



EXECUTIVE SUMMARY: THE MARKETPLACE IN 2025

The Oregon Health Insurance Marketplace is the state's health insurance exchange. The Marketplace Annual Report (orhim.info/2025report) is required under Oregon Revised Statute 741.222 (orhim.info/3IbZhj6).

This executive summary and the annual report can be requested in other languages, large print, or braille. Please contact the Oregon Health Insurance Marketplace at info.marketplace@oha.oregon.gov or 855-268-3767 (toll-free, all relay calls accepted) to request other formats or languages.

Activities and Operations

Oregon is a state-based exchange that uses HealthCare.gov for application and enrollment processing. The Marketplace contributes towards the state's goal of eliminating health inequities by 2030 by:

- Helping people in Oregon understand their health coverage options by conducting equity-focused strategic outreach and education.
- Working with external partners in connecting people to free assistance from certified enrollment partners.
- Facilitating plan management in partnership with the Division of Financial Regulation of the Department of Consumer and Business Services.
- Collaborating with the Oregon Health Plan and the Senior Health Insurance Benefits Assistance program to help people understand their health coverage options, connect them to assistance, and ensure they are getting the best coverage for their needs.

Open Enrollment Recap

- ➔ 118,372 people in Oregon enrolled in Marketplace health coverage for 2026 during open enrollment
- ➔ 71,031 people received premium tax credits to help pay for coverage - that's 60 percent of enrollees!
- ➔ \$525 is the average monthly premium tax credit received by those who qualified
- ➔ \$426 is the average monthly premium after premium tax credits paid by people who received a premium tax credit

2025 Plan Choices

- ➔ 6 Oregon insurance companies offered health plans
- ➔ 37-59 is the number of health plans people had to choose from
- ➔ 6 Oregon insurance companies offered dental plans
- ➔ 14-20 is the number of dental plans people had to choose from

Outreach and Education

836 outreach events and meetings attended with a combined estimated attendance of 891,205 during 2025 to educate the public and promote the Marketplace

The outreach team talked to 44,479 individuals about health coverage at events.

Individual Assistance

- 377 community-based organizations engaged as Marketplace assisters with 1,838 total assisters
- 300 insurance agents engaged to provide Marketplace plan advice and enrollment assistance

Financials

The Marketplace is primarily funded through a per member per month fee on participating insurance companies. In 2025, the fee for medical plans was \$5.50 per member per month (PMPM) and \$0.36 PMPM for dental plans.

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 1.2 percent of premium PMPM.

The assessments needed to fund the Marketplace's operations depends on the actual individual medical and dental plan effectuations. For 2025, the assessment rate needed to cover one year of expenditures was forecasted at \$6.23 PMPM, with an average monthly medical plan enrollment of 130,337.

Through the end of the biennium, the Marketplace is expected to use about 91 percent of its budget limitation. This includes total expenses for Marketplace and Shared Services.

Through Dec. 2025, the Marketplace has recorded \$680,112 of its shared services limitation. The Marketplace assumes that it will use about 70% of its shared service budget over the remaining 18 months of the biennium.

Read the full 2025 Annual Report at orhim.info/2025Report or scan the QR code.



Stay Connected

Address: 500 Summer Street E-56, Salem, OR 97301

Phone: 855-268-3767 (all relay calls accepted)

E-mail: info.marketplace@oha.oregon.gov

Web: OregonHealthCare.gov / CuidadoDeSalud.Oregon.gov

