

**Marketplace Advisory Committee Meeting Minutes**  
**Wednesday, Oct. 7, 2020 - 9 a.m. to noon**  
**Virtual meeting via Adobe Connect**

**Committee members:** Kraig Anderson, Dan Field (chair), Jim Houser, Sean McAnulty, Ken Provencher, Shanon Saldivar (vice-chair), Andrew Stolfi (ex-officio), Jeremy Vandehey (ex-officio), and Jenn Welander

**Members not present:** Shonna Butler, and Sandy Sampson

**Other presenters:** Stephanie Kennan, Timothy Sweeney

**Marketplace staff:** Chiqui Flowers, administrator; Katie Button, plan management analyst; Amy Coven, outreach and communications specialist; Victor Garcia, operations development specialist; Cable Hogue, implementation analyst and federal liaison; Misty Rayas, outreach and education manager; Nina Remple, COFA premium assistance program manager; and Dawn Shaw, division support coordinator

**Due to a technical issue unfortunately not all of the audio for the meeting was captured. This has impacted the content of the minutes. The recording goes to 56:28, with a part 2 continuation of the wrap up. Notes in the unrecorded portion were submitted by the presenters.**

<b>Agenda item and time stamp*</b>	<b>Discussion</b>
<b>Welcome and introductions, committee housekeeping</b> 0:0:00*	Minutes from June 11, 2020 meeting approved. <i>See pages 1-3 of handout package for a copy of the minutes.</i>  Numi Griffith has accepted a position with the Division of Financial Regulations and cannot occupy a seat in the committee. Dan Field introduced Charlie Fisher from OSPRIG who will be attend committee meetings until a permanent replacement for Numi has been identified and appointed by the Governor.
<b>Federal health policy movement</b> 0:06:03	Stephanie Kennan from McGuire Woods Consulting called in from Washington, D.C., to present information about current legislation and cases that involve the Affordable Care Act (ACA). <ul style="list-style-type: none"><li>• Senate is out for two weeks due to COVID-19.</li><li>• House has gone home this week due to COVID-19. Can be called in at any time.</li><li>• There has been some discussion about another COVID-19 stimulus bill, but it is going very slowly. The president was leaning towards separate bills for different groups, but the House would prefer one big bill, the senate is split.</li><li>• Sept. 30 there was a continuing resolution to fund the government through Dec. 11, so there wasn't a government shutdown.</li><li>• During the lame-duck session<sup>1</sup>, they have the following decisions to make: Do we fund the government through the year, or kick it down the road until February and let the next Congress do it? Depends on the election results. When the next Congress convenes they will be focused on fading issues.</li><li>• There are some Medicare/Medicaid extenders that have to be extended past Dec. 11.</li><li>• The president put out an executive order Sept. 24, the America-First Healthcare Plan. States that after 180 days, HHS will step up transparency, updating the Hospital Compare website if the hospital is complying with the hospital price</li></ul>

transparency final order. The executive order discussed Congress passing a bill on surprise billing by Dec. 31 but it is unlikely to happen.

- The Affordable Care Act court case, Texas v. California, will be hearing oral arguments on Tuesday, Nov. 10 in the Supreme Court. Down to 18 states who are participating. The Supreme Court has to decide if the tax subsidies are valid and may overturn the ACA. It is unclear if it will be enforceable nationwide or with the individual plaintiffs.
- The House Energy and Commerce Committee is passing a large amount of bills out to the House of Representatives for consideration.
- Kraig Anderson asked what the impact would be if the ACA was overturned. Stephanie indicated it would be hard to untangle, but the Medicare portions would likely continue. It is unknown what will be done with Medicaid. Nobody has an immediate plan. Details on the individual mandate have not been decided.

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**Current state of insurance access**

0:24:42

Cable Hogue presented an update of open enrollment data received from CMS. *See pages 5-7 of the handout package for slides.*

- Shannon Saldivar spoke to how many of her clients who had to transition from employer coverage to the individual market were forced to start their accumulators over due to having to switch plans. Many had already met their maximum out-of-pocket limit, so this was especially impactful to them. She wanted to know if anyone at the state was tracking that.
- Jeremy Vandehey responded that they do track trends in the Oregon Health Insurance Survey (OHIS). However, that is only conducted every two years and was completed in 2019 so the next version would not be out until next year.
- Jeremy wanted to know if it would be accurate to combine the self-insured and stoploss only numbers to get a total self-insured estimate. Cable replied DFR does break out Stop Loss and Self-Insured into their own data set in their quarterly report, which is where he got this data. Cable indicated that would be safe to assume but will double check with his counterparts at DFR to confirm.
  - Andrew responded that DCBS, specifically DFR, also monitor those numbers and trends and shared this [link](#).
  - Dan Field agreed that this was something that needed to be on our radar.

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**COFA Premium Assistance program**

0:40:45

Nina Remple presented an update of the COFA Premium Assistance program and plans for Open Enrollment *See pages 7-8 of the handout package for slides.*

- Enrollment numbers do not include individuals under the age of 19 due to OHP eligibility.
- Difference between annual enrollment and premiums paid because premiums differ between carriers and enrollees chose plans that best fit their needs. There's been a lot of variability in second-lowest cost silver plans, which has changed the amount of APTC pretty significantly over the years, even if folks stayed on the same carrier.
- There is a POP (policy option package) asking for one additional FTE (full time equivalent) position to allow for more outreach.

<b>Sustainable health care cost growth target program</b>	Jeremy Vandehey, Director of Health Policy and Analytics, Oregon Health Authority presented an update of SB 889. <i>See pages 9-13 of the handout package for slides.</i>
<b>Oregon state option report</b>	Timothy Sweeney, Policy Analyst, Health Policy and Analytics Division, OHA presented updates on SB 770. <i>See pages 25–33 of the handout package for slides.</i>
<b>Marketplace outreach and education</b>	Misty Rayas presented 2021 open enrollment period updates outreach, customer service center, partner agent and community partner programs. <i>See pages 21-29 of the handout package for slides.</i>
<b>What’s new for 2021 health insurance plans</b>	<p>Katie Button presented updates for the 2021 health insurance plans. <i>See pages 31-34 of the handout package for slides.</i></p> <ul style="list-style-type: none"> <li>• We don’t have the ability to compare provider directories to see if people on the Moda plans in Deschutes have access to the same providers on Providence. The best advice is to try to find the most similar plan that’s the least expensive. We always encourage our consumers to shop every year to make sure that their plan is the right one for them.</li> </ul>
<b>Open enrollment marketing</b>	Amy Coven presented plans for marketing for the 2021 open enrollment period <i>See pages 35-38 of the handout package for slides.</i>
<b>Closing</b> Audio recording part 2	Next meeting is scheduled to be virtual on Thursday, Dec. 3, 2020 from 9 a.m. to noon. Will be reaching out via survey to possibly rescheduling. Depends on how November goes with Open Enrollment.

\*These minutes include timestamps from the meeting audio in an hours: minutes: seconds format. Meeting materials and audio are found on the Oregon Health Insurance Marketplace Advisory Committee [website](#) under 2020 Meetings, Oct. 7, 2020.

1 - When Congress is in session after a November election and before the beginning of the new Congress, it is known as a "lame-duck session."