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To: METLEN Joel C * DCBS
Subject: Oregon Health Insurance Marketplace Agents Update

Oregon Health Insurance Marketplace

Agent Newsletter

We're less than six weeks away from open enrollment and we know this is an extraordinarily busy time of preparation and planning for each of you. We've received overwhelming feedback in response to the October 12th agent summit invitation as well as the agent storefront grant opportunities. We're so pleased to be able to partner with you and look forward to building on these ideas and events.

News you can use:

Agent Storefront Grant: The agent storefront grant deadline was Friday, September 18th. We received 41 applications. The selection committee is meeting the week of 9/28 to review the applications and will make awards during the week of October 5th. Thanks again to all who applied.

Advisory Committee: The deadline to apply for the Oregon Health Insurance Marketplace Advisory committee is extended to October 8th. If you are interested in serving on this committee, apply online at: <http://www.oregonhealthcare.gov/advisory-committee.html>

Small Business Outreach: We are reaching out to small businesses and small business associations to help increase awareness about the option to buy certified marketplace plans and apply for the **health care tax credit** ("Small Business Tax Credit"). Should we have an interested small business who is not yet currently working with an insurance agent, we will direct them to our agent directory at <http://www.oregonhealthcare.gov/get-help-2.html>.

For more information on the Small Business Tax Credit including a list of certified medical and dental plans, visit <http://www.oregonhealthcare.gov/small-business-2.html>.

Agent Summit: The October 12th agent summit is officially full. We're looking forward to spending this time with you preparing for open enrollment and learning more about how we can help you be successful. If you RSVP'd for this event you will be receiving an agenda with meeting specific information by October 1st.

Agent Training: The Centers for Medicare & Medicaid Services (CMS) announced that plan year 2016 Federally-facilitated Marketplace (FFM) agent and broker registration and

- America's Health Insurance Plans, Inc. (AHIP)
- National Association of Health Underwriters (NAHU).

Agents and brokers will access both the MLMS and CMS-approved vendor training via the CMS Enterprise Portal. Agents and brokers who are new to the FFM and have not previously registered must create an FFM user ID on the CMS Enterprise Portal, where they must complete identity proofing, request the agent/broker role, complete training, complete an MLMS profile, and execute the applicable FFM Agreements. Returning agents and brokers who previously completed identity proofing or requested the agent/broker role as part of the registration process for a prior plan year do not need to repeat these steps during the annual registration renewal process. Please ensure that you are using the same FFM user ID that you used in prior plan years.

If you complete FFM agent and broker training through a CMS-approved vendor, you will still need to execute the applicable Agreements with CMS on the MLMS prior to assisting consumers with selecting and enrolling in health coverage through the FFM.

Please note that agents and brokers in Oregon don't need to take the federal SHOP training for the 2016 plan year. Any small business in Oregon with one to 50 employees can purchase a certified plan directly from one of the participating insurers. Small businesses with fewer than 25 full-time employees might also be eligible for the Small Business Health Care Tax Credit.

Cost-Sharing Reductions: Don't Forget this Important Subsidy In 2015, nearly 18,000 Oregonians who qualified for cost-sharing reductions (CSR) passed up this subsidy. It's likely at least some of them needed better information to make a different decision.

While tax credits get most of the attention for helping to reduce the cost of premiums, CSR can reduce the costs of copays, coinsurance, deductibles and maximum out-of-pocket (MOOP) costs for people with household incomes up to 250% of the federal poverty level (FPL). CSR increases the actuarial value of a silver plan to silver plus, gold, and platinum levels, depending on the household income and the amount of subsidy. Persons below 150% FPL can choose from CSR plans with \$5 primary care visits and \$10 rx copays or a MOOP of only \$500.

Insurers may take different approaches to creating CSR variants of the silver metal level plans, the only metal level that qualifies for CSR. In 2016 filings, most insurers in Oregon chose to reduce copays, coinsurance, deductibles and maximum out-of-pocket (MOOP). One insurer kept copays and coinsurance at the same level, but reduced deductible and MOOP. The federal government directly reimburses insurers for the CSR plans.

For people with household incomes below 250% FPL, getting a CSR plan happens automatically when they select a silver metal level plan. In 2015, those 18,000 Oregonians who qualified for CSR mostly chose bronze plans. Some may have made an informed choice to get a bronze plan with little or no required contribution to premium and take the chance that they will require few health services. Some of those in the 225-250% FPL bracket may have decided to pay a little more premium and apply their tax credit to purchase a gold plan, since they would have qualified for the least subsidized level of CSR silver. However, it's likely that many did not understand CSR, especially those who chose bronze plans.

CSR can make individual silver plans bought through the Oregon Health Insurance Marketplace more attractive and more affordable for many, but consumers may need an agent's help understanding whether a silver plan is their best choice and, if so, which silver

comparison improvements at healthcare.gov.

Dedicated Agent Resource: Don't forget we have dedicated resources to answer your Marketplace questions. If you have questions about updates in this newsletter or anything Marketplace related, please call Ashley Russell at (503) 315-9132.



Oregon Health Insurance Marketplace

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