



Oregon Health Insurance Marketplace

January 2016 Report Addendum

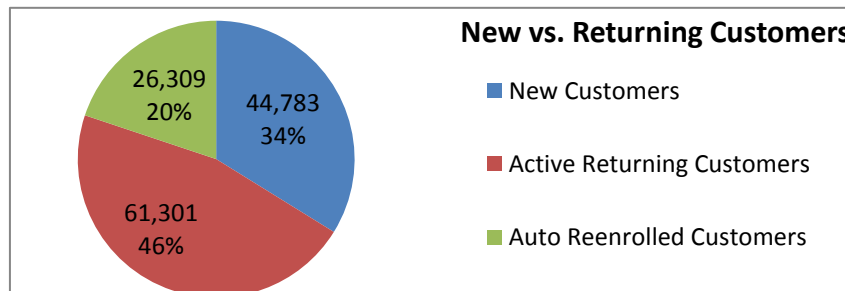
2016 Plan Year Enrollment Update

Since the drafting of the January 2016 report for the legislature, enrollment in Oregon's health insurance marketplace for the 2016 plan year has significantly increased. As of Jan. 2, 2016, 133,776 Oregonians have enrolled in qualified health plans through HealthCare.gov, which is 21,752 more than peak enrollment for the 2015 plan year.

On Jan. 7, 2016, the Assistant Secretary for Planning and Evaluation (ASPE) of the U.S. Department of Health and Human Services released its first 2016 open enrollment period enrollment report. The report included state-level data for Nov. 1, 2015 through Dec. 26, 2015. Below is a comparison of this year's open enrollment data to date versus similar data from the end of last year's open enrollment period. Please note that this year's open enrollment period is still ongoing and won't end until Jan. 31, 2016.

Applications and Enrollments								
Year	Applications Completed	Individuals Applied	Enrollment	New Customers	Returning customers	Active returning	Auto reenrolled	Changed Plans
2015 plan year open enrollment as of 2/15/15	175,126	258,030	112,024	Unknown*	Unknown*	N/A*	N/A*	Unknown*
2016 plan year open enrollment as of 12/26/15	129,931	180,722	132,393	44,783	87,610	61,301	26,309	36,425
Change	-45,195	-77,308	20,369	Unknown	Unknown	N/A	N/A	Unknown

* Oregon began using HealthCare.gov for enrollment for the 2015 plan year. Customers had to actively enroll and did not have the option of auto reenrollment for plan year 2015. DCBS does not have access to data to determine how many 2014 customers returned in 2015 or how many returning customers changed plans between 2014 and 2015.



Eligibility						
Year	Determined eligible for Marketplace	Determined eligible for subsidies	Determined eligible for Medicaid	QHP Plan Selections	% of enrollees with APTC	% of enrollees with CSR
2015 plan year open enrollment as of 2/15/15	140,994	111,139	61,828	112,024	77%	47%
2016 plan year open enrollment as of 12/26/15	145,123	106,764	34,889	132,393	70%	39%
Change	4,129	-4,375	-26,939	20,369	-7%	-8%

Ages							
Year	0-17	18-25	26-34	35-44	45-54	55-64	65+
2015 plan year open enrollment as of 2/15/15	7%	8%	17%	16%	19%	33%	1%
2016 plan year open enrollment as of 12/26/15	9%	7%	16%	16%	19%	33%	1%
Change	2%	-1%	-1%	0%	0%	0%	0%

Income Level								
Year	<100% FPL	100-150% FPL	150-200% FPL	200-250% FPL	250-300% FPL	300-400% FPL	>400% FPL	UNKNOWN
2015 plan year as of 6/30/15	1.70%	11.20%	30%	20%	12.50%	13%	3%	8.60%
2016 plan year open enrollment as of 12/26/15	2%	11%	28%	22%	15%	18%	5%	
Change	0.3%	-0.2%	-2.0%	2.0%	2.5%	5.0%	2.0%	

Metal Tier					
Year	Catastrophic	Bronze	Silver	Gold	Platinum
2015 plan year as of 6/30/15	1%	26%	64%	9%	1%
2016 plan year open enrollment as of 12/26/15	1%	28%	62%	10%	0%
Change	0.3%	2.1%	-1.9%	1.4%	-0.8%

Race								
Year	AI/AN	Asian	Black	Latino	Native H/PI	Multiracial	White	Number of enrollees who reported race*
2015 plan year as of 6/30/15	1%	8%	1%	5%	0%	2%	83%	73,253
2016 plan year open enrollment as of 12/26/15	1%	8%	0%	5%	0%	2%	83%	89,571
Change	0%	0%	-1%	0%	0%	0%	0%	

* Reporting race is voluntary. Only 89,571 of 132,393 of 2016 plan year enrollees have provided a response.

Integration of the Marketplace and SHIBA

The Department of Consumer and Business Services (DCBS) continually looks for ways to be more effective at administering its divisions and programs. Two DCBS programs that are very similar and that could benefit from increased coordination are the Oregon Health Insurance Marketplace (Marketplace) and the Senior Health Insurance Benefits Assistance (SHIBA) program.

The Marketplace empowers Oregonians to improve their lives through local support, education, and access to affordable, high quality health coverage. SHIBA provides Medicare education, training, counseling and advocacy to Oregonians with Medicare with the support of a community-based counseling workforce that includes certified volunteers.

In December 2015, DCBS began a project to integrate the two programs to help provide better service for Oregonians seeking health insurance, whether through the Marketplace or Medicare. The project will look at ways to make best use of resources and improve our outreach and education efforts. We expect the project to help make us better at what we do, and DCBS will make sure that the transition is as seamless as possible. The combined program will continue to provide all of the important services and functions each program provided separately in the past.

Throughout this process, DCBS will engage the customers and stakeholders of both programs to get input and feedback about ways to improve our work and ensure we continue to serve our shared goals of improving the health and lives of Oregonians.

Frequently Asked Questions:

What is the goal of the project?

DCBS expects that the merger will help make the agency more effective at providing services for Oregonians seeking health insurance. Combining outreach efforts can help ensure consistent and coordinated messaging for both Medicare and Marketplace audiences, especially, for example, for Oregonians transitioning from private insurance to Medicare. Having staff well versed in both areas of expertise will add value for our customers and stakeholders.

When is this merger happening?

DCBS began looking at ways to integrate SHIBA and the Marketplace in December 2015. The agency intends to complete the project in March 2016.

Will there be any staffing changes?

Staffing levels will remain the same, and staff will transition seamlessly into the new, combined program. The exact roles of some staff may change as DCBS considers ways to make best use of the available staff resources to serve the needs of Oregonians.

Will there be any changes in services?

The combined program will continue to provide the services each program provided separately, and DCBS will look for ways to improve those services with the input and feedback of customers and stakeholders.

What will the name of the new combined program be?

DCBS will consider various naming options. DCBS recognizes the value of existing brands and will take that into account during the decision making process.

How will funding be handled? Will Marketplace funds be used for SHIBA or vice versa?

Funding for the programs will remain separate and will not be comingled. Staff will charge each separate fund accordingly, and Marketplace funds will not be used to subsidize SHIBA. DCBS does not anticipate any immediate cost savings from the integration but does expect to create better internal collaboration and better service for Oregonians.