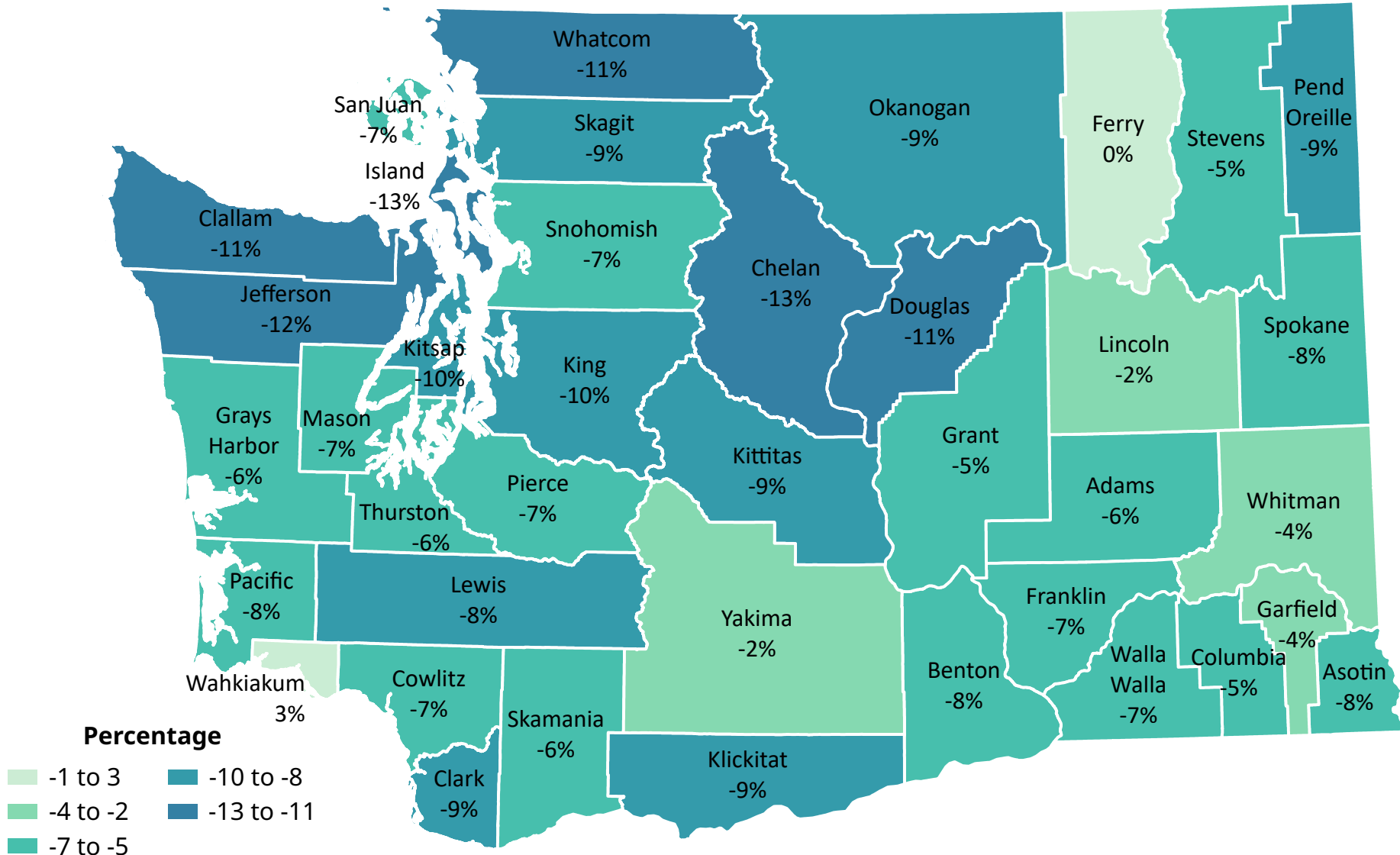
Percent of QHP enrollees receiving federal premium tax credits



Federal premium tax credits

The loss of enhanced premium tax credits and other federal changes resulted in fewer Washingtonians receiving federal premium assistance. Washingtonians statewide lost access to premium tax credits, with percent differences included in the map below. Rural counties saw some of the highest losses. On average, counties saw a 7% loss in the percent of QHP enrollees.

Difference between percent of customers receiving APTC in 2025 and 2026



Qualified dental plan enrollees

By carrier

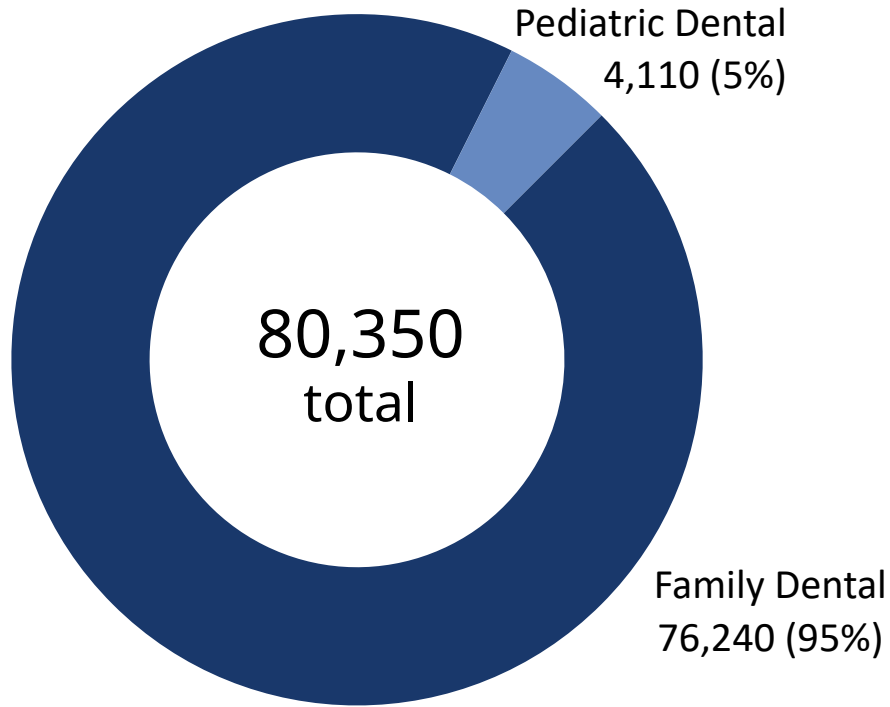
<u>Carrier</u>	<u>Enrollees</u>	<u>Percent</u>
Delta Dental of Washington	43,163	54%
Companion Life EMI	15,190	19%
LifeWise WA	11,162	14%
Dentegra	9,981	12%
Kaiser Northwest	854	1%

Top 10 counties

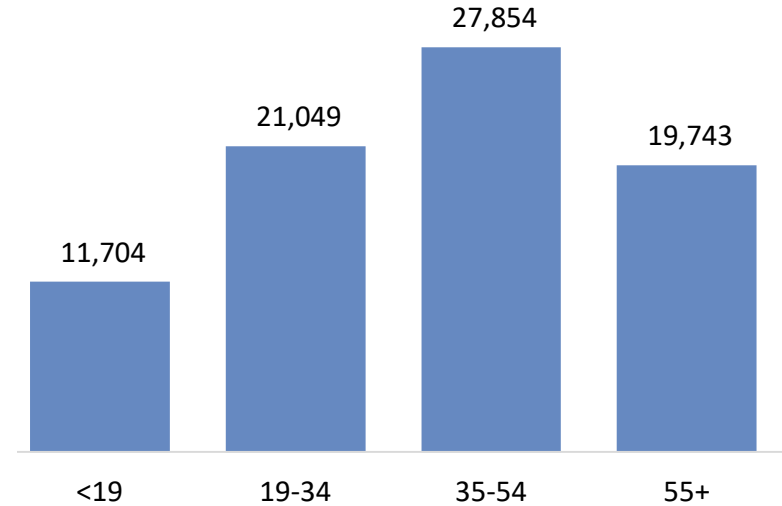
<u>County</u>	<u>Enrollees</u>
King	31,892
Snohomish	8,170
Pierce	7,009
Clark	5,607
Spokane	4,876
Whatcom	3,478
Kitsap	2,766
Thurston	2,561
Benton	1,360
Yakima	1,357

Qualified dental plan enrollees

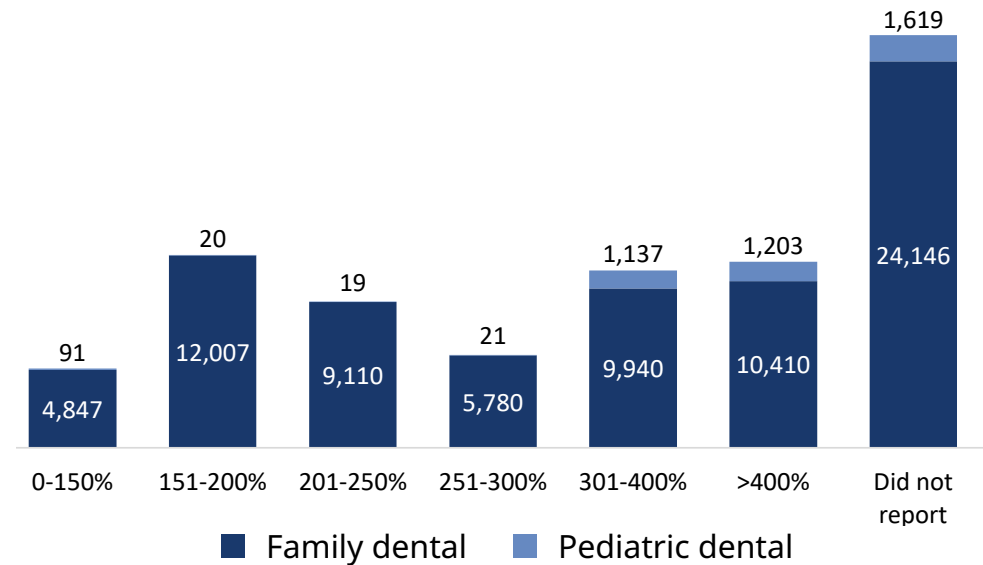
By plan type



By age



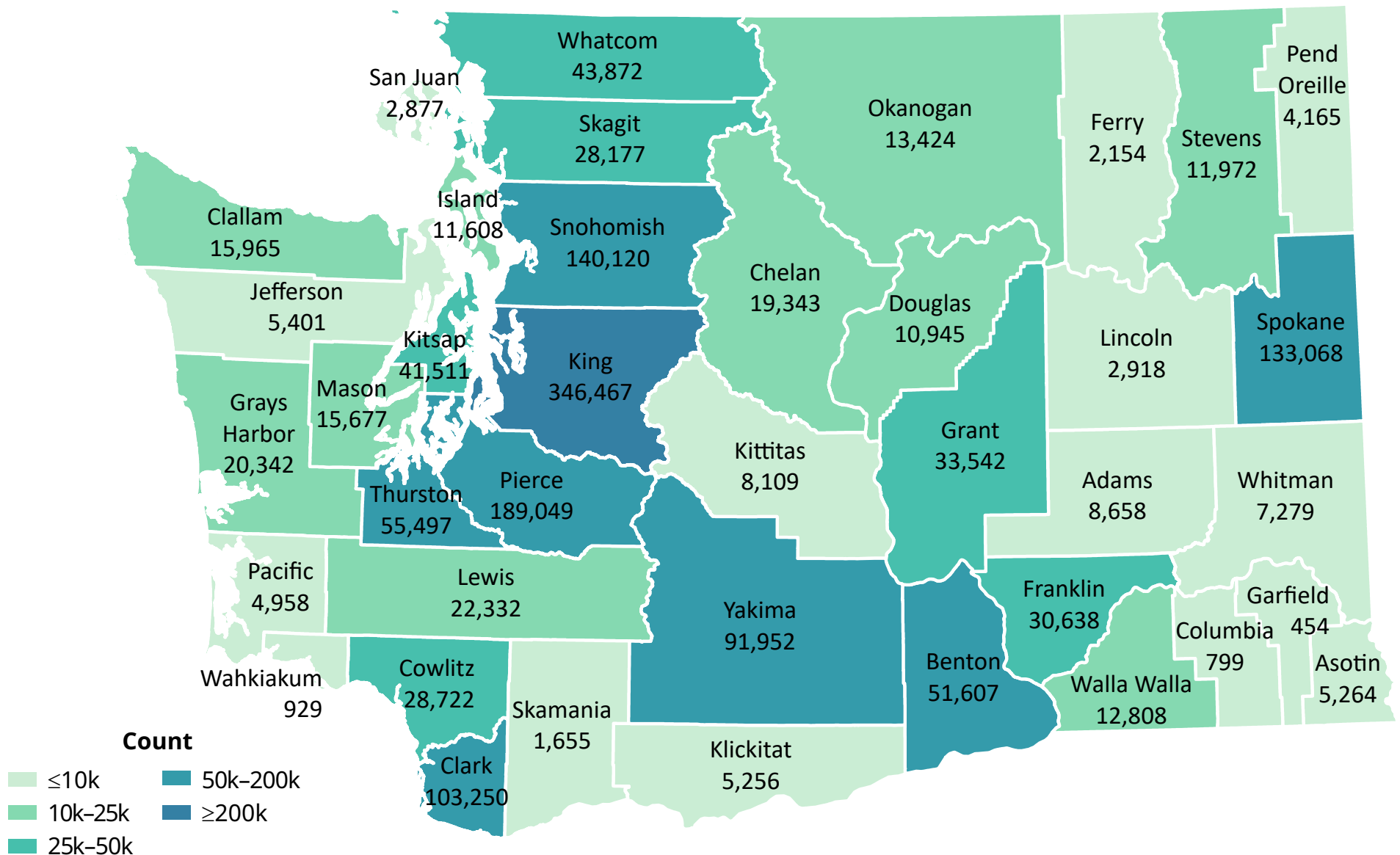
By FPL and plan type



Washington Apple Health

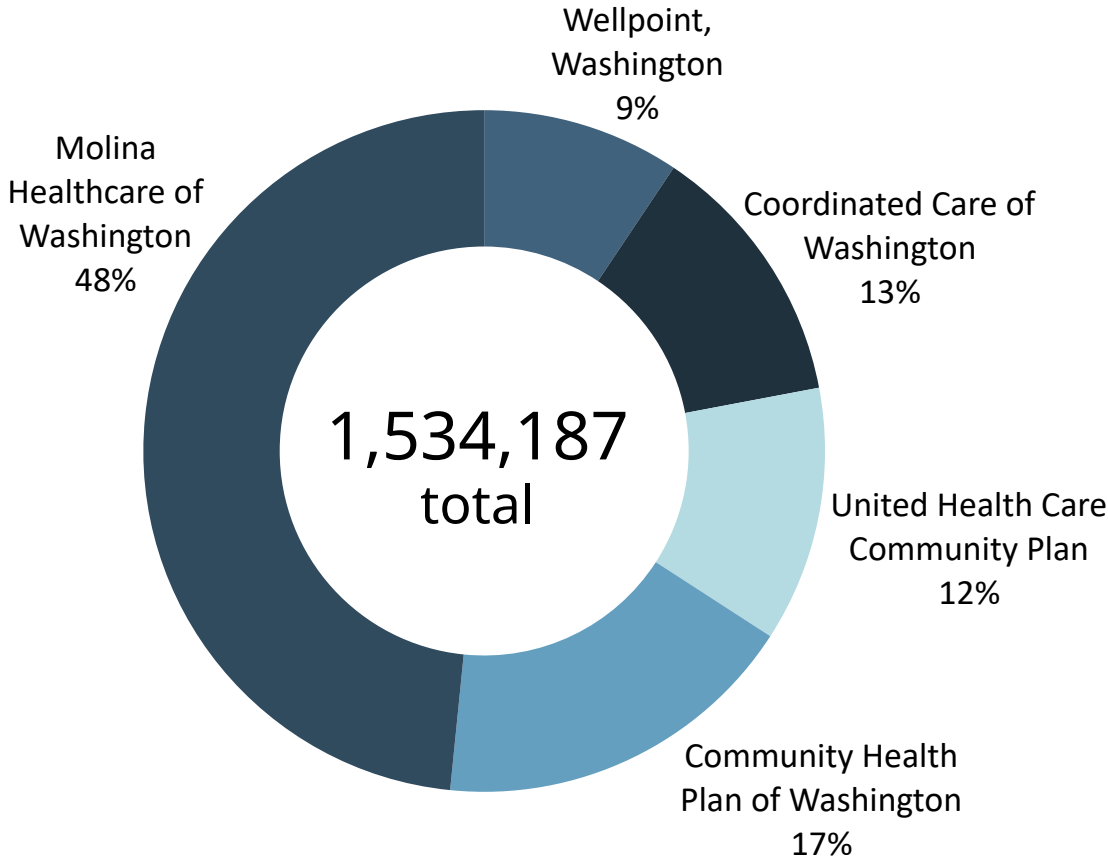
Number of Washington Apple Health enrollees by county

More than 1,534,180 Washingtonians are enrolled in Washington Apple Health.

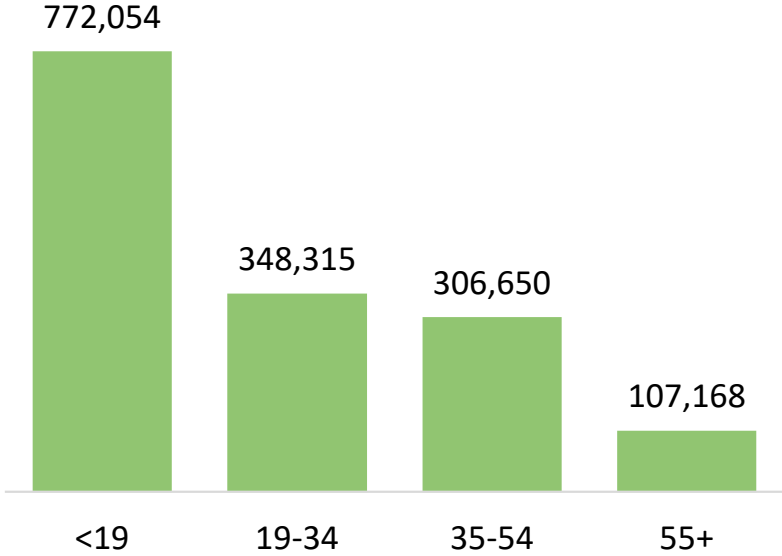


Washington Apple Health

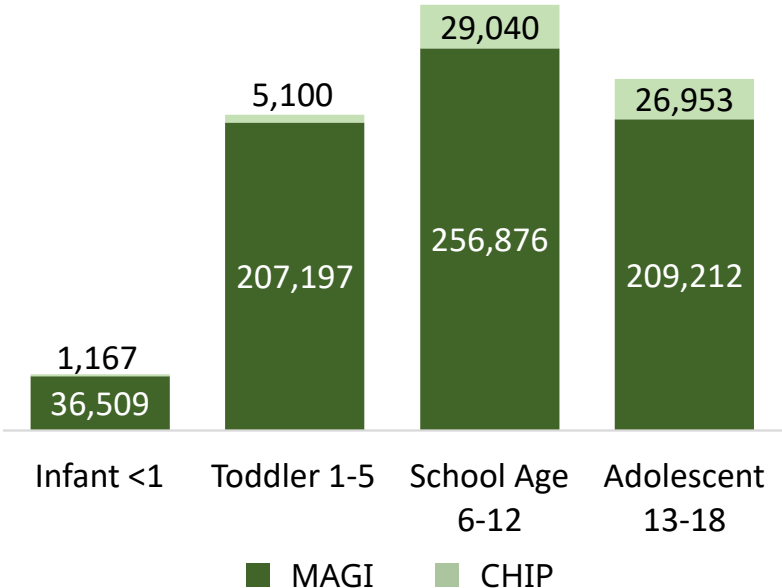
By carrier



By age

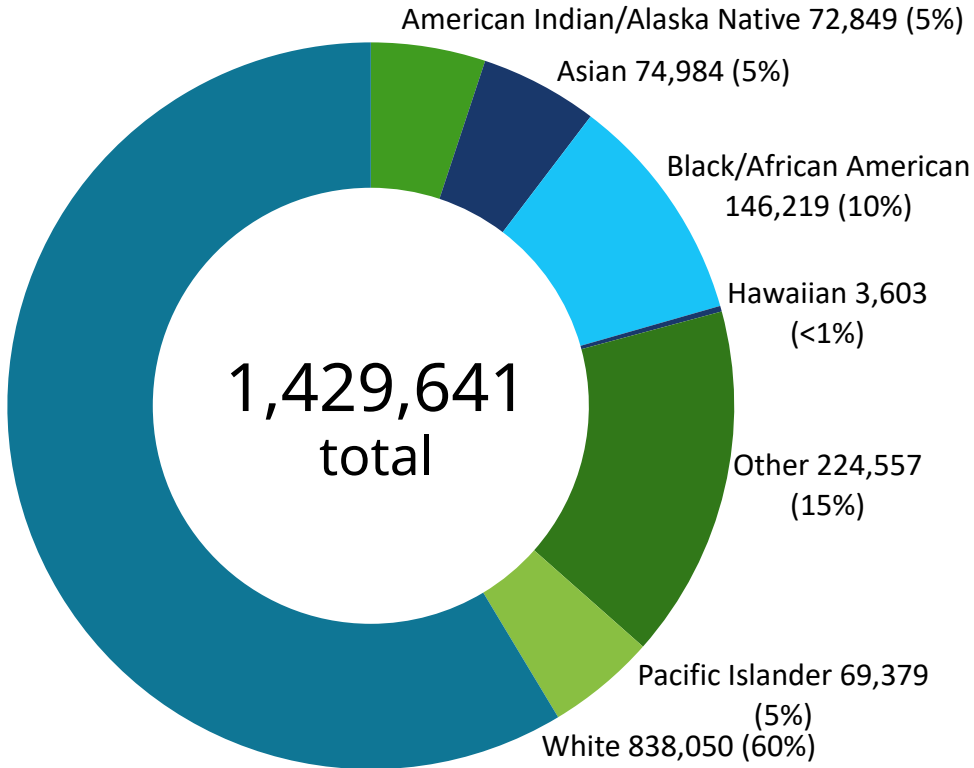


By age, under 19

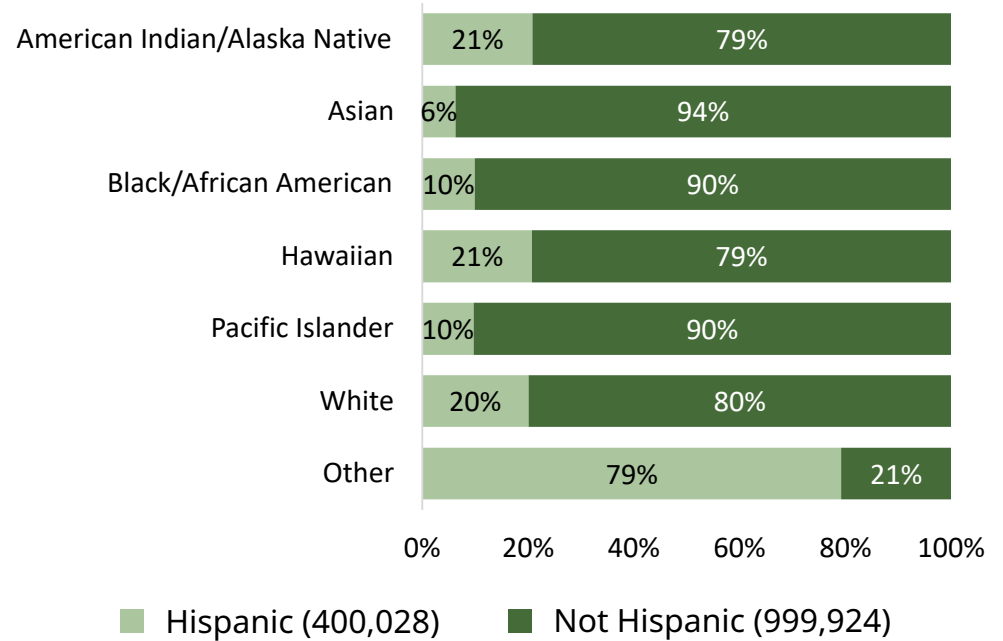


Washington Apple Health

By race



By race and ethnicity*



* Hispanic ethnicity and race are collected separately and are shown as different categories. Apple Health does not have a multi-race option when reporting. Graphics exclude customers who did not report race or ethnicity.

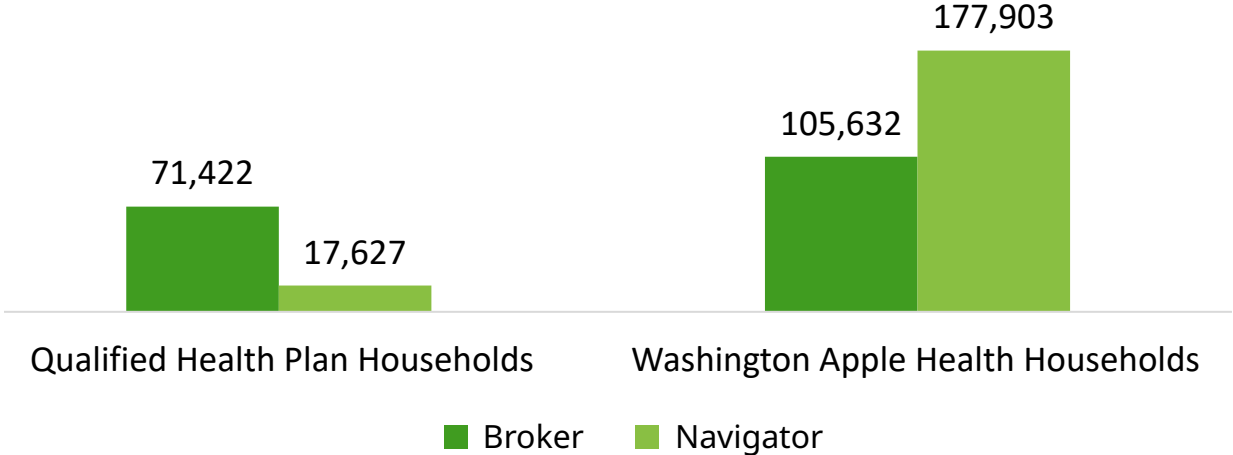
- Race not reported: 104,546, 7% of 1,534,187
- Ethnicity not reported: 134,235, 9% of 1,534,187

Additional demographics are available in the 2026 Spring enrollment report Excel on wahbexchange.org.

Customer support

Navigators help customers get enrolled and answer general questions. Brokers help customers shop plans, understand financial help and enroll.

Households* partnered with an assister

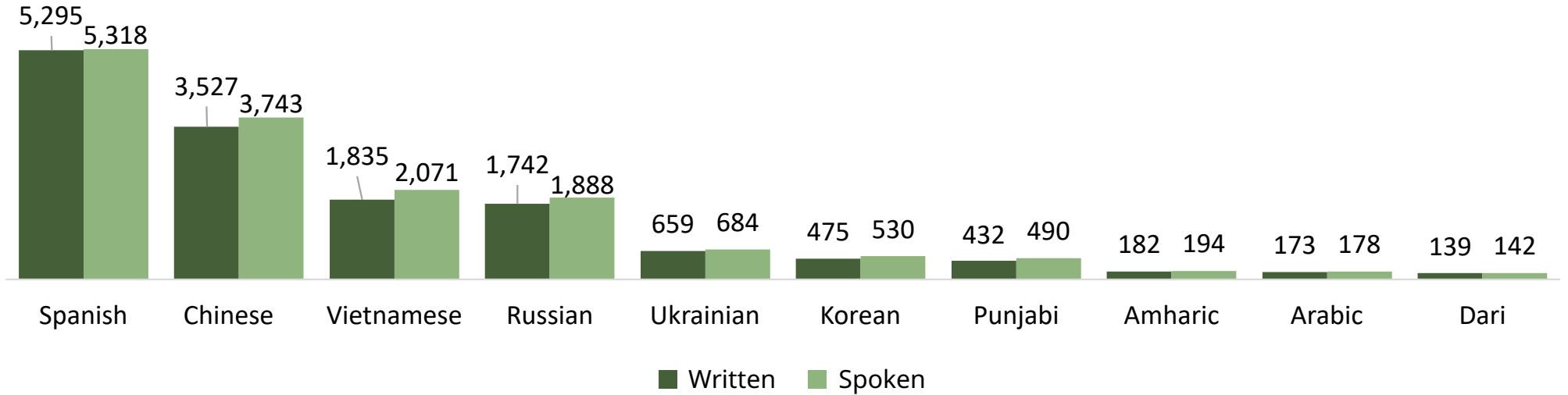


* A household is a family covered by the same plan.

Language assistance

Customers share their written and spoken language preferences in their Washington Healthplanfinder application. The data below reflects the top 10 language requests from the online application and does not capture preferences from paper applications.

Top 10 languages requested by QHP enrollees



Top 10 languages requested by Apple Health clients

