

Jan. 28 & 29, 2026

State-based Marketplace Project Partner Listening Sessions Results



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Listening Sessions: Purpose

To solicit feedback from key partners (insurance carriers, community partners who provide application assistance, and insurance agents/s) about their experience using HealthCare.gov and desired improvements within the new state-based marketplace (SBM) enrollment and eligibility platform and consumer assistance center.

Listening Sessions

Please remember to...

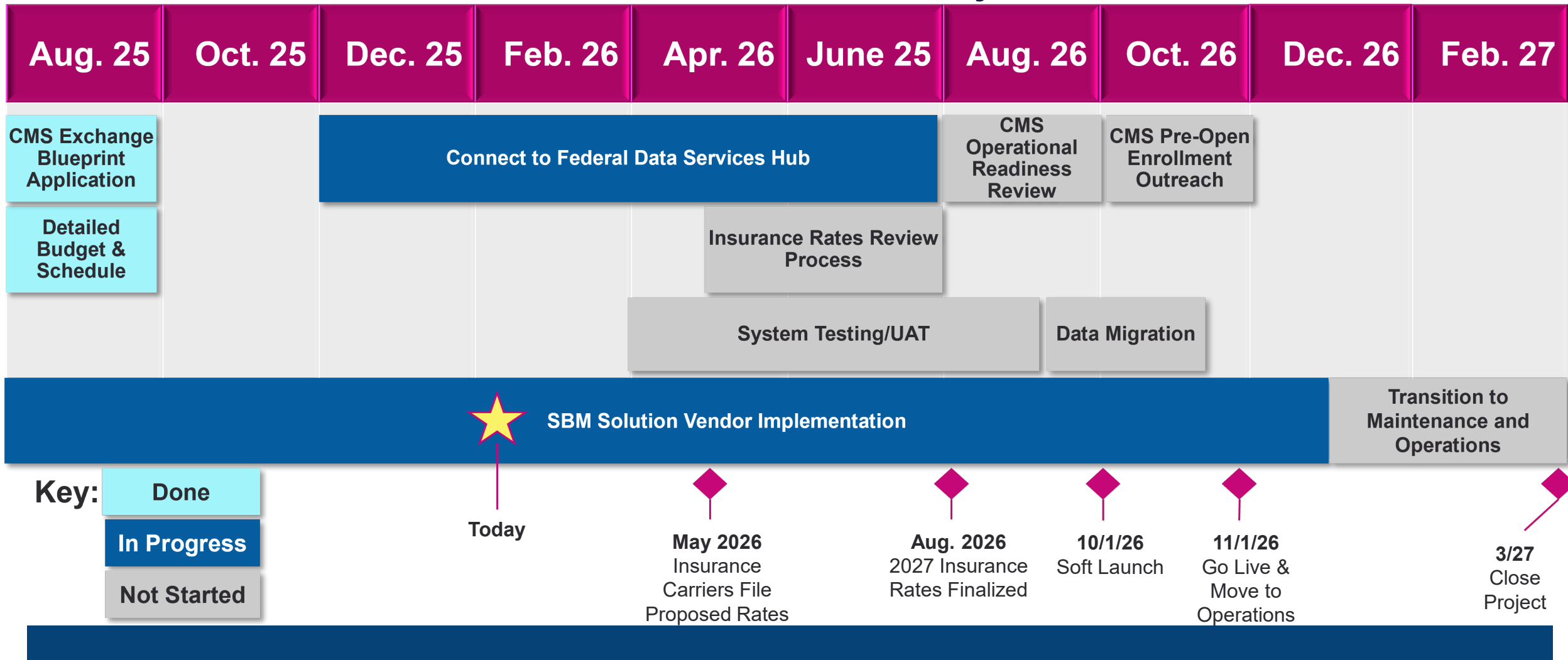
1. Stay mentally and physically present
2. Contribute to meeting goals
3. Let everyone participate
4. Listen with an open mind
5. Stay on point and on time
6. Identify potential action items



Project Update

SBM Project Timeline: Phase 2 Implementation

Status: **On Track** Phase: Implementation Total Project Duration: 3 Years & 9 Months



Community Involvement Opportunities in 2026

	JAN.	FEB.	MAR.	APR.	MAY	JUN.	JUL.	AUG.	SEP.	OCT.	NOV.	DEC.
Partner Listening Sessions	Active			Active			Active			Active		
System Testing and User Acceptance			Active									
Partner Training								Active				
Insurance Agent Data Migration												
Public System Rollout (after CMS notices sent)										Soft Launch ★	★ Start of OE2027	
Go Live & Move to Operations												
Partner Support										Active		

Key Project Accomplishments Since Oct. 2025

November

- **11/06:** Conducted Account Transfer Product Orientation Session Overview
- **11/12 & 11/13:** Conducted Consumer Flow & SSAP: Product Orientation Session Overview
- **11/14:** Conducted Carrier Kick-off Session
- **11/17:** Eligibility Product Orientation Session
- **11/18:** Senate Health Care Update
- **11/19 & 11/20:** Enrollment, Reconciliation Functionality, Carrier Functionality, and Compliance Reporting Product Orientation Session
- **11/20:** Kick-off with Centers for Medicare & Medicaid Services (CMS)

December

- **12/3 & 12/4:** Authentication, Ticketing & Appeals Product Orientation Overview
- **12/4:** Presentation to Health Insurance Marketplace Advisory Committee (HIMAC)
- **12/8:** Notices Product Orientation Session Overview
- **12/12:** Information Exchange Agreement signed with CMS
- **12/15 & 12/16:** Agent Portal Product Orientation Session
- **12/17:** Interagency SBM Project Training

January

- **1/5:** Assister Portal Product Orientation Session
- **1/5:** Accept GI 1.2.6.5 Project Status Report
- **1/6:** Approved iQMS 3.3.12 Monthly Status Report
- **1/7:** OHIM Accepts Complex Language Strategy
- **1/12:** Change Reporting Product Orientation Session
- **1/14:** Accept GI 1.2.6.6 Project Status Report
- **1/15:** SHOP Product Orientation Session
- **1/20:** Provider Directory Product Orientation Session
- **1/21:** Signed SAR & SAW Work Order Contract
- **1/27:** SSAP Gap Analysis accepted by CMS
- **1/27:** Data Reporting & Analytics Product Orientation Session
- **1/28 & 1/29:** Security Product Orientation Session

Federal Changes Impacting the Marketplace

	Federal Provision	Opportunities for State Mitigation Starting in 2027
2026	<ul style="list-style-type: none">• Removal of advanced premium tax credit repayment caps	<ul style="list-style-type: none">• Clarify information in application regarding need for accurate income information• Send reminders mid-year to update income information• Possible partnership with Oregon Department of Revenue to periodically validate income
	<ul style="list-style-type: none">• Some non-citizens with incomes under 100 percent FPL who have been in the U.S. for less than five years (called the “5-year bar”) will no longer be eligible for Premium Tax Credits (PTCs)⁺	<ul style="list-style-type: none">• Accurately refer individuals to Oregon Health Plan based on potential eligibility for state programs, including Oregon’s Healthier Oregon Program and OHP Bridge
	<ul style="list-style-type: none">• Pre-enrollment income verification standards and special enrollment period verification standards more stringent for 2026 open enrollment period[!]	<ul style="list-style-type: none">• Maximize flexibility under federal rules and leverage available technology to automate processes to reduce burden on consumers

* In HHS Marketplace Program Integrity and Affordability Rule + Consumers will see effects during open enrollment the year before

! Included in a federal order of stay (City of Columbus v. Kennedy) issued on 08/22/25. Operative date pending final ruling.

More Federal Changes Impacting the Marketplace

	Federal Provision	Opportunities for State Mitigation
2027	<ul style="list-style-type: none">Refugees and asylees no longer eligible to receive premium tax credits⁺	<ul style="list-style-type: none">State-based Subsidy Program
	<ul style="list-style-type: none">Shortened open enrollment period starting with the 2027 open enrollment period*	<ul style="list-style-type: none">Maximize any flexibility of open enrollment period rules, leverage data for efficiently focused messaging campaigns to expand consumer awareness
2028	<ul style="list-style-type: none">Ending automatic re-enrollment starting in the 2028 open enrollment period	<ul style="list-style-type: none">Implement changes to automatic re-enrollment to minimize enrollee disruption and ensure consumers maintain coverage from one year to the next

* In HHS Marketplace Program Integrity and Affordability Rule ⁺ Consumers will see effects during open enrollment the year before

[!] Included in a federal order of stay (City of Columbus v. Kennedy) issued on 08/22/25. Operative date pending final ruling.

Looking Across and on Our Watchlist: Innovations in Other SBM States

	Easy Enrollment via Tax Filing	Easy Enrollment via Unemployment Insurance	Extended Open Enrollment Period	Special Enrollment Period for Pregnancy	State Premium Subsidy Program
California			◆		◆
Colorado	◆		◆	◆	◆
Connecticut	◆		◆	◆	◆
District of Columbia			◆	◆	
Illinois				◆	
Maine	◆	◆		◆	
Maryland	◆			◆	◆
Massachusetts	◆			◆	◆
Minnesota	◆				
New Jersey	◆	◆	◆	◆	◆
New Mexico	◆				◆
New York					◆
Pennsylvania	◆				
Rhode Island			◆		
Vermont				◆	◆
Virginia	◆		◆	◆	
Washington					◆



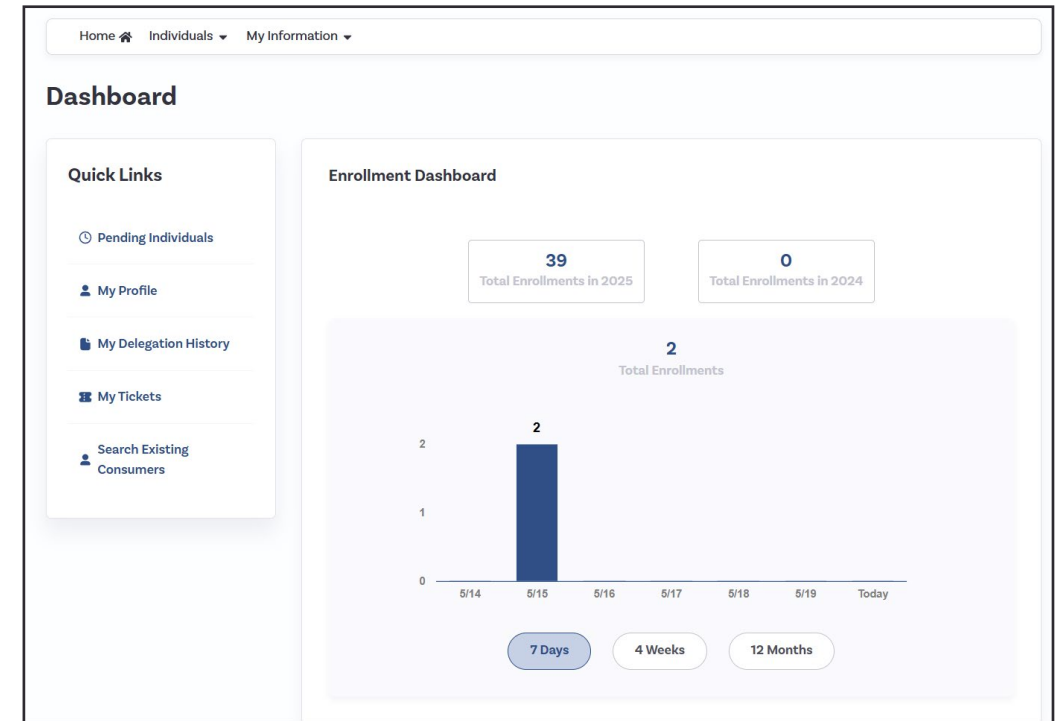
SBM System Overview: Assister Portal

Overview of the Assister Portal

- The Assister Portal is a dedicated module optimized for assisters to provide support to their customers.
- The portal allows assisters to manage their Book of Business, process delegation requests, assist consumers with application and enrollment.
- The portal is designed to support both a single assister with a few consumers as well as a single entity with multiple assisters and thousands of consumers.

Key Capabilities

- Manage Book of Business
- Assist customer with their application and enrollment
- Manage customer delegations
- Review customer notices
- Upload documents to address data matching issues (DMIs)



Assister Portal Basics: Managing Book of Business

- Assisters will have access to all clients in their Book of Business.
- Assisters can filter their Book of Business by the following fields:
 - First/Last Name
 - Application Year
 - Application Status
 - Applicant Verifications
 - QLE Verifications
 - Approaching Medicare Age
 - Binder Payment
 - Enrollment Deadline
 - Issuer

The screenshot shows a 'Clients' filter interface. At the top, it says 'Search all clients'. Below this, there are several filter fields arranged in a grid:

- First Name: Text input field
- Last Name: Text input field
- Application Year: Dropdown menu with 'Select One' and a downward arrow
- Application Status: Dropdown menu with 'Select One' and a downward arrow
- Applicant Verifications: Dropdown menu with 'Select One' and a downward arrow
- Qualifying Life Event Verifications: Dropdown menu with 'Select One' and a downward arrow
- Approaching Medicare Age: Dropdown menu with 'Select One' and a downward arrow
- Binder Payment: Dropdown menu with 'Select One' and a downward arrow
- Enrollment Deadline: Dropdown menu with 'Select One' and a downward arrow
- Issuer: Dropdown menu with 'Select One' and a downward arrow

At the bottom right of the filter area, there are two buttons: 'Clear all' and 'Search'. Below the filter area, there is a link that says 'See less' with an upward arrow.

Assisters Portal Basics: Accessing Consumer Information

Assisters can access their consumer information in two ways:

- 1) View Summary of Consumer Details on the assister's Active Individuals tab
- 2) View Member's account directly and act on behalf of customer

Home [Individuals](#) [My Information](#)

Clients

Search all clients

First Name Last Name Application Year

[See all](#)

Showing 1-7 of 7 items

[Previous](#) [1](#) [Next](#)

Miles Rigal	Application Year	2025 (2 members)	HEALTH PLAN	DENTAL PLAN
Household Case ID IL100004256	Application Status	Report a Change	<input type="text"/>	<input type="text"/>
	Eligibility Status	Conditional	Molina	Dominion
	Binder Payment Due			

Select [Household Composition & Eligibility](#) [Applicant Verifications](#) [More Actions](#)

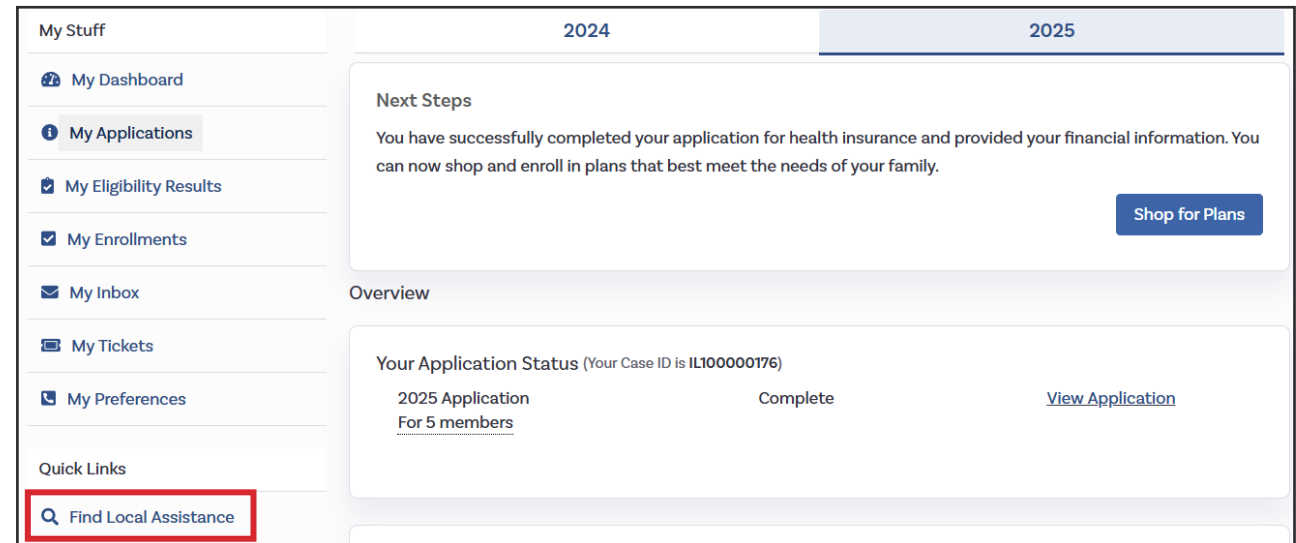
Assisters Portal Basics: Customer Designations

Assisters can designate consumers in two ways:

- 1) Consumers can select the assister from their account using the “Find Local Assistance” search tool.
- 2) Assisters can use the “Search for Existing Customer” tool to designate themselves to an existing customer or create a new account if the customer does not have one.

Assisters can designate customers at any time of the year and at any point in the customer’s application or enrollment process.

(1) Find Local Assistance in **Customer Account**



The screenshot shows a user interface for a Customer Account. On the left is a navigation menu with items: My Dashboard, My Applications, My Eligibility Results, My Enrollments, My Inbox, My Tickets, My Preferences, and a Quick Links section containing 'Find Local Assistance' (highlighted with a red box). The main content area has a header for the years 2024 and 2025. Below this is a 'Next Steps' section with a message about completing a health insurance application and a 'Shop for Plans' button. An 'Overview' section displays 'Your Application Status (Your Case ID is IL100000176)' with a '2025 Application For 5 members' status marked as 'Complete' and a 'View Application' link.

(2) Search Existing Consumers in **Assister Account**



The screenshot shows a user interface for an Assister Account. On the left is a navigation menu with a 'Search Existing Consumers' option (highlighted with a red box). The main content area features a bar chart showing a count of 2 for the date 5/15. The x-axis represents dates from 5/14 to Today, and the y-axis represents the count from 0 to 2. Below the chart are three filter buttons: '7 Days', '4 Weeks', and '12 Months'.



Assister Portal Demos

Rewatch: https://youtu.be/w3eqq_Rjgwl

Assister Portal Walkthrough: Find Local Assistance

The following demo will showcase the process that consumers can use to request an assister designation directly from their account. The high-level process is below:

1. Consumer selects “Find Local Assistance” within their account.
2. Consumer selects the assister that they want to work with and submits this request.
3. The assister receives this request on the “Pending Individuals” tab of their Assister Portal.
4. The assister accepts this request to become designated to the consumer.

NOTE: The slides are from a test environment and do not reflect OHIM’s finalized language/content that will be displayed in the portal. All information shown is mock data (no real PII).

Assister Portal Walkthrough: Search for Existing Customer

The following demo will showcase how assisters can use the “Search for Existing Customer” tool to designate themselves to an existing customer or create a new account if the customer does not have one. The high-level process is below:

1. Assister selects “Search Existing Consumers” from their dashboard.
2. Assister inputs consumer’s Name and DOB as well as a document to verify that the assister has consent.
3. Assister inputs consumer’s full SSN and DOB.
4. Assister confirms that they would like to Claim this customer and add them to their Book of Business.
5. System will prompt the customer to provide a time-based one-time password (TOTP) to the assisters to complete the delegation process.

NOTE: The slides are from a test environment and do not reflect OHIM’s finalized language/content that will be displayed in the portal. All information shown is mock data (no real PII).

Assister Portal Walkthrough: Add New Customers

If an assister needs to create an account for a customer that does not yet have one, the assister will start with the “Search for Existing Consumer” flow to ensure that the customer has not created an account. If the customer does not have an account, the assister will be prompted to create one.

1. Assister selects “Search Existing Consumers” from their dashboard.
2. Assister inputs consumer’s Name and DOB as well as a document to verify that the assister has consent.
3. Assister inputs consumer’s full SSN and DOB.
4. System will prompt the customer to provide a time-based one-time password (TOTP) to the assisters to complete the delegation process.

NOTE: The slides are from a test environment and do not reflect OHIM’s finalized language/content that will be displayed in the portal. All information shown is mock data (no real PII).

Assister Portal Walkthrough: View Customer Notices

The following demo will showcase how assisters can view customer notices from a customer's account. The high-level process is below:

1. Assister navigates to “Active Customers” under “Individuals” to view their Book of Business.
2. Assister locates the specific customer and selects More Actions → View Household Details → Individual View. This will allow the assister to navigate to the customer's account.
3. Assister selects “My Inbox” to view all secure notices for that customer.

NOTE: The slides are from a test environment and do not reflect OHIM's finalized language/content that will be displayed in the portal. All information shown is mock data (no real PII).

Assister Portal Walkthrough: Upload Documentation for DMIs

The following demo will showcase how assisters can upload documentation on a customer's behalf to resolve DMIs. The high-level process is below:

1. Assister navigates to “Active Customers” under “Individuals” to view their Book of Business.
2. Assister locates the specific customer and selects “Applicant Verification” to view any open verifications for that customer.
3. Assister navigates back to “Active Customers” and selects More Actions → View Household Details → Individual View. This will allow the assister to navigate to the customer's account.
4. Assister selects “See more details” to identify the additional documentation needed to resolve the customer's outstanding DMIs.
5. Assister clicks the plus sign next to one of the DMI entries in the list to expand the DMI and allow for documentation/additional information to be uploaded and submitted for review.

NOTE: The slides are from a test environment and do not reflect OHIM's finalized language/content that will be displayed in the portal. All information shown is mock data (no real PII).

Assister Portal Walkthrough: Online Support

The following demo will showcase how assisters can create and view tickets for system issues and customer-specific issues. The high-level processes are below:

General Issues

1. Assister navigates to “My Tickets” under “Quick Links”.
2. Assister clicks “Submit New Ticket” to create a ticket for their account or a general issue.
3. Assister inputs the relevant request type and associated information and clicks “Submit.”
4. The ticket is then routed to a Contact Center resource for resolution.

Issues for Specific Customer

1. Assister selects “Active Customers” under “Individuals”.
2. Assister locates the specific customer and selects More Actions → View Household Details → Individual View.
3. Assister navigates to “My Tickets” and selects “Submit New Ticket” to create a ticket for that specific customer.
4. The ticket is then routed to a Contact Center resource for resolution.

Assisters can navigate to “My Tickets” to view all tickets created for the assister’s own account or for a customer designated to that assister. This allows assisters to view the status of their ticket or add additional details on the ticket after creation.

NOTE: The slides are from a test environment and do not reflect OHIM’s finalized language/content that will be displayed in the portal. All information shown is mock data (no real PII).



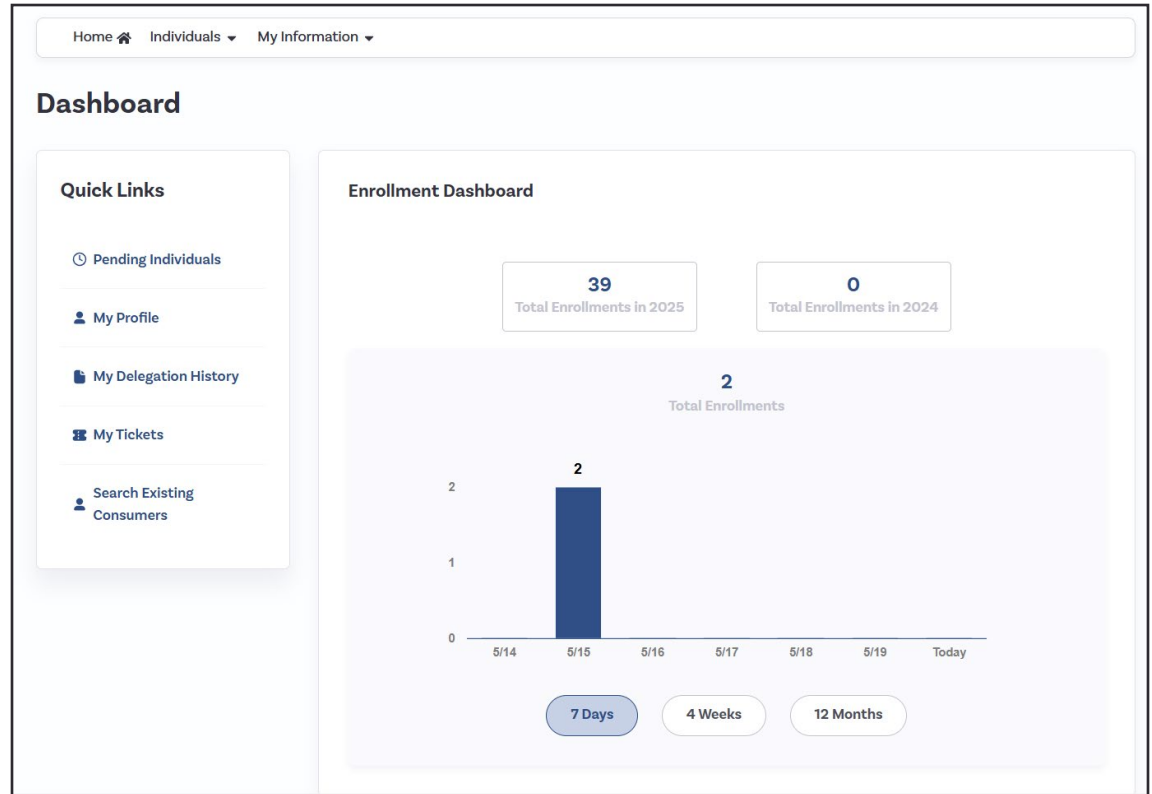
SBM System Overview: Insurance Agent Portal

Overview of the Agent Portal

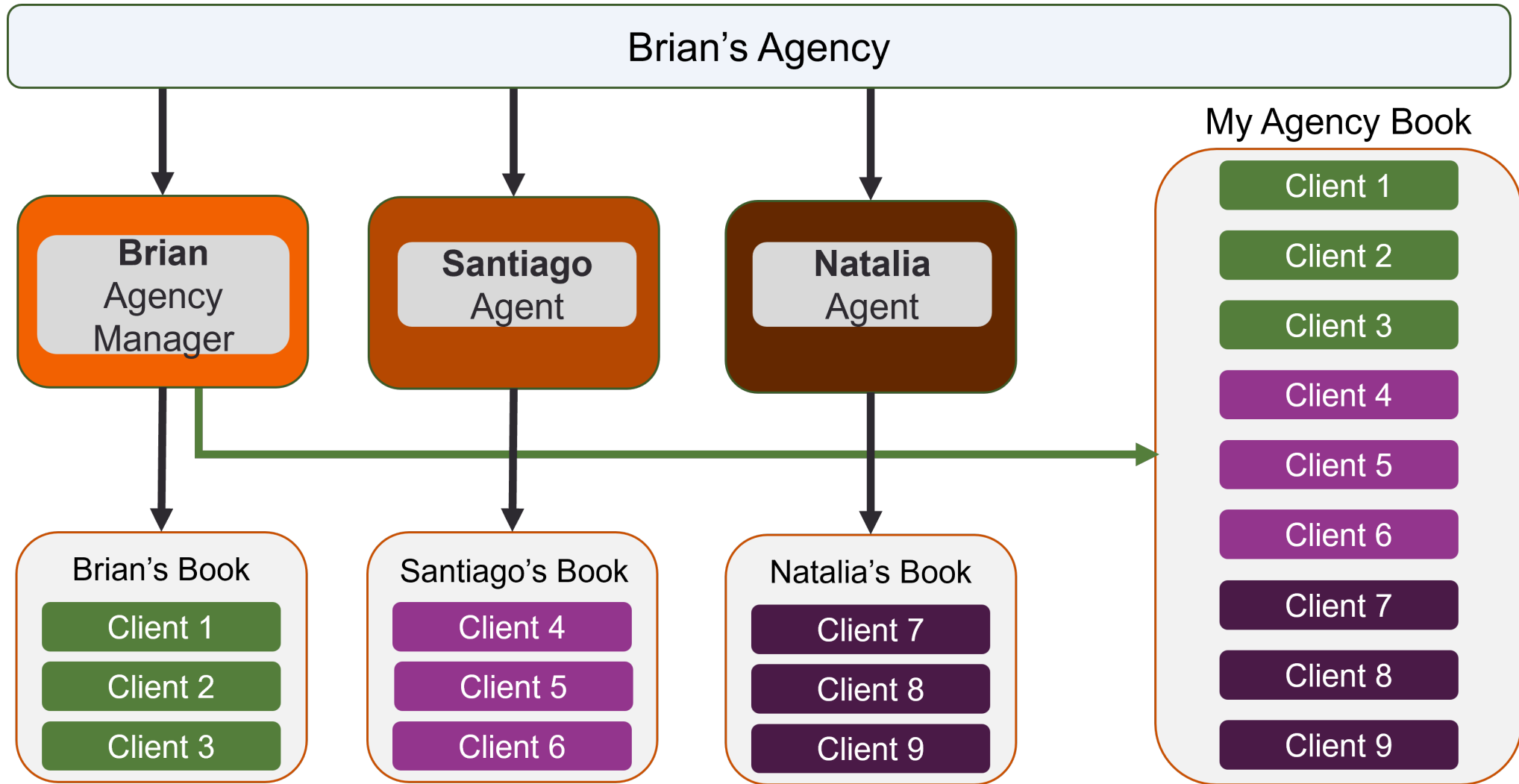
- The Agent Portal is a dedicated module optimized for agents to provide support to their customers.
- The portal allows agents to manage their Book of Business, process delegation requests, assist consumers with application and plan selection.
- The portal is designed to support both a single agent with a few consumers as well as a single agency with multiple agents and thousands of consumers.

Key Capabilities

- Manage Book of Business
- Assist customer with their application and enrollment
- Manage customer delegations
- Review customer notices
- Upload documents to address data matching issues (DMIs)
- Online Support



Agent Portal: Agency Model



Agent Portal Basics: Managing Book of Business

- Agents will have access to all clients in their Book of Business.
- Agents can filter their Book of Business by the following fields:
 - First/Last Name
 - Application Year
 - Application Status
 - Applicant Verifications
 - QLE Verifications
 - Approaching Medicare Age
 - Binder Payment
 - Enrollment Deadline
 - Issuer

The screenshot shows a 'Clients' filter interface. At the top, it says 'Search all clients'. Below this, there are several filter fields arranged in a grid:

- First Name:** A text input field.
- Last Name:** A text input field.
- Application Year:** A dropdown menu with 'Select One' as the current selection.
- Application Status:** A dropdown menu with 'Select One' as the current selection.
- Applicant Verifications:** A dropdown menu with 'Select One' as the current selection.
- Qualifying Life Event Verifications:** A dropdown menu with 'Select One' as the current selection.
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- Binder Payment:** A dropdown menu with 'Select One' as the current selection.
- Enrollment Deadline:** A dropdown menu with 'Select One' as the current selection.
- Issuer:** A dropdown menu with 'Select One' as the current selection.

At the bottom right of the filter area, there are two buttons: 'Clear all' and 'Search'. Below the filter area, there is a link that says 'See less ^'.

Agent Portal Basics: Accessing Consumer Information

Agents can access their consumer information in two ways:

- 1) View Summary of Consumer Details on the agent's Active Individuals tab
- 2) View Member's account directly and act on behalf of customer

The screenshot displays the 'Clients' section of an agent portal. At the top, there are navigation links for 'Home', 'Individuals', and 'My Information'. Below this is a search bar with the text 'Search all clients'. The search filters include 'First Name' and 'Last Name' (both text input fields), and 'Application Year' (a dropdown menu currently set to 'Select One'). There are 'Clear all' and 'Search' buttons. A 'See all' link is also present. Below the search bar, it indicates 'Showing 1-7 of 7 items'. There are navigation buttons for 'Previous', '1', and 'Next'. On the right, there are buttons for 'Select all on this page' and 'Export Book Of Business'. The main content area shows a client summary for 'Miles Rigal'. The summary includes: 'Application Year: 2025 (2 members)', 'Application Status: Report a Change', 'Eligibility Status: Conditional', and a 'Binder Payment Due' notification. To the right of the summary are two plan cards: 'HEALTH PLAN' (Molina) and 'DENTAL PLAN' (Dominion). At the bottom of the client summary, there is a 'Select' checkbox and three action links: 'Household Composition & Eligibility', 'Applicant Verifications', and 'More Actions'.

Agent Portal Basics: Customer Designations

Agents can designate consumers in two ways:

- 1) Consumers can select the agent from their account using the “Find Local Assistance” search tool.
- 2) Agents can use the “Search for Existing Customer” tool to designate themselves to an existing customer or create a new account if the customer does not have one.

Agents can designate customers at any time of the year and at any point in the customer’s application or enrollment process.

(1) Find Local Assistance in **Customer Account**

The screenshot displays a user interface for a Customer Account. On the left, a sidebar menu under 'My Stuff' includes: My Dashboard, My Applications, My Eligibility Results, My Enrollments, My Inbox, My Tickets, My Preferences, and a 'Find Local Assistance' link highlighted with a red box. The main content area shows a 'Next Steps' section with a message about health insurance application completion and a 'Shop for Plans' button. Below this is an 'Overview' section titled 'Your Application Status (Your Case ID is IL100000176)' showing a '2025 Application For 5 members' in 'Complete' status with a 'View Application' link.

(2) Search Existing Consumers in **Agent Account**

The screenshot shows an Agent Account interface. On the left, a 'Search Existing Consumers' button is highlighted with a red box. On the right, a bar chart displays a single bar with a value of 2 for the date 5/15. The x-axis lists dates from 5/14 to Today. Below the chart are three filter buttons: '7 Days', '4 Weeks', and '12 Months'.



Insurance Agent Portal Demos

Rewatch: <https://youtu.be/actKpFw3084>

Agent Portal Walkthrough: Find Local Assistance

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1. Consumer selects “Find Local Assistance” within their account.
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3. The agent receives this request on the “Pending Individuals” tab of their Agent Portal.
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Agent Portal Walkthrough: Search for Existing Customer

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1. Agent selects “Search Existing Consumers” from their dashboard.
2. Agent inputs consumer’s Name and DOB as well as a document to verify that the agent has consent.
3. Agent inputs consumer’s full SSN and DOB.
4. Agent confirms that they would like to Claim this customer and add them to their Book of Business.
5. System will prompt the customer to provide a time-based one-time password (TOTP) to the agent to complete the delegation process.

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Agent Portal Walkthrough: Upload Documentation for DMIs

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Discussion

Partner Questions and Feedback

Find answers
on our FAQs
page!

- I am worried that you are starting the training as late as August if we are to start OE 2027. Will we have to get certified on the Federal Marketplace as well as the State Marketplace?
- Will the contact center be able to initiate connection requests to agents via the platform when a consumer calls in to the Marketplace contact center and needs agent support? Washington's platform has this function, which triggers a notification and saves the agent having to search for the consumer when they make contact. Essentially a warm hand-off in the platform.
- Will the broker be able to add/allow an Admin staff to log in to my account to check statuses?
- What happens if the consumer sends out requests to multiple agents?
- Can you search by specific Plans? (In case one plan is being cancelled the next year)
- Does it show the required PCP selected by the consumer and family?



Closing

Stay Up to Date

Questions?

- Email us at marketplace.sbmproject@oha.oregon.gov
- Complete a form to submit questions and comments at orhim.info/sbmfaqs

Sign up for email updates

- orhim.info/SBMupdates

Keep an eye on our project website

- orhim.info/SBMtransition

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