

## Health Insurance Marketplace Advisory Committee Meeting Minutes

**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 McAnulty, 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 McAnulty, 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

Presenters: Victor Garcia, Marketplace Operations Advisor and Program Liaison, Dorocida Martushev; SBM (State-based Marketplace) Project Manager; Claire

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<b>introduction of GetInsured</b> 19:14	<p>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"> <li>• 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.</li> <li>• 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.</li> </ul>
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<b>Public comment</b> 1:02:33	No public comment given.
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<b>2026 health insurance rates and updates to the Window Shopping Tool</b> 1:03:15	<p>Presenters: Tashia Sizemore, DFR Life and Health Insurance Product Regulation and Compliance Manager; and Katie Button, Marketplace Plan Management &amp; 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"> <li>• Consumers to experience higher rates this year.</li> <li>• Biggest consumer impact will be the loss of the enhanced PTCs (Enhanced Premium Tax Credits).</li> <li>• 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.</li> </ul>
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### Break

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<b>Federal provisions and impacts</b> 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"> <li>• The Marketplace has created a handout about the loss of the Enhanced Premium Tax Credits: <a href="https://orhim.info/EPTCexpiration">orhim.info/EPTCexpiration</a></li> </ul>
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<b>SBM branding initiative</b> 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"> <li>• No additional information, comments, or questions.</li> </ul>
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<b>Public comment, 2026 HIMAC work plan, wrap up &amp; closing</b> 1:53:58	<ul style="list-style-type: none"> <li>• No public comment given.</li> <li>• 2026 work plan (see page 16 of the handout packet for a copy of the slide deck) <ul style="list-style-type: none"> <li>○ First motion to approve – Ron Gallinat</li> <li>○ Second motion to approve – Kathleen Orrick</li> <li>○ Ayes – Marin Arreola, Stacy Carmichael, Charlie Fisher, Ron Gallinat, Paul Harmon, Lindsey Hopper, TK Keen, Kathleen Orrick, Clare Pierce-Wrobel, Nashoba Temperly</li> <li>○ Nays – none</li> <li>○ Absent or departed meeting early – Gladys Boutwell, Om Sukheenai, Joann ZumBrunnen</li> </ul> </li> <li>• 2026 meeting schedule (see page 17 of the handout packet for a copy of the slide deck)</li> <li>• Will be sending out a corrected work plan, schedule, and calendar invites for the 2026 meetings next week.</li> </ul>
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- 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.