



**OFFICE OF
INSURANCE COMMISSIONER**

October 16, 2017

To Plan Year 2018 Individual Market Health Plan Issuers:

RE: Direction to use rates without Cost Sharing Reduction (CSR) funding and applicable form filing language for silver plans offered on-Exchange

As part of the 2018 filing review process, the Washington State Insurance Commissioner's Office approved bracketed form language and rate schedules for silver plans offered on-Exchange: "RATE SCHEDULE WITH CSR FUNDING," for use if the federal government continued to make CSR payments, and "RATE SCHEDULE WITHOUT CSR FUNDING," for use if the federal government failed to make CSR payments.

On Friday, October 13, 2017, the Trump Administration announced it is refusing to repay individual market health plan issuers for CSR payments. Due to this action, I am directing all Plan Year 2018 issuers who are offering silver plans on Washington Healthplanfinder to use the form language and "RATE SCHEDULE WITHOUT CSR FUNDING."

If CSR payments resume during 2018, I will reconsider this direction.

Sincerely,

A handwritten signature in black ink that reads "Mike Kreidler".

Mike Kreidler
Insurance Commissioner