



Dec. 5, 2024



## 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.

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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.l.flowers@oha.oregon.gov](mailto:chiqui.l.flowers@oha.oregon.gov)  
503-884-6017

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## Approval of Oct. 17, 2024 Meeting Minutes

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**NEW: Compliance with Public Meeting Law**

- As your name is called, please state your vote. Your vote will be logged in the meeting minutes.
- Public Meetings Law webpage:
  - [oregon.gov/oqec/public-meetings-law/pages/default.aspx](https://oregon.gov/oqec/public-meetings-law/pages/default.aspx)


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**Meet New HPA Director**

**Clare Pierce-Wrobel**

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**Federal Health Policy Updates**

**Stephanie Kennan**  
McGuireWoods Consulting

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**On the Watch List**

- Medicaid a target to fund tax cuts
- Potential ACA changes by Executive Order
  - Premium tax credit expansion expires in 2025
  - Reverse Biden Administration policy on short-term plans
  - Subsidies to use for non-ACA compliant plans
  - Reduce funding for outreach
  - Shortened open enrollment periods
  - Stop defending lawsuits related to ACA
- Continue to emphasize health care cost transparency and lowering drug costs

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**State-based Marketplace Project**

**Victor Garcia**  
Marketplace Operations Development Specialist

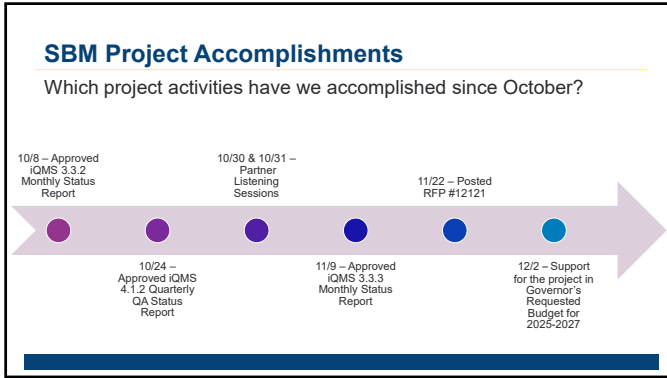
**Dorocida Martushev**  
Project Manager

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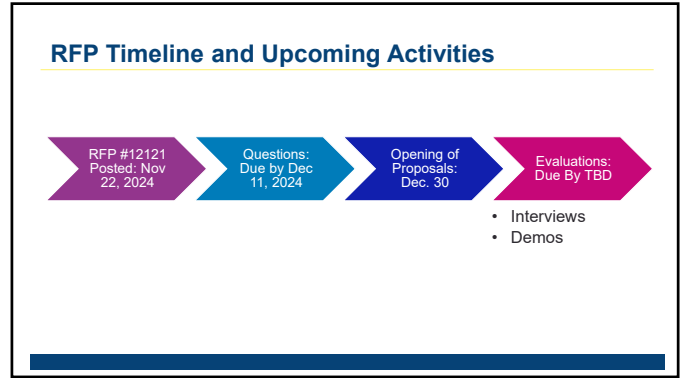
**State-based Marketplace (SBM) topics**

- Project accomplishments
- Request for Proposals (RFP) timeline and upcoming activities
- Updated Project Timeline
- Upcoming partner engagements
- What's next?

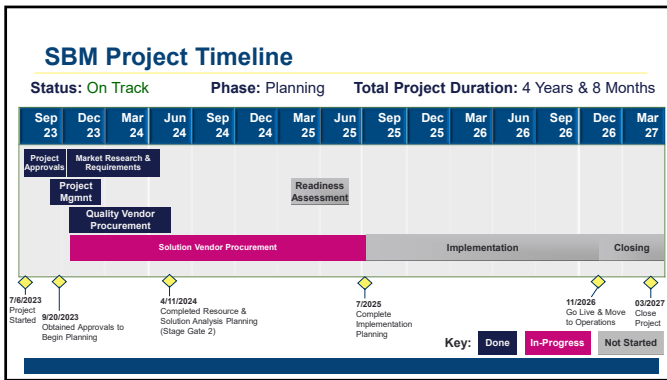
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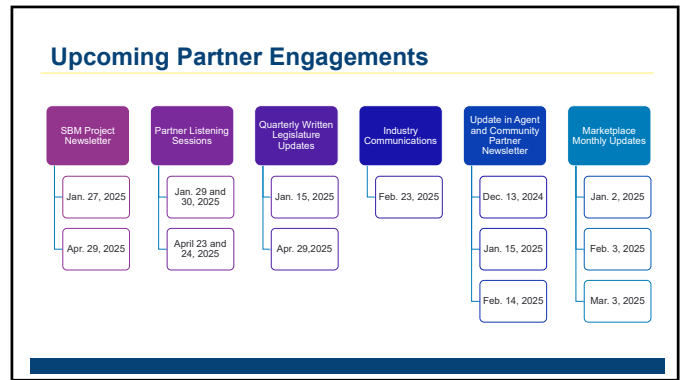
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### What's Next?

Obtain State Gate 3 Endorsement:

- Negotiate contract terms and obtain approvals to execute the contract and statement of work.
- Budget (10%+/-)
- Schedule (10%+/-)
- Scope (10%+/-)
- System Security Plan (Section 2)
- Cloud Workbook
- LFO Readiness Assessment

Continue collaborating with the ONE team to define the interface requirements between ONE and SBM.

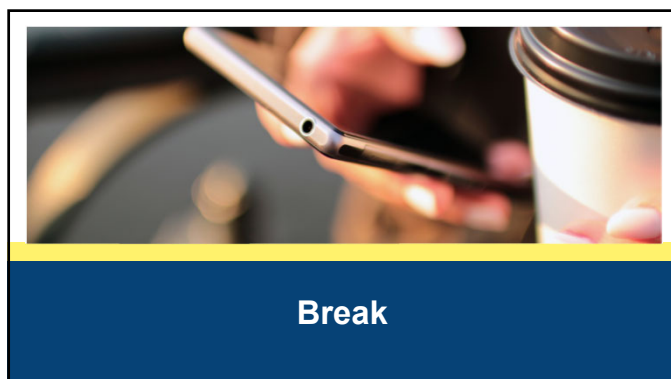
Research and Brand Development (March 2025 to May 2025)

Bluecrane continue providing independent Quality Management Services and producing monthly and quarterly status reports.

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## OHP Bridge Updates

**Tim Sweeney**  
Senior Policy Analyst, Health Policy & Analytics, OHA

**Sean McNulty**  
OHP Member Communications Coordinator

**Katie Button**  
Marketplace Policy & Plan Management Analyst

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### People will enroll in OHP Bridge over the next few years

**People have moved from the Oregon Health Plan (Medicaid)**  
People with income 138-200% FPL were kept on OHP following the end of the public health emergency through a Temporary Medicaid Expansion (TME). Approximately 22,000 people moved from the TME to OHP Bridge on July 1. People will continue to move from OHP Plus in coming years if their income has increased at time of renewal.

**People previously Uninsured can now enroll**  
Beginning July 1, OHP Bridge is open for new applicants who may not have had coverage previously.

**People are moving from Marketplace plans**  
People currently covered in the Marketplace with income between 138-200% FPL can also move to OHP Bridge beginning July 1. People must update their application or apply directly through the ONE system; movement from the Marketplace will not be automatic and is expected to happen gradually. **We expect additional transfers during open enrollment.**

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### OHP Bridge enrollment

- As of December 1 there are 31,436 OHP Bridge Members
  - 30,609 on OHP Bridge – Basic Health Program
  - 839 on OHP Bridge – Basic Medicaid
- This is an increase of 8,652 members over since July 1
  - 22,784 members transitioned from OHP to OHP Bridge on July 1, though with 1,636 remaining on TME until eligibility could be confirmed
  - 26,243 OHP Bridge members as of September

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### OHP Bridge communications background

- OHP Bridge communications so far have included:
  - A brand new OHP Bridge website with partner resources, various media and an in-depth FAQ
  - Several press releases and a formal press conference
  - Launch of the "Get it. Use it. Keep it." campaign at the beginning of July
  - Ongoing community partner outreach via the Community Partner Outreach Program (CPOP), Office Hours and listserv announcements

**Health coverage. Get it. Use it. Keep it.**  
More people now qualify for free coverage.

**Get it:**  
Have your health coverage in Oregon and remember:  
- You are eligible for free health coverage if you meet your income requirements and you are not on any other health coverage.  
- The Marketplace offers you more health coverage options to choose from at [OregonHealthCare.gov](http://OregonHealthCare.gov).

**Use it:**  
Remember your OHP Bridge ID card and your plan ID card.  
- Call 1-800-833-8343.  
- Visit [OregonHealthCare.gov](http://OregonHealthCare.gov).  
- Download or request a printed copy of your ID card.  
- Call 1-800-833-8343.

**Keep it:**  
Remember to renew your health coverage.  
- Call 1-800-833-8343.  
- Visit [OregonHealthCare.gov](http://OregonHealthCare.gov).  
- Call 1-800-833-8343.

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### OHP Bridge and planning for open enrollment

- OHP Bridge mid-year launch affected how the OHP Bridge team approached communications—initial campaign focused on getting uninsured to apply for whatever program they are eligible for
- Because the OHP Bridge launch did not align with open enrollment the agency decided to hold off on a broad scale, OHP Bridge – specific communications campaign, instead focusing on more people now qualifying for free health coverage
  - One goal of this decision was to avoid causing confusion between the launch of OHP Bridge and open enrollment for the Oregon Health Insurance Marketplace
- Small ad campaign running during open enrollment to keep messaging in the conversation amidst all the other open enrollment advertising

**More people now qualify for free health coverage!**

Find free help and your coverage options at [OregonHealthCare.gov](http://OregonHealthCare.gov).

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### OHP Bridge communications for open enrollment

- New "transition page" messaging on OregonHealthCare.gov speaking to marketplace referrals; eligibility notice conditional language update in the works
- Continuing to update OHP Bridge partner training, FAQ, toolkit and outreach materials
- Additional wave of digital advertising, continuing to promote coverage regardless of specific program
- Deferred Action for Childhood Arrivals (DACA) and immigration expansion resources for partners at orhim.info/resources

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### Data on remaining uninsured guides allocation

- [New Oregon Health Insurance Survey data dashboard](#) with many demographic options
- Counties with largest uninsured population (percent of total uninsured):
  - Washington: 18,000 people (15.4%)
  - Multnomah: 14,000 (12.0%)
  - Marion: 10,800 (9.3%)
  - Lane: 10,200 (8.7%)
  - Jackson: 10,000 (8.6%)
  - Clackamas: 9,000 (7.7%)

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### Common partner questions

- Frequent questions from inquiries process include:
  - OHP Bridge and coverage start dates
  - OHP Bridge eligibility and Medicare/turning 65
  - Employer coverage affordability test
  - Annual versus monthly income counting
  - Billing and benefit verification instructions for providers
  - Wraparound payments for Qualified Health Centers
- Fulfilled request for Partner/Agent live training sessions
  - Dec. 4 for assisters
  - Dec. 11 for insurance agents/brokers

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### 2025 Open Enrollment: Plan Selections

**Cable Hogue**  
Marketplace Implementation Analyst and Federal Liaison

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### Enrollment data

- A higher number of pending auto-enrollments this year.
- Plan selections amongst "New Consumers" are slightly behind last year's pace (~4,600) at the same point in time. As are total consumers determined eligible for a Marketplace Plan.
- Plan selections by metal tier, in comparison to OE2024:

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### Additional enrollment data

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## 2025 Open Enrollment: Notes from the Field

**Misty Rayas**  
Outreach and Education Manager

**Amy Coven**  
Communications and Engagement Analyst

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### How is Open Enrollment Going?

**Feedback from the Field**

- The Marketplace application process has been going very smoothly.
- Insurance agents and assisters have noted that they have not been as busy as in past years – possible more people are auto-enrolling for OE2025.
- Some insurance agents are reporting that some of their clients are hesitant to move to OHP Bridge due to network adequacy and access to care concerns.

**Questions to the Oregon Marketplace Call Center**

- What is the difference between Oregon Health Plan (OHP), OHP Bridge, Medicare, and the Marketplace?
- What might I be eligible for now?
- How can I get help? Is the help local?

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### Update on the OE2025 marketing campaign

Total Spend	New Visitors	Engaged Sessions	Engaged User Rate
\$402,238.55	112,750	47,412	42.05%
Total Impressions	Total Clicks	Total CTR	Total CPA
62,502,950.56	70,949	0.11%	\$6.44

**Online Advertising** (Meta, TikTok, Reddit, Nextdoor, Google Ads, Display, Native, CTV/VOTV, YouTube, Audio Streaming)

Language	Spend	Impressions	Clicks	CTR	CPM
English	\$129,661.14	24,329,777	46,782	0.19%	\$5.33
Spanish	\$109,063.45	18,537,003	24,167	0.13%	\$5.88
<b>Grand total</b>	<b>\$238,724.59</b>	<b>42,866,780</b>	<b>70,949</b>	<b>0.17%</b>	<b>\$5.57</b>

**Out of Home Advertising\*** (DOOH, Bus Panels, Radio, Cinema Screens, Univision, Walmart)

Language	Spend	Impressions	CPM	Radio Spots
English	\$99,882.21	17,445,256	\$5.73	607.5
Spanish	\$63,631.75	2,190,915	\$29.04	607.5
<b>Grand total</b>	<b>\$163,513.96</b>	<b>19,636,171</b>	<b>\$8.33</b>	<b>1,215</b>

\*Estimates based on availability

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### Marketplace Assister Training

**78% (1,277) of Assisters have been trained**

- 27% (350) completed on-demand training
- 26% (330) took the training in-person
- 18% (232) completed the training by webinar
- 28% (357) assisters took recertification training
- 1% (8) completed the federal training as they are agents

**51 trainings offered**

- 5 webinars
- 44 in-person trainings
- 2 on-demand courses (English and Spanish)
- 5 trainings available in Spanish

**Training by region**


<b>Central Oregon</b> - 75% of assisters completed training	5 in-person trainings were offered
<b>Southwest Oregon</b> - 79% of assisters completed training	10 in-person trainings were offered
<b>North Coast</b> - 69% of assisters completed training	5 in-person trainings were offered
<b>Portland Metro</b> - 72% of assisters completed training	12 in-person trainings were offered
<b>Eastern Oregon</b> - 83% of assisters completed training	7 in-person trainings were offered
<b>Lincoln, Linn, Benton</b> - 73% of assisters completed training	3 in-person trainings were offered
<b>Polk and Marion</b> - 77% of assisters completed training	2 in-person trainings were offered

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### Feedback on Open Enrollment?

What feedback have you heard?

Have you experienced any other issues?



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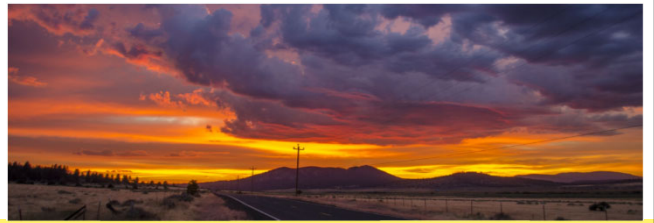
## Public Comment

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### NEW: Grievances

- If you have a grievance, please email [Dawn.A.Shaw@oha.oregon.gov](mailto:Dawn.A.Shaw@oha.oregon.gov). The grievance must be received within 30 calendar days of the alleged violation. We will need:
  - Date of grievance
  - Your name and contact information
  - Description of the alleged violation
- We will respond within 21 calendar days, starting on the date the submission.
- If we fail to respond within 21 calendar days or if you are dissatisfied with the response, you may file a complaint with Oregon Government Ethics Commission (OGEC) on their [Cases & Complaints webpage](#).

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**Wrap Up**  
 Next meeting: Jan. 16, 2025

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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](mailto:Dawn.A.Shaw@oha.oregon.gov) or 503-951-3947 (voice/text). We accept all relay calls.

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