H.R. 1 IMPACT ON HEALTH INSURANCE MARKETPLACE

Enacted Changes - Washington Health Benefit Exchange [1]

Increases bureaucratic burden

Consumers have to complete a pre-enrollment verification to enroll and stay covered.

Ends auto-renewal

No longer allows for returning consumers to be auto-renewed into same or similar plans during open enrollment.

Exposes consumers to higher costs

Consumers whose income changes could face higher costs and unexpected financial burdens. Eliminates premium tax credits for Medicaid termination due to work requirements.

Excludes some lawfully present individuals from tax credit eligibility

Most lawfully present, non-citizen consumers are no longer eligible for premium tax credits.

Impact of Changes [2]

Enrollment loss of up to

140,000

Premium increases of up to

5%

Health care costs will rise for everyone due to increase in uncompensated care at hospitals and other safety net health care providers.

Citations

(1) House Bill H.R.1. (May 2025). One Big Beautiful Bill Act. 119th Congress (2025-2026) https://www.congress.gov/bill/119th-congress/house-bill/1; (2) Washington Health Benefit Exchange Analysis of "One Big Beautiful Bill Act"

Updated: Sept. 25,2025

WASHINGTON ECONOMIC JUSTICE ALLIANCE

washington healthplanfinder click. compare. covered.