



Marketplace Window Shopping tool tips and tricks for plan year 2022

The Marketplace will release the 2022 Window Shopping tool on Oct. 25, 2021. This is the third year the tool will be available to Oregonians. While the underlying functionality is the same, the tool has had a significant facelift. This will provide a more consumer-friendly experience.

- Consumer facing tool: www.oregonhealthcare.gov/windowshop
- Tool with NAV mode: <https://or.checkbookhealth.org/nav>
 - NAV mode is also available from the consumer facing site via the link in the upper right hand corner that reads “Access NAV Mode.”

New for 2022: provider and prescription formulary search options

- Provider search includes both providers and hospitals
 - We have worked to clean network data, so the data should be more reliable than the provider search on HealthCare.gov.
 - We always recommend contacting the insurance carrier or using the carrier’s provider directory to confirm network coverage.
- Prescription formulary search includes cost-sharing for covered drugs
 - This should be a useful tool for consumers to make better decisions related to drug coverage.
- If providers and/or prescriptions are entered, filtering functionality will be available to make it easier to see which plans cover them.

New benefit display functionality

- Slider at the top of the benefits section allows users to go directly to benefit categories without scrolling down the page.
- Benefit categories can be expanded and collapsed in the vertical list.
- Quality ratings are displayed, if available.

Off-Marketplace silver plans

- In 2022, some silver plans will be available directly through insurance carriers, but not through the Marketplace.
 - These plan will have lower premiums, and are intended for consumers who not eligible for tax credits.
 - These plans are included in the Window Shopping tool, but will only be displayed to consumers who are not eligible for tax credits.
- Consumers who are not eligible for tax credits will see these plans in the list with on Marketplace plans. Each plan’s card indicates if the plan is available on-Marketplace or off-Marketplace.
 - This information can be found directly under the plans name, to the right of the metal tier.

- Filtering functionality is available for these plans.
- Consumers who are interested in these plans must enroll directly with the insurance carrier.
- The direct enrollment link and carrier’s customer service phone number will be displayed when “Select Plan” is clicked.
- These plans may be the best choice for some consumers. We encourage you to review the following benefits of enrolling in a Marketplace plan with your clients to ensure they understand what they are giving up if they move to an off-Marketplace plan.

Benefits available to Marketplace enrollees

- Side-by-side comparison of all available plans.
- Managing enrollment in multiple plans from one account – families can choose to enroll members together or separately; medical and dental coverage can be purchased in one sitting.
- Access to agents and community partners who can help with enrollment in any plan offered through the Marketplace.
- Households not eligible for premium tax credits when they enroll can update their application if they experience a drop in income or other household change and may later become eligible for premium tax credits.
 - Some consumers may choose to enroll in a different plan if they become eligible for cost-sharing reductions.
 - People who stay on the same plan will continue contributing towards their deductible and out-of-pocket maximum without interruption for the year.
 - **Important: only consumers who are enrolled through the Marketplace can begin receiving premium tax credits mid-year or claim them on their taxes at the end of the year.**
 - Becoming newly eligible for tax credits is considered a qualifying life event, but the Marketplace has not yet implemented the functionality necessary to grant a special enrollment period (SEP) to consumers who enrolled in a plan directly with an insurance carrier.
- Consumers who move to a different area can easily see which plans are available in their new location and update their enrollment.
- Automatic re-enrollment each year, with updated tax credits and premiums, even if their insurance carrier withdraws from their area.

If you have any questions about the tool, or believe you have found an error in the tool or plan data, please contact Katie Button at 503-507-2349 or katie.m.button@oregon.gov.