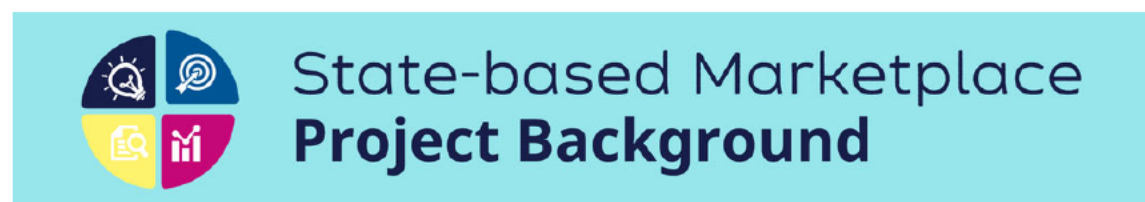


From: Oregon Health Insurance Marketplace <ORHealthInsMarketplace@public.govdelivery.com>
Sent: Tuesday, November 4, 2025 8:06 AM
To: [REDACTED]
Subject: State-based Marketplace Project Updates for October 2025



[Senate Bill 972 \(2023\)](#) requires the Oregon Health Authority (OHA) to transition the Marketplace from a state-based marketplace using the federal platform (SBM-FP) to a state-based marketplace (SBM) in time for open enrollment for plan year 2027. Specifically, OHA is required to procure and administer an information technology platform or service and consumer assistance center, separate from the federal platform and call center, to provide electronic access to the health insurance exchange in this state by November 1, 2026.

The Oregon Health Insurance Marketplace helps people in Oregon access affordable, high-quality health insurance through enrollment in private health insurance and federal subsidies during annual open enrollment and special enrollment periods. A state-based marketplace will give the Marketplace more flexibility to make open enrollment fit the unique needs and budgets of people across Oregon while also allowing for community input into process and procedure changes.

OHA is also dedicated to eliminating health inequities in Oregon by 2030. Below you will find some ways this change to the Marketplace will better serve communities of focus:

- Allows access to real-time data and evidence to tailor outreach and be more intentional about efforts to enroll disproportionately uninsured people, including people of color and rural residents.
- Collection of data, particularly on race and ethnicity, will facilitate our understanding of enrollment disparities.
- Additional and more reliable data will allow Oregon to refine its outreach and communication strategies, both overall and in real time to reach targeted communities.
- Immigrants and non-native English speakers may be more likely to enroll if additional translation and interpretation services are available to help them complete the application or to communicate effectively with navigators, agents and brokers, or the call center.

Project Progress Update



The Last Open Enrollment on HealthCare.gov

The Marketplace team is preparing for Open Enrollment for the 2026 plan year, which runs from November 1, 2025, through January 15, 2026. This is expected to be the final open enrollment using the federal platform, HealthCare.gov. The team is gathering feedback from partners and the community to capture successes and lessons learned as Oregon transitions to its own state-based Marketplace system.

Since the last update in August 2025, the SBM Project completed a variety of deliverables including:

- Continuation of collaboration with engagements with Marketplace carriers, insurance agents, and community partners. See additional details in the Partner Engagement section.
- An executed [Oregon State Based Insurance Marketplace Solution Contract No. 51334 \(info/47rYIMt\)](#).
- Publication of Oregon's letter of intent and initial blueprint on the Centers for Medicare and Medicaid Services' [State-based Exchanges website \(info/4qcWC51\)](#).
- Reports provided by Independent Quality Management Services (IOMS) vendor.
 - Monthly: July: [info/43nIqMK](#), August: [info/3Jd5qqZ](#)
 - Quarterly: [info/4hhaWWb](#)



Partner Engagement

The Marketplace continues to place an emphasis on the importance of partner engagement, with continued activities through the third quarter of 2025:

- Insurance agent, applications assister, and insurance carrier listening sessions in July 2025. A report of results is available on the [SBM Project website](#) (July: [info/40YqFmm](#)).
- October listening sessions featuring GetInsured, the SBM solution partner for the project. The sessions included information about their background, the platform's capabilities, partner portal preview, and implementation timeline. Recordings of the sessions can be found on the [SBM Project website](#), where you can also find a report of results.
- Monthly updates given at partner collaborative meetings and through newsletters sent to insurance agents and application assisters.
- Quarterly SBM Project newsletter continued distribution in [August 2025](#) ([info/4nP7Jjb](#)). The Marketplace encourages all interested individuals to register for the newsletter at [orhim.info/sbmupdates](#).

High-level Timeline



The table below contains a comprehensive list of deliverables and milestones, along with their corresponding start dates, due dates, and current status.

Deliverable/Milestone	Start Date	End Date	Current Status
Project initiation Business case, charter, planning initialization	7/6/2023	8/29/2023	Complete
Stage Gate 1 Endorsement, Initiation complete Approved conditionally, contingent on independent quality management services (IQMS) vendor acquisition	7/6/2023	9/20/2023	Complete
Stage Gate 2 Endorsement, Resource & Solution Analysis and Planning complete Resource and solution analysis and planning, includes cloud workbook, requirements collection, Quality Assurance vendor acquisition, start of RFP planning, 50% accuracy scope, schedule, and budget	9/7/2023	4/11/2024	Complete

Solution vendor procurement RFP planning and process through contract execution	Oct. 2023	July 2025	Complete
Stage gate 3 Endorsement, Implementation Planning complete Detailed budget and schedule, baseline project plan based on executed contract, approved LFO readiness assessment and execution funds	Mar. 2025	Aug. 2025	Complete
Conduct product orientation sessions and workstream kick-off meetings Business requirements development, knowledge gathering, and resource allocation for full suite of products including carrier portal, data reporting and analytics, and account transfer	Oct. 2025	Feb. 2025	In progress
Configure platform and CAC system Various configurations in the SBM platform and Consumer Assistance Center (CAC) system	Feb. 2026	Aug. 2026	Not Started
Conduct testing of systems Confirmation that the solution meets agreed-upon requirements, including user acceptance testing (UAT), connection to the Federal Data Services Hub, data migration, auto-renewals, and carrier connections (EDI, directory, and payment)	Feb. 2026	Aug. 2026	Not Started
Implement consumer assistance center Finalization of system readiness, develop training materials, and support hiring for soft launch	May 2026	Aug. 2026	Not Started
Conduct training User training on the SBM platform and CAC for all interested parties including staff, community partners, and insurance agents	July 2026	Aug. 2026	Not Started
Receive CMS conditional approval to Go-Live Connection establishment with CMS and OHP data sources in production environment and CMS conditional go-live approval receipt for plan year 2027	Aug. 2026	Sept. 2026	Not Started

Production migration and auto-renewal activities Data migration to the platform and testing completion	Sept. 2026	Oct. 2026	Not Started
Soft Launch Launch CAC and SBM Portal, notifying consumers of the transition and upcoming access before Open Enrollment	Oct. 2026	Nov. 2026	Not Started
Full launch and Go-Live for new system Executed transition	Nov. 2026	Nov. 2026	Not Started
Stage Gate 4, Execution complete and move to operations Product/system acceptance, maintenance and operations in steady state begins	Dec. 2026	Mar. 2027	Not Started

Get more information



- Visit orhim.info/SBMtransition
- Email marketplace.sbmproject@odhsoha.oregon.gov

Want to know more? Follow us!

OregonHealthCare.gov
855-268-3767 (toll-free)



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Todos tienen derecho a conocer y utilizar los programas y servicios del Mercado de Seguros Médicos de Oregon. Algunos ejemplos de la ayuda gratuita que ofrecemos incluyen intérpretes de lengua de señas y habla,

materiales escritos en otros idiomas, braille, letra grande, audio y otros formatos. Si necesitas ayuda o tienes preguntas, comunícate con nosotros.

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