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2024 Annual Report

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





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 Oregonians 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.

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A Welcome from our Director

Health coverage isn't just a policy—it's peace of mind, a stronger community, and a promise that every Oregonian deserves the opportunity to thrive.



Chiqui Flowers
Director

At the Oregon Health Insurance Marketplace, we believe that access to quality, affordable health coverage is not just a necessity—it's a cornerstone of healthy, thriving communities. Over the past year, we have worked tirelessly to make this belief a reality for Oregonians, breaking down barriers to enrollment, expanding outreach, and ensuring that individuals and families can navigate their health coverage options with confidence.

This year has brought both challenges and opportunities. As we navigated an ever-changing landscape in healthcare policy and innovation, our focus remained steadfast: empowering Oregonians to access coverage that fits their needs and budgets. Thanks to the dedication of our team and the partnerships we've forged statewide, we're proud to report strides in enrollment numbers, improved accessibility, and enhanced support services.

This annual report highlights the stories behind the numbers—how the work the Marketplace has done over the past year has directly impacted the lives of Oregonians. From small business owners finding affordable plans for their employees, to families securing peace of mind during uncertain times. The stories we hear inspire us to continue building a system that puts people first.

As we look to the future, we remain committed to expanding access, improving affordability, and fostering innovation in health coverage solutions. Together, we can ensure that every Oregonian has the opportunity to live a healthier, more secure life.

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

Introduction

What is the Oregon Health Insurance Marketplace?

The Oregon Health Insurance Marketplace is the state's health insurance marketplace established in 2015 as part of [Oregon Senate Bill 1 \(orhim.info/3jbbqx\)](#) and under the Affordable Care Act (2010). The Marketplace is a state-based marketplace 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 Oregonians 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 Oregonians through HealthCare.gov.

Who We Serve

Most Oregonians 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 available 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 lawfully-present 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 Oregonians 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:



Facebook
Facebook.com/ORmarketplace



Instagram
Instagram.com/ORmarketplace



LinkedIn
LinkedIn.com/company/ORmarketplace



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, with an emphasis on partners who work with communities that have historically experienced social and health inequities.
- 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 focus groups with diverse 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 minority and Tribal business owners and entrepreneurs.
- Maintains a strong government-to-government relationship with the Nine Federally Recognized Tribes of Oregon.

By the Numbers: The Marketplace in 2024

Open Enrollment Recap

- ✔ 139,688 Oregonians enrolled in Marketplace health coverage for 2025 during open enrollment
- ✔ 111,620 people got premium tax credits to help pay for coverage - that's 80 percent of enrollees!
- ✔ \$531 average amount of monthly advanced premium tax credits for people receiving them
- ✔ \$272 average monthly premium after premium tax credits for those receiving them

2024 Plan Choices

- 6 Oregon insurance companies offering health plans
- A range of 26-62 health plans to choose from
- 6 Oregon insurance companies offering dental plans
- A range of 14-20 dental plans to choose from

Outreach and Education

1,051 outreach events and meetings attended with a combined estimated attendance of 910,859 during 2024 to educate the public and promote the Marketplace

Individual Assistance

- 347 community-based organizations engaged as Marketplace assisters with 1,782 total assisters
- 280 insurance agents engaged to provide Marketplace plan advice and enrollment assistance



2024: Year in Review



Jan. 15

Open enrollment for 2024 health coverage ended with 145,509 Oregonians enrolling in private health coverage through the Marketplace



Jan. 25 and 31

First State-based Marketplace Project Partner Listening Sessions



May 3

The Centers for Medicare & Medicaid Services (CMS) finalized policies to increase access to health coverage for DACA recipients through the Marketplace and Basic Health Program effective Nov. 1, 2024



July 1

OHP Bridge, Oregon's Basic Health Program, launched



Nov. 1

Open enrollment began for the 2025 plan year



Nov. 4

Last operational day of Marketplace Transition Help Center



Dec. 15

Last day to enroll in coverage for Jan. 1



Jan. 15, 2025

Open enrollment ended with 139,688 Oregonians selecting a private health plan for 2025

What the Marketplace Does

The Marketplace works to connect people to quality health coverage, financial assistance to make coverage more affordable, and free help from local experts around the state. Oregon uses HealthCare.gov and relies on its federal partner to provide a website and call center for enrollment, process applications, determine eligibility, and manage enrollments. At the state level, the Marketplace conducts:

[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:



Plan management

Oversees the health insurance products sold to Oregonians through HealthCare.gov



Partner engagement

Works with carriers, agents, community partners, and other shareholders to get more people enrolled



Enrollment support

Facilitating and managing applications submitted through the state-based marketplace platform



Data accessibility

Assessing enrollment data to inform health coverage policy decisions, systemic improvements, and outreach strategy



Enrollment help

Provides free, local enrollment assistance to Oregonians



Partner training

Trains and certifies community partners to be able to provide choice counseling services to Oregonians



Enhanced training

Training and certifying insurance agents to guide Oregonians through the application and enrollment process



Customer support

Training for, managing, and facilitating support through the state customer assistance center



Public education

Raises awareness among consumers about health insurance options available in Oregon



Collaboration

Participates in project work and collaborates with other OHA divisions and the Oregon Department of Human Services (ODHS) to help people understand their health coverage options



Enrollee services

Providing services for escalated case issues, problem solving, and handling appeals

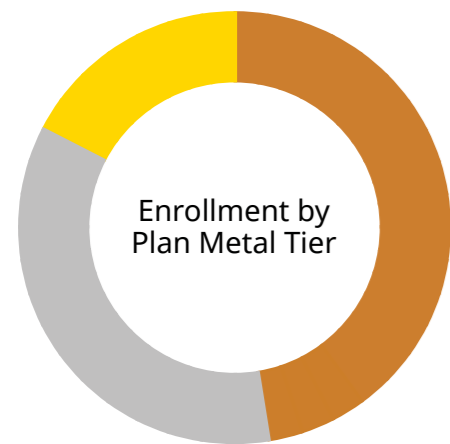
Who is Enrolled?

139,688

Oregonians enrolled during the open enrollment period for 2025 health coverage.

111,620

Oregonians who enrolled through the Marketplace received premium tax credits



80%

of Oregonians who enrolled through the Marketplace received premium tax credits

\$531

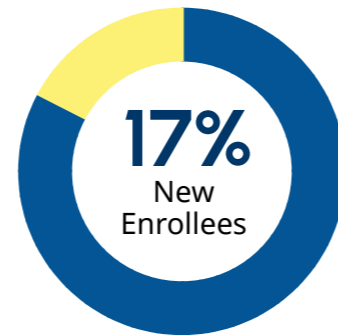
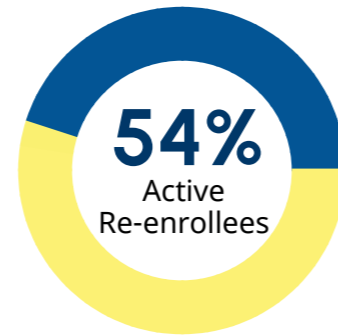
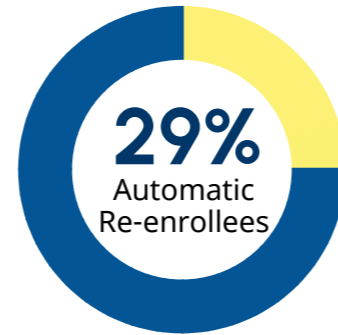
Average amount of premium tax credits for people receiving them

\$272

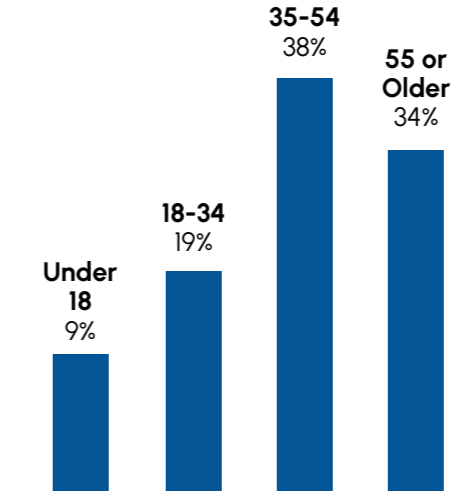
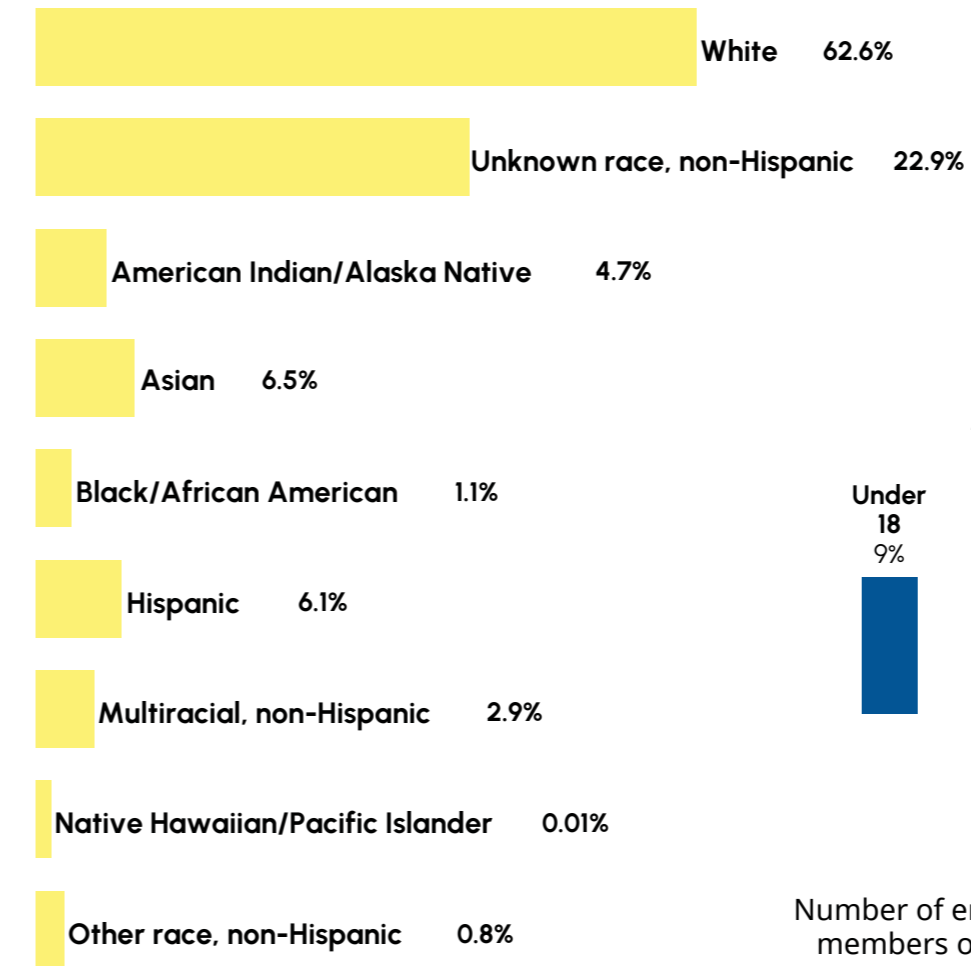
Average premium costs after premium tax credits for those receiving them

22%

Percent of enrollment with cost-sharing reductions



Demographics of Enrollees

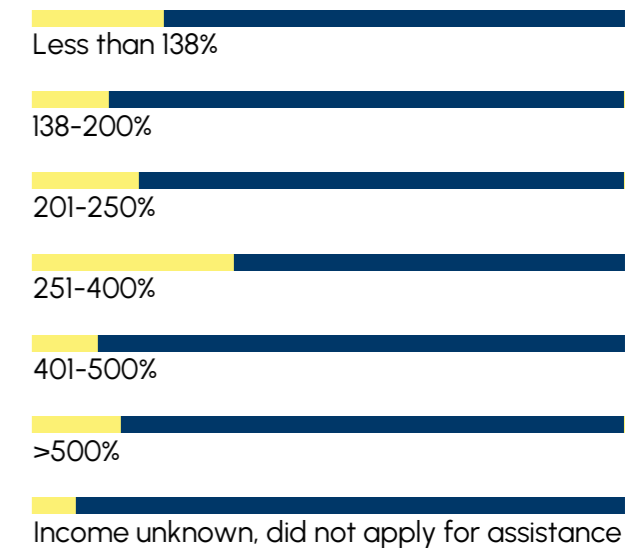


968

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 have the option to apply for financial assistance, which requires reporting estimated annual household income for 2025. OHP Bridge launched in July 2024, which began signing up Marketplace enrollees to the new program if they updated their application and are below 200 percent of the federal poverty level. Current Marketplace enrollees who allowed their health coverage to automatically renew without making changes could maintain Marketplace coverage.



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 2024. Learn more at orhim.info/HIMAC.

Active Members

- Chair – Lindsey Hopper, Executive Vice President, PacificSource Health Plans, Bend
- Gladys Boutwell, insurance agent, Insurance by Design, Wilsonville
- Stacy Carmichael, Vice President of Sales and Account Services, Moda Health, Banks
- Charles Fisher, State Director, Oregon State Public Interest Research Group (OSPIRG), Portland
- Ron Gallinat, insurance agent and consultant, Central Oregon Employee Benefits, Bend
- Paul Harmon, Vice President of Actuarial Pricing, Cambia Health Solutions, Beaverton
- Shannon Lee, entrepreneur and human development expert, Inner Harmonies, Silverton
- Kathleen Orrick, Case Management Specialist, Legacy Good Samaritan Medical Center, Hillsboro (joined committee in Oct. 2024)
- Clare Pierce-Wrobel, Director, Health Policy and Analytics Division of the Oregon Health Authority (ex-officio)
- Andrew Stolfi, Director, Department of Consumer and Business Services (ex-officio)
- Om Sukheena, insurance and financial professional, Chehalem Insurance Associates, Newberg
- Vice Chair – Nashoba Temperly, Manager of Benefits Navigation, Cascade AIDS Project, Portland

Members Who Left the Committee in 2024

- Maya Chan, Program Manager, Project Access NOW, Portland
- Ali Hassoun, Interim Director, Health Policy and Analytics Division of the Oregon Health Authority (ex-officio)
- Ines Kemper, professional organizer, NW Clutter, Molalla
- Joanie Moore, Senior Human Resources Manager, Cow Creek Band of Umpqua Tribe of Indians, Roseburg
- Danielle Nichols, Medical Assistant, Oregon Medical Group and Lane Community College, Springfield

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 Oregonians 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 2024, the committee considered a variety of topics including:

- 2025 Marketplace assessment rate
- State-based Marketplace Project
- Marketplace Open Enrollment
- 2025 health insurance plan offerings and rates
- Impacts of OHP Bridge launch on the Marketplace
- Marketplace Transition Program
- Proposed 2026 Notice of Benefits and Payment Parameters

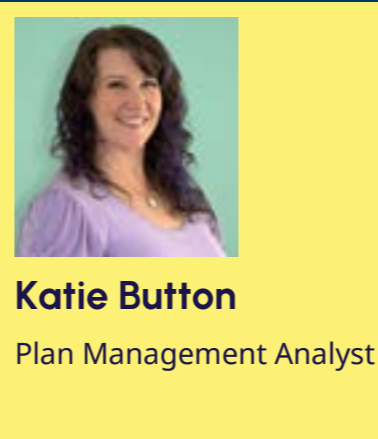
Plan Management

Overseeing the plans sold to Oregonians via HealthCare.gov is known as “plan management.” Unlike most states that use HealthCare.gov as the application and enrollment site, Oregon retains plan management entirely at the state level. Through close communication with insurance companies and collaboration with the Division of Financial Regulation of the Department of Consumer and Business Services, the Marketplace meets four main plan management goals:

1. Ensuring comprehensive plans (known as “qualified health plans”) are available via HealthCare.gov in every area of Oregon. This is important because federal subsidies can be used only on qualified health plans.
2. Facilitating the offering of plans in every area of the state by at least two insurance companies.
3. Requiring that insurance companies participating in or through the Marketplace offer at least three plans for people to choose among.
4. Establishing plans’ co-pays, deductibles, and other cost-sharing elements to be as consumer friendly as possible given federal constraints.

Oregon’s authority to choose and define plans is limited under federal law, but the state uses its plan management role to the fullest extent possible.

For 2025, Oregonians were able to shop for plans that were offered from BridgeSpan, Kaiser Permanente, Moda, PacificSource, Providence, and Regence, depending on where they live. Every Oregonian had at least 26 plans to choose from. Dental plans were also available through the Marketplace. There were 20 total plans offered from PacificSource, Delta Dental of Oregon, Dentegra, Dominion, Dental Health Services, and Kaiser Permanente. Every Oregonian had at least 14 dental plans to choose from.



Katie Button
Plan Management Analyst

Customer Tools

Window Shopping Tool

The Marketplace maintains a state-specific [Window Shopping Tool](https://orhim.info/WindowShop) (orhim.info/WindowShop) that offers Oregonians a quick and easy way to preview plans available to them, as well as determine eligibility for financial help and OHP benefits. This tool was also provided as a resource to individuals who lost Medicaid benefits during the renewal process at the end of the public health emergency.

In 2024, the Window Shopping Tool was updated with a new color scheme that improves accessibility to the site. Users can now see buttons more clearly and navigate the site more easily. Information about gender affirming care was added as well. These benefits have always been covered, but the previous list of benefits didn’t provide enough information for consumers who use this type of care. Customers can see cost-sharing for common benefits, as well as specific explanations on how these benefits are covered, and how to access them.

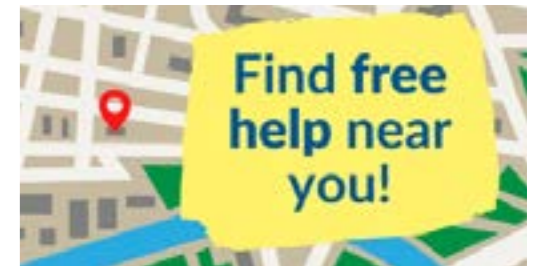


Employer Coverage Affordability Tool

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

Find Local Help Tool

Oregon’s [Find Local Help Tool](https://orhim.info/help) (orhim.info/help) gives individuals the ability to locate a health coverage expert for application and enrollment assistance. The tool is maintained as a collaborative effort between the Marketplace, the OHP Community Partner Outreach Program (CPOP), and the Senior Health Insurance Benefits Assistance (SHIBA) program. Together, these entities certify community-based organizations and insurance agents/brokers who provide application and enrollment assistance in OHP and other Medicaid programs, Medicare programs, and private health coverage through the Marketplace.



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) using its own technology 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 Oregonians complete the application or to communicate more effectively with community partners, 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](#).

Partner Engagement Goals



Clarity

Clearly defining and communicating expectations with both internal staff and partners to avoid confusion



Alignment

Ensuring expectations align with organizational goals and objectives



Accountability

Holding staff and partners responsible for meeting established expectations



Feedback

Receiving feedback from internal and external sources and providing regular response and commentary to adjust and align expectations as needed

Partner Engagement

- Quarterly partner listening sessions with insurance agents/brokers, application assisters at community partner organizations, and insurance carriers
- Quarterly project newsletter
- Monthly project updates via Marketplace partner communications
- Updates to project website
- Engaging Health Insurance Marketplace Advisory Committee

Equity as a Project Focus

The Marketplace completed a thorough Equity-Focused Health Impact Assessment as a foundational document to guide project work. The analysis consisted of gathering feedback from team members, collecting feedback from partners, and holding an equity tabletop discussion with internal state staff from OHA and partner state agencies. The living document will be updated periodically as the project progresses and can be found at [orhim.info/SBM-EFHIA](#).

Learn More

Read project reports, get answers to frequently asked questions, view project documents, and learn about the current status of the project at [orhim.info/SBMtransition](#).

Supporting Medicaid Renewals: Marketplace Transition Program



Nina Remple

Marketplace Transition
Program Manager

Background

The [Families First Coronavirus Response Act \(orhim.info/3WNpBiW\)](https://orhim.info/3WNpBiW) required Medicaid programs to keep people continuously enrolled through the COVID-19 public health emergency. The [Consolidated Appropriations Act of 2023 \(orhim.info/40YNtm9\)](https://orhim.info/40YNtm9) signed into law on Dec. 29, 2022, directed state Medicaid agencies to resume normal eligibility determinations no later than April 1, 2023. The Marketplace Transition Program's (MTP) goal was to assist individuals no longer eligible for Oregon Health Plan (OHP) programs with Marketplace options. This included OHP members whose benefits ended due to procedural closures. The program contracted with a call center and partnered with community-based organizations (CBOs) serving black, indigenous, people of color, and American Indian/Alaska Native people (AI/AN); people with disabilities; people living in rural areas of the state; and people who identify as lesbian, gay, bisexual, transgender, queer, and questioning (LGBTQ+) in Oregon, where the primary language may not be English, to provide one-on-one assistance. A special enrollment period (SEP) was made available to anyone losing OHP between March 31, 2023, and November 30, 2024 to allow enrollment into a Marketplace plan outside of the annual open enrollment period. This SEP provided an opportunity for those who may not have received OHP notifications regarding the termination of their benefits to secure health coverage.

[HB 4035](https://orhim.info/41q5ZCI) (2022, orhim.info/41q5ZCI) appropriated to OHA a total of \$120 million to support both OHP redeterminations and a Bridge Program. The Public Health Emergency and the response to COVID-19 had resulted in an unusually high number of Medicaid members facing renewal, with many potentially becoming ineligible compared to a typical year. This situation raised concerns that numerous individuals would need to navigate private health insurance options for the first time. Consequently, it was essential to establish a mechanism that facilitated the transition of consumers to health plans that align with their networks and experiences with their Coordinated Care Organizations (CCOs). Funding for the transition program's work was provided by HB 4035.

The Centers for Medicare & Medicaid Services provided a 90-day notice when Medicaid agencies were to begin eligibility determinations. Through an emergency declaration signed by OHA director Patrick Allen on July 13, 2022, the program was able to direct award a contract for the call center. It was anticipated many individuals would need assistance transitioning to the Marketplace from OHP and known that help from CBOs serving communities of focus would be needed. The program used existing Marketplace grant agreements with CBOs and/or provided direct awards to other CBOs who serve LGBTQ+, Black and African diaspora, and Eastern European/Slavic communities.

Program Planning

The objective of the Marketplace Transition Program was to support individuals who were found ineligible for an OHP program by providing them with Marketplace options. Initial estimates by OHP showed that 1.4 million Oregonians would be redetermined for eligibility and that 300,000 individuals could be eligible to shop through the Marketplace for private health coverage due to losing OHP benefits.

The number of individuals potentially eligible to enroll in Marketplace coverage was unknown. Using the original estimate of 300,000 people and the federal expectation of processing all renewals within 14 months, the Marketplace wanted to ensure those that wanted help would be able to get it without delay.

To ensure individuals received help with their change in eligibility status, multiple outreach channels were chosen to provide Marketplace information, including:

- Plan option letters
- Emails
- SMS text messages
- A call center for inbound calls and outreach calls.

The Marketplace partnered with eight CBOs to help further its reach. Working with organizations that are trusted resources in their communities helped the Marketplace reach many individuals that would not have sought information outside their communities (see Appendix 3).

Program Results

- Nearly 130,000 people determined ineligible for OHP programs were referred to the Marketplace.
- More than 764,000 combined outreach contacts were made.
- 13 months of data (April 2023 – April 2024) from CMS show that of 67,206 Marketplace consumers with previous Medicaid or CHIP enrollment, 50,930 (or 76 percent of) consumers applied for Marketplace coverage and were determined Marketplace-eligible.
- During this period, 32,363 (or 48 percent of) consumers made Marketplace plan selections. It is important to note that not all Marketplace enrollment is attributable to OHP renewal determinations.

Public Outreach and Education



Misty Rayas
Deputy Director

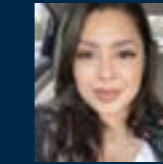
The Marketplace conducts outreach in every area of the state. The outreach team publicizes Marketplace services at community events, holds in-person or virtual information sessions about coverage, conducts training for application assisters at community-based organizations, and answers phone calls from consumers to provide information about coverage options, eligibility, and how to find local help.

The outreach team is comprised of seven staff members who each serve a specific region of the state. Three bi-cultural outreach team members who are fluent in Spanish provide bilingual, culturally appropriate outreach to Oregon's Hispanic, Latina, Latino, or Latinx communities throughout the state.

The Marketplace has supported a variety of events throughout the state, with 54 percent of outreach events in 2024 happening in person and 46 percent still held virtually. The outreach team bolstered awareness of the Marketplace with 910,934 people through event sponsorships and talked to approximately 41,684 people at outreach events and meetings throughout the year. To name a few, the team supported Tribal events; LGBTQ+ events; faith-based events; Hispanic, Latina, Latino, or Latinx events; and Rapid Response sessions. The outreach team and gave presentations about the Marketplace to communities, businesses, and community-based organizations, including new community partner organizations.



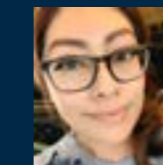
Allie Wilgus
Eastern Oregon



Ariel Salgado
North Coast



Carolyn Black
Lead Outreach Coordinator
Benton, Lincoln, and Linn counties



Enedina Lopez Paz
Portland Metro



Federico Corzo-Fernandez
Statewide Hispanic Outreach Coordinator
Marion and Polk counties



Israel Estrada
Southwest Oregon



Katie Ortgies
Central Oregon and the Gorge



Hispanic Community Outreach

The Marketplace is home to a statewide Hispanic, Latina, Latino, or Latinx community outreach and education coordinator. This coordinator focuses efforts on population-specific events, meetings, and other outreach opportunities. This team member is bilingual and bicultural and is supported by two additional Hispanic, Latina, Latino, or Latinx team members. Combined, they bring a unique perspective to communications and outreach planning with a focus on equity.

Outreach to Nine Federally Recognized Tribes of Oregon



Marina Cassandra
Tribal Liaison

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
- 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 consultation; 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 \(orhim.info/40ScijA\)](https://orhim.info/40ScijA).

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, community partners, 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 2024. 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 Oregonians understand their coverage options and find local help.

By the numbers

- Customer service levels averaged 98 percent in 2024, with an average wait time of less than 48 seconds.
- The Marketplace received 6,406 calls in 2024.
- 2,203 calls were received during open enrollment between Nov. 1, 2024 and Jan. 15, 2025.
- The Marketplace responded to 784 emails sent directly from consumers.

Grant Programs

Community Partner Program



Miranda Amstutz

Community Partner
Liaison

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 traditionally harmed by social and health inequities. Throughout the 2024 calendar year, grantees assisted 605 households in enrolling through the Marketplace. These community partners received a cumulative total of \$901,763 in grants in 2024.

Community Partner Grantees	Location(s)
Asian Health and Service Center	Portland
Casa Latinos Unidos	Corvallis, Lebanon
Cascade AIDS Project	Portland
Centro Latino Americano	Eugene
Ethiopian and Eritrean Cultural and Resource Center	Portland
Immigrant and Refugee Community Organization	Ontario, Portland
Interface Network	Salem
Mosaic Medical	Bend, Madras, Redmond
Northeast Oregon Network	Enterprise, LaGrande
Natives of One Wind Indigenous Alliance (NOQIA) Unete	Medford
Project Access NOW	Portland
Slavic Community Center of NW	Portland
Waterfall Community Health Center	North Bend

Partner Agent Program



Micheil Wallace

Agent and Employer
Liaison

The Partner Agent Program provides grants to licensed insurance agents who specialize in Marketplace health coverage. They help Oregonians 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. 58 percent of partner agencies are minority or women owned. These insurance agents received a cumulative of \$750,788 for work during the grant period of July 1, 2023 to June 30, 2024.

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
Country Financial	Sisters
Gordon Wood Insurance	Roseburg
Grace Insurance Services	Portland
HE Cross Company	Portland
Health Insurance Place	Grants Pass
Health Plans in Oregon	Portland
HealthMarkets Insurance	Canby
Healthwise Insurance Planning	Portland
Healthy, Wealthy & Wise	Tigard
High Desert Insurance	Bend

Partner Agent Grantees	Location(s)
Highstreet Insurance	Klamath Falls, Medford, Hermiston, Beaverton
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
NW 365 Insurance	Tigard
Premier NW Insurance	Oregon City, Salem, and Sandy
RJS & Associates	Philomath
Shanon Saldivar Insurance	Hood River and The Dalles
Thippayaphorn Om Sukheena	Newberg
Tomlin Health Insurance	Eugene
Valley Insurance	La Grande

Helping Communities of Focus

In evaluating grantee proposals, the Marketplace paid particular attention to organizations and insurance agents who are able to provide culturally appropriate outreach and enrollment assistance for communities of focus. These communities have been identified as having cultural, linguistic, and systemic challenges to enrolling in health coverage and accessing care. Through additional funding, the Marketplace has been able to:

- Ensure nearly 40 percent of partner agents have in-person language assistance available in languages other than English.
- Provide culturally sensitive support to Oregon's harder-to-reach communities, including Black, Indigenous, people of color, and American Indian/Alaska Native people (AI/AN); people with disabilities; people living in rural areas of the state; and people who identify as lesbian, gay, bisexual, transgender, and queer (LGBTQ+) in Oregon.



Partner Training

Staff members deliver a comprehensive Marketplace training to the community partner grantees and to OHP application assisters. In 2024, the Marketplace held 8 live online trainings, 44 in-person trainings, and on-demand trainings in English and Spanish. 82 percent of the 1,635 application assisters in Oregon completed Marketplace Certification training.

The training equips hundreds of frontline workers at community-based organizations and local governments with the ability to navigate a complex health coverage system for Oregonians and provides them with the skills to help people apply for coverage and financial help through HealthCare.gov. Topics covered in the training include:



Consumer protections under the Affordable Care Act



Health plan and financial assistance options available in Oregon such as Marketplace, Medicare, and OHP, including eligibility for each program



Coverage details of medical and dental plans



Assisting with an equity-focused approach



Assisting people in special situations including survivors of domestic violence; LGBTQ+; American Indians, Alaska Natives, and their families; and service members/veterans



Enrollment periods including special enrollment periods



The HealthCare.gov application process



Deeper definition of eligibility criteria for immigrant populations



Transitioning between the Marketplace and OHP in both directions

Marketing Efforts

The federal government’s efforts to advertise open enrollment, subsidies, and coverage options was supported with a nationwide campaign throughout 2024, with an emphasis on helping consumers find other coverage options if losing Medicaid benefits during the COVID-19 PHE unwinding.

Expansion of Resources

The Marketplace focused communications work on expanding resources for authentic and equitable outreach and education. The Marketplace transcreated multiple publications to encompass a wide variety of languages.



Building Partnerships

The Marketplace is proud of the partnerships it has built throughout the years. During 2024, the Marketplace expanded those partnerships and built new ones. The Marketplace is now able to share messages broadly to tax professionals through Oregon Department of Revenue, employers through Oregon Employment Department, childcare providers and preschools through Oregon Division of Early Learning and Care, and health licensees with the help of Oregon Health Authority’s Health Licensing Office.



Amy Coven
Communications and Public Engagement Analyst

Open Enrollment Campaign

For the 2025 open enrollment season, the Marketplace created new media for ads that ran on television and online. Messaging for the campaign focused on simple, approachable language that reinforced the accessibility and affordability of coverage through the Marketplace, while directing people to tools available on OregonHealthCare.gov and CuidadoDeSalud.Oregon.gov.

The open enrollment campaign for the 2025 plan year included:

- Grantee support and a robust communications toolkit in both English and Spanish
- Audio and video ads on Spanish- and English-language stations and streaming services
- Social media ads on Facebook, Instagram, LinkedIn, Nextdoor, Reddit, and TikTok
- Influencer marketing on social media platforms Facebook, Instagram, and TikTok
- Out-of-home advertising
- Print ads in community newspapers with an extension into publications that reach priority audiences such as Tribal communities, African diaspora populations, Hispanic or Latina, Latino, and Latinx communities, Asian diaspora populations, and Slavic communities
- Digital ads on websites and search engines
- Weekly text message alerts and reminders in both English and Spanish, depending on written language preferences

Examples of advertisements and video stills



Appendix A: Financial Statement

This section discusses the financial condition of the Health Insurance Exchange Fund as of Dec. 31, 2024. Budget or fiscal activities after that date are not reported here. The Marketplace is financially stable and self-sustaining for the remainder of the 2023-25 biennium.

Marketplace Limitation Use

2023-25 Legislatively Adopted Marketplace Budget

Section	2023-25 LAB	Positions	FTE
Marketplace	\$16,743,523	21	20.25
Shared Services	3,013,834	-	-
Total	\$19,757,357	21	20.25

Through the end of the biennium, the Marketplace is expected to use about 87 percent of its budget limitation. This includes total expenses for Marketplace and Shared Services.

Through Dec. 2024, the Marketplace has recorded \$1,672,827 of its shared services limitation. The Marketplace assumes that it will use about 75% of its shared service budget over the remaining 6 months of the biennium.

Oregon Health Insurance Exchange 2023-25 LAB and Actuals

Section	2023-25 LAB	Actual expenditures as of 12/31/2024	Projection 1/2025-6/2025	Actual and Projection	Variance Over/ (Under)	% Variance ((Actuals + Projection) / LAB)
Marketplace	16,743,523	10,064,530	4,874,364	14,938,893	(1,804,630)	89%
Shared Services/SAEC	3,013,834	1,672,827	574,194	2,247,021	(766,813)	75%

2024 Calendar Year Revenue

Oregon Health Insurance Exchange CY 2024 Balances and Revenue

Account description	2024 Q1	2024 Q2	2024 Q3	2024 Q4	Year total
Beginning balance	10,135,144	10,382,038	10,958,938	12,380,931	
PMPM assessment - Medical	1,909,429	1,870,698	2,921,815	2,263,487	8,965,429
PMPM assessment - Dental	30,025	42,744	45,148	31,413	149,329
Interest and investments	145,351	157,978	171,312	164,336	638,977
Total	2,084,805	2,071,420	3,138,275	2,459,236	9,753,736

2024 Calendar Year Expenditures (2023-2025 Biennia)

Oregon Health Insurance Exchange CY 2024 Expenditures and Transfers

Account description	2024 Q1	2024 Q2	2024 Q3	2024 Q4	Year total
Personal Services	824,927	829,025	856,198	886,969	3,397,119
Services and supplies					
Travel	23,701	18,106	27,993	17,159	86,959
Employee training	33,886	804	4,345	630	39,665
Office expenses	3,312	390	430	1,034	5,167
Telecommunications	2,963	3,172	2,919	3,099	12,153
State government service charges	33	33	33	33	132
Data processing	-	4,353	9,212	48,313	61,877
Publicity and publications	49,138	96,312	91,431	56,239	293,121
Professional services	409,250	52,757	272,742	1,495,504	2,230,253

Attorney General legal fees	-	3,213	550	0	3,763
IT Expendable Property	1,133	-	-	-	1,133
Other services and supplies	7,817	53,870	4,677	13,168	79,531
Services and supplies total	532,006	232,221	515,333	1,635,180	2,813,740
Distributions to Grantees	160,128	180,202	153,466	253,731	747,526
Total expenditures	1,517,062	1,241,448	1,423,996	2,775,880	6,958,386
Shared Services/SAEC	320,849	253,072	292,286	208,620	1,074,828
Total expenditures with Shared Services	1,837,911	1,494,521	1,716,282	2,984,500	8,033,213
Ending fund balance	10,382,038	10,958,938	12,380,931	11,855,667	11,855,67

The 2024 Q4 increase in publicity and publications expenditures and 2024 Q4 growth in professional services 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 2024, 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 1.8 percent of premium PMPM in 2024.

Enrollments

The assessments needed to fund the Marketplace's operations depend on the actual individual medical and dental plan effectuations. For 2024, 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 enrollment of 130,337.

Oregon Health Insurance Marketplace Plan Year 2024 Enrollment

Month	Actual 2024 enrollment	
	Medical	Dental
Jan. 2024	132,515	31,415
Feb. 2024	135,367	31,227
Mar. 2024	134,547	30,090
Apr. 2024	134,707	29,694
May 2024	133,295	29,462
June 2024	133,549	29,324
July 2024	133,006	28,999
Aug. 2024	132,799	28,789
Sept. 2024	131,282	28,203
Oct. 2024	130,033	27,855
Nov. 2024	128,895	27,472
Dec. 2024	127,537	26,070
Average	132,294	29,050

Enrollment in 2024 exceeded the monthly average despite uncertainty at the federal level. Accordingly, the Marketplace was able to generate sufficient revenue to support its operations without raising the assessment.

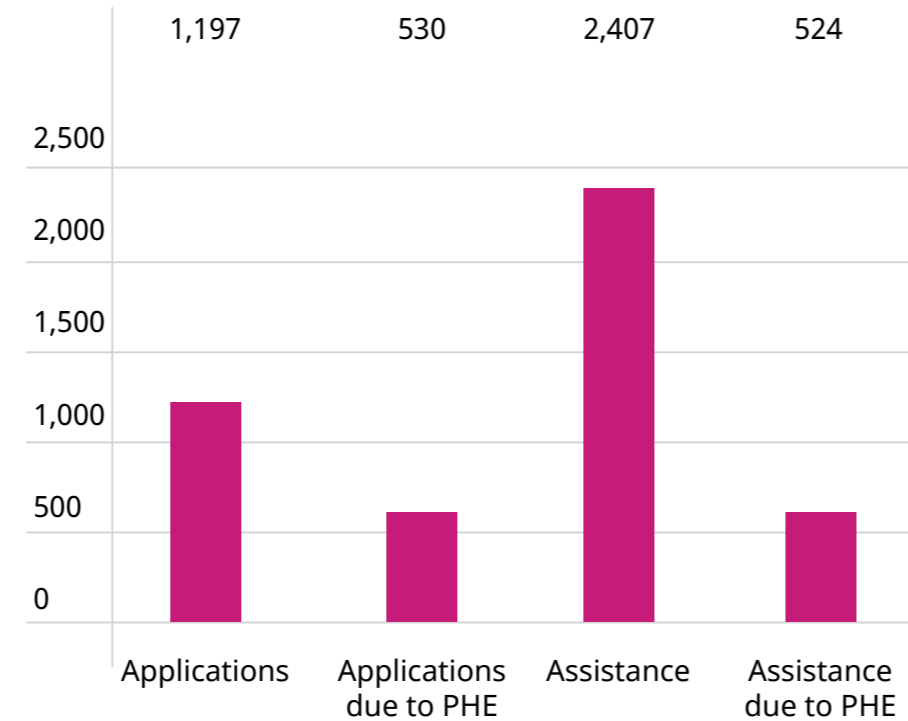
Appendix C: Marketplace Transition Program

Marketplace Transition Program Grantees

These community partners received a cumulative total of \$874,768 in grants from May 1, 2023 through Oct. 31, 2024. Partner agents listed on pages 27-28 received a total of \$420,288 throughout 2024 for work associated with the Marketplace Transition Program.

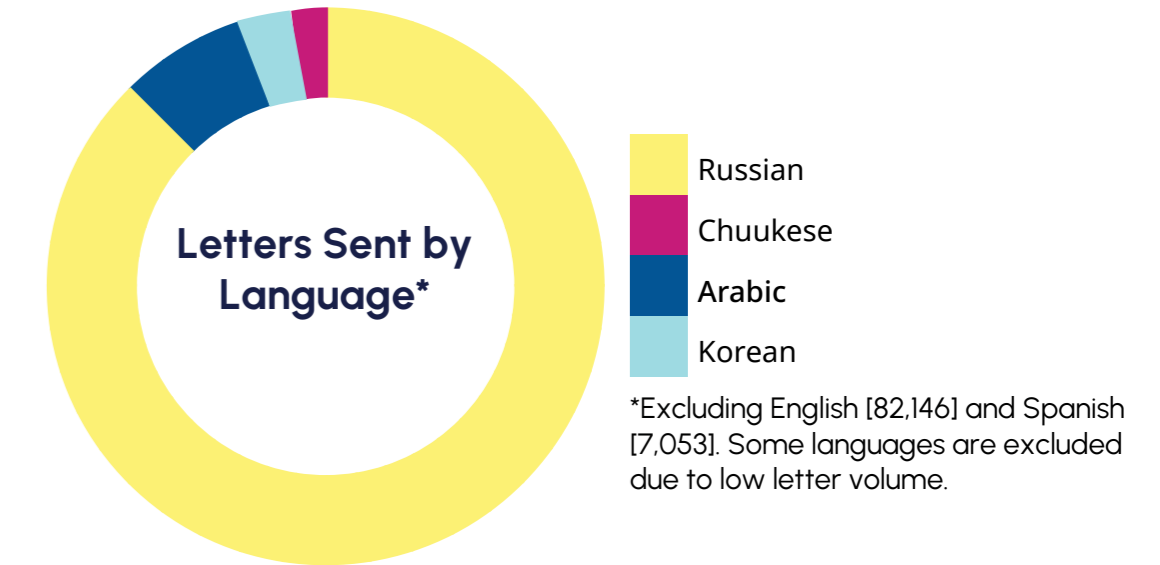
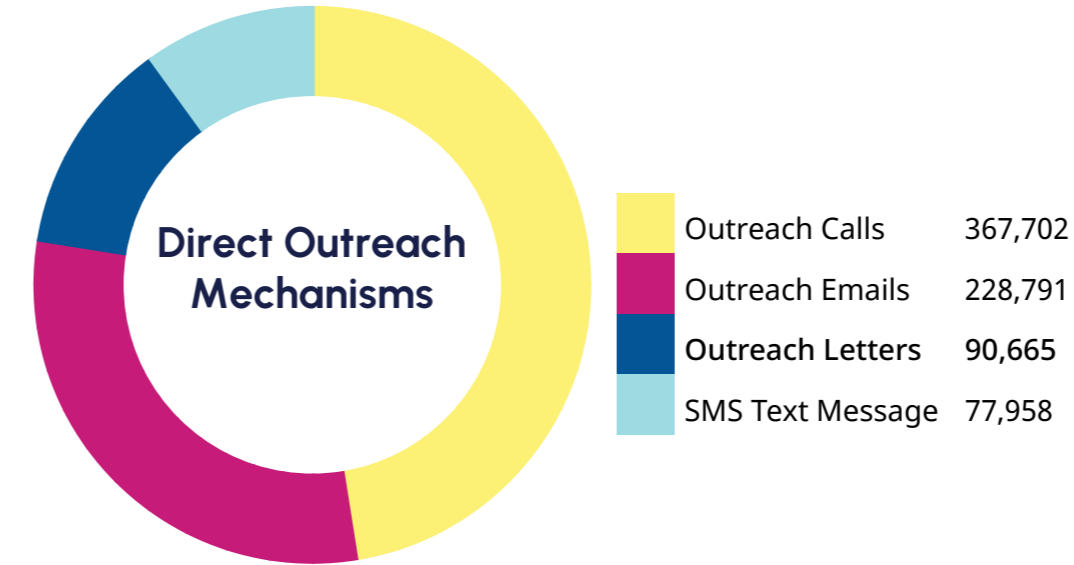
Grantee Organization	Grant Period	Communities Served
Casa Latinos Unidos	13 months	Latina, Latino, and Latinx
Chinese Friendship Association	18 months	Asian diaspora
Ethiopian and Eritrean Cultural Resource Center	16 months	Ethiopian, Eritrean, Black/African diaspora
Mercy Connections	15 months	Black/African diaspora, LGBTQ+, Latina, Latino, and Latinx
Portland Open Bible Community Pantry	18 months	Asian, Latina, Latino, and Latinx, Black/African diaspora, Eastern European/Slavic
Project Quest	18 months	LGBTQ+, Black/African diaspora, Asian, Latina, Latino, and Latinx
Slavic Community Center NW	18 months	Eastern European/Slavic
Urban League of PDX	10 months	Black/African diaspora

Community Partner Encounters



Marketplace Transition Help Center Partner

The Marketplace partnered with Ayin / PH Tech to provide call center and mail services. The total amount of the contract was \$7,995,725.61.





Oregon Health Insurance Marketplace


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855-268-3767 (all relay calls accepted)

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