



# Free health insurance for **COFA** citizens



## COFA Premium Assistance Program: 2019 Summary

In its third year of operations, the COFA Premium Assistance Program continued to serve Oregonians from Compact of Free Association countries, and the program measured progress toward coverage goals.

For 2019 coverage, Oregon's COFA program received 743 applications for assistance, and 823 people qualified for the program. There is some attrition during the year, with members ending their Marketplace coverage either intentionally, when they get other coverage, or less deliberately, when they are unable to fulfill some eligibility verification requirements.

Accounting for attrition over the year, the COFA program had an average of 561 members in 2019. This was an increase over 2018 (with an average of 460 members) and 2017 (average of 291 members).

Premiums and out-of-pocket reimbursement claims paid by the COFA program for 2019 totaled \$202,022. Insurance carriers paid \$3,975,284 in claims.

Making sure consumers had all necessary support to submit their eligibility verifications and claims for reimbursement were priorities for the COFA program. Submitting these is crucial to keeping and using coverage.

Data from 2019 suggest efforts have been effective. The average number of members retained over the year rose by 39 percent compared to 2018.

The total value of claims reimbursed by the program also rose between 2018 and 2019. Factors, along with staff outreach and consumer familiarity, may be affecting these measures.

The value of total claims reimbursed by the program is particularly affected by program members' financial situations and by members' health status. Claims reimbursed by the program rose by 9 percent, but enrollment rose by more than 22 percent (measured by the year's average).

The COFA program's partners are essential to making it successful. In 2019, those partners included community organization APANO and insurance agency Pacific View Financial.

### **About the COFA program:**

The Oregon Health Insurance Marketplace administers the COFA Premium Assistance Program, which has operated since 2017. The program serves low-income citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau who live in Oregon. Under the Compact of Free Association, these citizens are permitted to reside in the United States, but COFA adults are not eligible for full Medicaid (the Oregon Health Plan) under federal law. The COFA Premium Assistance Program connects these Oregonians to coverage.



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