

Tina Kotek, Governor

Health Insurance Marketplace Advisory Committee Meeting Minutes

When: Thursday, July 16, 2026 – 9:05 a.m. to 1:00 p.m.

Where: Virtual via Microsoft Teams

In-person at the Barbara Roberts Human Services Building
500 Summer St NE Rms 137A-D, Salem OR 97301

Committee members:

In-person – Marin Arreola, Stacy Carmichael, Nashoba Temperly (interim chair), Matthew Woodbridge

Virtual – Ron Gallinat, Charlie Fisher, Paul Harmon, TK Keen, Clare Pierce-Wrobel, Om Sukheenai, Alena Zbirun

Members not present: Kathleen Orrick

Other presenters and partners: Claire Houterman, Bill Kramer, Caleb Lavan, Dorocida Martushev, David Simnitt, Tashia Sizemore, Jason Sparks

Marketplace staff: Katie Button, Amy Coven, Chiqui Flowers (director), Victor Garcia, Misty Rayas, Dawn Shaw

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 April 16 meeting minutes. (See the handout packet pages 1-2 for a copy of the agenda, pages 3-4 for June minutes, and page 5 for meeting protocols.)

- Approved June 26, 2026, assessment rate meeting minutes.
 - First motion to approve – Marin Arreola
 - Second motion to approve – Matthew Woodbridge
 - Ayes – Marin Arreola, Charlie Fisher, Ron Gallinat, Paul Harmon, TK Keen, Clare Pierce-Wrobel, Om Sukheenai, Nashoba Temperly, Matthew Woodbridge, Alena Zbirun
 - Nays – none
 - Abstain – Stacy Carmichael
 - Absent – Kathleen Orrick

Proposed 2027 Marketplace assessment 21:59

Presenters: Chiqui Flowers, Marketplace Director; Caleb Lavan, Senior Manager, Myers & Stauffer
(See pages 6-8 of the handout packet for a copy of the slides.)

- Feedback on the assessment rate
 - Matthew wanted to know what the costs that the assessment covers besides the grants. Liz explains that it also covers payroll expenses, supplies, and shared services costs.
 - Marin reminded that some of the community based organizations have had costs that have increased over the years and that grants are not keeping up with the costs of inflation. Chiqui stated that we do try to make adjustments as needed and if we have additional funds, we offer

those to the community partners and agents. Misty explained our RFP (request for proposal) process and how we choose our grantees and we do keep an eye out for other funding sources.

- Matthew was curious what the federal 2 percent dollar amount is. Caleb explained that 2 percent is an average and that in 2023 it was 2.25%, 1.8% in 2024, 1.2% in 2025, and back up to 2% in 2026. Roughly 2 percent is \$17.00. This amount is spread over all the Marketplace enrollees. This cost is being calculated against the average premium only.
- Stacy cautioned the increase may be a lot for the Oregonians to absorb due to the current market volatility with rising costs and insurers leaving the market. Even though there is so much you can do, the math is the math. Chiqui explained that there were a lot of unforeseen changes this last year with the EPTC (enhanced premium tax credits) expiration, HR1, and the program integrity rule. We are looking at cutting costs where we can.
- Marin sought an example of the costs of the Marketplace. Chiqui shared that we do have an agency requested budget that has to go through our agency [Oregon Health Authority] who submits it to the governor who in turn submits it to the legislature. Misty brought up that we do publish an annual report.
- Om wondered if we have a budget forecast for 2028. Chiqui clarified that the agency requested budget process is done every odd year, so we don't have the numbers yet. The Governor's approved budget usually gets released in December and goes to the legislature as early as January 2027 and we will be happy to share it with you. Om also was curious about what percentage of the \$39 million goes towards grant funds. Chiqui did not have an immediate answer and added in the chat that it is currently projected at approximately 3 percent of the 2027 expenses.
- Matthew added that we have been trying to get back to a State-based Marketplace and the economic timing and federal changes have made it stressful, but it will help Oregonians overall in the future.

**Marketplace
rulemaking
advisory**
56:21

Presenter: Victor Garcia, Marketplace Operations Advisor and Program Liaison
(See page 8 of the handout packet for a copy of the slides.)

- Marin questioned if there is an impact in terms of the cost to providers and if they can choose to be a part of the program like Medicaid programs. Victor explained that there isn't any direct line to providers. We do provide outreach materials and give them an opportunity to provide public comments on the assessment rate.
 - Stacy added that it is important to keep prices of the premiums down. Provider costs may not have a direct impact, but it does put pressure on insurers and can affect contracting between insurers and providers.
 - Matt was curious if the assessment rate affected both on- and off-exchange members. Victor clarified that it is only assessed to on exchange members. Matt followed up wondering if the same premium is charged to both on- and off-exchange plans and Katie assured him that the carriers are required to charge the same rate on- and off- exchange. Victor added that administrative costs are spread out by insurance carriers both on exchange and off exchange.
 - Om asked if the people who are on exchange were going to be charged the assessment rate. Victor clarified that the assessment rate is what the carriers
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will pay and is one of the many factors considered when determining the premium.

Federal developments and state impacts
1:15:10

Presenter: Katie Button, Marketplace Plan Management and Policy Advisor
(See page 9 of the handout packet for a copy of the slides.)

- No questions or comments.

SBM project updates
1:18:34

Presenters: Victor Garcia, Marketplace Operations Advisor and Program Liaison; Dorocida Martushev, SBM Senior Project Manager; Amy Coven, Marketplace Communications and Public Engagement Analyst; Misty Rayas, Marketplace Deputy Director

(See pages 9-12 of the handout packet for a copy of the slides.)

- Stacy liked the simplicity of the mocked-up screenshots of the website, and it looks easy to navigate.
 - Alena suggested adding a tutorial for the new website and likes the branding and would love to wear a shirt with the logo. Amy mentioned that we have heard from others that they would be interested in Explore Health swag and if we were going to open a swag store.
 - Marin wanted to verify that there will be a Spanish version. Amy affirmed there will continue to be a Spanish website along with Google Translate to assist with the myriad other languages.
 - Om wondered about the wording “Coverage Compass” on slide 38 and if that was getting a quote. Amy wasn’t able to update the slide, and it is going to be called the Plan Guide, but it will take consumers to the window shopping tool. Om also was curious about “Apply and Shop for Coverage”, Amy clarified that this would take people to pick a plan and apply for coverage. Om suggested “Apply and Pick a Plan for Coverage”.
 - Alena was confused on the wording “Claim Your Account”. Amy clarified that it is for people who have existing accounts on HealthCare.gov and their information has been migrated. This specific language is going to be on the notice and will only be on the website for the first year.
 - Charlie would like to make sure that the Find Local Help page has clear guidance to assist people with which option to choose. Om added that it might be easier to identify that assisters can help with Oregon Health Plan (OHP) and OHP Bridge.
 - Matthew asked if the Find Help Tool will be a part of the Explore Health website and not a standalone on OregonHealthCare.gov. Amy confirmed it will be a part of the Explore Health website. SHIBA (Senior Health Insurance Benefit Assistance) and OHP are creating a separate tool for their needs.
 - Om wondered if all the training modules were completed on the same day during the in person training. Misty responded that there is a privacy and security training along with a participation agreement that will be done after the training online before you can get your certification certificate.
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2027 Filed Rates
2:17:51

Presenter: Tashia Sizemore, Division of Financial Regulation Life and Health Program Manager
(See page 12-14 of the handout packet for a copy of the slides.)

- Aileen wanted confirmation that the rates are not finalized due to considerations not included in their calculations. Tashia confirmed.
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- Stacy wondered if the pharmacy cost trends included specialty drugs. Tashia indicated that they do not look at them specifically, but there are some teams within the division or the Prescription Drug Affordability Board that do.
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**Oregon Health
Policy Board
Updates**
2:37:05

- Presenter: Bill Kramer, OHPB (Oregon Health Policy Board) Member and HIMAC Liaison
- Recognizes the good work of the Marketplace and the committee and the fact that the health care system is under a lot of pressure. Especially in getting interest out to the enrollees.
 - OHPB is considering several proposals on ways to tackle the affordability crisis and thanks the committee for all that they do.
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**Marketplace
Strategic
Planning
Workshop**
2:55:25

- Presenters: David Simnitt, Principal, DS Consulting; Katie Button, Marketplace Policy and Plan Management Advisor
(See pages 15-17 of the handout packet for a copy of the slides.)
- Goal 1: Make coverage affordable, understandable, and valuable for Oregon residents.
 - Stacy struggled with the definition of “affordability”. Matthew explained that the federal affordability standard set by the ACA (Affordable Care Act) is 9.65% of your income and is used when determining eligibility tax credits and benchmark plans. Maybe we need to refine to say that there are affordable options available like Medicaid and OHP Bridge Plan.
 - Stacy didn’t think that enrollment numbers are a way to indicate affordability. Aileen agreed that even if insurance is unaffordable, if you need it, you will absorb those costs.
 - Alena agreed that it is a great goal to make coverage affordable but does not see a step-by-step plan. Oregon has one of the highest income tax rates, can we look at the gross income vs the net income. David explained this is a framework to set up the step-by-step plan. Katie agrees that the affordability calculation is problematic and a state subsidy would allow us to mitigate some of the factors like the money after rent and all the bills are paid. Marin pointed out that it is also rough for small businesses.
 - Paul has the opinion that if we make the insurance more understandable and get more people enrolled, we can increase the size of the market and that should decrease the premium costs.
 - Categories
 - In the chat
 - Om – I agree with Paul, make goal 1 to be valuable for Oregon residents
 - Aileen – I think it is a good measure, not the only one.1, if healthy people keep dropping out that is a sign the plans are unaffordable.
 - Paul – On premium, I view as between 1 and 2. It is available, but we need to be careful on context vs. the national things and the various moving parts from year to year. Size and growth is a 1 for me.
 - From the discussion
 - Matthew – Comparing to the national average is reasonable target. Utilizing primary and preventive services data is readily available, DFR gets that data from the carriers.
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- Stacy – It needs refinement and goes back to what is considered affordable. Maybe we are missing a measure. The survey would be good. Amy stated that it will be in development soon.
 - Goal 2: Improve coverage transitions and continuity across programs.
 - Nashoba attributes cost and to the lack of enrollments post OHP and OHP Bridge.
 - Marin suggested measuring the gap time between losing OHP and OHP Bridge and enrollment in the Marketplace. Also minimizing the gap time as much as possible.
 - Marin wondered if we surveyed Oregonians on their understanding of insurance like deductibles, copays, etc. Katie indicated that the current survey asks people questions like if they know what their deductible is but doesn't measure how much they know or truly understand their coverage.
 - Matthew commented that there are people on OHP that do not understand what it means.
 - Goal 3: Strengthen the partners and systems that support enrollment and retention.
 - Stacy questioned whether a survey goes out to partners like the one that goes out to carriers and brokers. Misty confirmed that there was one that went out last week.
 - Stacy believes that there should be more specificity with the measures on the reporting expectations. Marin's understanding was that this is just a framework and we will build out the specific targets and benchmarks later and David confirmed his understanding.
 - Stacy asked for clarification on partner-supported enrollment and retention outcomes. Misty explained that it is how many people are keeping and retaining their agent or community partner or are deciding if they can enroll on their own. Matthew added that one of the factors that was being considered was successful year-long coverage.
 - Matthew had two measures that stood out and that was time to resolve partner initiated issues and partner-supported enrollment and retention outcomes. The shorter the time, the more responsive the system is focused on fixing those issues. And enrollment and retention is indicative of how well we have educated and equipped our partners to support consumers.
 - Om's number one measure would be partner-supported enrollment and retention outcomes.
 - Goal 4: Advance equity through culturally responsive access and equity
 - Marin wondered about the current data that we keep. Katie stated that we currently receive data from HealthCare.gov and so it is whatever data they are collecting. In the future we will have more flexibility.
 - Matthew believes that partner and community feedback is a critical component of this goal.
 - Marin was curious about how to capture data on community feedback. Matthew indicated that we have already been doing this over the years and we have been focusing on underserved and rural communities.
 - Matthew suggested that we have a survey at the end of the customer experience on the platform if they have been using other languages or self-identifying as Alaska Native or Native American to ask how their experience was. Claire will take this back to the Vimo team to see if there is anyone else doing this.
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- Matthew added that on goal 2 regarding transitions and continuity between programs when talking about goal 3 we have the opportunity to track folks coming off of OHP and OHP Bridge and seeing how many are being connected to partners.
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**Public comment,
committee
business, wrap
up and closing**
3:51:59

- Nashoba has accepted the nomination for chair and Matthew has accepted the nomination for vice chair.
 - We will be working on the draft 2027 Work Plan for the committee's consideration.
 - We have two new members that are pending governor appointment and Senate confirmation in September: Aileen Jefferies is a small business owner and was able to attend the meeting today, and JP Cardenas from Kaiser Permanente.
 - Our next meeting will be virtual on October 15, 2026
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*These minutes include timestamps from the meeting recording in an hour: minutes: second format. Meeting materials and recording are found on the Oregon Health Insurance Marketplace Advisory Committee [website](#) under 2026 Meetings, July 16.