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Oregon Health Insurance Marketplace report highlights health coverage gains

(Salem) – The Oregon Health Insurance Marketplace <u>annual report</u> released today highlights its contribution to the gains that the state made in reducing the uninsured rate in Oregon. The report discusses the work the Marketplace did in 2021 to extend equitable access to coverage and highlight additional savings available due to the American Rescue Plan Act (ARPA) of 2021.

The Marketplace saw an increase in overall enrollments to 146,602 for the 2022 plan year, the most enrolled since 2019. In addition, Oregonians are enjoying bigger savings than ever before due to increased financial assistance written in to ARPA.

- 79 percent of Oregonians who applied for financial assistance are receiving premium tax credits to help pay their monthly premiums.
- Oregonians receiving premium tax credits are getting an average of \$489 each month.
- The average bottom-line monthly premium for Oregonians is \$130 after premium tax credits are applied.
- 16.1 percent of Oregonians enrolled through the Marketplace have a monthly premium of less than \$10 per month after premium tax credits are applied.

"The Oregon Health Insurance Marketplace has proven to be an asset in helping reach the state's goal of universal and equitable health coverage," said Oregon Health Authority director Patrick Allen. "OHA is proud to now have the Marketplace as an office within our agency to help Oregonians access coverage more seamlessly."

Although open enrollment for the Marketplace has ended, many people may still qualify to shop for coverage in a special enrollment period due to a life event like a job change, moving, marriage, or other family changes. In addition, Oregonians with lower incomes often qualify to shop for a plan with maximum financial assistance at any time due to a new enrollment opportunity available as of April 1, 2022.

To get started, go to OregonHealthCare.gov and answer a few Oregon-specific questions to get to the right application. You can also search the "get help" directory on OregonHealthCare.gov to find health coverage expert to help you complete the application and enroll. Insurance agents and community partners provide free and local one-on-one assistance to the client. This help is available virtually and over the phone, and in person. The Oregon Health Insurance Marketplace 2021 annual report can be found at <u>https://go.usa.gov/xu2hc</u>.

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The Oregon Health Insurance Marketplace, a part of state government, helps people get health insurance when they do not have job-based coverage, and do not qualify for the Oregon Health Plan or another program. The Marketplace is the state-level partner to HealthCare.gov. For more information, go to OregonHealthCare.gov.