



# MARKETPLACE MONTHLY UPDATES

NOVEMBER  
2024



## Open enrollment is here!

### Marketplace Open Enrollment 2025 Quick Reference Guide

- [English](https://orhim.info/OE2025QRG) ([orhim.info/OE2025QRG](https://orhim.info/OE2025QRG))
- [Spanish](https://orhim.info/OE2025QRGSp) ([orhim.info/OE2025QRGSp](https://orhim.info/OE2025QRGSp))

### When can DACA recipients enroll in health insurance through the Marketplace?

DACA recipients may be eligible for Marketplace health insurance starting Nov. 1, 2024. DACA recipients are eligible for a special enrollment period for coverage starting Dec. 1, 2024. If they enroll in coverage for December, they must also enroll for 2025 – Marketplace enrollees who enroll for the month of December will not be automatically reenrolled for 2025.

DACA recipients may also qualify for OHP Bridge, Oregon's new Basic Health Program. Individuals who are found potentially eligible for OHP Plus or OHP Bridge will be referred to the state for a final eligibility decision.

### Do enrollees need to report their health coverage on their income tax returns?

Yes. In the past few years, CMS has paused the requirement to reconcile advanced premium tax credits to continue being eligible for financial help. For plan year 2025 this requirement is reinstated.

During open enrollment for 2025 health coverage, individuals applying for health coverage through the Marketplace will need to attest to reconciling APTC for any year they received advanced premium tax credits.

- Enrollees who have failed to reconcile for two consecutive years will have the option to attest to having filed and reconciled. This will delay their loss of financial help. The Marketplace will then recheck these enrollees in January and again in April to confirm that they have filed and reconciled. If after April, they still have not filed and reconciled, then these enrollees will lose their financial help and will need to file an appeal to have it reinstated.
- Enrollees who failed to reconcile for one year will receive a notice advising that they need to file and reconcile, along with instructions on how to do so.

For more information visit [orhim.info/FTRFAQs](https://orhim.info/FTRFAQs).

### What are the plan changes for 2025?

- Moda network changes:
  - Expanding to offer plans statewide – now offering plans in Benton, Lincoln, and Linn Counties.
  - Merged the Beacon Network into the Affinity Network and is expanding to offer plans statewide.
  - Assigned new plan IDs to their plans. All 2024 enrollees will have a new plan ID in 2025, even if they stay in the same plan.
    - These plans are considered discontinued, opening a special enrollment period due to loss of minimum essential coverage for all 2024 Moda enrollees. This allows enrollees to change plans for 2025 through March 1, 2025.
- Some plans will be discontinued due to new federal limitations on non-standard plans. Enrollees will be crosswalked to plans offered by the same carrier with the same network.
- A list of discontinued and crosswalked plans can be found in [Open Enrollment 2025 Quick Reference Guide](#) Appendix 1 – Discontinued Plan Crosswalk.

### What are the benefit changes for 2025?

House Bill 2002 (2023) expanded and clarified coverage for gender affirming care in Marketplace plans. The Marketplace Window Shopping site was updated on Oct. 15, 2024 to more clearly display this coverage to Oregonians.

### **Are there changes to financial assistance in 2025?**

Increased financial assistance introduced by the American Rescue Plan Act (2021) remain in place through 2025 due to the passage of the Inflation Reduction Act (2022).

### **Announcing grant year 2024-2025 Marketplace Grantees**

We are excited to share with you our Marketplace grantees for the 2024-2025 grant year. In the spring of 2025, we will open a call for grant proposals, inviting community-based organizations and insurance agents to submit their applications to become Marketplace grantees. Keep an eye out for further details in the months ahead, as we will be providing more information soon.

#### **Community Partner Organizations**

- Asian Health and Service Center, Portland
- Casa Latinos Unidos, Corvallis
- Cascade AIDS Project, Portland
- Ethiopian and Eritrean Cultural and Resource Center, Portland
- Interface Network, Salem
- Northeast Oregon Network (NEON), La Grande and Enterprise
- Project Access Now (PANOW), Portland
- Slavic Community Center of NW, Portland
- Waterfall Community Health Center, North Bend

#### **Tribes**

- Klamath Tribes

#### **Insurance Agents**

- Aaron Michael Burns Insurance Services, Eugene
- Abel Insurance, Coos Bay, Florence, Gold Beach, and Newport
- Bancorp Insurance, La Pine
- Boone Insurance Associates, Eugene
- Chehalem Insurance, Newberg
- Country Financial, Sisters
- Gordon Wood Insurance, Roseburg
- Grace Insurance Services, Portland
- HE Cross Company, Portland
- Health Insurance Place, Grants Pass
- Health Plans in Oregon, Beaverton and Portland
- HealthMarkets Insurance, Canby
- Healthwise Insurance Planning, Portland
- Healthy, Wealthy & Wise, Tigard
- High Desert Insurance, Bend
- Highstreet Insurance and Financial Services, Hermiston, Klamath Falls, and Medford
- Hillock Insurance Agency, Enterprise
- iCover Oregon, Albany
- Insurance By Design, Wilsonville
- K Insurance Group, Independence

- Linda Dugan Insurance, Astoria
- M&G Insurance and Risk Management, Lake Oswego
- Matthew Woodbridge Insurance, Salem and Woodburn
- NW 365 Insurance, Tigard
- Premier NW Insurance, Oregon City, Salem, and Sandy
- RJS & Associates Insurance Services, Philomath
- Saldivar Insurance, Hood River and The Dalles
- Tomlin Health Insurance, Eugene
- Valley Insurance, La Grande

### Marketplace Transition Project updates

As the Medicaid Public Health Emergency Unwinding process is coming to a close, the Transition Project is beginning its winddown of the Marketplace Transition Help Center (833-699-6850) in November. The process would be seamless to consumers as phones and email will forward to OHIM.

- Starting in November, letters sent to individuals who apply for OHP and are ineligible or no longer eligible will be more general in tone and will not include coverage option details.
- Starting Nov. 1, 2024, any email sent to the Marketplace Transition Help Center email box ([marketplace.transition@odhsoha.oregon.gov](mailto:marketplace.transition@odhsoha.oregon.gov)) will be responded to by the OHIM team.
- Calls placed to the Marketplace Transition Help Center will transfer to the Oregon Health Insurance Marketplace starting Nov. 5, 2024.

### Marketplace Transition Project: by the numbers

To view the most recent data, view the dashboard at [orhim.info/transition-dashboard](https://orhim.info/transition-dashboard).

### State-based Marketplace Project updates

#### Background

[Senate Bill 972 \(2023\)](#) requires the Oregon Health Authority (OHA) to transition the Marketplace from a state-based marketplace using the federal platform (SBM-FP) to a state-based marketplace (SBM) using its own technology in time for open enrollment for plan year 2027. Specifically, OHA is required to procure and administer an information technology platform or service and call center, separate from the federal platform and call center, to provide electronic access to the health insurance exchange in this state by November 1, 2026.

#### Project update

The project team is midway through the procurement process to secure a customer service center and technology platform vendor. Without delays, the team anticipates being complete with the selection process by the end of November 2024.

#### Do you have SBM project feedback or questions?

The SBM Project team has initiated a new way for partners to submit feedback and questions regarding the project. Visit [orhim.info/SBMquestions](https://orhim.info/SBMquestions) to fill out a quick form. The SBM Project team will review your feedback or question and provide a response as soon as possible, if requested. The team has created a searchable FAQ database on the project website and is posting feedback, questions, and responses to the FAQs. You can find the database at [orhim.info/SBMFAQs](https://orhim.info/SBMFAQs).

#### Listening sessions

The topic of October's listening sessions is Policy Option Package (POP) 424, which will move through the legislative process in 2025. We plan to highlight what is included in this POP with plenty of time to gather feedback.



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## Assisters

Last Weds. of the month  
2-3:30 p.m.

[orhim.info/SBMLS-Assisters](http://orhim.info/SBMLS-Assisters)

## Agents/Brokers

Last Thurs. of the month  
2-3:30 p.m.

[orhim.info/SBMLS-Agents](http://orhim.info/SBMLS-Agents)

## Carriers

Last Thurs. of the month  
3:30-4:30 p.m.

[orhim.info/SBMLS-Carriers](http://orhim.info/SBMLS-Carriers)

## Stay up to date

Our goal is to keep our assister and insurance agent/broker network in the loop as developments arise and included as part of feedback loops. We will do this by:

- Updating our SBM Transition Project site: [orhim.info/SBMtransition](http://orhim.info/SBMtransition)
- Sending email updates. Sign up for our newsletter at [orhim.info/SBMupdates](http://orhim.info/SBMupdates)
- Sharing updates and soliciting feedback at Health Insurance Marketplace Advisory Committee (HIMAC) meetings. Learn more about the HIMAC at [orhim.info/HIMAC](http://orhim.info/HIMAC).

## Outreach events coming up

Please let us know if you plan to hold an open enrollment fair or event. We would love to help promote them on our online calendar and social media!

## November events

- **Monsters of Destruction** from Nov. 1-2 in Redmond. The Marketplace is sponsoring and tabling at this event.
- **Carousel Cares** from Nov. 1 through Jan. 25 in Albany. The Marketplace is sponsoring only.
- **2024 Prayaspdx Kalipuja** on Nov. 2 in Lake Oswego. The Marketplace is sponsoring and tabling at this event.
- **Dia de los Muertos** on Nov. 2 in Lincoln County. The Marketplace is sponsoring and tabling at this event.
- **Health Insurance Open Enrollment Community and Networking Event** on Nov. 3 in Portland. The Marketplace is tabling at this event.
- **Oregon OSHA Conference (Spanish)** on Nov. 5 in Hillsboro. The Marketplace is tabling at this event.
- **Veterans Breakfast** on Nov. 8. Location is to be determined. The Marketplace is sponsoring this event.
- **Holiday Market** from Nov. 8-10 in Central Point. The Marketplace is sponsoring and tabling at this event.
- **Unidos Bridging Community Annual Fundraiser 2024** on Nov. 8 in McMinnville. The Marketplace is sponsoring this event.
- **Dia de Muertos 2024** on Nov. 9 in Estacada. The Marketplace is sponsoring and tabling at this event.
- **Early Childhood Day** on Nov. 16 in Sandy. The Marketplace is sponsoring and tabling at this event.
- **Winter Preparedness Fair** on Nov. 16 in Portland. The Marketplace is tabling at this event.
- **Rose City Sneaker Fest** on Nov. 16 in Portland. The Marketplace is sponsoring and tabling at this event.
- **Yamhill Community Baby Shower** on Nov. 21 in McMinnville. The Marketplace is sponsoring and tabling at this event.
- **Silverton Christmas Market** from Nov. 22 through Dec. 31 in Silverton. The Marketplace is sponsoring this event.
- **Health Enrollment and Benefit Forum** on Nov. 23 in Woodburn. The Marketplace is tabling at this event.
- **2025 Hood-to-Coast Race Series Turkey Trot** on Nov. 27 in Portland. The Marketplace is sponsoring this event.

- **Wildlife Safari Turkey Trot and Cheetah 5k** on Nov. 28 in Winston. The Marketplace is sponsoring this event.
- **Redmond Turkey Trot** on Nov. 28 in Redmond. The Marketplace is sponsoring this event.

**December events**

- **Tualatin Light Parades** from Dec. 6-8 in Tualatin. The Marketplace is sponsoring this event.
- **Holiday Tree Lighting & Community Celebration** on Dec. 6 in West Linn. The Marketplace is sponsoring and tabling at this event.
- **Wildlife Safari Holiday Events** from Dec. 13-15 in Winston. The Marketplace is sponsoring and tabling at these events.
- **Holiday Health Fair Presenting: Black Santa PDX** on Dec. 13 in Gresham. The Marketplace is sponsoring and tabling at this event.
- **Homemade for the Holidays Bazaar** on Dec. 14 in Estacada. The Marketplace is sponsoring and tabling at this event.


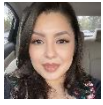
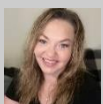
**Ongoing sponsorships**

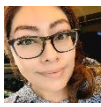








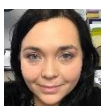



- **True Colors Recovery Corporate Sponsorship.** The Marketplace is sponsoring various events and the overall program from June 2024 through May 2025.
- **Blanchet Catholic School Sponsorship.** The Marketplace is sponsoring the athletic program through June 15, 2025.
- **Fred Spiegelberg Media Athletic Seasons Sponsorship** from Sept. 2024 through June 2025 at schools in Benton, Clackamas, Marion, Multnomah, Washington, and Yamhill counties.

**Connecting with the Marketplace**

- [OregonHealthCare.gov](https://OregonHealthCare.gov) | [CuidadoDeSalud.Oregon.gov](https://CuidadoDeSalud.Oregon.gov)
- Call us at 855-268-3767 (toll-free)
- General questions: [info.marketplace@odhsoha.oregon.gov](mailto:info.marketplace@odhsoha.oregon.gov)
- Community partner questions: [cp.marketplace@odhsoha.oregon.gov](mailto:cp.marketplace@odhsoha.oregon.gov)
- Insurance agent/broker questions: [agents.marketplace@odhsoha.oregon.gov](mailto:agents.marketplace@odhsoha.oregon.gov)
- Resource center for all partners and the public: [orhim.info/resources](https://orhim.info/resources)
- Follow us on social media:
  - Facebook: [Facebook.com/ORMarketplace](https://Facebook.com/ORMarketplace)
  - Instagram: [Instagram.com/ORMarketplace](https://Instagram.com/ORMarketplace)
  - LinkedIn: [LinkedIn.com/company/ORMarketplace](https://LinkedIn.com/company/ORMarketplace)
  - YouTube: [YouTube.com/c/OregonHealthInsuranceMarketplace](https://YouTube.com/c/OregonHealthInsuranceMarketplace)

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