

1332 Waiver/BHP Alternative Subcommittee Report

Marketplace Advisory Committee

January 21, 2017

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Subcommittee Assignment

- Identifying federal provisions subject to waiver that are expected to improve the delivery of quality health care to Oregonians, including, but not limited to, alternative approaches for achieving the objectives of the Basic Health Program.

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Subcommittee Meetings

- Identified issues preventing Oregonians from purchasing affordable coverage or receiving affordable care
- Subcommittee members' focus was primarily, though not exclusively, on vulnerable populations
- Refined ideas
- Prioritized ideas

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Prioritization Categories

- Can be implemented using existing Marketplace authority and funds
- Solution may be provided by a 1332 Waiver, or state funding and wrap around program
- Cannot be implemented currently, due to healthcare.gov restrictions
- Concepts that need more development to determine best course of action

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Can be implemented using existing Marketplace authority and funds

- Increase the use of the coordinated care model in QHPs
- Expand outreach to individuals eligible for silver plans with cost-sharing reductions who may purchase bronze plans

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Cannot be implemented currently, due to healthcare.gov restrictions

- Allow undocumented individuals to purchase coverage through the Marketplace

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Concepts that need more development to determine best course of action

- Medicare issues
 - Premium cliff for individuals who move from QHPs to Medicare
 - Younger disabled people who must wait two years to become eligible for Medicare
- Transition between QHPs and OHP (churn)
- Social determinants of health

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1332 Waiver Overview

- Areas that can be waived under 1332
 - Individual mandate
 - Employer mandate
 - Benefits and subsidies
 - Exchanges and QHPs

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1332 Waiver Overview

- Waiver criteria
 - Scope of coverage
 - Comprehensive coverage
 - Affordability
 - Federal deficit

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Solution may be provided by a 1332 Waiver, or state funding and wrap around program

- Reducing cost-sharing for certain categories of care in bronze plans
- Providing additional premium and cost-sharing assistance for immigrants ineligible for Medicaid due to the five-year ban
- Providing additional premium and cost-sharing assistance for individuals under 200% FPL
- Providing premium assistance for individuals just above the federal threshold for tax credits

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Subcommittee Recommendations

- Do not seek 1332 waiver at this time
- Marketplace should implement use of coordinated care model in QHPs and expanded outreach to consumers who may purchase bronze plans in error
- Include all ideas in report to legislature

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