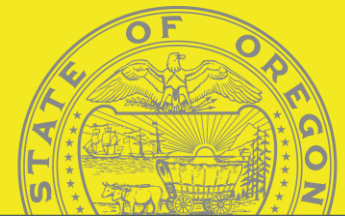


# Marketplace Advisory Committee focus:

Indicators of market stability  
for the consumer



OREGON HEALTH INSURANCE  
MARKETPLACE

# Indicators of market stability

- Affordability
- Choice
- Accessibility

**VISIT [OREGONHEALTHCARE.GOV](https://oregonhealthcare.gov) TO LEARN MORE.**



**OREGON HEALTH INSURANCE  
MARKETPLACE**

# Indicator #1: Affordability

- What is our definition?
- What can we do to slow down the rate of growth?

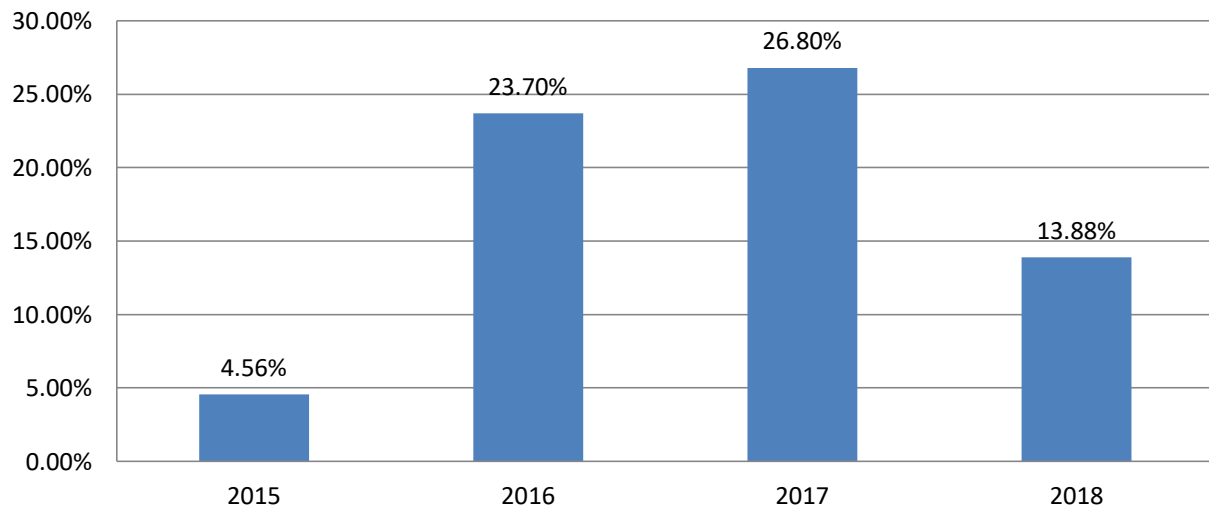
**VISIT [OREGONHEALTHCARE.GOV](https://oregonhealthcare.gov) TO LEARN MORE.**



**OREGON HEALTH INSURANCE  
MARKETPLACE**

# Weighted premium change 2015-2018

Average percentage increase in premiums per year, weighted according to enrollment per carrier



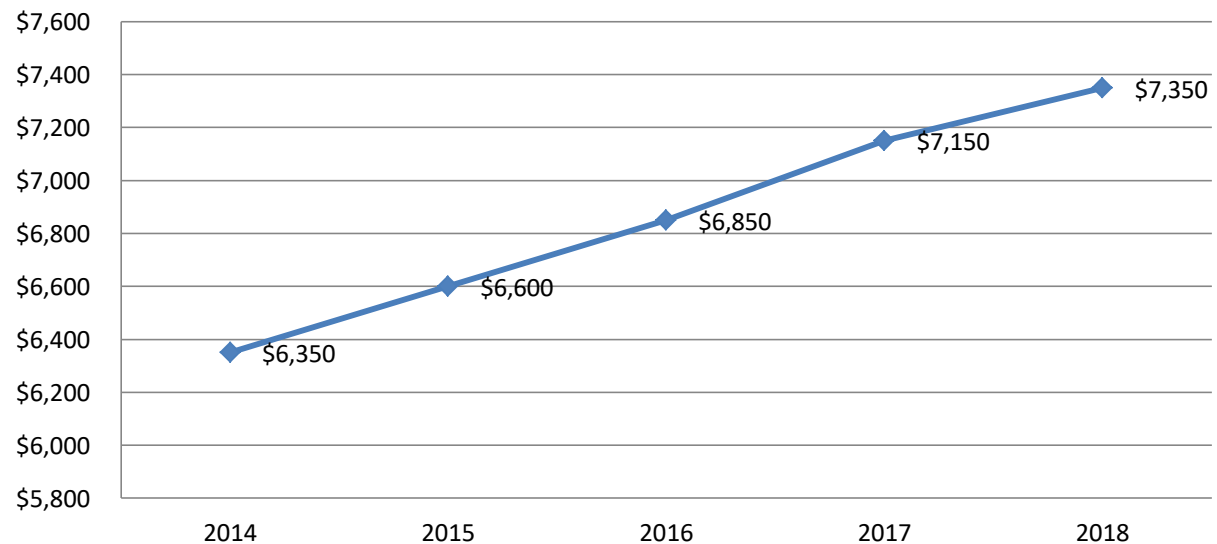
**VISIT [OREGONHEALTHCARE.GOV](https://oregonhealthcare.gov) TO LEARN MORE.**



OREGON HEALTH INSURANCE  
MARKETPLACE

# Increase in maximum out-of-pocket costs 2014-2018

Maximum out-of-pocket costs over time



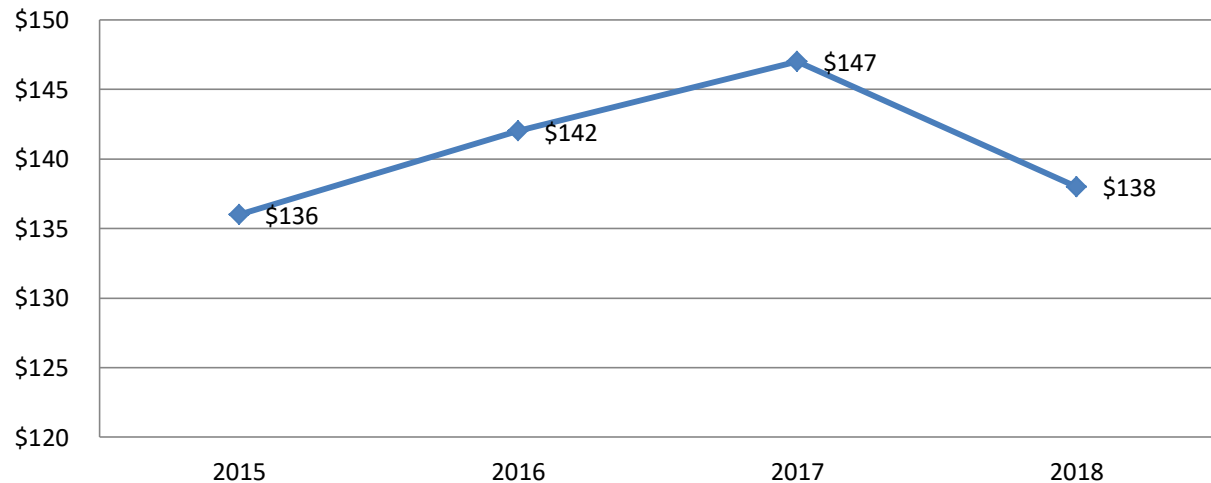
**VISIT [OREGONHEALTHCARE.GOV](https://oregonhealthcare.gov) TO LEARN MORE.**



OREGON HEALTH INSURANCE  
MARKETPLACE

# Average premium after tax credits for those receiving tax credits 2015-2018

**Premium after tax credits for those receiving tax credits**



**VISIT [OREGONHEALTHCARE.GOV](http://OREGONHEALTHCARE.GOV) TO LEARN MORE.**



**OREGON HEALTH INSURANCE  
MARKETPLACE**