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# **FINAL REPORT OF THE COFA PREMIUM ASSISTANCE PROGRAM**

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Oregon Health Insurance Marketplace  
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## About the COFA Program

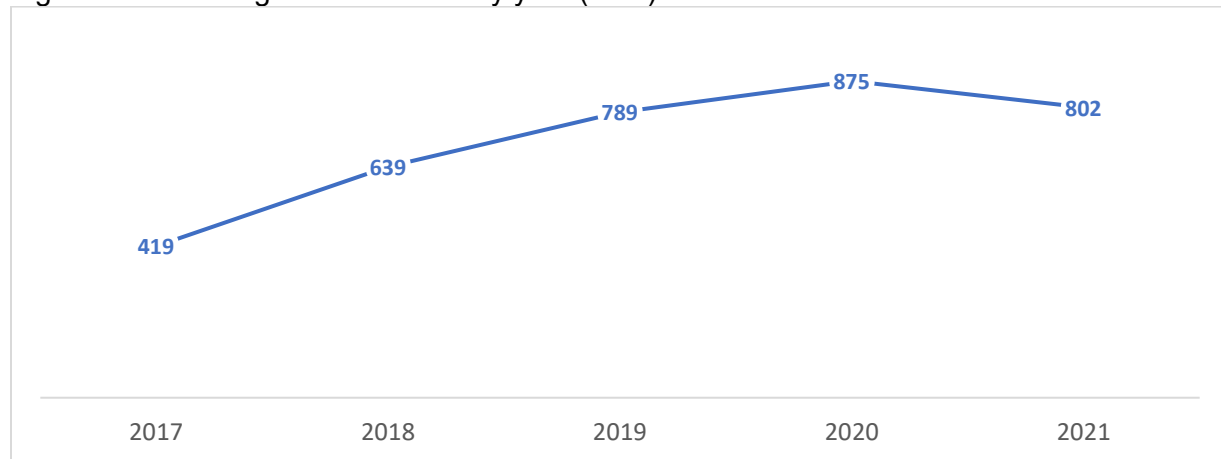
Starting in 2016, the Oregon Health Insurance Marketplace (the Marketplace) developed and administered the COFA Premium Assistance Program until the program sunset on December 31, 2021. The program served low-income citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau who live in Oregon. Under the Compact of Free Association (COFA), these citizens are permitted to reside in the United States, but COFA adults were not eligible for full Medicaid (Oregon Health Plan) under federal law until December 2020. The COFA Premium Assistance Program connected these underserved Oregonians to Marketplace coverage and then to the Oregon Health Plan.

## COFA Premium Assistance Program 2021 summary

For the 2021 coverage year, Oregon's COFA Program received 869 applications for assistance, of which 802 people qualified for the program. In 2021, Oregon paid \$290,677 in premiums and insurance carriers also received \$3,373,012 in premium tax credits. Utilizing the federal financial assistance offered through HealthCare.gov enabled Oregon to help insure 2,262 individuals since 2017. For those enrolled, the program paid \$1,202,719 in premium assistance and leveraged premium tax credits totaling \$16,560,453 paid to insurance carriers.

Figure one shows total Program enrollment each year, until the start of the annual Marketplace open enrollment period that began November 1 for the next coverage year. When Medicaid became available to COFA citizens in December 2020, the program stopped taking applications for new enrollment for 2021 which is reflected in less Program enrollees.

Figure 1: Total Program enrollment by year (lives)



## Transitioning to the Oregon Health Plan (OHP)

The [Consolidated Appropriations Act, 2021 \(bit.ly/3BGB5v2\)](https://www.congress.gov/bills/116/consolidated-appropriations-act-2021) passed on Dec. 27, 2020, which reinstated Medicaid eligibility to citizens from COFA countries who are lawfully living in the United States. Program messaging shifted from premium assistance for a Marketplace plan to making people aware that COFA citizens were newly eligible for OHP. By Dec. 31, 2021, when the COFA Premium Assistance Program sunset, 455 enrollees had transitioned and were enrolled in OHP. Due to difficulty making contact, it is unknown if people not enrolled in OHP had moved out of state, passed away, or were waiting for an enrollment assister or insurance agent to offer assistance. Some OHP cases were pending eligibility upon receipt of supporting immigration documents.

With declining active enrollment for 2021 due to OHP enrollment, the Program was able help over 500 Program enrollees maintain health coverage and continuity of care using resources

carried over from the 2019-2021 biennium. Premiums and medical expense reimbursement claims paid by the Program for 2021 totaled \$291,701, while insurance carriers paid \$11,519,137 in claims.

### **Assistance from trusted experts**

The program's partners were essential to making the program successful. Throughout the years, community partners included Micronesian Islander Community (MIC), COFA Alliance National Network (CANN), Asian Pacific American Network of Oregon (APANO), Northeast Oregon Network (NEON), Project Access Now and PH Tech. Insurance agents also supported the program from Pacific View Financial, Matthew Woodbridge Insurance, Insure-EZ, Health Plans in Oregon, Healthwise Insurance, Aaron Burns Insurance, O'Leary Health Insurance, HC Insurance, Healthy, Wealthy & Wise Insurance, and Local Insurance in La Grande.

The Marketplace was fortunate to have Pacific View Financial and MIC as grantee partners working year-round to reach and serve the COFA community. These partners had staff and interpreters from the COFA community who speak Chuukese, Marshallese, Pohnpeian, Palauan, and Yapese. They supported community events, met with folks in their communities and were invited into their homes. This was essential to building relationships and trust. Even during the COVID-19 pandemic, these organizations modified their operations to keep both the applicants and their staff safe, knowing how important having health coverage was to this community, which was hit hard by the virus.

### **Impact of the Program**

The impact of having health coverage improved many lives in the community. Partners have shared the following stories directly from enrollees:

- A COFA citizen who suffered a traumatic brain injury and had to re-learn daily activities has stated that since he has enrolled in the COFA Premium Assistance Program and has access to health care, his memory and ability to do day to day tasks has improved after years of decline.
- Since having access to affordable medical insurance, a disabled COFA citizen has been able to access ongoing care for her medical needs. Additionally, her family was able to purchase her a motorized wheelchair which cost approximately \$10,700 before insurance. The COFA Premium Assistance Program has been able to reimburse her over \$800 for in-network out-of-pocket costs during plan year 2020.
- A COFA citizen who had gone blind before coming to the U.S. enrolled in the COFA Premium Assistance Program and medical insurance. She was referred to OHSU where doctors found she had a virus in her eyes and prescribed antibiotic drops. She has since experienced an improvement in her vision.

### **Applying for OHP**

COFA community members in Oregon are encouraged to apply for OHP. Oregonians who wish to apply for OHP should visit [OHP.Oregon.gov](http://OHP.Oregon.gov) or find a local OHP assister who can help with the application process at [OregonHealthCare.gov/GetHelp](http://OregonHealthCare.gov/GetHelp). OHP application, eligibility and benefits questions should be directed to the OHP teams at 800-699-9075 (toll-free).