Review and Update of 2016 Marketplace Platform Analysis

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• Dec. 2015 – March 2016: Request for proposals (RFP) for a state-based enrollment and eligibility (E&E) platform

• Results of RFP: Compared costs vs. benefits of staying on the federal HealthCare.gov platform versus switching to a state-based technology

• May 2016: Cost-benefits analysis presented to MAC for discussion, recommendation, and eventual submission to the legislature.
• Cost-benefit analysis showed higher costs to switch to state-based platform when increased staffing was considered

• Committee did not recommend a switch in platforms

• Committee feedback was not unanimous
Key assumptions in the 2016 analysis:

• The Marketplace would handle all additional staffing and associated costs needed for a switch

• Did not consider Medicaid integration

• Vendors had working technology in other states (condition of RFP)

• Costs were projected over five years with a flat 120k enrollees per year, and a federal platform fee at 3 percent of premium
Aspects that remain relevant:

• Setting the stage
• Comparing costs and functionality of options
• Assessing impacts of a switch to the program and consumers
• Distillation of technical documents to rein in complexity and present a clear path to conclusions
Key details have changed since May 2016:

• CMS is now charging percent of premium for use of the federal platform for SBM-FPs
• Premiums have outpaced 2016 projections
• Other states have reported that state-based E&E technology prices have dropped
• Emergence of effective third-party call centers may significantly reduce required FTEs
What’s needed to update a cost comparison:

- Updated Marketplace program cost, enrollment, and premium projections
- Updated baseline-cost estimates of a platform switch
- A review and update of the history and qualitative assessments of the current state
- A review and update of the assumptions used in the analysis
Suggested committee decision points, discussion:

• Committee’s voice in the updated analysis
• Source of the new platform switch cost estimates
• Assigning value to qualitative assessments
• How to address the third option: Oregon as a full FFE state
• Desired high-level timeframes for the updated analysis