

July 30 and 31, 2025

State-based Marketplace Project Partner Listening Sessions



Amy Coven
Communications and Public Engagement Analyst



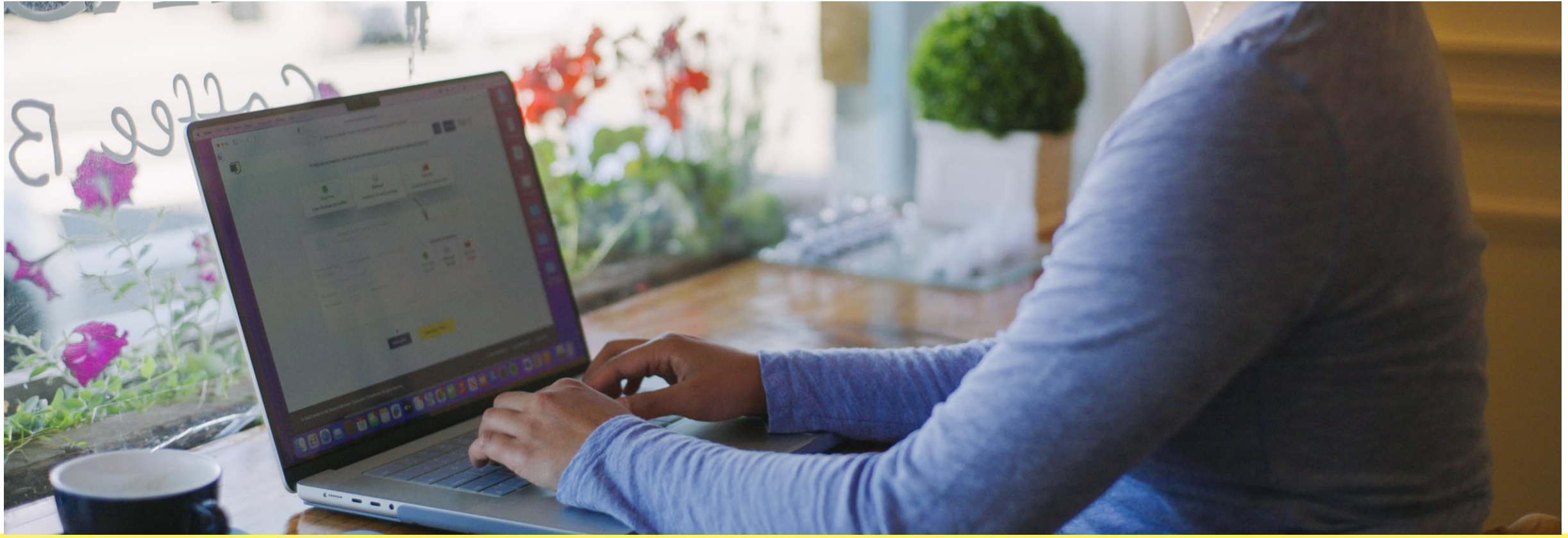
Listening Sessions: Purpose

To solicit feedback from key partners (insurance carriers, community partners who provide application assistance, and insurance agents/brokers) 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

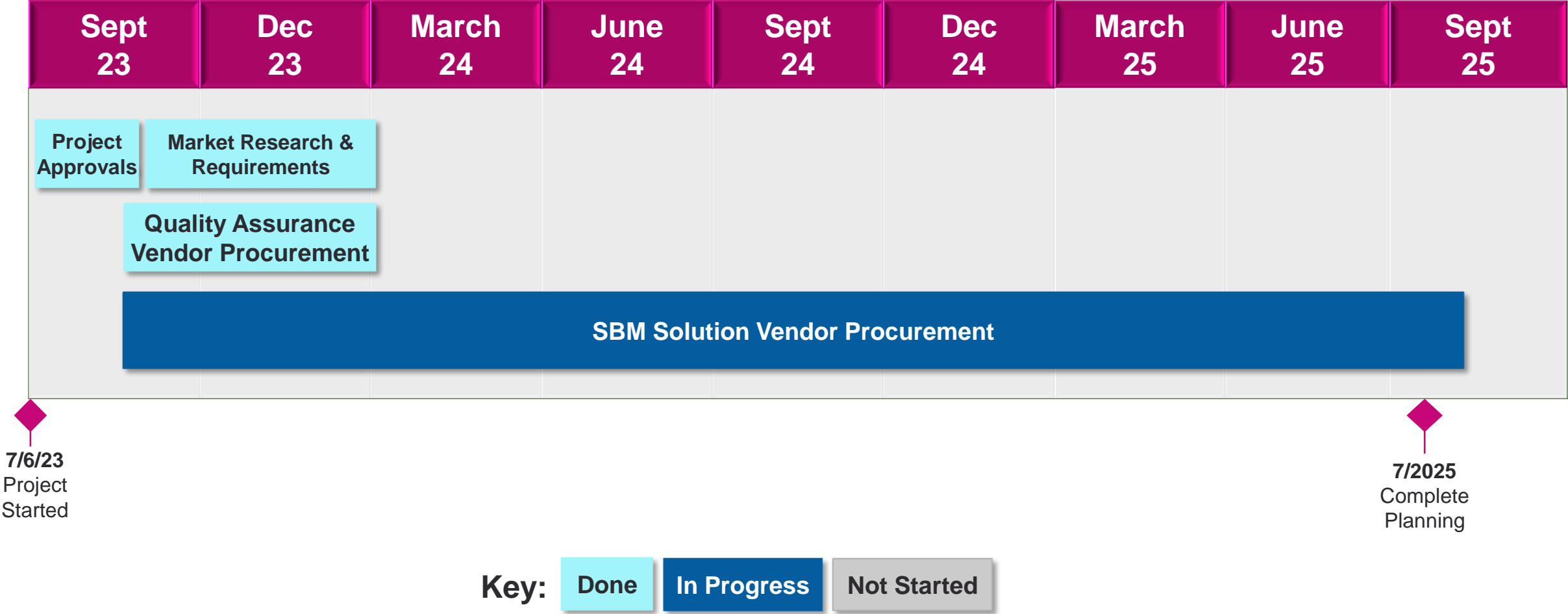


Project Update

Phase 1: Planning

Status: On Track

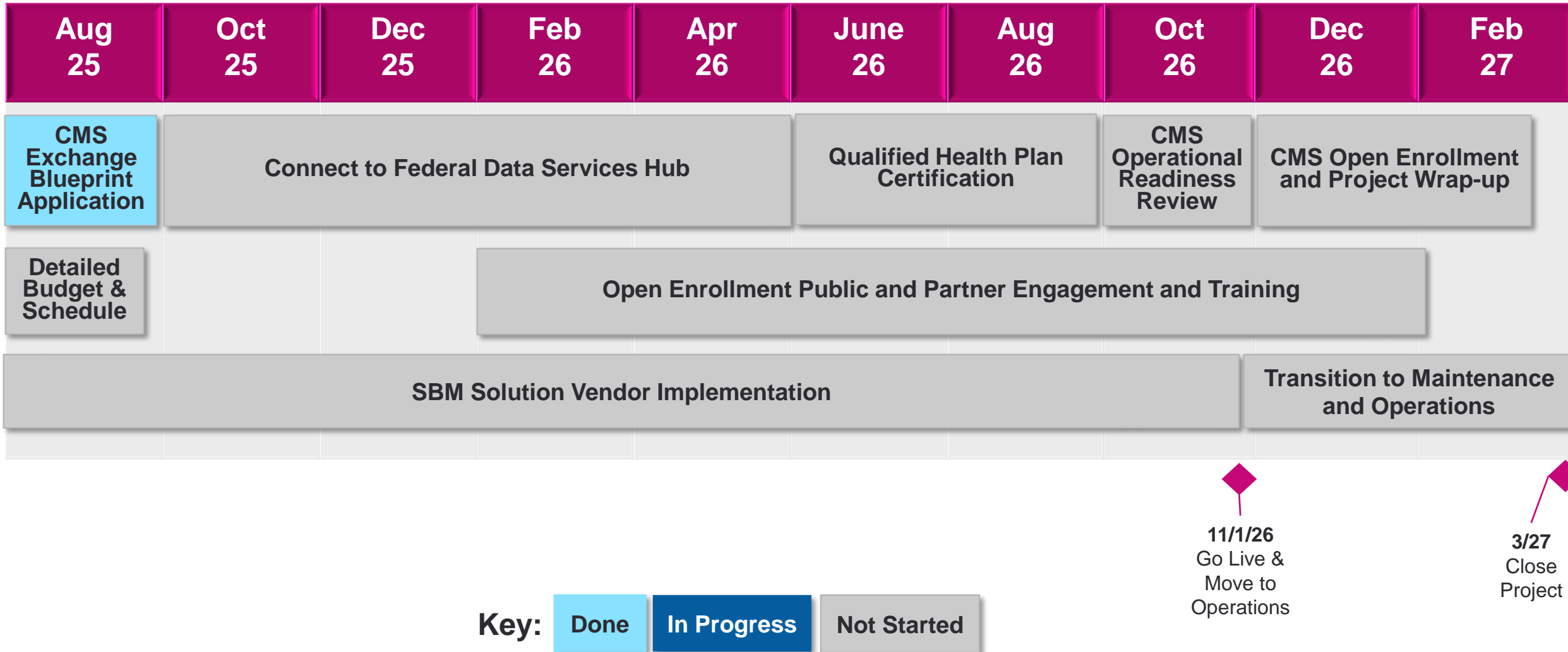
Total Project Duration: 3 Years & 9 Months



Phase 1: Accomplishments to Date

- ✓ Submitted Business Case
- ✓ Received project approvals and Stage Gate 1 Endorsement
- ✓ Completed market research
- ✓ Launched partner engagement sessions with community partners, insurance agents, and insurance carriers
- ✓ Received Stage Gate 2 Endorsement
- ✓ Onboarded independent Quality Management Services partner
- ✓ Completed business requirements
- ✓ Submitted letter of intent for SBM to CMS
- ✓ Posted a Request for Proposals for SBM platform and consumer assistance center solution providers
- ✓ Released a Notice of Intent to Award
- ✓ Policy Option Package 424 approved by Legislature for Phase 2 funding and positions

Phase 2: Implementation





CMS Initial Exchange Blueprint Application

CMS Blueprint (orhim.info/3TthtCi)

Purpose: Formal application to operate Oregon's own SBM, replacing reliance on the federal platform.

Scope: Demonstrates Oregon's legal authority, governance, technology infrastructure, consumer assistance, eligibility and enrollment systems, plan management, and financial sustainability.

Key Components:

Timeline: Application submitted 15+ months prior to first open enrollment period (for plan year 2027).

Outcome: Conditional approval leads to full approval upon demonstration of operational readiness.

- Legal framework authorized under SB1 (2015) and ORS 741
- State-run website, call center, partner programs, and outreach systems
- Integrated eligibility and enrollment platform compliant with ACA standards
- Certification and oversight of qualified health plans (QHPs)
- IT systems and privacy/security aligned with CMS standards

Strong State Legal and Governance Foundation

Established statutory authority (ORS 741) to operate an SBM and SHOP, certify QHPs, generate revenue, and maintain governance via a board structure.

Oregon's legislative backing (SB1 and ORS 741.012) ensures long-term Exchange viability and alignment with ACA mandates.

Robust Consumer-Centric Infrastructure

- Comprehensive call center and website designed with plain language, disability access, and multilingual support.
- Deep focus on health equity through accessible outreach, education, and assistance programs across diverse communities.



Integrated and Inclusive Assistance Model



Oregon will operate and fund a Navigator program, including clearly defined conflict-of-interest and training standards.

Comprehensive Certified Application Counselor (CAC) and Agent/Broker integration with strict privacy and security adherence.

Emphasis on community partnerships to meet people where they are.

Customized Technology and Enrollment Systems



State-developed IT systems that are interoperable with federal systems (Federal Data Services Hub, FDSH) but tailored to Oregon's consumer needs.



Focus on seamless application processing, real-time eligibility verification, and redeterminations.

Plan Management Autonomy

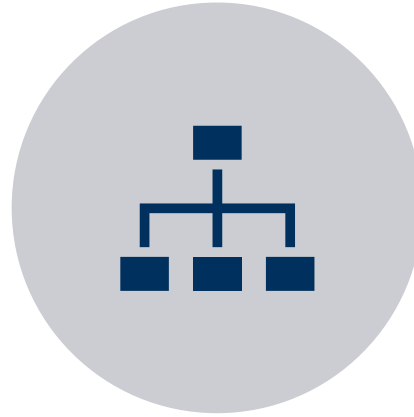
- Oregon Exchange will certify and manage QHPs independently, including recertification, monitoring, appeals, and accreditation compliance.
- Ensures higher quality standards and accountability at the local level.



Financial Sustainability in Focus



Revenue generation
authority via user fees.



Structured multi-year
operational budgeting
aligned with CMS
expectations.



Compliance with
federal financial
reporting and oversight
through SMART and
annual audits.

Privacy, Security & Program Integrity

- Commitment to MARS-E privacy and security standards and IRS FTI safeguards.
- Implementation of formal fraud, waste, and abuse monitoring, and readiness reviews.
- Internal policies ensure long-term data protection and system resilience.

Minimum Acceptable Risk Standards for Exchanges (MARS-E) are federal guidelines that ensure state-based health insurance exchanges safeguard consumer data. They set baseline requirements for access controls, data encryption, incident response, and continuous monitoring to protect sensitive health and personal information.

IRS Federal Tax Information Safeguards are required for any entity accessing IRS data. They include strict protocols for handling, storing, and transmitting federal tax information, such as user authentication, secure facilities, and annual reporting. Compliance ensures data confidentiality and prevents misuse or unauthorized access.

Partner Feedback and Questions

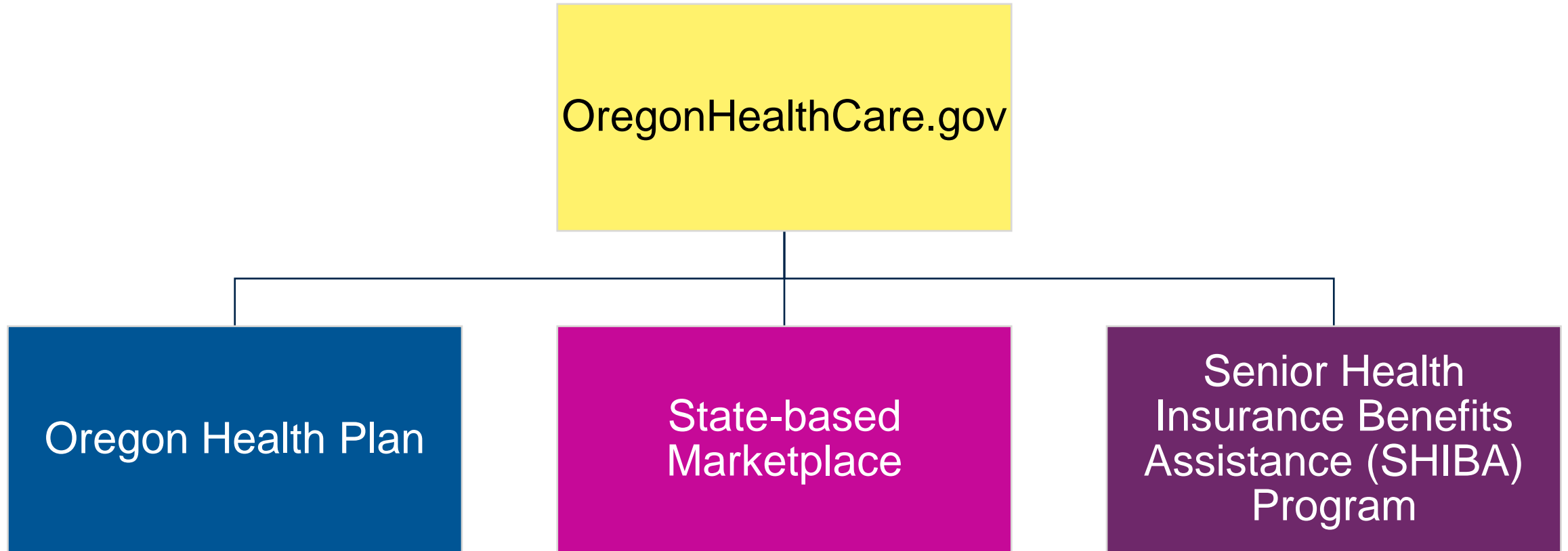
- Has the state looked at Washington state's system to see if it's a system we can duplicate?
- Going live the first day of open enrollment next year seems a little bit scary as a broker. I worry about issues we may run into, needing support as we get acclimated to a new SBM compared to the FFM during our busiest time of year. Will we get access earlier to be able to practice applications and ensure everything runs smoothly?
- What state exchange is this going to be most like?
- Question about *[H.R. 1, One Big Beautiful Bill]* and verification with moving to new system – will everything transfer over to new system?
- Georgia Access utilizes Get Insured. Speaking with multiple brokers in Georgia this year, they had a very rough transition to their state exchange. Has Oregon consulted other states as to their transition?



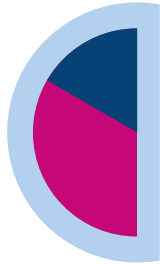
Let's Discuss

State-based Marketplace Brand Initiative

OregonHealthCare.gov Brand Direction

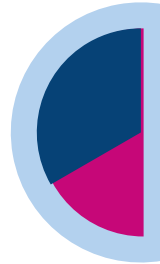


SBM Brand Initiative Journey



Brand Name

Discovery
Strategic Planning
Name Development
Presentation One
Presentation Two
Finalize Top 2 Names
DOJ Trademark Review



Creative Direction

Develop Propose Creative Direction
Present to Sponsors, Team, Partners, and HIMAC
Focus Groups
Final Decision on Name and Creative Direction



Implementation

Content Strategy Planning
Creative Deliverables
Brand Launch

Explore Health: Badge of Health

This creative direction is rooted in Oregon's vibrancy and vitality—weaving together our region's natural beauty with the diversity of people who call our great state home.

It unites optimistic and symbolic graphic elements with slice-of-life photography—starting with a badge featuring Oregon's iconic peaks framed by the warmth of Eastern Oregon plains, rock formations, and sunsets.

Explore Health: Badge of Health Logo Concept



**EXPLORE
HEALTH**



**EXPLORE
HEALTH**

Oregon's
Health Insurance
Marketplace



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HEALTH**



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Explore Health: Badge of Health Creative Concept

**ARIAL ROUNDED
BOLD WITH STROKE**



MT HOOD



+ 3 SISTERS
PEAKS



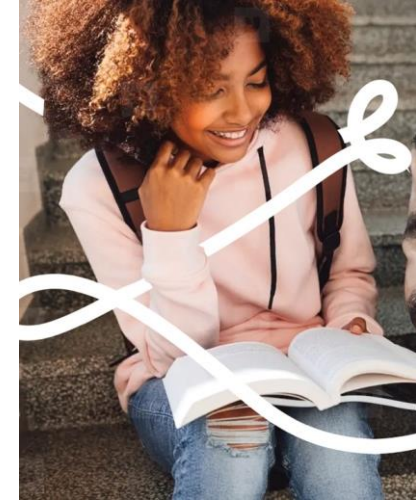
+ MT MCLOUGHLIN



+ EASTERN OR
PLAINS



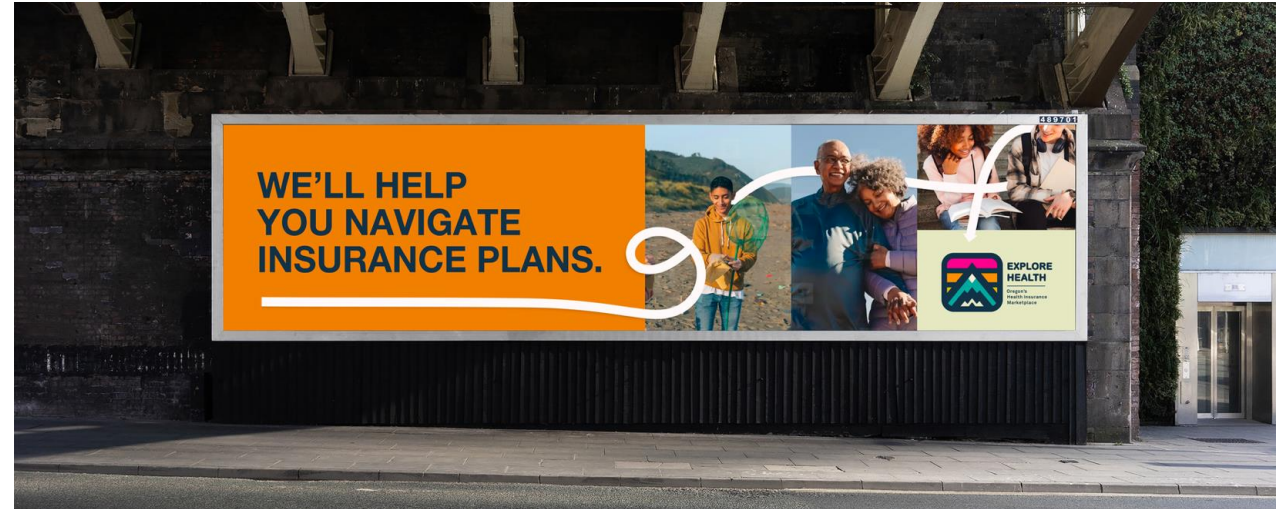
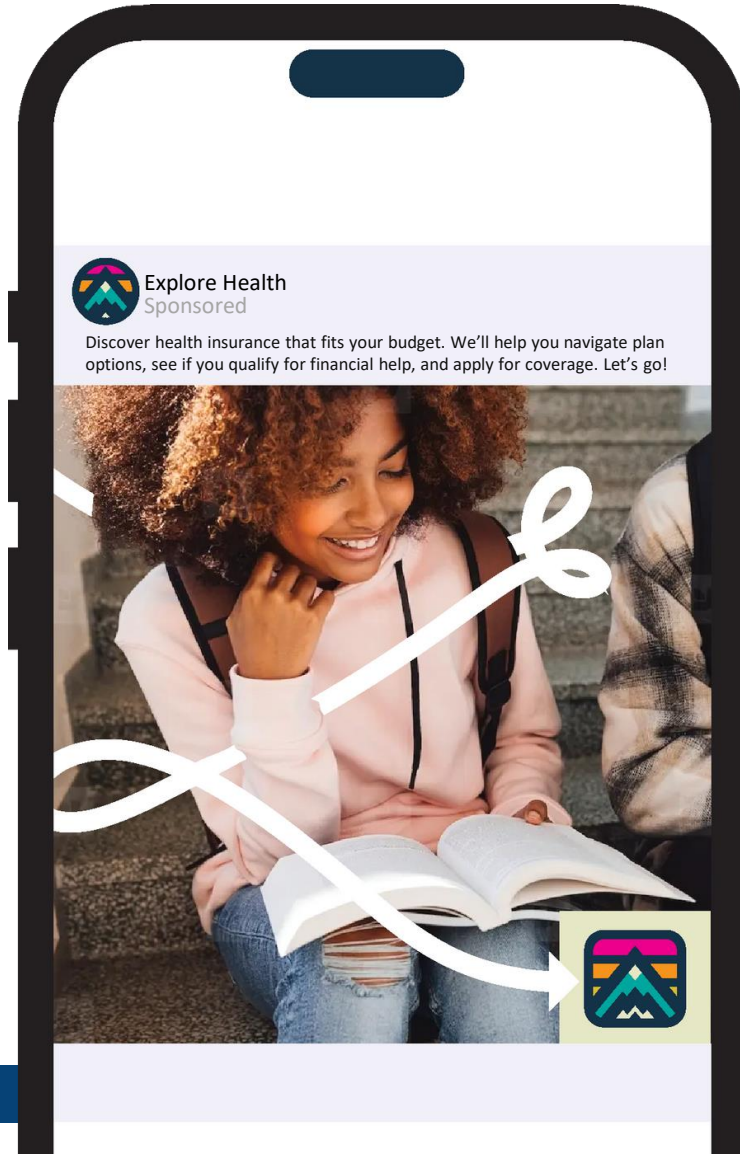
= OREGON
BADGE



Explore Health: Badge of Health Image Style



Explore Health: Badge of Health In the Real World



Explore Health: Badge of Health Branded Item Examples



Explore Health: Live Boldly

Everything is possible in Oregon. This creative direction celebrates and reinforces that fact, paying homage to the amazing range of lifestyles embraced by our state's residents.

It's an invitation to live boldly on your terms, with the security of health coverage. It artfully combines black & white photographic scenes, details of diverse lives well lived, hand-drawn illustrations, and fresh, bold colors.

Explore Health: Live Boldly Logo Concept



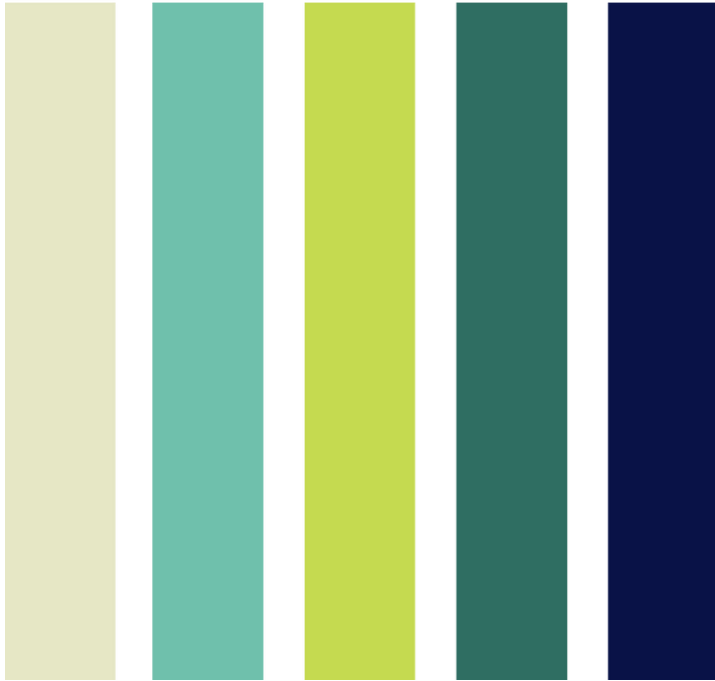
Explore Health: Badge of Health Image Style



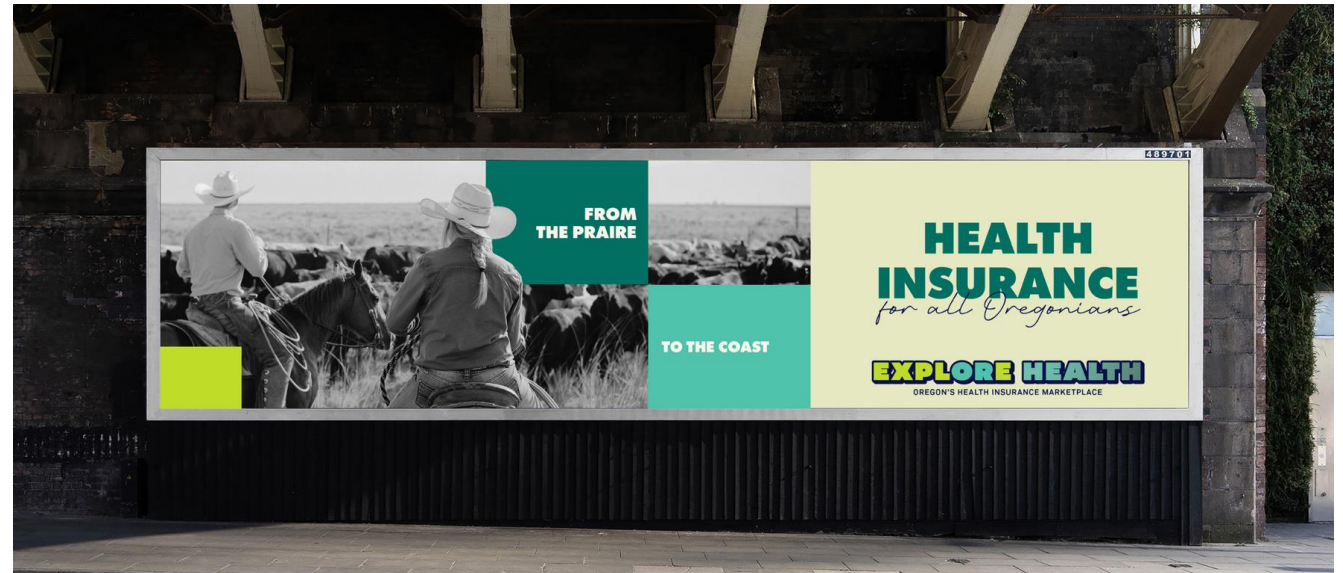
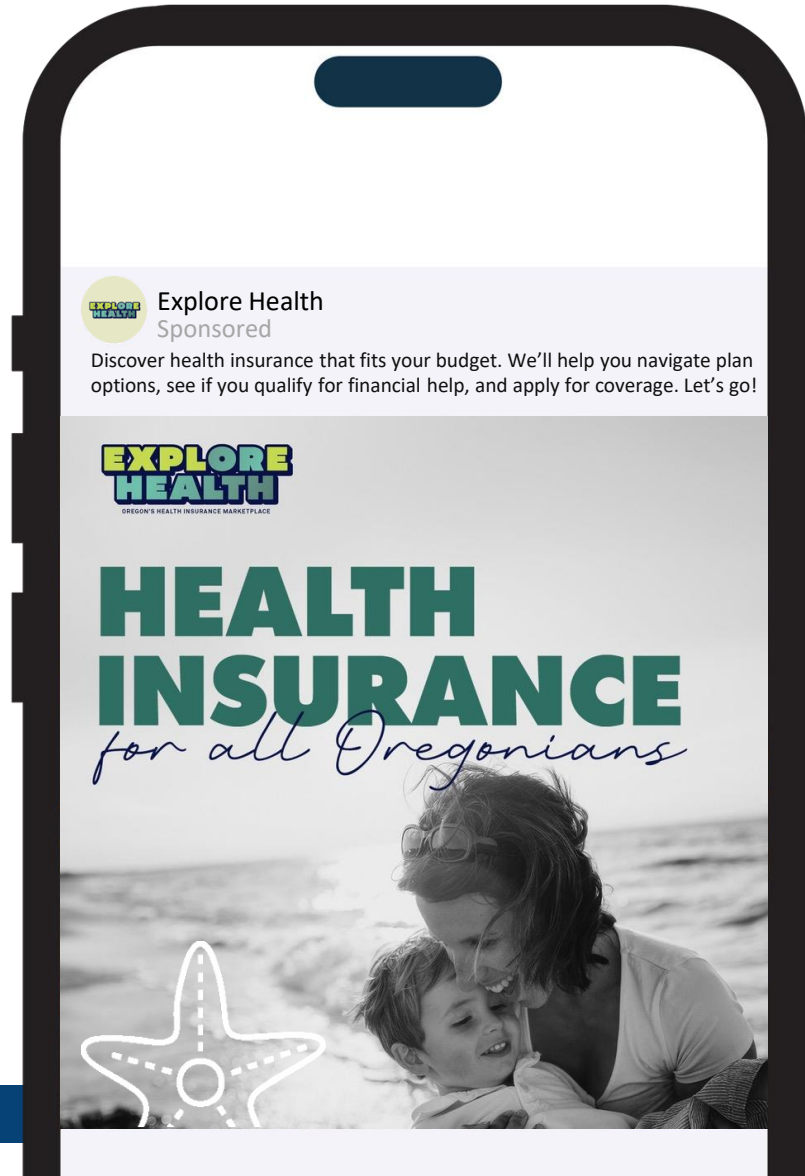
Explore Health: Live Boldly Creative Concept

FUTURA NOW

Autumn Wind



Explore Health: Badge of Health In the Real World



Explore Health: Badge of Health Branded Item Examples



Chorus: Real, Real Life

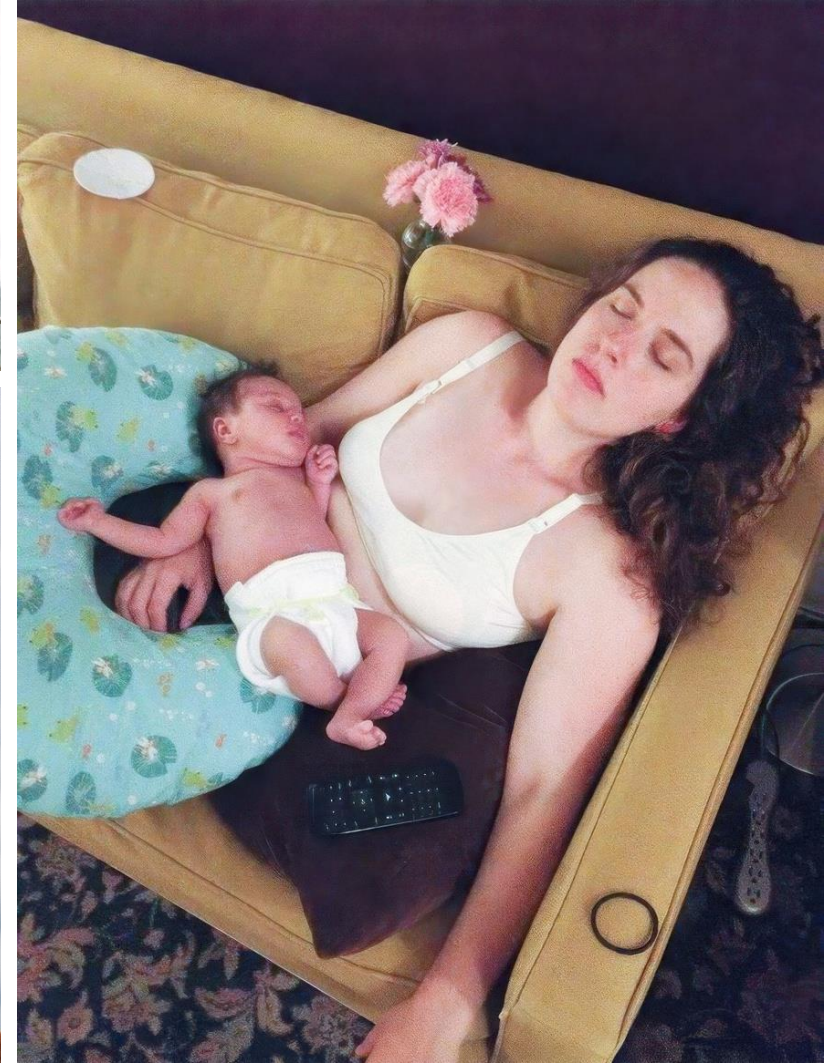
This creative direction features 100% authentic, snapshot-style photography of real people in real life moments. The shots aren't staged, perfectly lit or composed, which draws people in. They also help our brand feel relatable—the way we show friends and family our true selves because we trust them and they make us feel safe.

Oregon is featured prominently throughout—in the logo itself and as a frame for all kinds of intriguing, endearing human moments.

Chorus: Real, Real Life Logo Concept

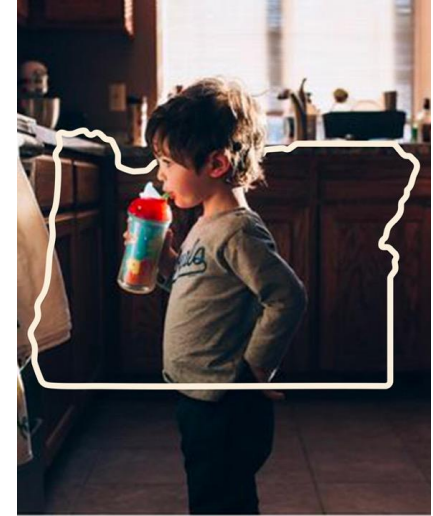


Chorus: Real, Real Life Image Style



Chorus: Real, Real Life Creative Concept

Altivo Ultra



Chorus: Real, Real Life In the Real World



Chorus
Sponsored

Every Oregonian deserves health insurance coverage. And most qualify for financial help. We're here to help you compare options and apply— all for free. Sound good?



OREGON'S HEALTH INSURANCE
MARKETPLACE

**HEALTH
INSURANCE
IN TUNE WITH
REALITY.**

ChorusHealth.gov



OREGON'S HEALTH INSURANCE
MARKETPLACE

**GET FREE
HELP FINDING
FAMILY-
FRIENDLY
INSURANCE.**

ChorusHealth.gov



Chorus: Real, Real Life Branded Item Examples



In Review: All Concepts



- Which concept do you like the best?
 - Why? What makes it stand out to you?
- What about the visuals makes you like them? What stands out?
- What concept is the most clear to you?
- What concept is the most relatable to you?
- What concept is most effective at getting people like your clients to visit the online marketplace?
 - Why? Any particular pieces that stood out as more effective?
 - Any that were not effective at all?

Partner Feedback: Brand Name Preference

- **Explore Health** strongly preferred over Chorus:
 - Clearer connection to **healthcare/insurance**
 - Easy to understand at a glance
 - Feels calm, clean, and accessible
- **Chorus** seen as:
 - More emotionally resonant and human
 - May feel **less clear** or relevant without added context
 - Risk of sounding private/for-profit or resembling past brands (e.g., Cover Oregon)



Partner Feedback: Visual + Logo Direction

- **Explore Health Concept #1:**

- Most intuitive, clear, and "what it is" is immediately obvious
- Logo works well on swag; name/logo combo feels "Oregonian"



- **Chorus Visuals:**

- Strong human touch and emotional connection
- Imagery resonates with people tired of impersonal healthcare (esp. younger families)
- Font evokes mixed reactions (some like it, some say "Star Wars" or Cover Oregon vibes)



Partner Feedback: Imagery and Inclusivity

- **Need more inclusive representation:**
 - Not just families—include single adults, older adults, and unhoused individuals
 - Some imagery (e.g., cowboys, coastal B&W scenes) seen as potentially exclusionary or triggering
- **Blend recommended:**
 - Pair Explore Health branding with **Chorus-style imagery** for broader resonance



Partner Feedback: Messaging and Language

Must clearly
signal connection
to **health
insurance**

- Include “**Health**” or “**Health Insurance**” in visible brand language
- Add “Oregon Health Insurance Marketplace” where possible for clarity

Messaging
should reflect:

- Access, simplicity, human-centered service, and the reality of healthcare navigation

Partner Feedback: Color Palette & Tone

- Bold, modern, and clean colors preferred:
 - Forest green and pink favored as more Oregon-aligned
 - Orange seen as off-brand or too aggressive



Partner Feedback: Overall Themes



Explore Health

Most aligned with clarity and accessibility



Chorus

Resonates emotionally but needs more clarity

Recommended Brand Direction

- Combine Explore Health name + branding with Chorus-style visuals and human-centered messaging.



ARIAL ROUNDED
BOLD WITH STROKE



MT HOOD



+ 3 SISTERS
PEAKS



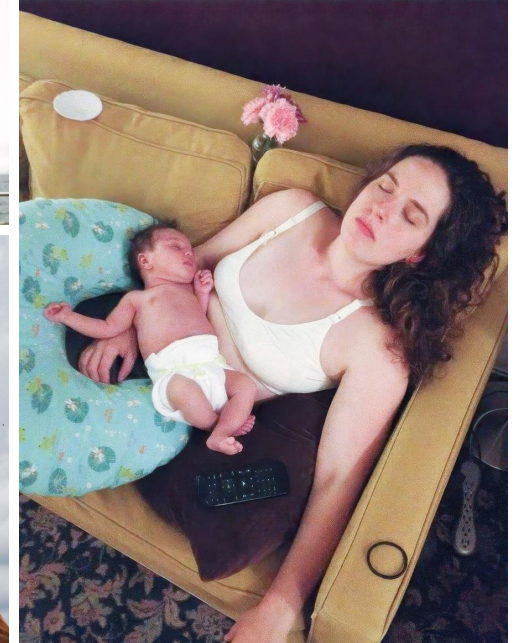
+ MT MCLOUGHLIN



+ EASTERN OR
PLAINS



= OREGON
BADGE





Closing

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Health Policy and Analytics Division
Oregon Health Insurance Marketplace
500 Summer Street E-56
Salem, OR 97301
855-268-3767

OregonHealthCare.gov | CuidadoDeSalud.Oregon.gov

