



November 10, 2025

Dear Commissioner Kuderer, Governor Ferguson, Senator Lovelett, Representative Ramel, and Representative Lekanoff,

Re: Impacts of San Juan County's restricted access to one health insurance provider for the self-insured and broader health care access implications for all residents.

On behalf of the approximately 18,500 residents of San Juan County who we are elected to represent we are writing to express our deep concern regarding the recent approval by the Officer of the Insurance Commissioner of the decision made by the Washington Health Benefit Exchange to limit access to the self-insured individuals of San Juan County to one singular Health Insurance carrier. We understand that we are now the only county in the State with only one carrier. Every other county has at least two, three or more, yet we are the only county that is an archipelago dependent on Washington State Ferries as our marine highway to the mainland for essential health care.

We fully support the letter written to you on November 4, 2025, by the Superintendents of the three San Juan County Public Hospital Districts. This situation deepens inequities in access to health care on our islands whereby only one provider, Peace Health on San Juan Island accepts Ambetter / Coordinated Care. Currently, the only clinic on Lopez Island, operated by the UW Medicine does not accept Ambetter / CCC. Surely this is a violation of WAC 284-172-200 regarding general standards for network access.

In recent weeks it has been brought to our attention the serious negative impacts this will have on our residents and small businesses, as of January 1, 2026. For example, the sole provider of physical therapy to the approximately 3,000 residents of Lopez Island, the majority of whom are over 65 years of age, may be faced with relocating to the mainland due to lack of insurance coverage for him and his family, and for his employees.

Additionally, we have been made aware of the severely limited number of providers both in our County and in neighboring counties on the mainland that accept Ambetter / CCC as an insurance carrier. With the limited number of health care providers in neighboring Skagit County who take Ambetter, residents and business owners across our county who already must travel to the mainland for critical specialist care are going to have to travel further to neighboring counties.

We understand that the WA Health Benefit Exchange is currently working with Ambetter / CCC to encourage health care providers to partner with them, however, this seems to be a highly inadequate intervention. This County must have access to more than one health insurance carrier for all residents. The recommendations outlined in the November 4 letter of our Public Hospital Districts are longer term solutions that must be examined urgently to ensure this situation does not become permanent for our county. However, this will not resolve the current crisis facing the self-insured on Lopez, Orcas

and other islands that cannot access Peace Health Hospital on San Juan Island without traveling by ferry.

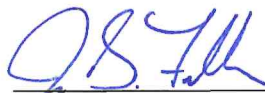
With this letter we are appealing for your direct and timely intervention in this situation to broaden the access of San Juan County residents to health insurance carriers beyond just Ambetter / CCC. This situation is not tenable for our residents who already face significant hardship traveling to and from the mainland for medical care, particularly given the very challenging and restrictive Washington State Ferry policy regarding priority loading for medical reasons.

We deeply appreciate your support and attention to this urgent issue. any questions or require further information.

Sincerely,



Kari McVeigh, Chair
Council - District 1



Jane Fuller, Vice-Chair
Council - District 3



Justin Paulsen, Member
Council - District 2

Cc: Tim Dellitt, CEO, UW Medicine
The Honorable Representative Rick Larsen, Washington District 2
The Honorable Senator Patty Murray
The Honorable Senator Maria Cantwell
San Jaun County Public Hospital Districts (Lopez, Orcas and San Juan)
Elise Cutter – CEO of Island Health