

COFA Premium Assistance Program 2020 Summary

The COFA Premium Assistance Program continued to serve Oregonians from Compact of Free Association (COFA) countries for a fourth year, and the program measured progress toward coverage goals.

For 2020 coverage, Oregon’s COFA program received 840 applications for assistance and 875 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 750 members in 2020. This was an increase over 2019, 2018, and 2017 (see figure 1).

Making sure consumers had the support necessary to submit their eligibility verification and claims for reimbursement were priorities for the COFA program. Submitting these is crucial to keeping and using coverage. Data from 2020 suggest efforts have been effective. The average number of members retained over the year rose by 16 percent compared to 2019.

Premiums and out-of-pocket reimbursement claims paid by the COFA program for 2020 totaled \$313,827.08. Insurance carriers paid \$3,711,670 in claims. The total value of claims reimbursed by the program dropped in 2020. Factors, along with staff outreach and consumer familiarity, may be affecting these measures as COVID-19 forced the need for virtual assistance. 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 totaled \$3,371.51.

The COFA program’s partners are essential to making it successful. In 2020, those partners included community organization Micronesian Islander Community (MIC) 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.

On Dec. 27, 2020 the [Consolidated Appropriations Act](#) reinstated Medicaid eligibility to people from COFA countries living in the U.S. The low-income folk served by the COFA Premium Assistance program are now eligible for Oregon Medicaid programs. The program sunset on Dec. 31, 2021.

Figure 1: COFA Premium Assistance Program enrollment

Year	Average enrollment
2020	750
2019	561
2018	460
2017	291