Oregon Reinsurance Program

Access to Health Care
OREGON'S HEALTH INSURANCE COST SHARING PROGRAM

Purpose State Innovation Waiver
PPACA 1332(1)(c)
- 1332 § Waivers provide States with innovative ways to stabilize their Individual Market
- Waivers are granted for 5 years
- States must satisfy the 4 Guardrails

Federal Guardrails PPACA 1332(1)(c)
- Expand Coverage throughout Oregon
  At Least 2 Health Care exchanges for 36 counties (2019)
- Affordability
  Rates avg. 6.3% lower than without waiver (2019)
- Comprehensive Coverage
  ACA Compliant Plans (2018 173,099 to 199,031)
- Deficit Neutral
  Waiver must not increase the Federal Deficit

Center For Medicare and Medicaid Services
Reporting Requirements
- 4 Quarterly Reports
- Annual Report
- Public Forum 10/22/2019 @ 1PM
- (Center for Medicare and Medicaid Services State Innovation Waivers)

Oregon's Law HB-2391 § 1-25
- Department of Business and Consumer Services (DCBS)
- DCBS is Authorized to:
  - Manage ORP 01/01/2018 to 01/02/2023
  - Collect a 1.5% assessment from PEBB and MCO gross amount of premiums for 8 quarters (Measure 101)
  - Pass on Funds to Oregon Health Authority to provide assistance to Medicaid ($127M over 5 quarters)
  - Retain a portion of the funds to reimburse the 7 eligible health insurers $90 million (2018 State $35,517,887-Federal $54,482,113).
Benefits of Cost Sharing

- Increasing Choices available to Consumers
- Improve quality and lower Health Care Cost
- Minimum coverage of at least 2 carriers per county
- Reduced Volatility by sharing cost
- Long Term Stability in the Individual Market

Cost Sharing Mechanisms

- Attachment Points
  1. 2018 $95,000 up to Cap $1 million
  2. 2019 $90,000 up to Cap of $1 million
- Coinsurance rate
  50% of all paid claims

Current and Future Funding

- Oregon Transitional Reinsurance Pool CY 2016 (OTRP)*
- Oregon Health Insurance Marketplace CY 2017 (OHIM)*
- Center for Medicaid and Medicare Services (CMS) Pass-Through-Funding 2018-2026
  1.5% assessment on the gross amount of premiums derived from individual health benefit plans (2018-2019).
  HB-2010 2.0% assessment on the gross amount of premiums derived from individual health benefit plans (2020-2026).

Future Opportunities & Challenges

- Expand Insurance Coverage in Communities of Oregon
- Maintain affordable prices
- Increase Enrollment
- Offer additional comprehensive Coverage Options
- Market Stabilization

ORP Claims Processing

- Eligible Individual Health Insurers Submit Claims Data
- DCBS/DFR Audits submitted claims
- ORP Submits Reimbursement Payments
Q/A?

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