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Annual Report

2025

Oregon Health Insurance Marketplace
Health Policy and Analytics Division
Oregon Health Authority

A Welcome from our Director

Guided by a commitment to equity and affordability, the Oregon Health Insurance Marketplace moved Oregon closer to a future where everyone can access the health coverage they need to live well.



Chiqui Flowers
Director

At the Oregon Health Insurance Marketplace, we start from a simple belief: health coverage should be accessible, affordable, and designed around the real lives of the people who call Oregon home. Over the past year, we've turned that belief into action—reducing barriers to enrollment, strengthening outreach across the state, and making it easier for individuals and families to understand and choose coverage with confidence.

The healthcare landscape continues to evolve, bringing new complexities alongside new possibilities. Through it all, our focus has remained clear: meeting people where they are and connecting them to coverage that fits their needs and budgets. With the dedication of our staff and the strength of our statewide partnerships, we've made meaningful progress—growing enrollment, improving accessibility, and expanding the support available to those who rely on the Marketplace.

This annual report goes beyond the numbers to highlight the people behind them. It reflects the small business owners who found sustainable options for their employees, the families who gained peace of mind during uncertain moments, and the communities strengthened by reliable access to care. These stories remind us why this work matters and fuel our commitment to building a system centered on people, not paperwork.

Looking ahead, we remain focused on expanding access, improving affordability, and embracing innovation to better serve the people of Oregon. Together, we can continue to build a healthier, more secure future—one where every person has the opportunity to thrive.

Thank you for your continued partnership and support in advancing this shared mission.

About this Report

This annual report is required by Oregon Revised Statute 741.222 and submitted to the Legislative Assembly, Governor Tina Kotek, and the Oregon Health Policy Board. It explains how the Oregon Health Insurance Marketplace serves its consumers and partners and works to connect people in Oregon to coverage. Although Oregon operates a direct enrollment Small Business Health Options Program (SHOP), this document will focus on individual market coverage, which is the primary work of the Marketplace. 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@oha.oregon.gov or call 855-268-3767 (toll-free). The Marketplace accepts all relay calls.

Table of Contents

A Welcome from our Director	2
About this Report	3
Introduction	4
Commitment to Equity	5
The Marketplace in 2025	6
2025: Year in Review	7
What the Marketplace Does	8
Federal Impacts on the Marketplace	9
Who Enrolled for 2026?	10
Demographics of Enrollees	11
Impacts to Enrollment for 2026	12
Health Insurance Marketplace Advisory Committee	14
Plan Management	16
Consumer Tools	17
Moving to a State-based Marketplace	18
Public Outreach and Education	20
Hispanic Community Outreach	20
Outreach to the Nine Federally Recognized Tribes of Oregon	22
Enrollee Case Management	23
Customer Service Center	23
Grant Programs	24
Partner Training	27
Marketing Efforts	28
Open Enrollment Campaign	29
Appendix A: Financial Statement	30
Appendix B: Fund Stability	32

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) 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 people in Oregon understand their health coverage options, connecting people to free local assistance from trained health coverage experts, acting as Marketplace subject matter experts for the community, and certifying the health plans sold to people who live in Oregon through HealthCare.gov.

Who We Serve

Most people in Oregon have access to health coverage through a job, the Oregon Health Plan (OHP), Medicare, or Veterans Affairs. For those who do not have these options available to them, the Marketplace is there to offer guidance and financial assistance, which helps relieve some of the burden of the cost of coverage for those who qualify. The population of people who purchase coverage through the Marketplace primarily includes documented immigrants, the self-employed, entrepreneurs, part-time workers, and employees of smaller employers that do not offer health insurance.

Connect With Us

The task of connecting people in Oregon 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.l.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 orhim.info/HIMAC.

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



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. The Marketplace:

- Contracts with insurance carriers that are dedicated to providing high-quality, affordable coverage to all Marketplace enrollees.
- Administers grant programs with partner agents and community partner organizations who are trusted in their local communities.
- Reaches communities who disproportionately experience social and health inequities via culturally and linguistically supportive communication strategies and outreach and education to channels where communities already seek and trust information.
- Convenes listening sessions with diverse partner participants to provide direct feedback on the Marketplace experience, coverage, and communications.
- Provides education to all small business owners throughout the state, including initiatives to expand information to historically underserved communities and Tribal business owners and entrepreneurs.
- Maintains a strong government-to-government relationship with the Nine Federally Recognized Tribes of Oregon.

The Marketplace in 2025

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

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

2025 Plan Choices

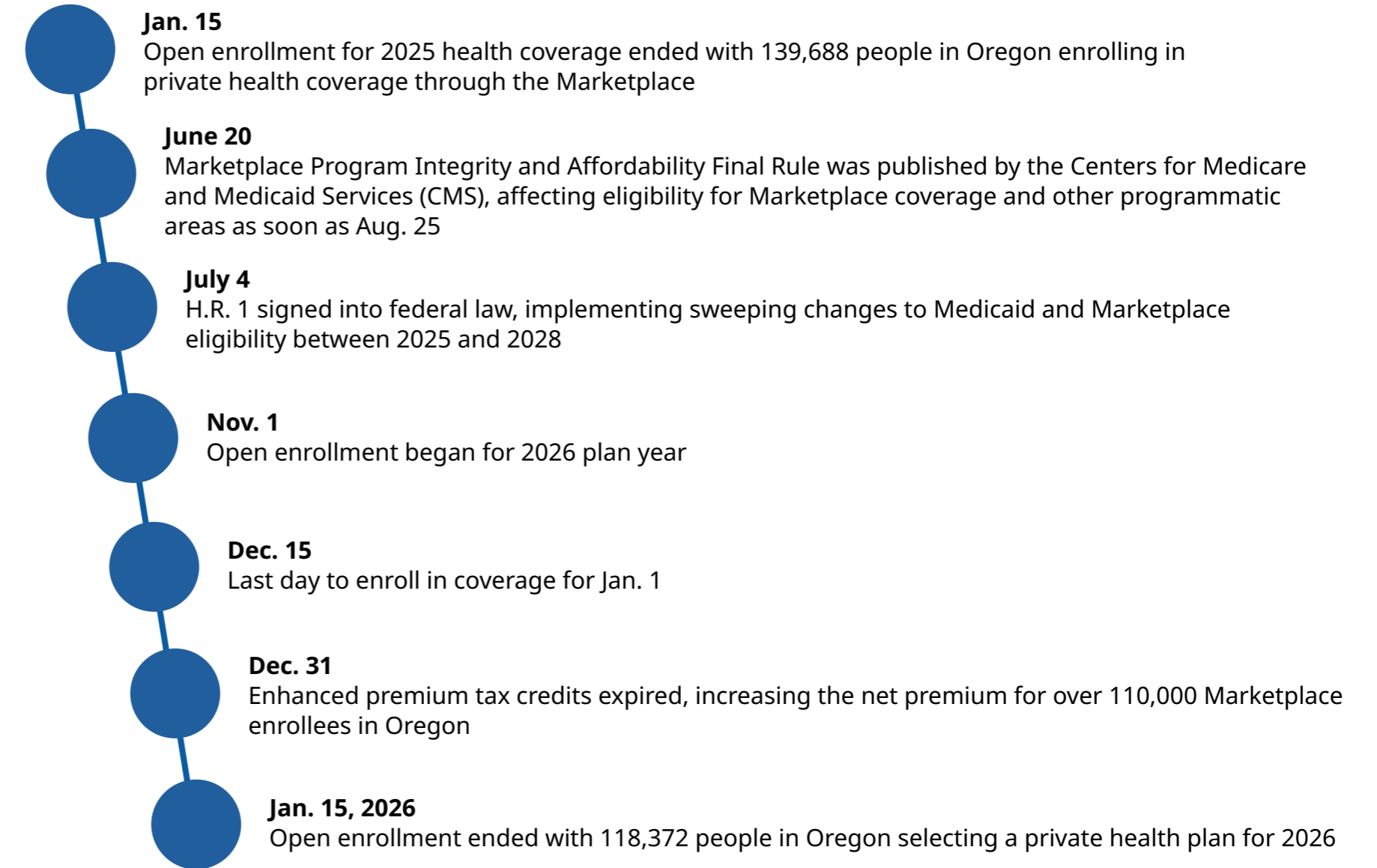
- ➔ 6 Oregon insurance companies offered health plans
- ➔ 37-59 is the number of health plans people had to choose from
- ➔ 6 Oregon insurance companies offered dental plans
- ➔ 14-20 is the number of dental plans people had to choose from

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



2025: Year in Review



What the Marketplace Does

The Marketplace works to connect people in Oregon to quality health coverage, financial assistance that makes coverage more affordable, and free help from trusted local experts across the state. Oregon uses HealthCare.gov and relies on its federal partner to operate the enrollment website and call center, process applications, determine eligibility, and manage enrollments. At the state level, the Marketplace is responsible for the following activities:

- **Plan management:** Oversees the health insurance products offered to people in Oregon through HealthCare.gov
- **Partner engagement:** Works with carriers, insurance agents, community partners, and other partners to expand enrollment statewide
- **Enrollment assistance:** Supports access to free, local enrollment help for individuals and families throughout Oregon
- **Partner training:** Trains and certifies assisters to provide choice counseling and enrollment support
- **Public education:** Increases awareness of health insurance options available to people in Oregon
- **Collaboration:** Participates in cross-agency projects and works closely with other Oregon Health Authority (OHA) divisions and the Oregon Department of Human Services (ODHS) to help people understand their coverage options

[Senate Bill 972 \(2023\)](#) requires the Oregon Health Authority (OHA) to transition the Marketplace from a state-based marketplace using the federal platform (SBM-FP) to a state-based marketplace (SBM) for open enrollment for plan year 2027. Specifically, OHA is required to procure and administer both an information technology platform and call center to replace the federal platform and call center, and provide electronic access to the health insurance exchange in this state by November 1, 2026. Read more about this project on pages 18 and 19 of this report.

Following Oregon's transition to a state-based marketplace, the Marketplace will assume responsibility for:

- **Enrollment support:** Facilitating and managing applications submitted through the state-based marketplace platform
- **Enhanced training:** Training and certifying insurance agents to guide people in Oregon through the application and enrollment process
- **Enrollee services:** Providing services for escalated case issues, problem solving, and handling appeals
- **Data accessibility:** Assessing enrollment data to inform health coverage policy decisions, systemic improvements, and outreach strategy
- **Customer support:** Training for, managing, and facilitating support through the state customer assistance center

Federal Impacts on the Marketplace

In 2025, federal legislation and regulatory changes shaped the operating environment for the Oregon Health Insurance Marketplace, influencing eligibility, enrollment, consumer protections, and affordability. These developments reinforced the importance of clear communication, targeted outreach, and robust enrollment assistance to support people in Oregon in navigating coverage changes.

Key federal developments

- **H.R. 1:** Enacted in July 2025, this budget reconciliation law included provisions affecting ACA and Medicaid programs. Changes to income verification, reenrollment processes, and premium tax credit administration will increase documentation requirements and impact access to coverage.
- **Marketplace Program Integrity and Affordability Rule:** Updated standards for income verification, automatic reenrollment, and special enrollment periods. These updates require clear guidance to help consumers meet new requirements.
- **Expiration of the Enhanced Premium Tax Credit (PTC):** The temporary subsidy expansions that capped premiums as a share of income expired at the end of 2025, increasing costs for many Marketplace consumers in 2026.

Oregon-specific implications

- **Deferred Action for Childhood Arrivals (DACA) eligibility changes:** Effective August 2025, DACA recipients are no longer eligible for Marketplace coverage, with disenrollments occurring on October 1. The state has directed affected individuals to alternative coverage options.
- **Affordability challenges:** Without continued federal enhancements to PTCs, Oregon residents purchasing Marketplace coverage in 2026 face higher premiums and out-of-pocket costs.
- **Need for targeted support:** Changes in verification requirements and enrollment processes have increased the importance of outreach, culturally responsive assistance, and clear guidance to help people in Oregon maintain coverage and access financial help.

Overall, 2025 federal changes have created a more complex enrollment environment. Oregon's Marketplace responded by strengthening consumer education, supporting local partners, and emphasizing equity-focused outreach to ensure that all people in Oregon have the information and resources needed to navigate coverage options and maintain continuous health care access.

Who Enrolled for 2026?

118,372

People in Oregon enrolled in health coverage during the open enrollment period for 2026

60%

of people in Oregon who enrolled through the Marketplace who received a premium tax credit

71,031

People in Oregon enrolled through the Marketplace received a premium tax credit

\$525

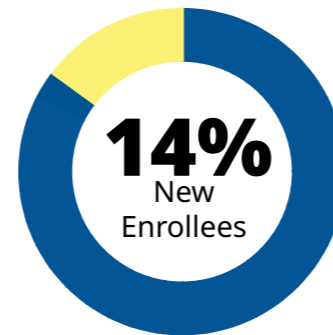
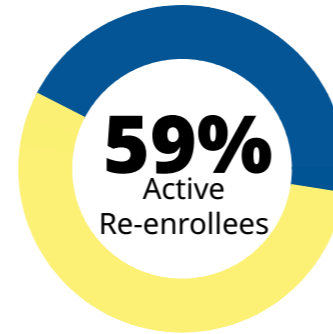
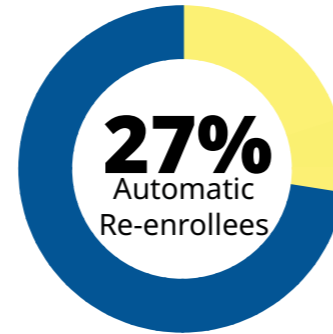
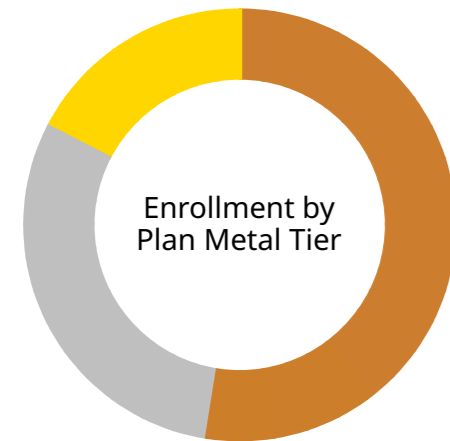
Average amount of premium tax credits for people who received them

\$426

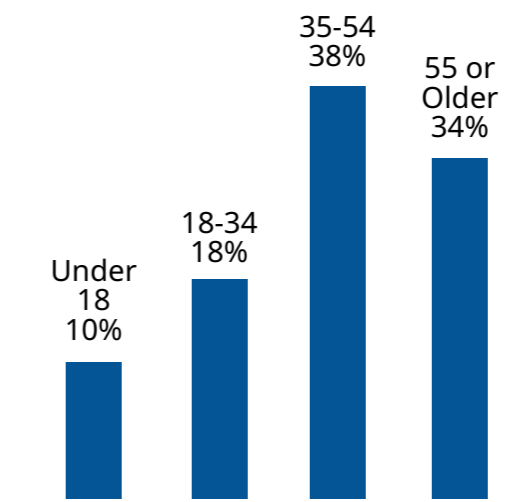
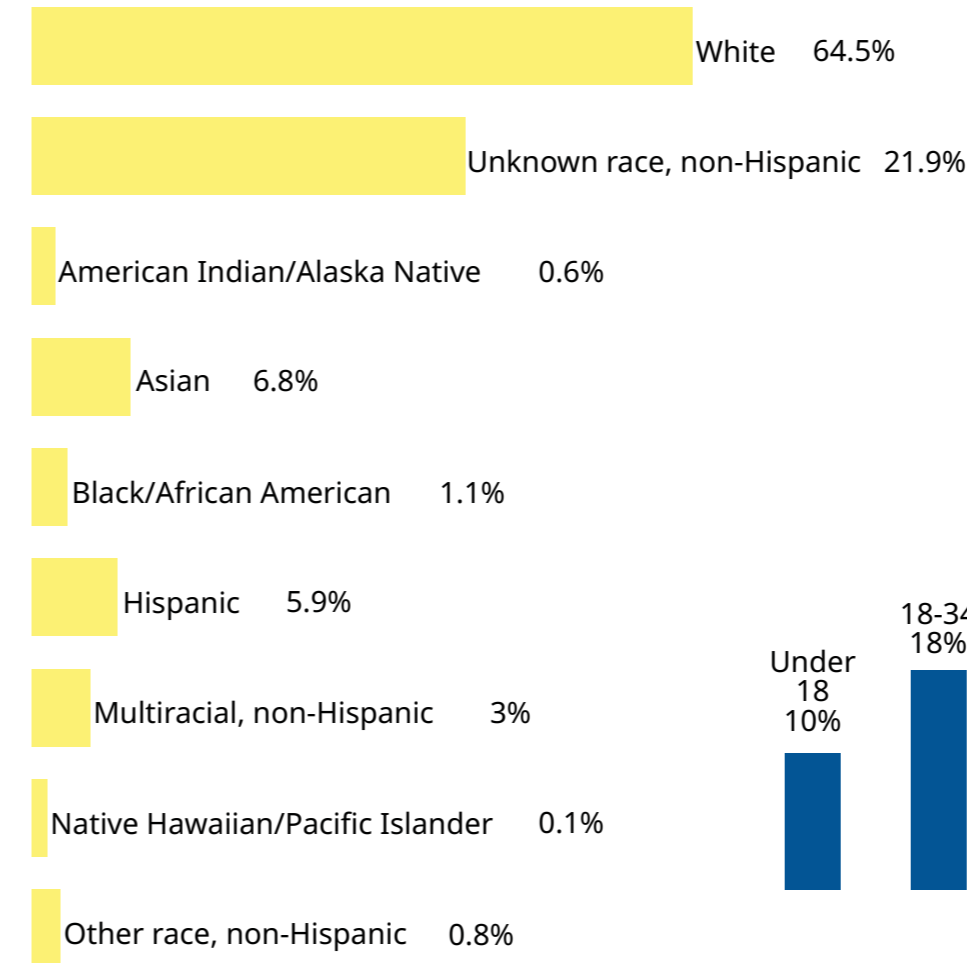
Average premium costs after premium tax credits for those who received them

15.3%

Percent of those enrolled who received cost-sharing reductions



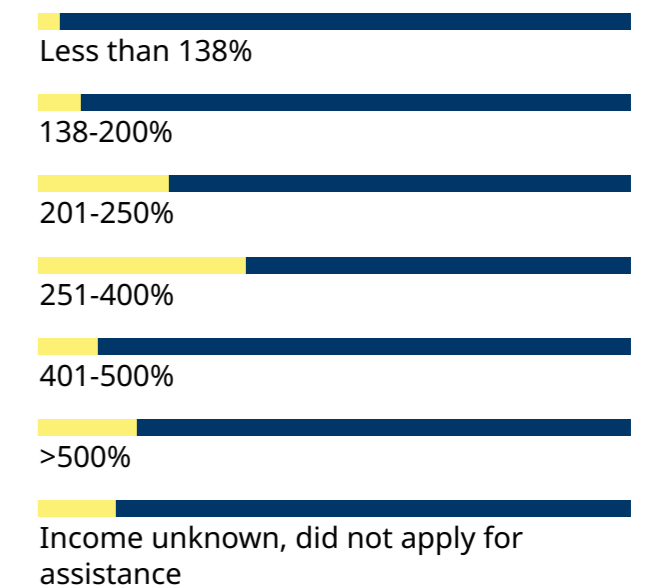
Demographics of Enrollees



968 Number of enrollees who are enrolled members of a federally recognized Tribe, Band, Pueblo or a Shareholder of the Alaska Native Claims Settlement Act

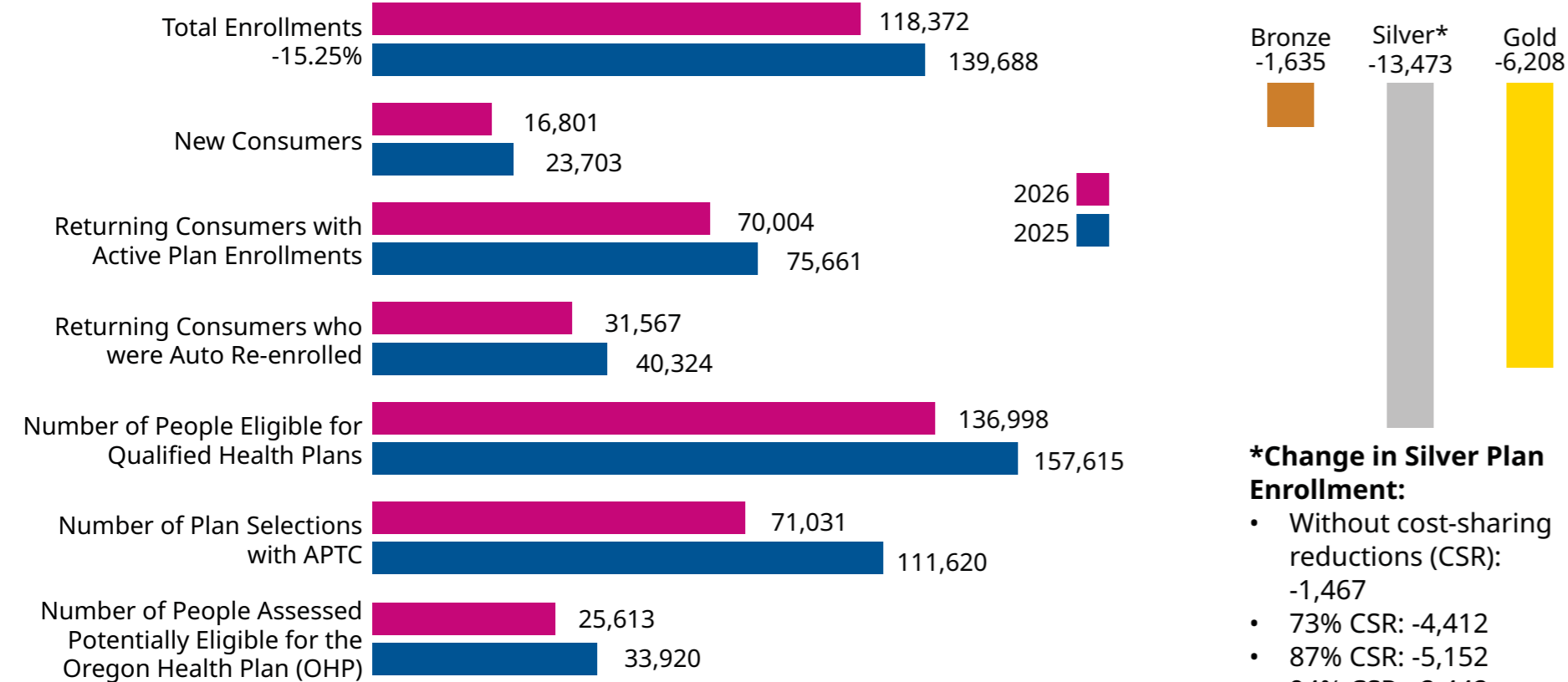
Income

Marketplace applicants may apply for financial assistance by reporting their estimated annual household income for 2026. Oregon Health Plan (OHP) and OHP Bridge is available to most individuals with incomes below 200 percent of the federal poverty level. Applicants who are potentially eligible for OHP programs are referred to the state and are enrolled when criteria are met. Through 2026, Marketplace enrollees who allow their coverage to automatically renew without updating their application may continue Marketplace coverage, even if they appear potentially eligible for OHP Bridge.



Impacts to Enrollment for 2026

Open Enrollment for the 2026 plan year brought significant confusion and concern for Oregonians, driven largely by federal uncertainty surrounding the expiration of the enhanced premium tax credit (EPTC) and other federal policy changes. Many consumers experienced “sticker shock” as advance premium tax credits (APTCs) decreased while premiums increased, forcing difficult financial decisions about whether to enroll at all or downgrade to plans with higher out-of-pocket costs. Federal changes under H.R. 1 and the Marketplace Program Integrity Rule, combined with the end of pandemic-era EPTC, reduced subsidy levels and tightened eligibility requirements. In Oregon, the expiration of EPTC at the end of 2025 led to higher premiums for many enrollees and a decline in the share of consumers receiving financial assistance, contributing to an estimated 15.25 percent decrease in enrollment during OE 2026 as some individuals delayed enrollment, selected lower-premium plans with greater cost-sharing, or forwent coverage altogether.



*Change in Silver Plan Enrollment:

- Without cost-sharing reductions (CSR): -1,467
- 73% CSR: -4,412
- 87% CSR: -5,152
- 94% CSR: -2,442

Thousands of Marketplace enrollees in Oregon are paying an average of \$127 - \$456 more per month, depending on their income level. Older enrollees and enrollees in rural Oregon are seeing larger increases to their monthly net premium.



Casey (32) from Portland (225% FPL) is paying **\$1,592 more per year** in premiums without Enhanced PTC on most plans.

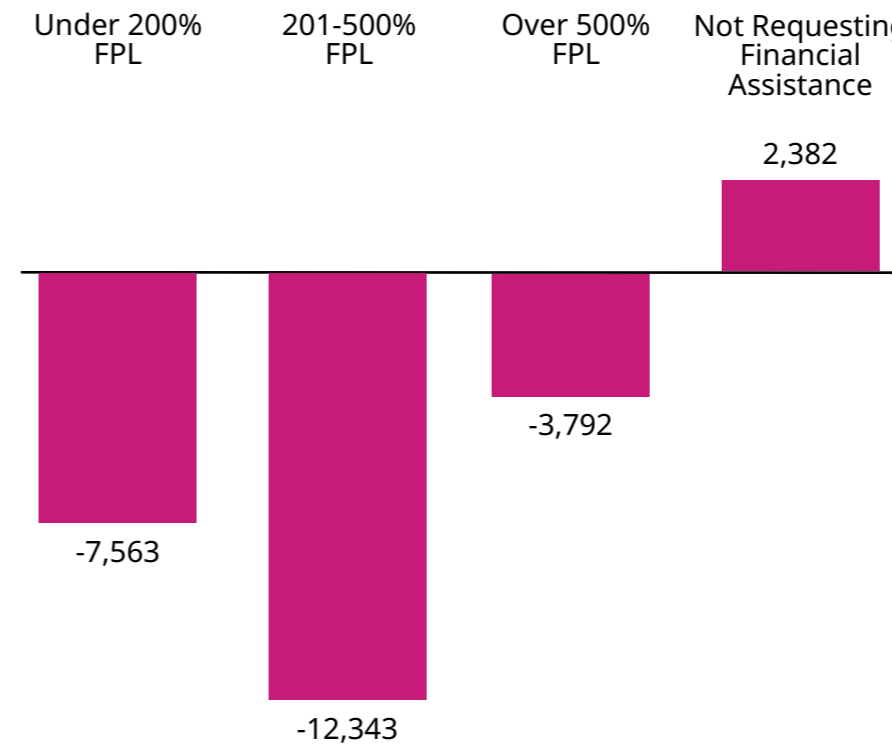


Mateo (41) from Springfield (300% FPL) is paying **\$2,091 more per year** in premiums without Enhanced PTC on most plans.

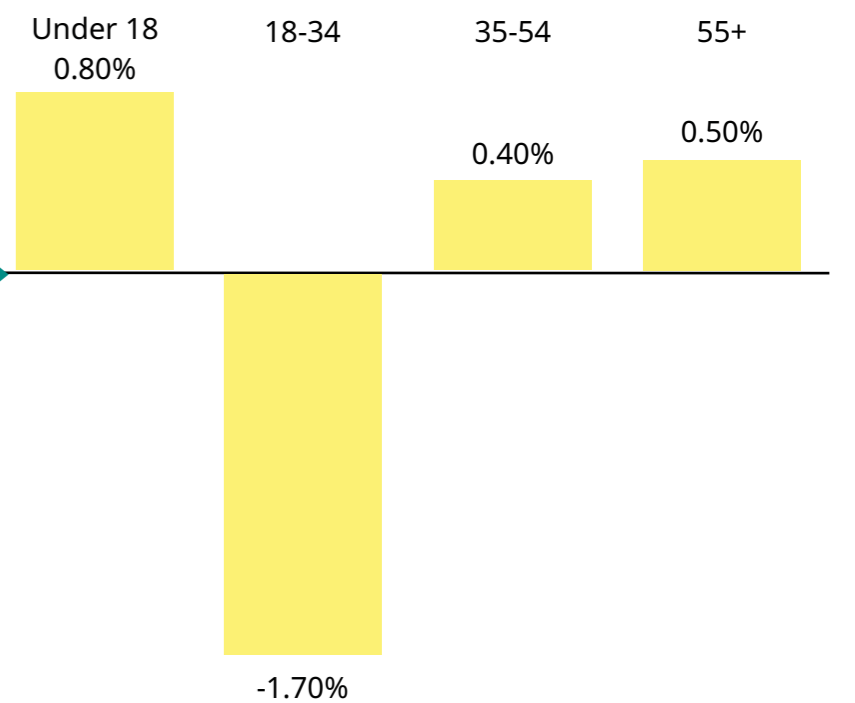


Shae (60 years old) and her spouse (64 years old) from Hermiston (450% FPL) is paying **\$25,438 more per year** in premiums without Enhanced PTC on most plans.

Change in Total Number Enrolled by Federal Poverty Level (FPL)



Change in Percent of Total Enrollment by Age Group



Health Insurance Marketplace Advisory Committee

About
The Health Insurance Marketplace Advisory Committee (HIMAC) advises OHA in the governance and operation of the Marketplace. The committee represents a wide range of partners 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, met five times in 2025.

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, which is “to empower people in Oregon 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.

- Topics Discussed**
Throughout 2025, the committee considered a variety of topics including:
- 2026 Marketplace assessment rate
 - State-based Marketplace Project
 - Marketplace Open Enrollment
 - 2026 health insurance plan offerings and rates
 - Impacts of OHP Bridge launch on the Marketplace
 - Impacts of federal legislation



Learn more at orhim.info/HIMAC.

Active Members in 2025



Marin Arreola
Salem



Gladys Boutwell
Wilsonville



Stacy Carmichael
Banks



Charlie Fisher
Portland



Ron Gallinat
Bend



Paul Harmon
Beaverton



Lindsey Hopper
Bend
HIMAC Chair



TK Keen
Ex-officio
Department of
Consumer and
Business Services
(DCBS)



Kathleen Orrick
Hillsboro



**Clare Pierce-
Wrobel**
Ex-officio
Oregon Health
Authority



Om Sukheenai
Newberg



**Nashoba
Temperly**
Portland
HIMAC Vice Chair

Plan Management

Plan management refers to the oversight of health plans offered to people in Oregon through HealthCare.gov. Unlike most states that use HealthCare.gov for application and enrollment, Oregon retains plan management responsibilities at the state level. Through close coordination with insurance carriers and collaboration with the Division of Financial Regulation within the Department of Consumer and Business Services, the Marketplace carries out this role to support consumer choice, statewide access, and affordability.

The Marketplace's plan management work focuses on four primary goals:

1. Ensuring that comprehensive health plans, known as qualified health plans, are available through HealthCare.gov in every area of Oregon, allowing consumers to use federal subsidies to lower their costs
2. Supporting plan availability in all regions of the state from at least two insurance carriers
3. Requiring participating carriers to offer a minimum of three plan options to support meaningful consumer choice
4. Working within federal requirements to make co-pays, deductibles, and other cost-sharing elements as consumer-friendly as possible

While federal law limits the state's authority to define plan design, Oregon uses its plan management role to the fullest extent allowed to promote access, competition, and value for consumers.

For the 2025 plan year, people in Oregon were able to shop for health plans offered by BridgeSpan, Kaiser Permanente, Moda, PacificSource, Providence, and Regence, depending on their location. Every Oregonian had access to at least 26 health plan options. Dental coverage was also available through the Marketplace, with 20 dental plans offered by PacificSource, Delta Dental of Oregon, Dentegra, Dominion, Dental Health Services, and Kaiser Permanente. Every Oregonian had access to at least 14 dental plan options.



Consumer Tools

Window Shopping Tool

The Marketplace continues to maintain a state-specific [Window Shopping Tool \(orhim.info/WindowShop\)](https://orhim.info/WindowShop) that allows people in Oregon to preview health plans available in their area and estimate eligibility for financial assistance and Oregon Health Plan (OHP) coverage. The tool supports consumers early in the decision-making process by providing clear, side-by-side information before they apply, and it remains a resource for individuals transitioning between coverage programs.

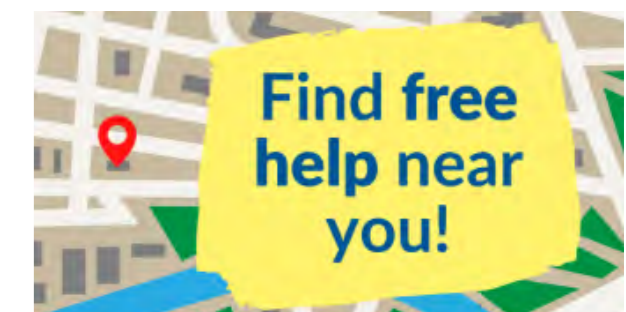
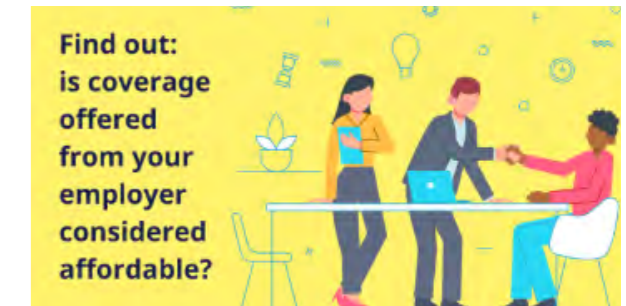
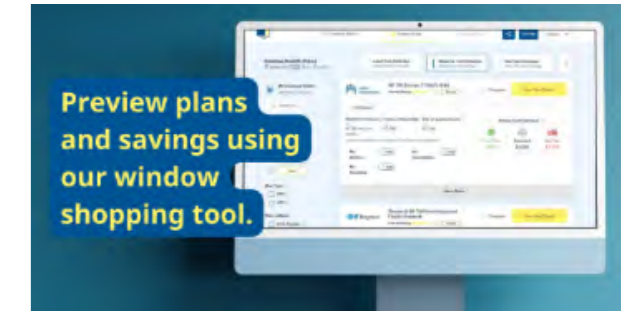
2025 updates to the tool focused on improving accessibility and usability, building on prior enhancements to ensure the tool is easier to navigate and more inclusive for all users. These improvements support compliance with accessibility standards and reflect the Marketplace's equity-centred approach by reducing barriers for people with disabilities, individuals with limited digital access, and communities that benefit from clear, plain-language information.

Employer Coverage Affordability Tool

The [Employer Coverage Affordability Tool \(orhim.info/ESICoverage\)](https://orhim.info/ESICoverage) allows people in Oregon to easily determine whether or not employer-sponsored coverage offered to them is considered affordable. This is available to people in Oregon and is also widely used by several other states.

Find Local Help Tool

Oregon's [Find Local Help Tool \(orhim.info/help\)](https://orhim.info/help) connects individuals with trusted health coverage experts who can provide free, personalized assistance with application and enrollment. The tool is maintained through a collaborative partnership between the Marketplace, the Oregon Health Plan (OHP) Office of Community Health and Engagement (OCHE), and the Senior Health Insurance Benefits Assistance (SHIBA) program. Together, these programs certify community-based organizations and insurance agents and brokers who assist consumers with enrollment in OHP and other Medicaid programs, Medicare, and private health coverage offered through the Marketplace, helping ensure support is accessible statewide.



Moving to a State-based Marketplace



Background

[SB 972 \(2023, orhim.info/SB972\)](#) requires OHA to transition the Marketplace from a state-based marketplace on the federal platform (SBM-FP) to a state-based marketplace (SBM) in time for open enrollment for plan year 2027. Specifically, OHA is required to procure and administer an information technology platform or service and call center, separate from the federal platform and call center, to provide electronic access to the health insurance marketplace in this state by November 1, 2026.

The Oregon Health Insurance Marketplace helps people in Oregon access affordable, high-quality health insurance through enrollment in private health insurance and receipt of federal subsidies during annual open enrollment and special enrollment periods. A state-based marketplace will give more flexibility to make open enrollment fit the unique needs and budgets of people across Oregon. Additionally, transitioning to a state-based marketplace model will allow the Marketplace to incorporate more meaningful community input into process and procedure changes.

OHA is dedicated to its goal of eliminating health inequities in Oregon by 2030. With a state-based eligibility and enrollment platform, the Oregon Health Insurance Marketplace will better serve communities in Oregon harmed by inequities through:

- Ownership of and access to data to better tailor outreach and enrollment strategies to disproportionately uninsured people, including people of color and rural residents.
- Additional and more reliable data to allow Oregon to refine its outreach and communication strategies, both overall and in real time to reach priority communities most impacted by health inequities.
- The availability of additional translation and interpretation services to help people in Oregon complete the application or to communicate more effectively with assisters, insurance agents/brokers, or the customer assistance center.

Stay Connected

- Visit the SBM project site at orhim.info/SBMtransition.
- Sign up for email updates at orhim.info/SBMupdates.
- Submit a question to the project team at orhim.info/SBMquestions.
- Contact the project team at marketplace.sbmproject@oha.oregon.gov.
- Tune in to Health Insurance Marketplace Advisory Committee (HIMAC) meetings. Information about the committee and its meetings is available at orhim.info/HIMAC.

Sept. 2024

Stage Gate 1 Approval

Project Oversight Established and Kickoff Held



Aug. 2025

Stage Gate 3 Approval

Implementation Planning Complete and Vendor Contract Executed



April 2025

Stage Gate 2 Approval

Completed Resource and Solution Analysis Planning



Aug. 2023

Obtained Approvals to Begin Planning



Nov. 1, 2026

Go Live and Move to Operations



Public Outreach and Education

Misty Rayas

Deputy Director



In 2025, the Marketplace continued to conduct outreach in every region of the state, connecting people in Oregon to health coverage information through a mix of in-person and virtual engagement. The outreach team promoted Marketplace services at community events, hosted information sessions about coverage options, provided training for application assisters at community-based organizations, and responded directly to consumer phone inquiries to help people understand eligibility, coverage choices, and how to find local assistance.

The outreach team is made up of seven staff members, each assigned to a specific region of the state to support locally tailored engagement. Three bicultural team members who are fluent in Spanish provided bilingual, culturally responsive outreach to Oregon's Hispanic, Latina, Latino, and Latinx communities, helping ensure information was accessible and relevant across diverse audiences.

The Marketplace supported outreach activities throughout the state, with 48 percent of events held in person and 52 percent conducted virtually. Through event sponsorships, the Marketplace reached an estimated 891,005 people and engaged directly with approximately 43,781 individuals at outreach events and meetings. Outreach efforts included (but are not limited to) participation in Tribal events; LGBTQ+ events; faith-based gatherings; Hispanic, Latina, Latino, and Latinx community events; and Rapid Response sessions. The outreach team also delivered presentations about the Marketplace to communities, businesses, and community-based organizations, including new community partners, to expand awareness and strengthen enrollment support statewide.

Hispanic Community Outreach

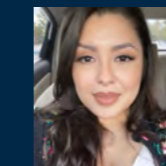
The Marketplace is home to a statewide Hispanic, Latina, Latino, and Latinx community outreach and education coordinator who leads culturally responsive outreach and engagement efforts across Oregon. This role focuses on population-specific events, meetings, and partnerships to ensure outreach strategies reflect the needs and priorities of the communities served. The coordinator is bilingual and bicultural and is supported by two additional Hispanic, Latina, Latino, and Latinx team members. Together, they bring lived experience and community-informed perspectives to communications and outreach planning, strengthening the Marketplace's equity-centred approach.

Outreach Team



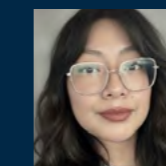
Allie Wilgus

Eastern Oregon



Ariel Salgado

North Coast



Enedina Lopez Paz

Portland Metro



Federico Corzo-Fernandez

Willamette Valley
Statewide Hispanic Community Outreach Coordinator



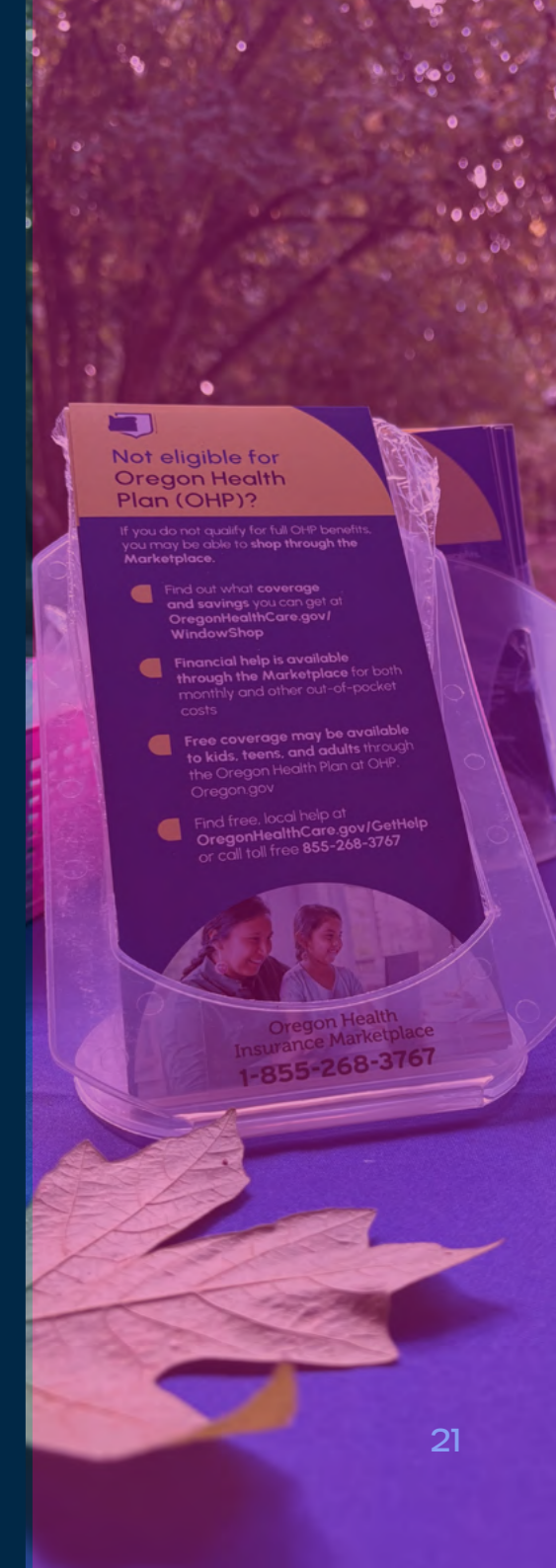
Israel Estrada

Senior Outreach and Education Coordinator
Southwest Oregon



Katie Ortgies

Central Oregon and the Gorge



Outreach to the Nine Federally Recognized Tribes of Oregon

The team is also supported by a Marketplace tribal liaison, who collaborates directly with the Nine Federally Recognized Tribes of Oregon:

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

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



OHA Government-to-Government Report

You can read more about the work the Marketplace tribal liaison participates in and how OHA supports the Tribes in the [OHA Government-to-Government Report \(orhim.info/4rhAWEv\)](https://orhim.info/4rhAWEv).

Enrollee Case Management

The Marketplace team supports escalated customer issues that are received from DCBS, ODHS, the OHA Ombuds Office, the Governor's Office, elected officials, insurance agents, assisters, and directly from the enrollees themselves. While the majority of case issues are resolved through direct outreach to the Marketplace's 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 all cases received in 2025. Examples of cases include:

- Retroactive termination of Marketplace plans due to overlap with Medicaid benefits
- Enrollment in Marketplace when concurrently enrolled in Medicare
- Premium billing issues
- Incorrect termination of health plan after submitting change
- Potential agent fraud

Customer Service Center

The Marketplace operates a customer service center, which helps people in Oregon understand their coverage options and find local help.

By the numbers

- Customer service levels averaged 98 percent in 2025, with an average wait time of less than 57 seconds
- The Marketplace received 7,636 calls in 2025
- 2,228 calls were received during open enrollment between Nov. 1, 2025 and Jan. 15, 2026
- The Marketplace responded to 1,082 emails sent directly from consumers

Grant Programs

Community Partner Program

The Community Partner Program supports community groups, called community partners, that are trained experts on the Marketplace that can help people choose the best plan for them and their budgets. Grantees also conduct outreach activities to publicize health insurance options and specialize in connecting with communities historically harmed by social and health inequities. Throughout the 2025 calendar year, grantees assisted 605 households in enrolling through the Marketplace. These community partners received a cumulative total of \$650,000 in grants in 2025.

Community Partner Grantees	Location(s)
Arcoiris Cultural	Newport
Asian Health and Service Center	Portland
Cascade AIDS Project	Portland
Immigrant and Refugee Community Organization	Baker City, Ontario, Portland
Interface Network	Salem
Northeast Oregon Network	Baker City, Enterprise, LaGrande
One Community Health	Hood River, The Dalles
Oregon L.E.A.D.	Salem
Oregon Latino Health Coalition	Portland
Project Access NOW	Portland
Tayas Yawks	Bend, Klamath Falls, Lakeview
Waterfall Community Health Center	Coos Bay, North Bend, Roseburg
We Care	Corvallis, Eugene, Hillsboro



Enedina Lopez Paz
Community Partner
Liaison

Partner Agent Program

The Partner Agent Program provides grants to licensed insurance agents who specialize in Marketplace health coverage. They help people in Oregon 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. 60 percent of partner agencies are owned by women or individuals from historically underrepresented backgrounds. These insurance agents received a cumulative of \$363,550 for work during the grant period of July 1, 2024 to June 30, 2025.

Partner Agent Grantees	Location(s)
Aaron Burns Insurance Services	Eugene
Abel Insurance	Coos Bay, Forence, Gold Beach and Newport
Bancorp Insurance	La Pine
Boone Insurance Associates	Eugene
Cehalem Insurance	Newberg
Gordon Wood Insurance	Roseburg
Grace Insurance Services	Portland
HE Cross Company	Portland
Health Plans in Oregon	Beaverton and Portland
Healthwise Insurance Planning	Portland
Healthy, Wealthy & Wise	Tualatin
High Desert Insurance	Bend
Highstreet Insurance Services West	Hermiston, Klamath Falls, Medford, Oregon City and Sandy



Micheil Wallace
Agent and Employer
Liaison

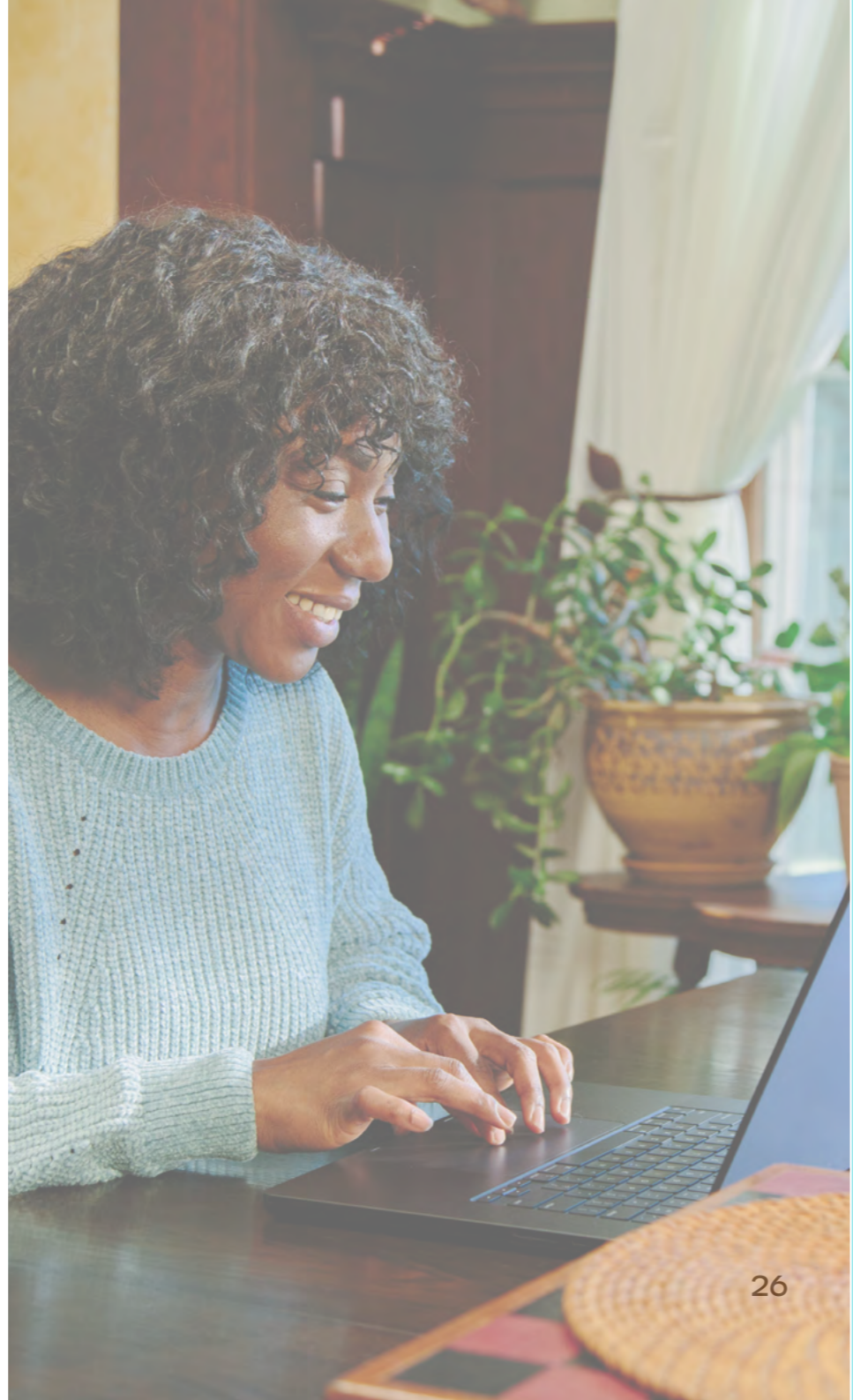
Partner Agent Grantees	Location(s)
Hillock Insurance Agency	Enterprise
iCover Oregon	Albany
Insurance By Design	Wilsonville
K Insurance Group	Independence
Linda Dugan Insurance	Astoria
Matthew Woodbridge Insurance	Salem and Woodburn
Next Step Benefits	Pendleton
RJS & Associates	Philomath
Saldivar Insurance	Hood River and The Dalles
Valley Insurance	La Grande

Helping Communities of Focus

In reviewing grantee proposals, the Marketplace prioritized organizations and insurance agents with demonstrated ability to provide culturally responsive outreach and enrollment assistance for communities of focus.

These communities face cultural, linguistic, and systemic barriers to enrolling in health coverage and accessing care. Through targeted funding, the Marketplace was able to:

- Ensure that nearly 40 percent of partner agents offered in-person language assistance in languages other than English
- Expand culturally responsive support for communities that are often harder to reach, including Black, Indigenous, and other people of color; American Indian and Alaska Native (AI/AN) communities; people with disabilities; individuals living in rural areas; and people who identify as lesbian, gay, bisexual, transgender, and queer (LGBTQ+) in Oregon



Partner Training

Marketplace staff provide comprehensive training to community partner grantees and OHP application assisters across Oregon. In 2025, the Marketplace offered 8 live online trainings, 44 in-person sessions, and on-demand training modules in both English and Spanish. As a result, 78 percent of the state’s 1,743 application assisters completed Marketplace Certification training.

These trainings equip hundreds of frontline workers at community-based organizations and local governments with the knowledge and skills to help people in Oregon navigate the complex health coverage system and apply for coverage and financial assistance through HealthCare.gov. Training topics include:

- Consumer protections under the Affordable Care Act
- Health plan and financial assistance options available in Oregon, including Marketplace, Medicare, OHP, and OHP Bridge, with guidance on eligibility for each program
- Coverage details for medical and dental plans
- Approaches to providing equity-focused assistance
- Enrollment periods, including Special Enrollment Periods
- The HealthCare.gov application process
- Detailed eligibility criteria for immigrant populations
- Transitioning between Marketplace and OHP programs in either direction
- Assisting individuals in special situations, including survivors of domestic violence; LGBTQ+ individuals; American Indians, Alaska Natives, and their families; and service members and veterans

These trainings ensure that community partners are prepared to provide culturally responsive, accurate, and accessible support to people in Oregon across diverse communities, strengthening statewide enrollment assistance efforts.



Marketing Efforts

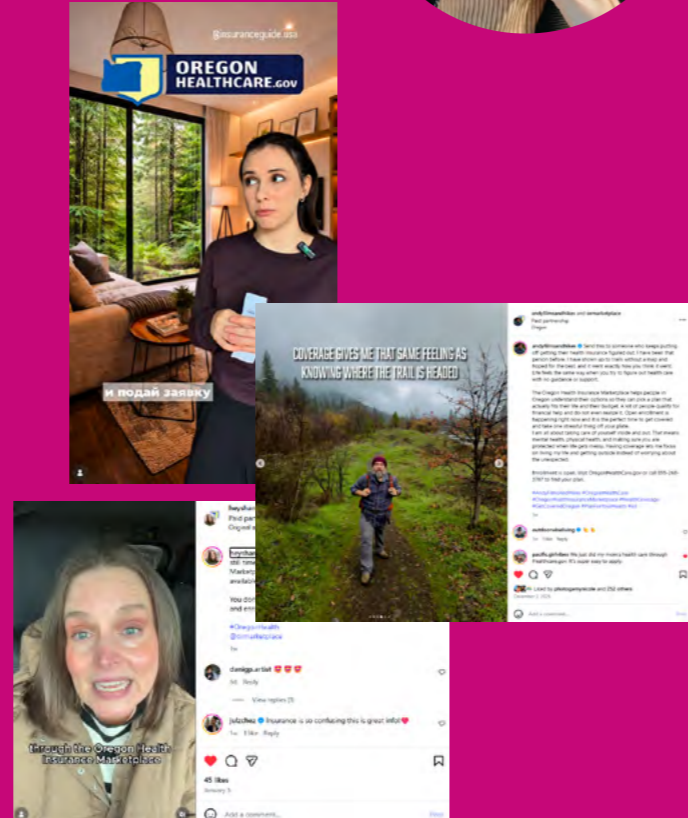
The Oregon Health Insurance Marketplace conducted focused communications to help people throughout Oregon understand changes to federal policy and how those changes could affect their health coverage and costs. Together, these coordinated efforts reinforced clear, timely information about coverage options, subsidies, and enrollment timelines, helping consumers make informed decisions and maintain coverage.

Working with Influencers

In 2025, the Marketplace partnered with social media influencers during Special Enrollment Period and Open Enrollment to expand awareness of health coverage options and increase engagement among communities that are often harder to reach by traditional outreach. By working with trusted, culturally responsive voices, the Marketplace shared timely information about eligibility, deadlines, and financial assistance in clear, relatable ways across social media platforms. These partnerships helped extend the reach of Marketplace messaging, improved understanding of complex coverage topics, and strengthened connections with hard-to-reach communities, contributing to a more inclusive and effective statewide enrollment effort.

Enhancing Messaging Partnerships

In addition, Marketplace communications focused on strengthening and expanding partnerships with community-based organizations, enrollment partners, and trusted messengers across the state to further amplify outreach efforts. By providing partners with timely, easy-to-use communications tools — including customizable graphics, plain-language messaging, and multilingual resources — the Marketplace supported partners in sharing accurate information with the communities they serve. This coordinated approach helped extend the reach of enrollment messages to additional groups, reinforced consistent statewide messaging, and supported partners in meeting people where they are with information they could trust.



Open Enrollment Campaign



For Open Enrollment for plan year 2026, the Marketplace developed new advertising creative for television and digital platforms, guided by a people-centered outreach strategy. Rather than leading with specific tactics, the Marketplace focused on understanding who we were trying to reach and how different communities most often access and engage with information. Campaign messaging used clear, approachable language to highlight the affordability and accessibility of health coverage through the Marketplace, while directing consumers to tools and resources on OregonHealthCare.gov and CuidadoDeSalud.Oregon.gov to learn more and enroll.

The open enrollment campaign for the 2026 plan year included:

- Grantee support and a comprehensive communications toolkit in English and Spanish
- Audio and video advertising on English- and Spanish-language television, radio, and streaming platforms
- Paid social media advertising on Facebook and Instagram
- Influencer marketing partnerships on Facebook, Instagram, and TikTok
- Out-of-home advertising
- Digital advertising on websites and search engines



Appendix A: Financial Statement

This section discusses the financial condition of the Health Insurance Exchange Fund as of Dec. 31, 2025. Budget or fiscal activities after that date are not reported here.

Marketplace Limitation Use

2025-27 Legislatively Adopted Marketplace Budget			
Section	2025-27 LAB	Positions	FTE
Marketplace	\$41,890,723	28	26.00
Shared Services	7,540,330	-	-
Total	\$49,431,053	28	26.00

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.

Oregon Health Insurance Exchange 2025-27 LAB and Actuals

Section	2025-27 LAB	Actual expenditures as of 1/2025-6/2027	Projection 1/2025-6/2027	Actual and Projection	Variance Over/ (Under)	% Variance ((Actuals + Projection) / LAB)
Marketplace	41,890,723	3,815,560	35,887,628	39,703,189	(2,187,534)	95%
Shared Services/	7,540,330	680,112	4,621,597	5,301,710	(2,238,620)	70%

2025 Calendar Year Revenue

Oregon Health Insurance Exchange CY 2025 Balances and Revenue

Account description	2025 Q1	2025 Q2	2025 Q3	2025 Q4	Year total
Beginning balance	11,855,667	11,908,960	12,751,162	12,498,006	
PMPM assessment - Medical	1,711,312	2,494,439	2,176,947	1,702,761	8,085,459
PMPM assessment - Dental	30,098	33,108	30,389	27,924	121,519
Interest and investments	146,058	149,033	147,749	138,236	581,076
Total	1,887,468	2,676,580	2,355,085	1,868,921	8,788,055

2025 Calendar Year Expenditures (2025-2027 Biennia)

Oregon Health Insurance Exchange CY 2025 Expenditures and Transfers

Account description	2025 Q1	2025 Q2	2025 Q3	2025 Q4	Year total
Personal Services	934,466	948,046	985,204	967,584	3,835,300
Services and supplies					
Travel	12,387	27,132	26,433	16,231	82,182
Employee training	45,413	950	561	24,520	71,445
Office expenses	667	531	603	1,623	3,424
Telecommunications	3,029	2,773	3,548	2,866	12,216
State government service charges	33	33	33	33	132
Data processing	1,499	5,472	10,721	-	17,693
Publicity and publications	79,562	41,662	89,204	48,220	258,648

Account description	2025 Q1	2025 Q2	2025 Q3	2025 Q4	Year total
Professional services	128,713	112,594	792,510	233,094	1,266,910
Attorney General legal fees	2,475	19,580	11,598	52,471	86,123
Other services and supplies	2,245	2,548	4,196	4,416	13,405
Services and supplies total	395,992	254,555	1,054,648	795,468	2,500,663
Distributions to Grantees	279,718	254,094	230,351	219,205	983,367
Total expenditures	1,610,177	1,456,695	2,270,203	1,982,256	7,319,331
Shared Services/SAEC	223,998	377,683	338,038	421,173	1,360,893
Total expenditures with Shared	1,834,175	1,834,377	2,608,241	2,403,430	8,680,223
Ending fund balance	11,908,960	12,751,162	12,498,006	11,963,498	11,963,498

The 2025 Q3 increase in publicity and publications expenditures is a typical expenditure pattern for the Marketplace. It reflects Marketplace outreach and advertising efforts at the beginning of open enrollment.

Appendix B: Fund Stability

Marketplace Per Member Per Month (PMPM) Assessment

Oregon's 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 PMPM and \$0.36 PMPM for dental plans.

Federal Technology Fee

The federal technology charges are separate from the assessment and are paid directly by participating insurance carriers to the federal government. Therefore, they affect neither revenue nor expenditures. The federal government charged participating insurers 1.2 percent of premium PMPM in 2025.

Effectuations

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

Oregon Health Insurance Marketplace Plan Year 2025 Effectuations¹

Month	Medical	Dental
Jan. 2025	129,273	30,792
Feb. 2025	129,073	30,210
Mar. 2025	127,291	29,202
Apr. 2025	126,082	28,598
May 2025	125,217	28,266
June 2025	124,110	27,820
July 2025	123,040	27,419
Aug. 2025	122,740	27,276
Sept. 2025	122,663	27,028
Oct. 2025	122,026	26,662
Nov. 2025	121,823	26,363
Dec. 2025	120,300	26,063
Average	125,130	27,975



Oregon Health Insurance Marketplace



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[OregonHealthCare.gov](https://www.OregonHealthCare.gov)
[CuidadoDeSalud.Oregon.gov](https://www.CuidadoDeSalud.Oregon.gov)

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

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