



# 2022

## ANNUAL REPORT

**April 15, 2023**

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# ABOUT THIS REPORT

This annual report is required under Oregon Revised Statute 741.222 and circulates to the Legislative Assembly, Gov. Tina Kotek, and the Oregon Health Policy Board. This report explains how the Oregon Health Insurance Marketplace serves its consumers and partners and works to connect Oregonians to coverage. The implementation of a state-based exchange and Oregon's off-exchange Small Business Health Options Program (SHOP) were not in the Marketplace's portfolio in 2022 and are not included here. This report is part of an ongoing conversation to spotlight the people the Marketplace serves, its work, the leaders it collaborates with, and the challenges still ahead.

## **Other languages and formats**

This document is available in other languages, large print, or braille. Contact the Oregon Health Insurance Marketplace at [info.marketplace@dhsosha.oregon.gov](mailto:info.marketplace@dhsosha.oregon.gov) or call 855-268-3767 (toll-free). The Marketplace accepts all relay calls via 711.

# TABLE OF CONTENTS

Introduction	3
The Marketplace in 2022	4
2022: A year in review	5
The Marketplace's activities and operations	6
Health Insurance Marketplace Advisory Committee	7
Commitment to equity	10
Who is enrolled?	11
Plan management	14
Grant programs	15
Public education and outreach	19
Outreach to Oregon Tribes	20
Customer service center	20
Hispanic community outreach	21
Constituent case work	21
Training and education	22
Marketing efforts	23
Window shopping tool	25
Conclusion	26
Appendix: Financial statements	27
Fund stability	30

# INTRODUCTION

## What is the Oregon Health Insurance Marketplace?

The Oregon Health Insurance Marketplace is the state's health insurance exchange established in 2015 as part of [Oregon Senate Bill 1 \(orhim.info/3jbbqxqC\)](https://orhim.info/3jbbqxqC) and under the Affordable Care Act (2010). The Marketplace is a state-based exchange which uses the federal platform (HealthCare.gov) for application and enrollment processing. The Marketplace contributes towards the state's goal of eliminating health inequities by 2030 by helping Oregonians understand their health coverage options, connecting people to free assistance from trained health coverage experts, acting as Marketplace subject matter experts for the community, and certifying the health plans sold to Oregonians through HealthCare.gov.

## Changes within the Oregon Health Insurance Marketplace in 2022

Under [Oregon Senate Bill 65 \(orhim.info/3y9LFaj\)](https://orhim.info/3y9LFaj), the Marketplace began its move from the the Department of Consumer and Business Services (DCBS) to the Health Policy and Analytics division of the Oregon Health Authority (OHA) in July 2021. The Marketplace move was a multi-phased project which was completed during the first few months of 2022.

## Who we serve

Most Oregonians have access to health coverage through a job, the Oregon Health Plan (OHP), Medicare, or Veterans Affairs. For those that do not have these options available to them, the Marketplace is available to offer guidance and financial assistance, which helps relieve some of the burden of the cost of coverage for those who qualify. Largely these people are lawfully-present immigrants who have not met OHP residency requirements, self-employed, entrepreneurs, or work part-time or for small employers.



# THE MARKETPLACE IN 2022

## Our mission

The Oregon Health Insurance Marketplace empowers Oregonians to improve their lives through local support, education, and access to affordable, high-quality health coverage.

## 2023 Open Enrollment recap

**141,963** Oregonians enrolled in Marketplace health coverage for 2023 during open enrollment



**\$503** average amount of premium tax credits for people receiving them



**113,422** people got premium tax credits to help pay for coverage



**\$224** average monthly premium after premium tax credits for those receiving them

## 2023 Plan choice

**6** Oregon insurance companies offering health plans through the Marketplace

**26-62** health plans available on the Marketplace from which to choose

**6** Oregon insurance companies offering dental plans through the Marketplace

**14-20** dental plans available on the Marketplace from which to choose

## Outreach and education

**847** outreach events and meetings attended and **108,796** people talked to during 2022 to educate the public and promote the Marketplace

## Individual assistance

**292** community-based organizations engaged as Marketplace assisters

**277** insurance agents engaged to provide Marketplace plan advice and enrollment assistance

# 2022: A YEAR IN REVIEW

**January:** 146,602 Oregonians enrolled in coverage for the 2022 plan year during open enrollment, which ended Jan. 15, 2022. The national Public Health Emergency (PHE) related to COVID-19 was extended 90 days, maintained Medicaid coverage for thousands of Oregonians.

**February:** The Marketplace completed its move to the Health Policy and Analytics division of the Oregon Health Authority.

**March:** The Oregon Legislature passed [House Bill 4035 \(orhim.info/41q5ZCI\)](https://www.ohim.info/41q5ZCI) which provided direction to the OHA and Oregon Department of Human Services (ODHS) for the redetermination and renewal process after the continuous coverage requirement ends in 2023.

**April:** The national PHE related to COVID-19 was again extended 90 days, prolonging planning for the beginning of Medicaid renewals.

**July:** OHA's Healthier Oregon Program began, extending full OHP benefits to people in certain age brackets who do not typically qualify based on immigration status. The national PHE related to COVID-19 was extended an additional 90 days.

**August:** President Biden signed the [Inflation Reduction Act \(IRA\) of 2022 \(orhim.info/3IDuTpp\)](https://www.ohim.info/3IDuTpp), which extended enhanced savings provisions originally passed under the [American Rescue Plan Act \(ARPA\) of 2021 \(orhim.info/3TqNqdx\)](https://www.ohim.info/3TqNqdx). The extension is through plan year 2025.

**September:** The Marketplace was awarded a federal Modernization Grant by the Centers for Medicare and Medicaid Services (CMS) to help fund system modernization and promotion related to the American Rescue Plan Act. The Marketplace was issued an extension to Sept. 1, 2023.

**October:** The Biden Administration published a [final rule \(orhim.info/3SGVhDI\)](https://www.ohim.info/3SGVhDI) to fix the "family glitch." The national PHE related to the COVID-19 pandemic was extended once more in 2022. The national PHE has since been extended one last time in 2023 to end May 11, 2023.

**November:** Open enrollment began for the 2023 plan year. Open enrollment ended Jan. 15, 2023 with 141,963 Oregonians selecting a private health plan for 2023.

**December:** The federal [Consolidated Appropriations Act of 2023 \(orhim.info/3y1Wo6U\)](https://www.ohim.info/3y1Wo6U) was signed. The legislation decouples the national PHE from the Medicaid continuous coverage requirement, and establishes April 1, 2023 as the official start date for Medicaid (OHP) redeterminations.

# THE MARKETPLACE'S ACTIVITIES AND OPERATIONS

The Marketplace works to connect people to quality health coverage, financial assistance to make coverage more affordable, and free help from local experts around the state. Oregon is a state-based exchange that uses HealthCare.gov and relies on its federal partner to provide a website and call center for enrollment, process applications, determine eligibility, and manage enrollments. At the state level, the Marketplace:



## **Facilitates plan management**

Oversees the plans sold to Oregonians via HealthCare.gov. That work is done in partnership with the Division of Financial Regulation (DFR) within DCBS.



## **Works with external partners**

Awards grants to qualified insurance agents and community-based organizations that give one-on-one enrollment assistance to people needing coverage. Trains community-based organizations to assist Oregonians with their applications.



## **Conducts targeted and equity-focused outreach and education**

Goes out into the community throughout the state – holding or attending public events, community meetings, or consultations with local leaders – to build awareness of coverage options. Launches an advertising campaign during the annual open enrollment period.



## **Participates in project work in conjunction with other OHA and ODHS divisions**

2022 brought initial planning work for Medicaid redeterminations and renewals; planning for the Bridge Program, including the Basic Health Plan); and transitioning enrollees to the Healthier Oregon Program.



## **Collaborates with Oregon Health Plan (OHP) and Senior Health Insurance Benefits Assistance (SHIBA) program**

Works with the OHP and SHIBA programs to help people understand their health coverage options, connect them to assistance, and make sure Oregonians are getting the best coverage for their needs.

# HEALTH INSURANCE MARKETPLACE ADVISORY COMMITTEE

## About

The Health Insurance Marketplace Advisory Committee (HIMAC) advises the Oregon Health Authority (OHA) in the governance and operation of the Marketplace. The committee represents a wide range of interested parties including insurance companies, insurance agents, enrollment assisters, health care providers, small businesses, advocates, consumers, and government agencies. The HIMAC, a sub-committee of the Oregon Health Policy Board (OHPB), met six times in 2022. Learn more at [OregonHealthCare.gov/MAC](https://OregonHealthCare.gov/MAC).

## Continuing members

- **Kraig Anderson** (Chair), Moda Health, Portland
- **Ron Gallinat**, Central Oregon Employee Benefits, LLC, Bend
- **Maribeth Guarino**, Oregon State Public Interest Research Group, Portland
- **Kathleen Jonathon**, Salem-Keizer School District, Keizer
- **Ines Kemper**, Small business owner, Molalla
- **Linzay Shirahama**, Project Access NOW, Clackamas
- **Andrew Stolfi** (Ex-officio member), DCBS Director

## Members who left the committee Feb. 2022

- **Shonna Butler**, Tomlin Benefit Planning, Inc, Eugene
- **Dan Field**, Kaiser Permanente, Portland
- **Jim Houser**, Main Street Alliance of Oregon, Portland
- **Sean McAnulty**, Mosaic Medical, Bend
- **Ken Provencher**, PacificSource Health Plan, Springfield
- **Shanon Saldivar**, Saldivar Agency, The Dalles

## Members who joined the committee March 2022

- **Gladys Boutwell**, Insurance by Design, Wilsonville
- **Paul Harmon**, Regence, Canby
- **Lindsey Hopper** (Vice chair), PacificSource Health Plans, Bend
- **Holly Sorensen**, Northeast Oregon Network, LaGrande
- **Om Sukheenai**, Chehalem Insurance Associates, Newberg
- **Drew Tarab**, Providence Health Plan, Portland
- **Nashoba Temperly**, Cascade AIDS Project, Portland

## Member who joined the committee Sept. 2022

- **Joanie Moore**, Cow Creek Band of Umpqua Tribe of Indians, Roseburg

## Focus

The committee continues to focus on plan affordability and accessibility of coverage in the individual market, including access to coverage through HealthCare.gov. It mirrors the core mission of the Marketplace “to empower Oregonians to improve their lives through local support, education, and access to affordable, high-quality health coverage.” HIMAC members bring their unique perspectives and draw on their lived experiences and professional expertise as they consider Marketplace operations. While some aspects of health coverage affordability fall outside the scope of the Marketplace and the committee, the group has been able to contribute concrete and actionable advice to the Marketplace.

## Roster changes

- Six committee members completed their three consecutive terms in February: Shonna Butler, Dan Field, Jim Houser, Sean McNulty, Ken Provencher, and Shanon Saldivar.
- New members to the committee: Lindsey Hopper, Paul Harmon, Gladys Boutwell, Om Sukheenai, Nashoba Temperly, Joanie Moore, Holly Sorensen, Ines Kemper, and Drew Tarab.
- Kraig Anderson was elected chair and Lindsey Hopper as vice chair.

## Topics discussed

[Oregon Senate Bill 65 \(orhim.info/3y9LFaj\)](https://orhim.info/3y9LFaj) passed during the 2021 legislative session and transferred the Marketplace from DCBS to OHA effective July 2021. The bill also made the HIMAC a subcommittee of the OHPB.

Throughout 2022, the committee considered a variety of topics, including:

- The implications of the end of the PHE and what will be needed for the Medicaid to Marketplace transition, including updates on the Bridge Program Task Force.
- The development of a work plan for 2022-2023 and a charter and updated bylaws.
- A legislative concept to transition to a state-based marketplace.
- The Marketplace’s first assessment rate rulemaking at OHA.
- Implementation of the equity and inclusion mandate in committee documents and meeting protocols.

## OHPB sub-committee work

- Introduced the Oregon Health Insurance Marketplace and provided open enrollment updates.
- Completed OHA committee member survey to better inform ongoing efforts to improve equity in agency board and committee representation.
- Participated in the OHPB retreat to collaborate on barriers to committee work, how to incorporate the definition of “health equity” in committee work, historical injustices that need to be addressed, and next steps to help move work that address health inequities forward.
- Kraig Anderson presented to the OHPB in October about topics that the HIMAC has been discussing, and updates on the HIMAC’s work plan and charter.



## Marketplace Community Conversations

In January 2022, the committee convened [community conversations \(orhim.info/MCC\)](https://orhim.info/MCC) with interested parties about the future of the Marketplace and initiatives and issues that affect the individual health insurance market in Oregon.

The purpose of these conversations was to give the public, providers, insurers, and other interested parties a voice in helping shape Marketplace health coverage in Oregon.

- **Jan. 18 – Public Option and Usability of Marketplace Plans**

This discussion shed light on the desire of community members, including providers, to change to a public option program and migrating to a state-based Marketplace. Throughout the meeting, participants shared concerns about the cost of coverage, inequities in the healthcare system and access to coverage, and access to care, especially in rural areas of the state.

- **Jan. 20 – Medicaid Migration to the Marketplace**

This discussion provided much needed insight into the challenges members face when they leave the Oregon Health Plan, including cost considerations and continuity of care. Participants weighed in on communications and outreach strategies, messaging tactics, and how to best guide people into Marketplace plans during the Medicaid unwinding process. The discussion also highlighted the need to partner closely with trusted insurance agents and community partner organizations to help people transition to the Marketplace.

## Bridge Program Task Force (BPTF)

[Oregon House Bill 4035 \(orhim.info/41q5ZCI\)](https://orhim.info/41q5ZCI) passed during the 2022 legislative session established the BPTF to begin no later than March 31, 2022 to “develop a proposal for a bridge program to provide affordable health insurance coverage and improve the continuity of coverage for individuals who regularly enroll and disenroll in the medical assistance program or other health care coverage due to frequent fluctuations in income.” The President of the Senate appointed Lindsey Hopper to serve on the BPTF as representative of the committee. Information about the BPTF can be found at [orhim.info/3JbnI9b](https://orhim.info/3JbnI9b).

## Community and Partner Workgroup (CPWG)

[Oregon House Bill 4035 \(orhim.info/41q5ZCI\)](https://orhim.info/41q5ZCI) also established the CPWG “to advise the authority and the departments on the development of outreach and enrollment assistance and communications strategies, within the authority’s legislatively approved budget, to communicate and assist medical assistance program enrollees in navigating the redetermination process and the enrollees’ transition to coverage through the health insurance exchange.” Gladys Boutwell and Nashoba Temperly are two veteran Marketplace partner grantees, and their participation with CPWG has been very impactful. Both partners are trusted resources serving diverse communities that have been harmed by social and healthcare-related inequities. Their experience and technical knowledge have helped provide important perspective relating to the barriers that Oregonians face navigating the complexities of health insurance. Information about CPWG work can be found at [orhim.info/3JbnI9b](https://orhim.info/3JbnI9b).

# COMMITMENT TO EQUITY

The Marketplace team has a long-standing goal of ensuring all work is done through a lens of equity, with a goal of helping to eliminate health disparities.

- Provide outreach and education to all communities that is both culturally and linguistically supportive to each community.
- Reach communities who disproportionately experience social and health inequities via communication strategies and channels where they already seek and trust information.
- Contract with insurance carriers who are dedicated to providing high quality affordable coverage to all Marketplace enrollees.
- Convene focus groups with diverse participants to provide direct feedback on the Marketplace experience, coverage, and communications.
- Administer grant programs with partner agents and community partner organizations who are trusted in their local communities with an emphasis on partners who historically work with communities experiencing social and health inequities.
- Provide education to all small business owners throughout the state, including initiatives to expand information to minority and Tribal business owners and entrepreneurs.
- Maintain a strong government-to-government relationship with Oregon's Tribal nations.

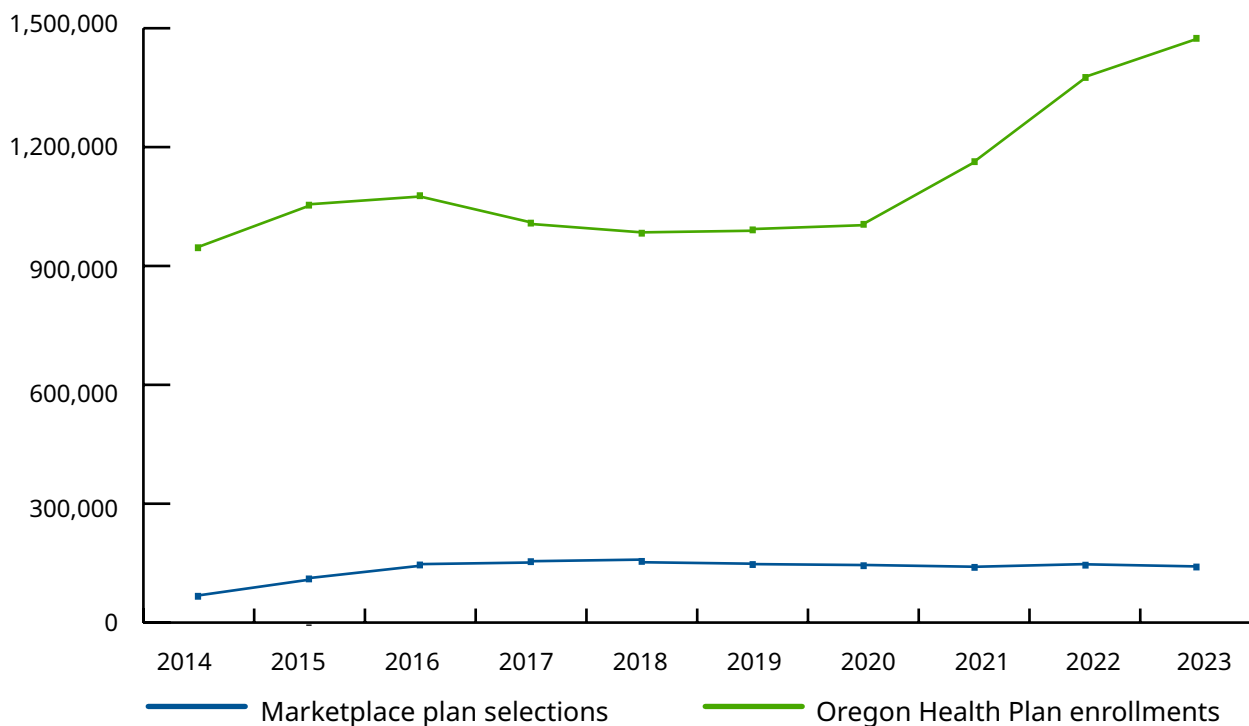


# WHO IS ENROLLED?

146,602 Oregonians enrolled in health coverage for the 2022 plan year. This is more than each of the past three years. Efforts from all areas of the Marketplace helped 141,963 Oregonians sign up for 2023 coverage by the end of open enrollment on Jan. 15, 2023.

The COVID-19 pandemic played a significant role in enrollments in both OHP and the Marketplace. The Coronavirus Aid, Relief, and Economic Security (CARES) Act provided a continuation of OHP benefits for enrollees who may have otherwise lost coverage mid-year due to changes in circumstances. This meant a continued reduction in the churn of people from OHP to the Marketplace. As of Jan. 17, 2023, the Oregon Health Plan saw an increase of 46.6 percent of enrollees (468,020 individuals) over March 9, 2020.

## Number of individuals who were enrolled in Oregon Health Plan benefits or selected a Marketplace plan

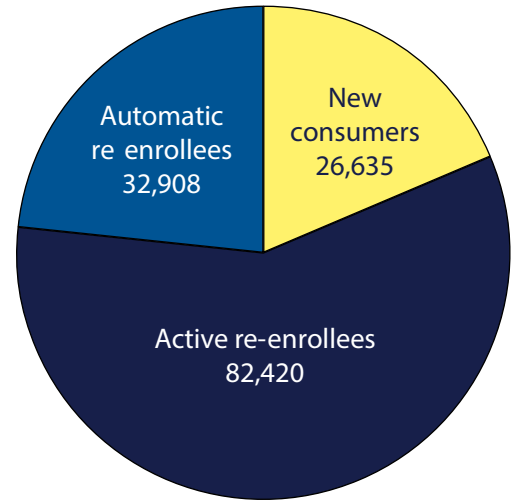
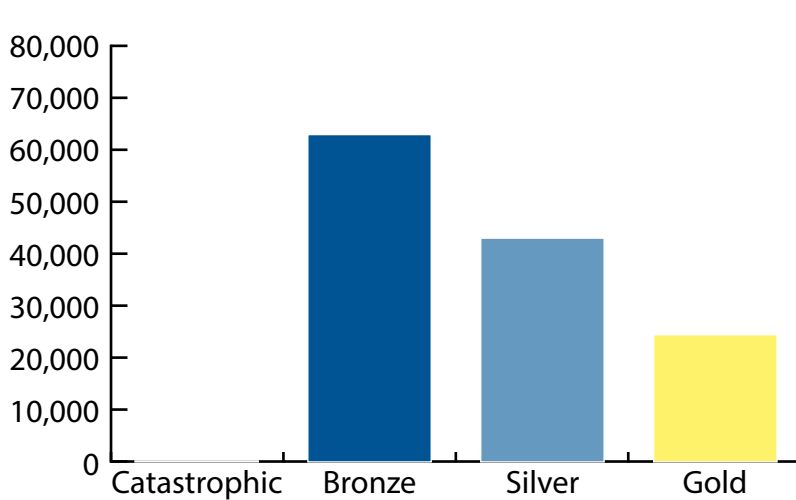


Source for OHP enrollment data: [OHP Weekly Enrollment as of January 17, 2023](#)

## Summary of enrollments

**141,963**

Oregonians enrolled during the open enrollment period for 2022 health coverage.



## Data on financial assistance

**79.9%**

of Oregonians who applied for financial assistance received premium tax credits.

**113,422**

number of Oregonians receiving premium tax credits.

**\$503**

average amount of premium tax credits for people receiving them.

**\$224**

average premium costs after premium tax credits for those receiving them.

**20,670**

number of Oregonians paying \$10 or less per month for their premium.

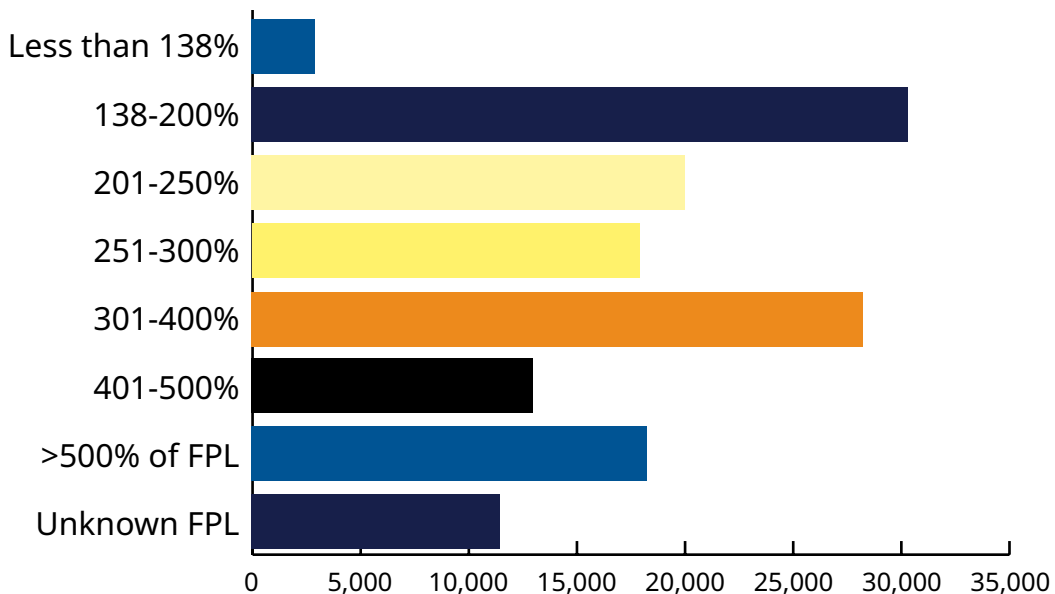
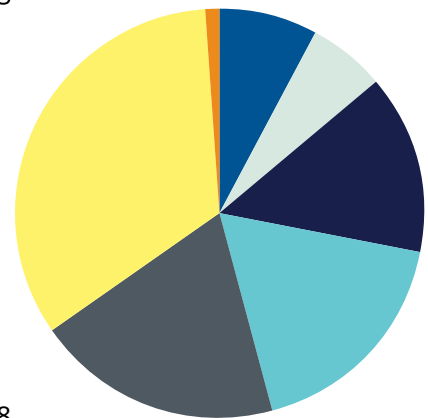
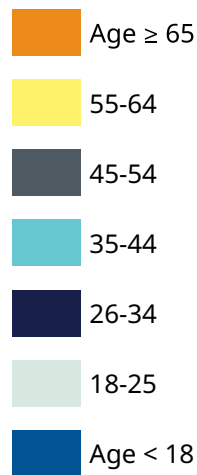
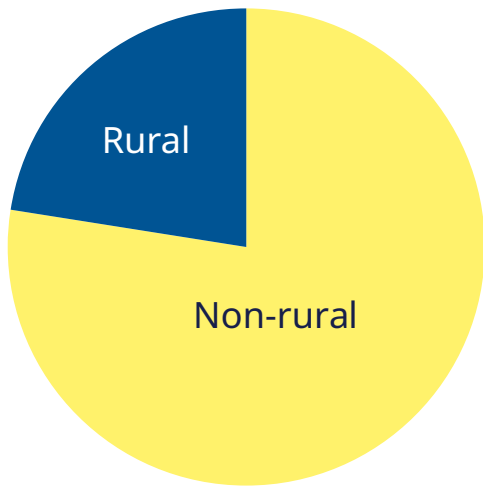
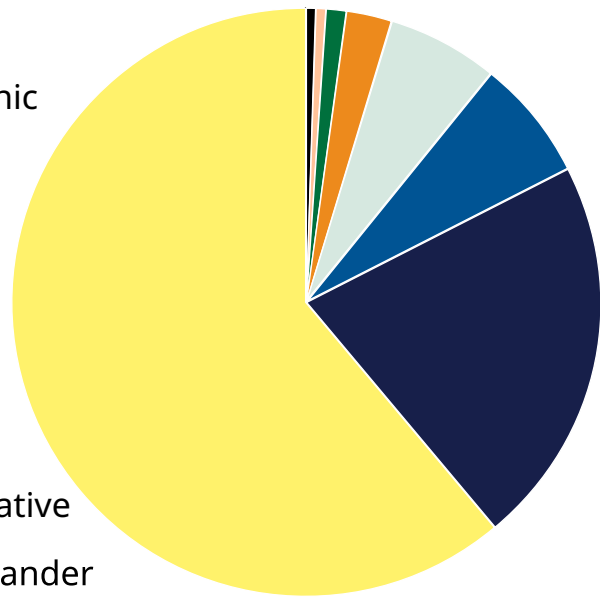
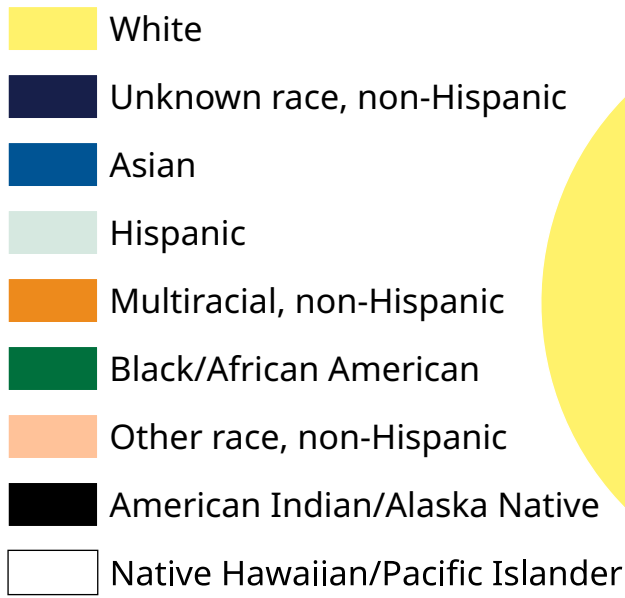
**20,670**

number of Oregonians paying \$10 or less per month for their premium.

**5,665**

number of people enrolled in a plan with income less than 250% of the 2022 federal poverty level and are likely eligible for cost-sharing reductions but not enrolled in a Silver-level plan.

# Demographics of enrollees



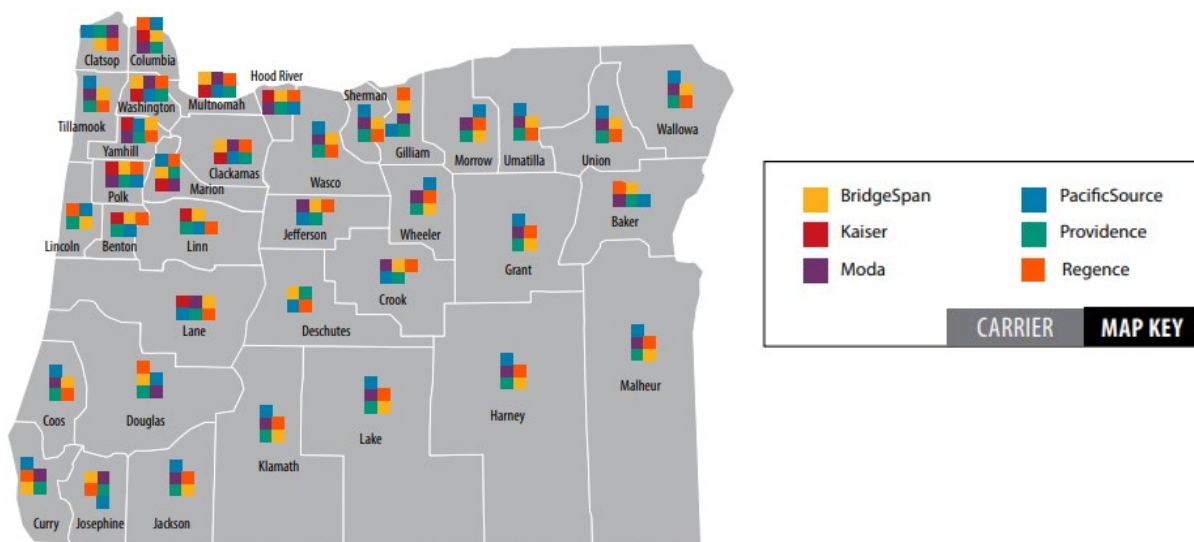
# PLAN MANAGEMENT

Overseeing the plans sold to Oregonians via HealthCare.gov is known as plan management. Unlike most states that use HealthCare.gov as the application and enrollment site, Oregon retains plan management entirely at the state level. Through close communication with insurance companies and collaboration with DFR, the Marketplace meets four main plan-management goals:

1. Ensuring comprehensive plans (also known as qualified health plans) are available via HealthCare.gov in every area of Oregon. This is important because federal subsidies can be used only on qualified health plans.
2. Persuading two or more insurance companies to offer plans in every area of the state.
3. Requiring that insurance companies participating on the Marketplace offer at least three plans for people to choose among.
4. Setting up plans' co-pays, deductibles, and other "cost-sharing" elements to be as consumer friendly as possible where possible given federal constraints, and in collaboration with DFR.

Oregon's authority to choose and define plans is limited under federal law, but the state uses its plan management role to the fullest extent possible.

For 2023, Oregonians were able to shop for plans that were offered from BridgeSpan, Kaiser Permanente, Moda, PacificSource, Providence, and Regence, depending on where they live. Every Oregonian had at least 26 plans to choose from. Dental plans were also available through the Marketplace. There were 20 total plans offered from Pacific Source, Oregon Dental Services (ODS), Dentegra, Dominion, Dental Health Services, and Kaiser Permanente. Every Oregonian had at least 14 dental plans to choose from.



# GRANT PROGRAMS

## Community Partner Program

The Community Partner Program supports community groups who are trained experts in the Marketplace and can help people choose the plan best for them and their budgets. Grantees also conduct outreach activities to publicize health insurance options, specializing in connecting with communities traditionally harmed by social and health inequities.

The nonprofit groups, called community partners, received a cumulative total of \$660,000 in grants.

Community partner grantees	Location
Adapt Integrated Health Care	Roseburg
Asian Health and Service Center	Portland
Cascade AIDS Project	Portland
Centro Latino Americano	Eugene
Grand Ronde Tribal Health Clinic	Grand Ronde
Immigrant and Refugee Community Organization (IRCO)	Portland
Interface Network	Salem
Mosaic Medical	Bend
Northeast Oregon Network (NEON)	LaGrande
One Community Health	The Dalles
Project Access NOW	Portland
Unete Center for Farmworker Advocacy	Medford
Urban League of Portland	Portland
Waterfall Community Health Center	North Bend

## Partner Agent Program

The Partner Agent Program provides grants to licensed insurance agents who specialize in Marketplace health coverage. They can help Oregonians understand plan options and give them plan advice. Similar to community partners, partner agents also conduct outreach activities to spread awareness about the Marketplace and health coverage options. Over 50 percent of partner agencies are minority or women owned.

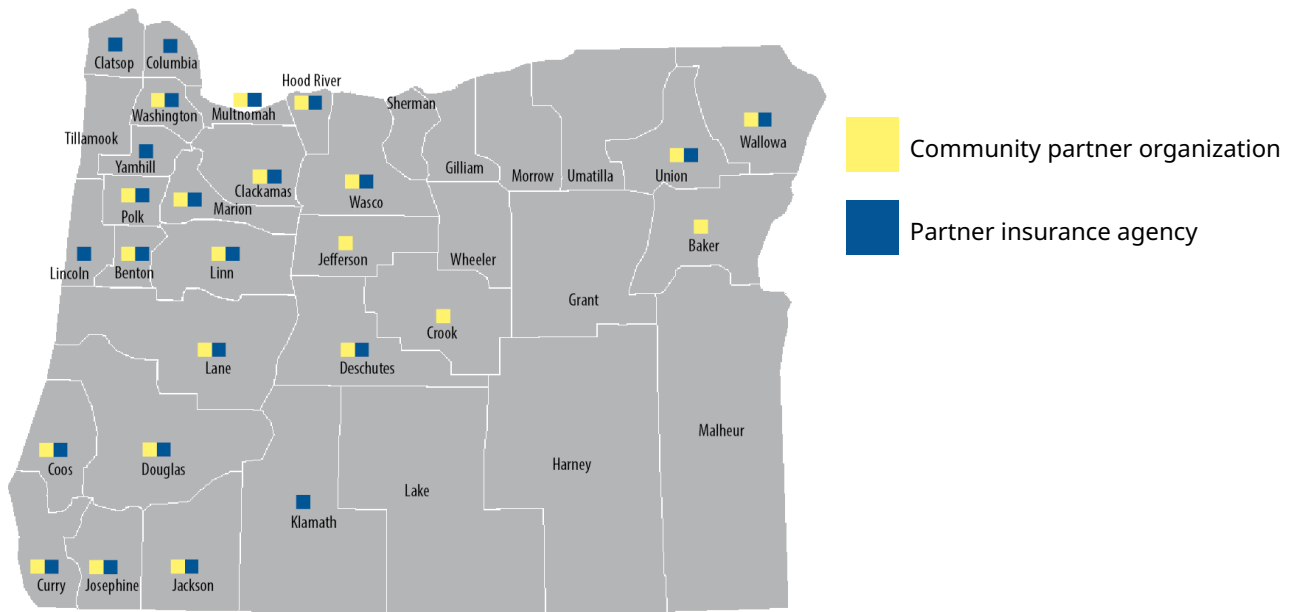
Partner agents were granted a cumulative total of \$303,000.

Partner agency	Location(s)
Aaron Burns Insurance	Eugene
Abel Insurance	Newport, Florence, Coos Bay, Gold Beach
Bancorp Insurance	La Pine
Boone Insurance Associates	Eugene
Cehalem Insurance	Newberg
Country Insurance	Sisters
FG Insurance (Jan. to Feb. 2022)	Forest Grove
Gordon Wood Insurance	Roseburg
Grace Insurance	Portland
HE Cross Company	Portland
Health Insurance Place	Grants Pass
Health Plans in Oregon	Beaverton, Portland
HealthMarkets Insurance	Canby
Healthwise Insurance	Portland
Healthy, Wealthy & Wise	Tualatin
High Desert Insurance	Bend
Hillock Insurance Agency	Enterprise
iCover Oregon	Albany
Insurance By Design	Wilsonville
Insurance Marketplace	Medford
K Insurance Group	Independence
Klamath Financial Group	Klamath Falls
Linda Dugan Insurance	Astoria
M&G Insurance (March to Dec. 2022)	Lake Oswego
Matthew Woodbridge Insurance	Salem, Woodburn
Premier NW Insurance	Oregon City, Salem, Sandy
RJS & Associates	Philomath
Saldivar Insurance	Hood River, The Dalles
Tomlin Benefit Planning	Eugene
Valley Insurance	La Grande



## Assistance by region

Combined, grantees assist Oregonians with one-on-one health insurance assistance in more than half of the counties of Oregon, with many also providing virtual assistance.



Community partners and insurance agents	Primary counties served
<b>North Coast</b>	
Abel Insurance	Coos, Curry, Lane, Lincoln
Linda Dugan Insurance	Clatsop
<b>Willamette Valley</b>	
Aaron Burns Insurance	Lane
Boone Insurance Associates	Lane
Centro Latino Americano	Lane
Chehalem Insurance	Yamhill
Grand Ronde Tribal Health Clinic	Polk
iCover Oregon	Linn
Interface Network	Marion, Polk
K Insurance Group	Polk
Matthew Woodbridge Insurance	Marion
Premier NW Insurance	Clackamas, Marion
RJS & Associates	Benton
Tomlin Benefit Planning	Lane
<b>Portland Metro</b>	
Asian Health & Service Center	Clackamas, Multnomah, Washington

Community partners and insurance agents	Primary counties served
Cascade AIDS Project	Clackamas, Multnomah, Washington
FG Insurance (Jan. to Feb. 2022)	Multnomah, Washington
Grace Insurance	Multnomah
Health Plans in Oregon	Multnomah, Washington
HealthMarkets Insurance	Clackamas
Healthwise Insurance	Multnomah
Healthy, Wealthy & Wise	Washington
HE Cross Company	Multnomah
Immigrant and Refugee Community Organization (IRCO)	Clackamas, Multnomah, Washington
Insurance by Design	Clackamas
M&G Insurance (March to Dec. 2022)	Clackamas, Multnomah, Washington
Project Access NOW	Clackamas, Multnomah, Washington
Urban League of Portland	Clackamas, Multnomah, Washington
<b>Central Oregon</b>	
Bancorp Insurance	Deschutes
Country Insurance	Deschutes
High Desert Insurance	Deschutes
Mosaic Medical	Crook, Deschutes, Jefferson
One Community Health	Hood River, Wasco
Saldivar Insurance	Hood River, Wasco
<b>Eastern Oregon</b>	
Hillock Insurance Agency	Wallowa
Northeast Oregon Network (NEON)	Baker, Union, Wallowa
Valley Insurance	Union
<b>Southwest Oregon</b>	
Adapt Integrated Health Care	Douglas, Josephine
Gordon Wood Insurance	Douglas
Health Insurance Place	Josephine, Multnomah, Washington
Insurance Marketplace	Jackson
Klamath Financial Group	Klamath
Unete Center for Farmworker Advocacy	Jackson
Waterfall Community Health Center	Coos, Curry

# PUBLIC EDUCATION AND OUTREACH

The Marketplace conducts outreach in every area of the state. The team publicizes Marketplace services at community events, holds in-person or virtual information sessions about coverage, and answers phone calls from consumers to provide information about coverage options, eligibility, and to find local help.

The outreach team is comprised of six staff members who each serve a specific region of the state: Central Oregon, Eastern Oregon, North Coast, Portland Metro, Southwestern Oregon, Tualatin Valley, and Willamette Valley. Three bi-cultural outreach team members who are fluent in Spanish provide bilingual, culturally-appropriate outreach to Oregon's Hispanic, Latina, Latino, or Latinx communities throughout the state.

As the state started reopening from COVID-19 closures, events and meetings began to be held in person again. 69 percent of outreach events in 2022 happened virtually. The outreach team talked to approximately 108,821 people at outreach events and meetings throughout the year. The team supported Tribal events, LGBTQIA2S+ events, faith-based events, Hispanic, Latina, Latino, or Latinx events, Rapid Response sessions, and presentations about the Marketplace to communities, businesses, and community-based organizations, including new community partner organizations.



# OUTREACH TO OREGON TRIBES

The team is also supported by a Marketplace tribal liaison, who collaborates directly with Oregon's federally recognized tribes:

- Burns Paiute of Harney County
- Confederated Tribes of Coos, Lower Umpqua, and Siuslaw Indians
- Confederated Tribes of Grand Ronde
- Confederated Tribes of Siletz
- Confederated Tribes of Umatilla Reservation
- Confederated Tribes of Warm Springs
- Coquille Indian Tribe
- Cow Creek Band of Umpqua Indians
- Klamath Tribes

The Marketplace tribal liaison provides technical assistance, tribal assister training, and complex case resolution; participates in government-to-government consultation; and advocates for tribes on Marketplace concepts affecting tribal governments and their communities. The liaison also advises outreach team members on assisting Native Americans and Alaska Natives in the course of their statewide outreach.

# CUSTOMER SERVICE CENTER

The Marketplace supports a customer service center, which helps Oregonians understand their coverage options and find local help.

## By the numbers

- Customer service levels averaged 97 percent in 2022, with an average wait time of less than 19 seconds.
- The Marketplace received 6,641 calls in 2022.
  - 2,490 calls were received during open enrollment between Nov. 1, 2022 and Jan. 15, 2023.



# HISPANIC COMMUNITY OUTREACH

The Marketplace is home to at least one statewide Hispanic, Latino, Latino, or Latinx community outreach and education coordinator. This coordinator focuses efforts on population-specific events, meetings, and other outreach opportunities. This team member is bilingual and bicultural and is supported by two additional Hispanic, Latino, Latino, or Latinx team members. Combined, they bring a unique perspective to communications and outreach planning with a focus on equity.

## CONSTITUENT CASE WORK

The Marketplace team supports escalated consumer issues, called “constituent cases,” which are submitted directly to the constituent liaison. These cases are received from the DCBS, ODHS, the OHA Ombuds Office, the Governor’s Office, elected officials, insurance agents, community partners, as well as, directly from individuals. While the majority of case issues are resolved with direct contact to our federal partners at HealthCare.gov, state staff members are prepared to help resolve escalated issues with one-on-one support. The Marketplace was able to help resolve 89 percent of cases received in 2022.

### Examples of constituent cases

- Overlapping coverage with OHP and Marketplace coverage
- Issues with cost-sharing reductions available to American Indians and Alaska Natives
- Delayed enrollment issues
- Incorrect termination dates and unpaid medical claims



# TRAINING AND EDUCATION

Staff members deliver a comprehensive Marketplace training to the community partner grantees and to OHP application assisters. In 2022, the Marketplace held 49 live online trainings, 25 in-person trainings, and on-demand trainings in English and Spanish. 97 percent of the 1,317 application assisters in Oregon completed Marketplace training.

The training equips hundreds of frontline workers at community-based organizations and local governments with the ability to navigate a complex health coverage system for Oregonians and the skills to help people apply for coverage and financial help through HealthCare.gov. Topics covered in the training include:

- Consumer protections under the Affordable Care Act
- Health plan and financial assistance options available in Oregon such as Marketplace, Medicare, and OHP including eligibility for each program
- Coverage details of health and dental plans
- Enrollment periods including special enrollment periods
- The HealthCare.gov application process
- Deeper definition of eligibility criteria for immigrant populations
- Assisting people in special situations, including survivors of domestic violence, LGBTQIA2S+, American Indians and Alaska Natives and their families, and service members/veterans
- Transitioning between the Marketplace and OHP in both directions
- Assisting with an equity-focused approach



# MARKETING EFFORTS

The federal government's efforts to advertise open enrollment, subsidies, and coverage options slightly increased nationwide in 2022. Unlike most states that use HealthCare.gov for enrollment and subsidies, Oregon operates its own targeted regional advertising campaign.

## Focus groups

In 2022, the Marketplace held three focus groups: one with participants who live in rural Oregon, one with participants who live in urban areas of Oregon, and one with a mix of people from rural and urban parts of Oregon. The focus groups highlighted what is important to Oregonians and helped shape the open enrollment campaign for the 2023 plan year.

- The cost of health insurance is both the top healthcare related issue and the thing that most often gets in the way of having health coverage among participants.
- Participants sought more information about the specifics of plans offered on the Marketplace.
- Health coverage is an incredibly personal topic for Oregonians, who desire care and communications that reflect their unique, individual experience.
- Participants responded positively to finding out that expert help is available when shopping for health coverage on OregonHealthCare.gov, and those who had already used expert help shared mostly positive experiences.

## Open enrollment campaign

For the open enrollment season, the Marketplace created new media for ads that ran on television, on radio, and online for 2022. New materials focused on approachable and simple infographic-style messaging and directed Oregonians to the window shopping tool on OregonHealthCare.gov and CuidadoDeSalud.Oregon.gov. Messaging emphasized enhanced savings available and urged all Oregonians, even those who previously did not qualify for financial assistance, to preview available plans and savings through the tool.

## The open enrollment campaign for the 2023 plan year included

- The delivery of over 36 percent of media buys to audiences of color
- Video ads on streaming services such as Hulu, YouTube, and Xfinity
- Audio ads on Spanish-, Russian-, and English-language stations and streaming services
- Print ads in community newspapers with an extension into publications that reach priority audiences such as Tribal communities, African diaspora populations, Hispanic or Latino/Latino/Latinx communities, Asian diaspora populations, and Slavic communities
- Social media ads on Facebook, Instagram, LinkedIn, Nextdoor, Pinterest, and Twitter

- Video ads on Spanish- and English-language TV stations
- Digital ads on websites and search engines
- Weekly text message alerts and reminders in both English and Spanish, depending on written language preferences

## Examples of advertisements and video stills

Click on images to view advertisements.

**Oregon Health Insurance Marketplace**  
 Published by Hootsuite · December 24, 2022 ·

Are you offered coverage through someone else's job? Did you previously get told that you can't get Marketplace financial help because of employer-offered coverage? Things have changed! See if you now qualify at [OregonHealthCare.gov](https://OregonHealthCare.gov).



**Big changes are happening** at the Marketplace this year!

**Visit OregonHealthCare.gov**

**Oregon Health Insurance Marketplace**  
 Published by Hootsuite · December 13, 2022 ·

Do you prefer non-traditional medical care? All Oregon health plans cover acupuncture, chiropractic care and naturopathy as long as your provider is in-network. Visit [OregonHealthCare.gov](https://OregonHealthCare.gov) to see how much these services will cost and access your plan's network search tools.



**Acupuncture. Chiropractic. Naturopathy. Covered.**

**Visit OregonHealthCare.gov**

**OregonHealthCare.gov**  
 39 followers  
 Promoted

Attention, Oregon. Most people can now get financial help on health coverage, making premiums as low as \$1 a month!



Doctor visits, preventive services, and prescription drugs. Covered. [Learn more](#)

healthcare.oregon.gov

(Not clickable)



**Visit OregonHealthCare.gov**



**Visite CuidadoDeSalud.Oregon.gov**



# WINDOW SHOPPING TOOL

The Marketplace maintains a state-specific window shopping tool that offers Oregonians a quick and easy way to preview plans available to them, as well as, eligibility for financial help and OHP.

## Employer coverage affordability tool

For the 2023 open enrollment period, the “family glitch” was fixed, causing eligibility calculations to change for people who have coverage available to them through a spouse or parent’s employer-sponsored insurance. Now, the Marketplace calculates affordability for all household members who are offered employer-sponsored insurance. If the coverage is determined not affordable for the spouse or dependents, those household members are now eligible for financial assistance through the Marketplace. The Marketplace launched a new [employer coverage affordability tool \(orhim.info/ESIcoverage\)](https://orhim.info/ESIcoverage) in October 2022, which helps Oregonians determine if their offer of employer-sponsored insurance is affordable to the employee or any household members.

## Window shopping tool enhancements

In October 2021, a redesigned window shopping tool was launched ahead of the 2022 open enrollment period. The enhancements included:

- Provider search tool: Allows people to search for their preferred primary care or specialty care provider and quickly see which plans they are networked with.
- Prescription drug formulary search tool: Gives people the opportunity to see which Marketplace health plans cover their prescription drugs and the estimated out-of-pocket costs associated with filling each prescription.
- Hospital search tool: Provides a quick way for people to see if their local or preferred hospital is in-network with each Marketplace health plan.

Application assisters and insurance agents have reported using the window shopping tool with clients frequently to help them understand what plan options are available and quickly see which plans meet their client’s individual health needs.

### Check if your doctors, hospitals, or prescriptions are covered

Not all providers and facilities are listed on this tool. To see if your preferred doctor (including naturopaths and specialists), clinic, pharmacy, or other medical facility is in-network on your desired plan, visit the insurance company's provider directory. You can find a link to the correct directory on the "Plan Details" page for each plan.

<p><b>Start typing to search doctors</b> <i>(Optional - Choose up to 6)</i> ⓘ</p> <input type="text" value="Last Name, First Name"/> <p><small>Search zip code: 97302 25 mile(s) <a href="#">(change)</a> Search specialty: All Specialties <a href="#">(change)</a></small></p>	<p><b>Start typing to search hospitals</b> <i>(Optional - Choose up to 6)</i> ⓘ</p> <input type="text" value="Hospital Name"/>	<p><b>Start typing to search prescription drugs</b> <i>(Optional - Choose up to 10)</i> ⓘ</p> <input type="text" value="Prescription Drug Name"/>
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# CONCLUSION

The task of connecting Oregonians to affordable coverage is challenging, but it is work the Marketplace is doing with both seriousness and eagerness. The Marketplace welcomes discussion and collaboration with lawmakers, other partners in government, and the public about its operations. Contact Chiqui Flowers, Marketplace director, at [chiqui.i.flowers@oha.oregon.gov](mailto:chiqui.i.flowers@oha.oregon.gov), to get or stay more involved.

You can also join the Health Insurance Marketplace Advisory Committee meetings. Find them listed at [OregonHealthCare.gov/MAC](https://OregonHealthCare.gov/MAC).

Please consider following us on social media and sharing our messages:



Facebook  
[www.Facebook.com/ORmarketplace](https://www.Facebook.com/ORmarketplace)



Instagram  
[www.Instagram.com/ORmarketplace](https://www.Instagram.com/ORmarketplace)



LinkedIn:  
[www.Linkedin.com/company/ORmarketplace](https://www.Linkedin.com/company/ORmarketplace)

# APPENDIX: FINANCIAL STATEMENTS

*A statement of financial condition, as of December 31, 2022 for the Health Insurance Exchange Fund.*

This section discusses the financial condition of the Health Insurance Exchange Fund as of December 31, 2022. Budget or fiscal activities after that date are not reported here.

The Marketplace is financially stable and self-sufficient for the remaining 6 months of the 2021-23 biennium. As of December 31, 2022, the Marketplace can fund approximately 12.5 months of activities with an available fund balance of \$8.2 million.

## Marketplace limitation use

The 2021-23 biennium budget for the Oregon Health Insurance Marketplace is shown here

### 2021-23 Legislatively Approved Marketplace Budget

Section	2021-23 LAB	Positions	FTE
Marketplace	\$ 14,870,281	18	18.00
Shared Services	958,583	-	-
<b>Total</b>	<b>15,828,864</b>	<b>18</b>	<b>18.00</b>

Through the end of the biennium, the Marketplace is expected to use about 92 percent of its budget limitation. This includes total expenses for Marketplace and Shared Services.

Through December 2022, the Marketplace has recorded \$411,941 of its shared services limitation. The Marketplace assumes that it will use its entire shared service budget over the remaining 6 months of the biennium.

### Oregon Health Insurance Exchange 2021-23 LAB and Actuals

Section	2021-23 LAB	Actual expenditures as of 12/31/2022	Projection 1/2021-6/2023	Actual and Projection	Variance Over/ (Under)	% Variance ((Actuals + Projection) / LAB)
Marketplace	14,870,281	7,595,320	6,106,080	13,701,400	(1,168,881)	92%
Shared Services/SAEC	958,583	411,941	386,496	798,437	(160,146)	83%

## Calendar year 2022 revenues

### Oregon Health Insurance Exchange CY 2022 Balances and Revenue

Account description	2022 Q1	2022 Q2	2022 Q3	2022 Q4	Year total
Beginning balance	6,500,773	7,557,539	7,140,197	9,015,206	
PMPM assessment - Medical	2,105,583	1,845,004	2,743,219	899,775	7,593,581
PMPM assessment - Dental	23,637	35,059	34,563	16,089	109,348
Interest and investments	8,141	13,590	32,033	60,518	114,282
Transfer in from DCBS	313,798	-	181	-	313,979
<b>Total</b>	<b>2,451,159</b>	<b>1,863,653</b>	<b>2,809,996</b>	<b>976,382</b>	<b>8,131,190</b>

## Calendar year 2022 expenditures (2021-23 biennium)

### Oregon Health Insurance Exchange CY 2022 Expenditures and Transfers

Account description	2022 Q1	2022 Q2	2022 Q3	2022 Q4	Year total
Personal Services	606,617	572,129	631,273	671,032	2,481,052
Services and supplies					
Travel	3,615	14,527	18,142	18,149	54,431
Employee training	600	1,241	794	104	2,738
Office expenses	3,820	13,028	9,319	7,743	33,910
Telecommunications	188,073	15,988	3,613	3,023	210,697
State government service charges	2,555	162	55	33	2,805
Publicity and publications	185,830	975,515	52,062	24,372	1,237,779
Professional services	6,111	47,492	28,976	577,846	660,424
Attorney General legal fees	1,222	589	690	3,199	25,624
Facility rental and taxes	-	545	5,897	8,693	15,135
IT Expendable Property	3,563	2,752	-	2,605	8,921
Other services and supplies	21,700	1,877	4,230	4,040	31,847
<b>Services and supplies total</b>	<b>417,089</b>	<b>1,077,594</b>	<b>124,683</b>	<b>646,608</b>	<b>2,265,973</b>
Distributions to Grantees	158,026	332,255	26,989	345,768	863,037
Special payments to DCBS	133,394	250,994	76,612	-	461,000
<b>Total expenditures</b>	<b>1,315,127</b>	<b>2,232,972</b>	<b>859,556</b>	<b>1,663,408</b>	<b>6,071,063</b>
Shared Services/SAEC	79,266	78,023	75,431	88,167	320,887
<b>Total expenditures with Shared Services</b>	<b>1,394,393</b>	<b>2,310,995</b>	<b>934,988</b>	<b>1,751,575</b>	<b>6,391,950</b>
<b>Ending fund balance</b>	<b>7,557,539</b>	<b>7,140,197</b>	<b>9,015,206</b>	<b>8,240,013</b>	<b>-</b>

The 2022 Q2 increase in publicity and publications expenditures and 2022 Q4 growth in professional services expenditures is a typical expenditure pattern for the Marketplace. It reflects Marketplace outreach and advertising efforts at the beginning of open enrollment.

# FUND STABILITY

## Marketplace Per Member Per Month (PMPM) assessment

Oregon's Marketplace is primarily funded through a per member per month fee. These fees only apply to plans purchased through the federal exchange. In 2022, the fee for medical plans was \$5.50 per member per month and \$0.36 per member per month for dental plans.

## Federal technology fee

The federal technology charges are separate from the assessment and are paid directly by the insurance carriers to the federal government. Therefore, they affect neither revenue or expenditures. The federal government charged 2.25 percent of premium per member per month for 2022.

## Enrollments

The assessments needed to fund the Marketplace's operations depends on the actual individual medical and dental plan effectuations. For 2022, the equilibrium rate -- the assessment rate needed to cover one year of expenditures -- was forecasted at \$5.65 PMPM with an average monthly medical plan enrollment of 115,737.

### Oregon Health Insurance Marketplace Plan Year 2022 Enrollment

Month	Actual 2022 enrollment	
	Medical	Dental
Jan. 2022	135,363	31,417
Feb. 2022	137,041	30,668
Mar. 2022	134,669	28,880
Apr. 2022	133,177	28,345
May 2022	131,818	27,979
June 2022	130,419	27,509
July 2022	130,541	27,323
Aug. 2022	129,403	26,667
Sept. 2022	128,943	26,667
Oct. 2022	128,142	26,157
Nov. 2022	127,544	25,756
Dec. 2022	126,704	24,737
Average	130,923	27,565

Enrollment in 2022 exceeded the monthly average despite uncertainty at the

federal level. The Marketplace was able to generate sufficient revenue to support its operations.

**Rebate**

OHA expects the Health Insurance Exchange Fund to remain stable and self-sustaining for the remainder of the 2021-23 biennium. At the end of the biennium, the Marketplace expects to have a balance of at least 6 months of expenditures in the Marketplace Fund. In the event there is not a significant, unexpected decline in revenue, a rebate is likely per [ORS 741.105\(4\)\(a\) \(orhim.info/3lbZhj6\)](#).