



**Oregon Health Insurance Marketplace
Advisory Committee Meeting
December 4, 2025
9 a.m. – noon**

Virtual

[Click here to join the Zoom meeting](#)

(You can choose to have the meeting call you)

Phone: 669-254-5252

Meeting ID: 161 989 3594

Passcode: 669351

AGENDA

Time	Agenda Item	Facilitators and Presenters
9:05 – 9:10 a.m.	Welcome, roll call, meeting guidelines, and approval of October minutes	Lindsey Hopper Committee Chair
9:10 – 9:25 a.m.	Dialogue with Oregon Health Authority (OHA) Director	Dr. Sejal Hathi OHA Director
9:25 – 9:35 a.m.	2026 Open Enrollment progress report	Cable Hogue Marketplace Business Policy and Data Advisor
9:35 – 10 a.m.	2026 Open Enrollment notes from the field	Misty Rayas Marketplace Deputy Director Amy Coven Marketplace Communication and Public Engagement Analyst
10 – 10:05 a.m.	Public comment	Lindsey Hopper Committee Chair
10:05 – 10:30 a.m.	SBM Project updates ¹	Victor Garcia Marketplace Operations Advisor and Program Liaison Chiqui Flowers Marketplace Director
10:30 – 10:40 a.m.	Break	Lindsey Hopper Committee Chair

¹ As approved in the [committee workplan](#) on 10/17/2024.

10:40 – 11 a.m.	Preparing for impacts of H.R. 1 and Marketplace Program Integrity Rule implementation	Victor Garcia Marketplace Operations Advisor and Program Liaison
11 – 11:15 a.m.	From the Health Policy and Analytics (HPA) Director: Reflections of the past year and looking ahead	Clare Pierce-Wrobel HPA Director
11:15 – 11:20 a.m.	Public comment	Lindsey Hopper Committee Chair
11:20 – 11:30 a.m.	Wrap up and closing	Lindsey Hopper Committee Chair

Everyone is welcome to join [Health Insurance Marketplace Advisory Committee \(HIMAC\) meetings](#).
For accessibility questions or requests, please contact dawn.a.shaw@oha.oregon.gov or call 503-951-3947 at least 3 business days prior to the meeting.

Please note that this public meeting will be recorded and transcribed.

Health Insurance Marketplace Advisory Committee Meeting Minutes

DRAFT

When: October 16, 2025 – 9 a.m. to 12:00 p.m.

Where: Virtual via Microsoft Teams

Committee members: Marin Arreola, Stacy Carmichael, Charlie Fisher, Ron Gallinat, Paul Harmon, Lindsey Hopper (chair), TK Keen, Kathleen Orrick, Clare Pierce-Wrobel, Om Sukheenai, Nashoba Temperly (vice chair), Joann ZumBrunnen

Members not present: Gladys Boutwell

Other presenters: Claire Houterman, Heather Korbolic, Dorocida Martushev, Sean McNulty, Tashia Sizemore

Marketplace staff: Katie Button, plan management and policy analyst; Amy Coven, communications and public engagement analyst; Chiqui Flowers, director; Victor Garcia, operations advisor and program liaison; Dawn Shaw, office support coordinator

Agenda item and time stamp*

Discussion

Welcome, roll call, guidelines, approval of minutes

Roll call of Health Insurance Marketplace Advisory Committee (HIMAC) members, review of meeting guidelines, and approval of the July 17 meeting minutes. (See the handout packet pages 1-2 for a copy of the agenda, pages 3-6 for July 17 minutes, and page 7 for meeting protocols.)

- Approved July 17, minutes.
 - First motion to approve – Ron Gallinat
 - Second motion to approve – Nashoba Temperly
 - Ayes – Stacy Carmichael, Charlie Fisher, Ron Gallinat, Paul Harmon, Lindsey Hopper, Kathleen Orrick, Clare Pierce-Wrobel, Om Sukheenai, Nashoba Temperly, and Joann ZumBrunnen
 - Nays – none
 - Abstain – Marin Arreola
 - Absent – Gladys Boutwell, TK Keen
- Welcomed Marin Arreola; our new DCBS (Department of Consumer and Business Services) ex-officio TK Keen was able to attend later in the meeting.

OHP Bridge updates

7:26

Presenter: Sean McNulty, OHP (Oregon Health Plan) Member Communications Coordinator

(See pages 8-9 of the handout packet for a copy of the slide deck)

- No additional information, comments, or questions.

SBM project updates and introduction of GetInsured 19:14	<p>Presenters: Victor Garcia, Marketplace Operations Advisor and Program Liaison, Dorocida Martushev; SBM (State-based Marketplace) Project Manager; Claire Houterman, GetInsured Program Manager. and Heather Korbolic GetInsured Policy Lead</p> <p>(See pages 9-12 of the handout packet for a copy of the slides.)</p> <ul style="list-style-type: none"> • Marin wondered how the federal climate would impact the project. Victor responded that it did impact contract negotiations. The timelines provide possible pivot points and accounts for any known issues. The vendor is working with other states and is aware of how the federal changes are impacting the Marketplace. • Marin asked about the rationale behind the enhanced premium tax credits. Heather explained that the tax credits were implemented during the American Rescue Plan due to COVID and they were always expected to expire.
Public comment 1:02:33	<p>No public comment given.</p>
2026 health insurance rates and updates to the Window Shopping Tool 1:03:15	<p>Presenters: Tashia Sizemore, DFR Life and Health Insurance Product Regulation and Compliance Manager; and Katie Button, Marketplace Plan Management & Policy Analyst</p> <p>(See pages 12-13 of the handout packet for a copy of the slides.)</p> <ul style="list-style-type: none"> • Consumers to experience higher rates this year. • Biggest consumer impact will be the loss of the enhanced PTCs (Enhanced Premium Tax Credits). • The average rate increase was 10%. The increase is impacted by the rising cost of care and the utilization of care. Cost of care increases are most seen in prescription drugs and emergency room visits.
Federal provisions and impacts 1:19:52	<p>Presenters: Katie Button, Marketplace Plan Management and Policy Analyst; and Amy Coven, Marketplace Communications and Public Engagement Analyst</p> <p>(See pages 13-14 of the handout packet for a copy of the slides.)</p> <ul style="list-style-type: none"> • The Marketplace has created a handout about the loss of the Enhanced Premium Tax Credits: orhim.info/EPTCexpiration
SBM branding initiative 1:38:51	<p>Presenter: Amy Coven, Marketplace Communications and Public Engagement Analyst.</p> <p>(See pages 14-16 of the handout packet for a copy of the slide deck)</p> <ul style="list-style-type: none"> • No additional information, comments, or questions.
Public comment, 2026 HIMAC work plan, wrap up & closing 1:53:58	<ul style="list-style-type: none"> • No public comment given. • 2026 work plan (see page 16 of the handout packet for a copy of the slide deck) <ul style="list-style-type: none"> ○ First motion to approve – Ron Gallinat ○ Second motion to approve – Kathleen Orrick ○ Ayes – Marin Arreola, Stacy Carmichael, Charlie Fisher, Ron Gallinat, Paul Harmon, Lindsey Hopper, TK Keen, Kathleen Orrick, Clare Pierce-Wrobel, Nashoba Temperly ○ Nays – none ○ Absent or departed meeting early – Gladys Boutwell, Om Sukheenai, Joann ZumBrunnen • 2026 meeting schedule (see page 17 of the handout packet for a copy of the slide deck)

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- Will be sending out a corrected work plan, schedule, and calendar invites for the 2026 meetings next week.
 - Next meeting is December 4, 2025.
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*These minutes include timestamps from the meeting recording in an hour: minutes: seconds format. Meeting materials and recording are found on the Oregon Health Insurance Marketplace Advisory Committee [website](#) under 2025 Meetings, October 16.

DRAFT

Dec. 4, 2025

Health Insurance Marketplace Advisory Committee Meeting




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Welcome and Roll Call

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Meeting Guidelines

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Meeting Protocols and Requests


- The Marketplace and the Health Insurance Marketplace Advisory Committee (HIMAC) is committed to safe and inclusive meetings for all attendees.
- We have differences in opinions and different experiences. There are no bad questions or silly ideas. We will seek the perspectives of all by inviting each person to speak.
- If you have a question or would like to comment, please raise your virtual hand or put it in the chat.
- We have real-time Spanish interpretation. Please help by speaking at a moderate pace.
- Please be on camera, as much and as often as you are comfortable, and mute your speaker when not speaking.
- Votes will be logged into the meeting minutes.

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Meeting Protocols and Requests, Continued

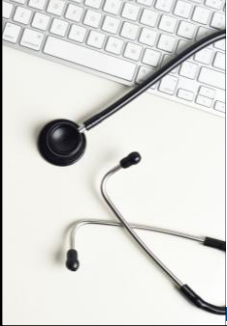
- For transcribing and accessibility purposes, please make sure to state your name before posing your question or comment during a presentation.
- We ask any members of the public to hold questions or comments until our Public Comment sessions. There will be one in the middle and at the end of the meeting.
- If you are subject of unacceptable behavior or have witnessed any such behavior during this meeting, please connect with:
Chiqui Flowers, Marketplace Director
chiqui.flowers@oha.oregon.gov
503-884-6017
- Public Meetings Law webpage: orhim.info/4mtWKu8

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Voting on Oct. 16, 2025 Meeting Minutes

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Dialogue with Oregon Health Authority (OHA) Director

Dr. Sejal Hathi
OHA Director

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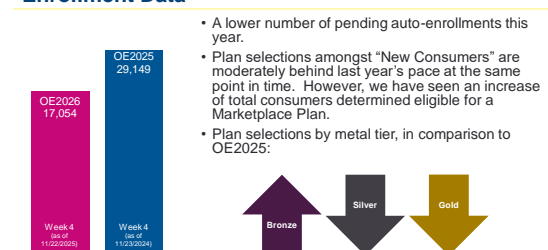
2026 Open Enrollment Progress Report

Cable Hogue
Marketplace Business Policy and Data Advisor

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Enrollment Data

- A lower number of pending auto-enrollments this year.
- Plan selections amongst "New Consumers" are moderately behind last year's pace at the same point in time. However, we have seen an increase of total consumers determined eligible for a Marketplace Plan.
- Plan selections by metal tier, in comparison to OE2025:



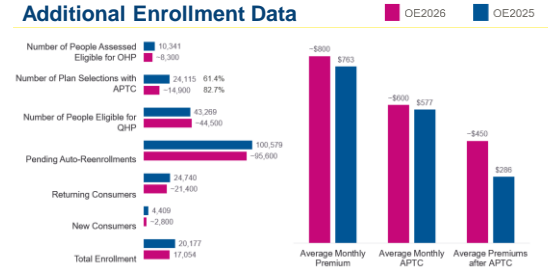
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Changes in Enrollment by FPL so far

FPL Levels	<100%	>=100% and <=150%	>=100% and <=138%	>138% and <=150%	>150% and <=200%	>200% and <=250%	>250% and <=400%	>400% and <=500%	>500%	Not Responding Financial Assistance
One Person Household	<\$15,650	\$15,650-\$23,475	\$15,650-\$21,597	\$21,597-\$23,475	\$23,475-\$31,300	\$31,300-\$39,125	\$39,125-\$62,600	\$62,600-\$78,250	>\$78,250	
Four Person Household	<\$32,150	\$32,150-\$48,225	\$32,150-\$44,367	\$44,367-\$48,225	\$48,225-\$64,300	\$64,300-\$80,375	\$80,375-\$128,600	\$128,600-\$160,750	>\$160,750	
Increase in Enrollment	-88	-42	-11	-71	-261	-1,271	-1,309	-1,593	-1,067	767
Decrease in Enrollment										0


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Additional Enrollment Data



Metric	OE2026	OE2025
Number of People Assessed Eligible for QHP	10,341	6,300
Number of Plan Selections with APTC	26,115 (61.4%)	14,900 (62.7%)
Number of People Eligible for QHP	43,269	44,560
Pending Auto-Reenrollments	24,740	100,579
Returning Consumers	4,409	21,400
New Consumers	20,177	2,800
Total Enrollment	20,177	17,054
Average Monthly Premium	~\$600	\$753
Average Monthly APTC	~\$600	\$577
Average Premiums after APTC	~\$450	\$380

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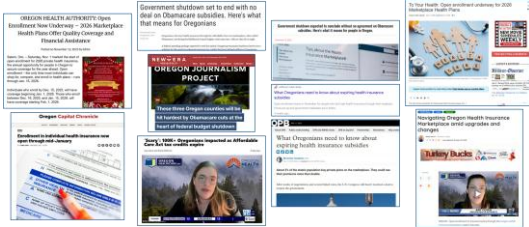
2026 Open Enrollment: Notes from the Field

Misty Rayas
Marketplace Deputy Director

Amy Coven
Marketplace Communications and Public Engagement Analyst

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Strong Media Coverage of Open Enrollment



Screenshots above are linked to each story.

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General Sentiments

Outreach team is reporting no known system issues to report and OE is running smoothly.

What is different this year?

Confusion/concern around premium tax credits and the potential end of enhanced premium tax credits.

Concerns about future cost of health insurance.

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Outreach Activities/Successful Events

<p>Nov. 1, 2025 Dia de Muertos 2025</p> <ul style="list-style-type: none"> Estacada, Clackamas county Focus community and county 	<p>Nov. 1-2, 2025 Monsters of Destruction (Monster Truck event)</p> <ul style="list-style-type: none"> Redmond, Deschutes county Focus county 	<p>Nov. 12, 2025 Eastern Oregon Community College event</p> <ul style="list-style-type: none"> Heggnier, Morrow county Rural Oregon 	<p>Nov. 14, 2025 Grant County Health Resource Fair</p> <ul style="list-style-type: none"> John Day, Grant county Rural Oregon
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- Not including general outreach, meetings and sponsorships.
- Significantly less than last year, due to the community organizations not feeling safe, therefore they are not holding as many events.
- Organizations serving Hispanic communities are facing unique challenges.
 - Due to ongoing concerns about immigration enforcement, they are unable to publicly advertise events or host large gatherings, fearing enforcement presence.
 - This has forced them to get creative with outreach, often relying on word-of-mouth or one-on-one support.
 - Additionally, many individuals are hesitant to complete applications due to fears about sharing personal information and potential consequences for themselves or their families.

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What are we hearing from Community Partners and the Tribes?

Community Partners

Confusion around Premium Tax Credits:

- Many consumers are hearing about the potential end of "enhanced premium tax credits" through news outlets and social media. Unfortunately, this messaging is often unclear, leading people to believe that **all** financial assistance for Marketplace plans is going away. This misunderstanding is compounded by recent media coverage about rising health plan rates, which is further discouraging people from seeking help.

Increased Education Burden on Grantees:

- Due to the misinformation and general complexity of health coverage, grantees are spending significantly more time educating the public than in previous years. They're having to walk people through what premium tax credits are, what's changing (or not), and reassure them that financial help is still available. This is stretching their capacity during an already busy enrollment season.

Tribes: No feedback currently.

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What are we hearing from Partner Agents?

<p>Confusion and Concern about Political Climate:</p>	<p>The uncertainty at the federal level has caused many clients to decide to hold off on enrolling/renewing with the hope that the additional premium tax credits will be extended. The federal uncertainty, the decrease in premium tax credits, and the increase in rates have been major contributors to the concern and financial hardship for clients.</p>
<p>Reduction in Coverage:</p>	<p>The sticker shock that consumers are facing has caused some to decrease the coverage level or forgo enrolling in coverage. While most are not forgoing coverage altogether, or for good, the increased cost is causing great stress to consumers. Some have seen their net premiums as much as triple. In addition, many consumers have become eligible for QHP Bridge, the cumulative result of these is an overall decrease in QHP enrollments so far this OE. Most are sharing that they have had a slow start to OE.</p>
<p>Changes in Carrier's Participation, Plan Offerings and Networks:</p>	<p>An example is the loss of Pacific Source PPO and the Aetna network.</p>

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Public Comment

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State-based Marketplace Project

Victor Garcia
Marketplace Operations Advisor
and Program Liaison

Chiqui Flowers
Marketplace Director

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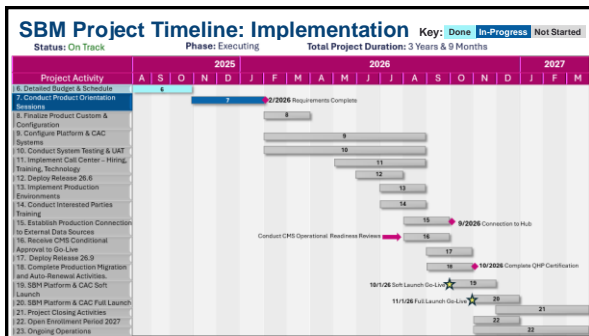
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State-based Marketplace (SBM) Topics

- Implementation Timeline
- Key Project Accomplishments
- Upcoming Partner Engagements
- Looking Ahead: Community Involvement in 2026
- Federal Changes Impacting the Marketplace
- Looking Across and on Our Watchlist: Innovations in Other SBM States

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Key Project Accomplishments

Which project activities have we accomplished since October?

October	November
<ul style="list-style-type: none"> 10/23: Approved GetInsured 1.1.2.1 PMP Project Management Plan 10/27: Approved GetInsured 1.1.3.1 Project Schedule 10/27: Conducted Carrier Workstream Overview 10/28: ESC Approved Project Implementation Budget 	<ul style="list-style-type: none"> 11/06: Conducted Account Transfer Product Orientation Session Overview 11/12 & 11/13: Conducted Consumer Flow & SSAP: Product Orientation Session Overview 11/14: Conducted Carrier Kick-off Session 11/17: Eligibility Product Orientation Session 11/19 & 11/20: Enrollment, Reconciliation Functionality, Carrier Functionality, and Compliance Reporting Product Orientation Session 11/20: Kick-off with Centers for Medicare & Medicaid Services (CMS)

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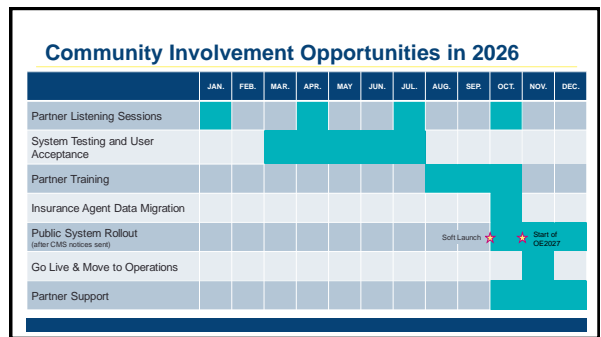
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Upcoming Partner Engagements

SBM Project Newsletter	Partner Listening Sessions	Quarterly Written Legislature Updates	Industry Comms Meetings	Update in Agent and Community Partner Newsletter	Marketplace Monthly Updates	Tribal Outreach Engagement
Jan. 30	Jan. 28 and 29	Jan. 30	Feb. 04	Dec. 12	Dec. 01	Dec. 12
Apr. 30	Apr. 29 and 30	Apr. 28	May 06	Jan. 15	Jan. 02	Feb. 13
July 29	July 30 and 31	July 29	Aug. 05	Feb. 13	Feb. 02	Mar. 13
				Mar. 13	Mar. 03	May 08

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Federal Changes Impacting the Marketplace

Federal Provision

Opportunities for State Mitigation Starting in 2027

2026	<ul style="list-style-type: none"> Removal of advanced premium tax credit repayment caps 	<ul style="list-style-type: none"> Clarify information in application regarding need for accurate income information Send reminders mid-year to update income information Possible partnership with Oregon Department of Revenue to periodically validate income
	<ul style="list-style-type: none"> Some non-citizens with incomes under 100 percent FPL who have been in the U.S. for less than five years (called the "5-year bar") will no longer be eligible for Premium Tax Credits (PTCs) 	<ul style="list-style-type: none"> Accurately refer individuals to Oregon Health Plan based on potential eligibility for state programs, including Oregon's Healthier Oregon Program and OHP Bridge
	<ul style="list-style-type: none"> Pre-enrollment income verification standards and special enrollment period verification standards more stringent for 2026 open enrollment period* 	<ul style="list-style-type: none"> Maximize flexibility under federal rules and leverage available technology to automate processes to reduce burden on consumers

* In HHS Marketplace Program Integrity and Affordability Rule

* Consumers will see effects during open enrollment the year before

Included in a federal order of stay (City of Columbus v. Kennedy) issued on 08/23/25. Operative date pending final ruling.

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Federal Changes Impacting the Marketplace, cont.

Federal Provision

Opportunities for State Mitigation

2027	<ul style="list-style-type: none"> Refugees and asylees no longer eligible to receive premium tax credits* 	<ul style="list-style-type: none"> State-based Subsidy Program
	<ul style="list-style-type: none"> Shortened open enrollment period starting with the 2027 open enrollment period* 	<ul style="list-style-type: none"> Maximize any flexibility of open enrollment period rules, leverage data for efficiently focused messaging campaigns to expand consumer awareness
2028	<ul style="list-style-type: none"> Ending automatic re-enrollment starting in the 2028 open enrollment period 	<ul style="list-style-type: none"> Implement changes to automatic re-enrollment to minimize enrollee disruption and ensure consumers maintain coverage from one year to the next

* In HHS Marketplace Program Integrity and Affordability Rule

* Consumers will see effects during open enrollment the year before

Included in a federal order of stay (City of Columbus v. Kennedy) issued on 08/23/25. Operative date pending final ruling.

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Looking Across and on Our Watchlist: Innovations in Other SBM States

	Easy Enrollment via Tax Filing	Easy Enrollment via Unemployment Insurance	Extended Open Enrollment Period	Special Enrollment Period for Pregnancy	State Premium Subsidy Program
California					
Colorado					
Connecticut					
District of Columbia					
Illinois					
Iowa					
Massachusetts					
Minnesota					
New Jersey					
New Mexico					
New York					
Pennsylvania					
Rhode Island					
Vermont					
Virginia					
Washington					

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Preparing for impacts of H.R.1 and Marketplace Program Integrity Rule Implementation

Victor Garcia

Marketplace Operations Advisor
and Program Liaison

Federal Changes Requiring SBM Updates

2025

- DACA recipients no longer eligible – GetInsured has changed the allowable immigration status in the eligibility rules engine.

2026

- 5-year bar population no longer eligible for APTC – Accurately refer these individuals to ONE, as they are eligible for Healthier Oregon Program.

2027

- Shortened OE – Implement the maximum allowable days for Open Enrollment: Nov. 1 to Dec. 31 with a Jan. 1 coverage start date.
- Asylees and refugees no longer included in the definition of "lawfully present" – Requires a change to application instructions, and possibly eligibility rules engine.

2028

- Ending automatic re-enrollment – Take advantage of any flexibilities in implementing CMS requirements and do direct, targeted outreach to consumers who have not updated their applications.

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Current Mitigation Strategy: Refugees/Asylees Losing Medicaid and Premium Tax Credit Eligibility

More accurate pre-screening and referrals of people potentially eligible for OHP and OHP Bridge.

- Reduce erroneous referrals to the ONE system.
- There is potential to improve upon this even more, but it will rely heavily on the interoperability and integration options between the ONE and SBM systems.

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Current Mitigation Strategy: Fraud Prevention and Detection

Only approve insurance agents who live and work in Oregon.

- Oregon insurance agents are highly regulated by the state and have very low instances of inappropriate behavior.

Assist carriers in determining patterns of fraudulent enrollments.

- Oregon has experienced fraud in the past, such as schemes involving in-patient drug and alcohol rehabilitation centers.
- Our carriers identified this fraud and alerted CMS.
- With an SBM, we can potentially identify fraudulent enrollments before they're sent to the carriers.

Improve process to reduce improper enrollments.

- Data does not support that this has been a widespread issue in Oregon.
- Improved customer service, communications and referrals to mitigate issues.

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From the HPA Director: Reflections of the past year and looking ahead

Clare Pierce-Wrobel
Health Policy and Analytics Director

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Public Comment

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Wrap Up
Next meeting:
Jan. 15, 2026

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Thank You

You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact Dawn Shaw at dawn.a.shaw@oha.oregon.gov or 503-951-3947 (voice/text). We accept all relay calls.

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