

# 1332 Waiver/BHP Alternative Subcommittee Report

Marketplace Advisory Committee

January 26, 2017

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# Subcommittee Assignment

Identify 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 wraparound 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 (would not include establishing subsidies)

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# Need more development to determine best course of action

- Medicare issues
  - Premium and cost-sharing cliff for individuals who move from QHPs to Medicare
  - Younger people with disabilities who must wait two years to become eligible for Medicare
- Transition between QHPs and OHP (churn)
- Social determinants of health
- Expanding QHP benefits to include Medicaid benefits not currently covered

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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: 1332 Waiver, or state funding and wraparound program

- Reducing cost-sharing for certain categories of care in bronze plans
- Providing additional premium and cost-sharing help for lawfully present immigrants ineligible for Medicaid
- 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
- Correcting the “family glitch” by providing assistance to families covered by employer coverage that is unaffordable for dependents

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# Subcommittee Recommendations

- Due to uncertainty of waiver process under incoming administration, Oregon should not seek 1332 Waiver at this time, but should re-evaluate the usefulness of a waiver after new guidance is released
- Marketplace should begin discussions with carriers on potentially increasing use of coordinated care model in QHPs
- Marketplace should expand outreach to consumers who may purchase bronze plans in error
- Include all ideas in report to legislature; submit initial report in March as required by statute, and ask for permission to submit more detailed report in June, after incoming administration has provided more guidance on changes to the ACA

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