

# Oregon Health Insurance Marketplace

## Agent Newsletter

### Partner Agent Program – Request for Grant Proposals (RFGP)

We are refining the proposal process for the plan year 2019 Partner Agent Program (formerly known as the Agent Storefront Program). We expect the RFGP for agents will be issued in early May, with awards completed in July.

### Notice of Benefit and Payment Parameters

The Centers for Medicare and Medicaid Services (CMS) released the finalized 2019 Notice of Benefit and Payment Parameters (NBPP) April 9.

They key rule change that may affect your clients is an increase in maximum out of pocket costs (MOOP). For 2019 plans, the MOOP will increase to \$7900. This will be a \$550 increase from 2018. Not all plans will raise their MOOP this high, but under the new rule, they are permitted to do so.

CMS also confirmed in the 2019 NBPP that retroactive termination of QHP coverage due to new OHP eligibility is appropriate. This will allow for retroactive termination of QHP coverage to the day before OHP eligibility/coverage started, so please let us know if you, or your clients, encounter any issues when requesting retro-active termination due to new OHP eligibility.

The rule also changes fees paid by insurers to sell plans in Oregon on HealthCare.gov. Because Oregon has a State-based Marketplace using the federal platform (SBM-FP), insurance companies in 2019 will pay HealthCare.gov 3 percent of premiums collected on their HealthCare.gov plans. This is an increase over the 2 percent of premiums they are paying in 2018.

Although there were many other changes to CMS regulations, the majority of them will not affect Oregon.

The complete Notice of Benefit and Payment Parameters for 2019 is available online at <https://www.federalregister.gov/documents/2018/04/17/2018-07355/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2019>



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