# Marketplace Transition Project

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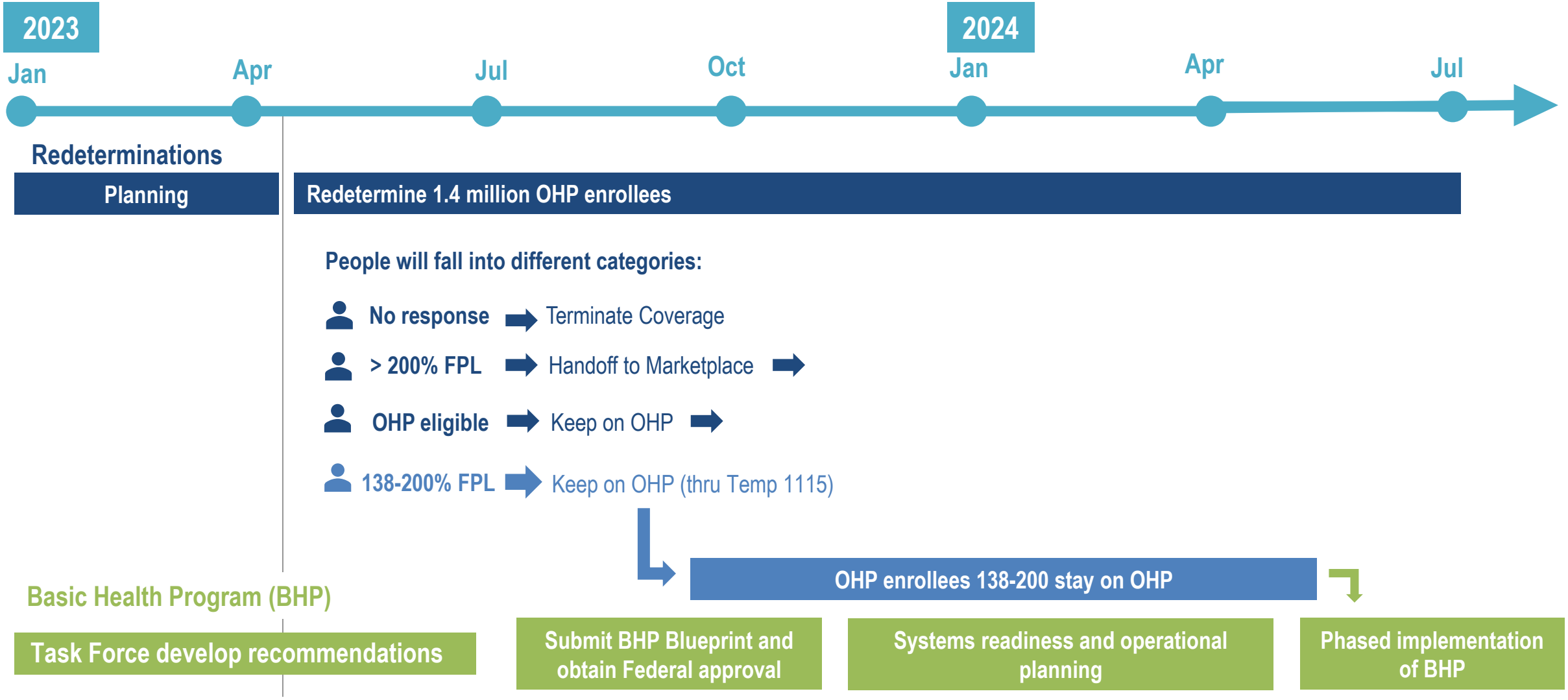
# Timeline of redeterminations work



# Project overview

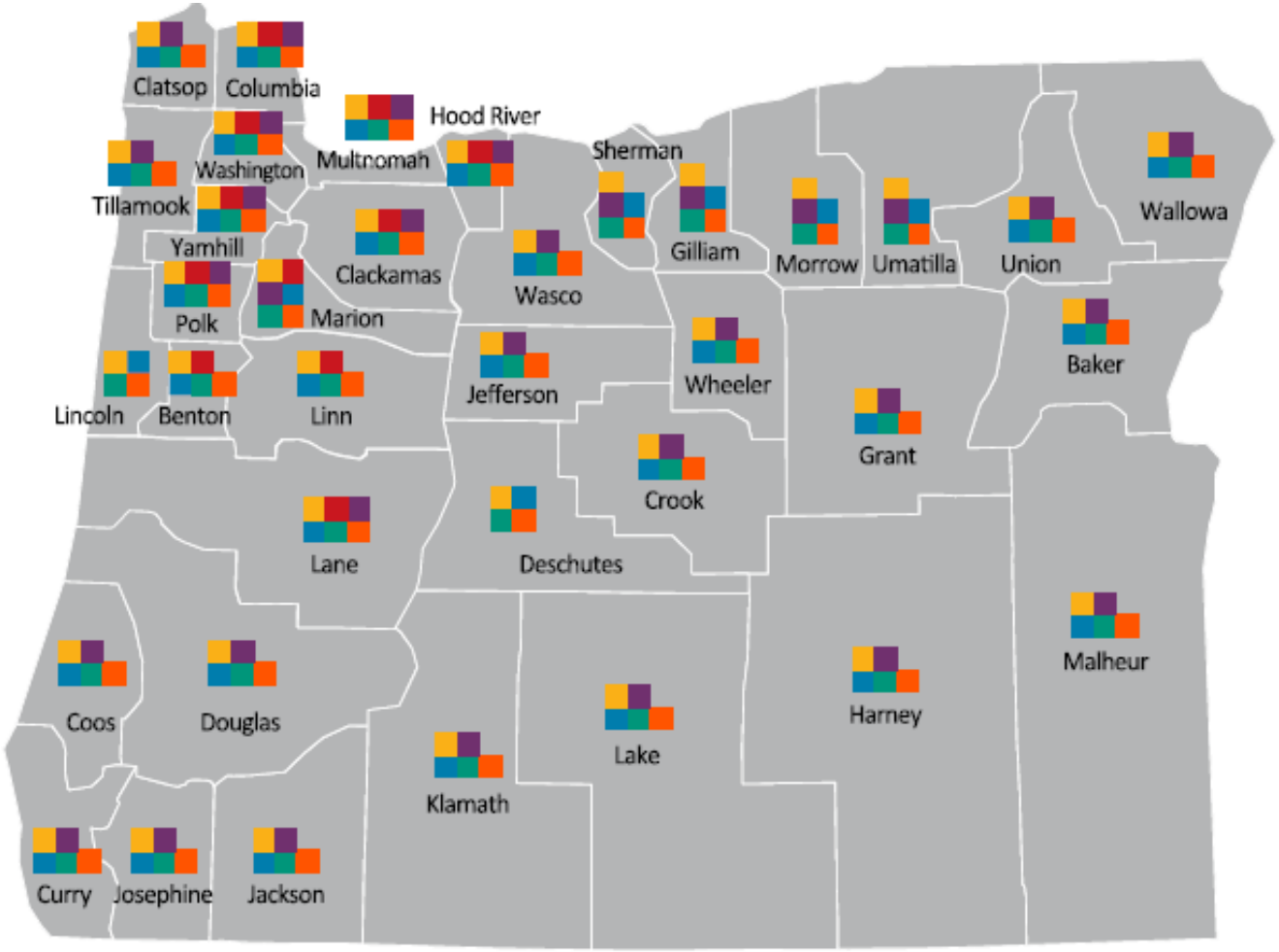
- Up to 300,000 Oregonians enrolled in Oregon Health Plan (OHP) will no longer be eligible
- Large influx of new qualified health plan (QHP) eligible enrollees
- Marketplace and Oregon Health Plan (OHP) team collaborating closely to implement a migration process

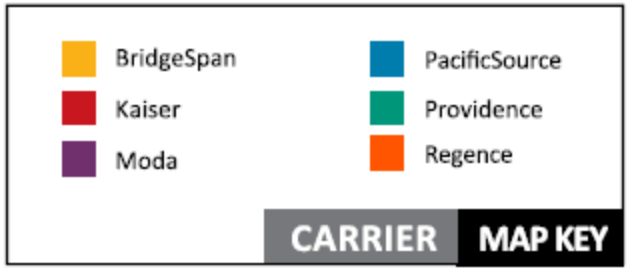
# Why the Marketplace?

- One-stop-shop to compare plans, networks, and insurance companies available in Oregon
- Financial assistance via premium tax credits and cost-sharing reductions
- Free local help from Oregon-based insurance agents and community partners

# 2023 Individual medical carriers

## Coverage map




DFR Division of Financial Regulation
Department of Consumer and Business Services

26-62 health plans per county

# Advance premium tax credits (2023)

| | 139% FPL | 151% FPL | 201% FPL | 251% FPL | 350% FPL |
|---|---|---|---|---|---|
| **2023 Income** | $18,890 | $20,521 | $27,316 | $34,111 | $47,565 |
| **APTC - Tri-County (age 40)** | $425 | $424 | $378 | $310 | $137 |
| **APTC – Marion (age 40)** | $459 | $459 | $413 | $344 | $172 |
| **APTC – Columbia (age 40)** | $459 | $459 | $413 | $344 | $172 |
| **APTC – Union (age 40)** | $569 | $568 | $522 | $454 | $281 |

# Example lowest cost silver plans (2023)

## Plan premiums including premium tax credits

| | 139% FPL | 151% FPL | 201% FPL | 251% FPL | 350% FPL |
|---|---|---|---|---|---|
| **2022 Income** | $18,890 | $20,521 | $27,316 | $34,111 | $47,565 |
| **Tri-County**<br>Providence Connect 5000 Silver | $1.00 | $1.00 | $45.70 | $114.11 | $286.64 |
| **Tri-County**<br>Regence Silver 6500 Legacy LHP | $1.71 | $2.39 | $48.14 | $116.55 | $289.08 |
| **Marion County**<br>KP OR Silver 4000/40 | $1.35 | $1.35 | $21.17 | $89.58 | $262.11 |
| **Marion County**<br>KP OR Standard Silver Plan | $1.00 | $1.42 | $47.17 | $115.58 | $288.11 |
| **Columbia County**<br>KP OR Silver 4000/40 | $1.35 | $1.35 | $21.17 | $89.58 | $262.11 |
| **Union County**<br>Moda Health Oregon Standard Silver (Affinity) | $1.00 | $1.00 | $46.68 | $115.09 | $287.62 |
| **Union County**<br>Regence Silver 6500 Individual and Family Network | $2.28 | $2.97 | $48.72 | $117.13 | $289.66 |

# Marketplace Transition Project

## Enrollee determined not eligible for OHP

Enrollee data sent to Marketplace

## Marketplace evaluates plan options

Compares CCO network with Marketplace plan options

Evaluate cost-sharing reductions and plan premiums

## Targeted outreach

Utilize associated community partner

Contact consumer advising of plan options via email and/or postal mail

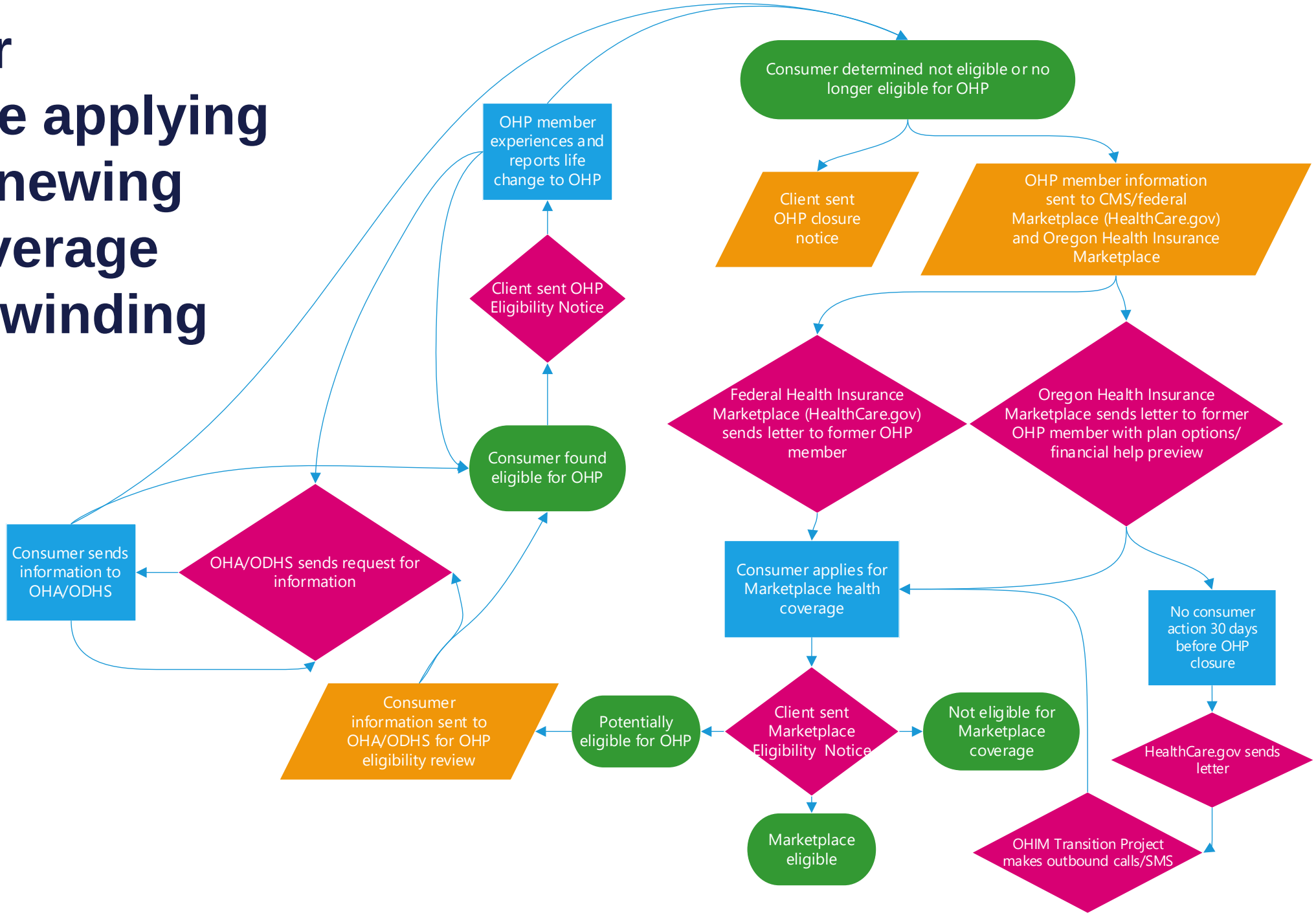
## Consumer starts enrollment

Contacts Marketplace Transition Help Center

Utilizes agent or certified assister for enrollment

Utilizes HealthCare.gov for enrollment

# Consumer experience applying for and renewing health coverage during Unwinding Project



# Consumer communications

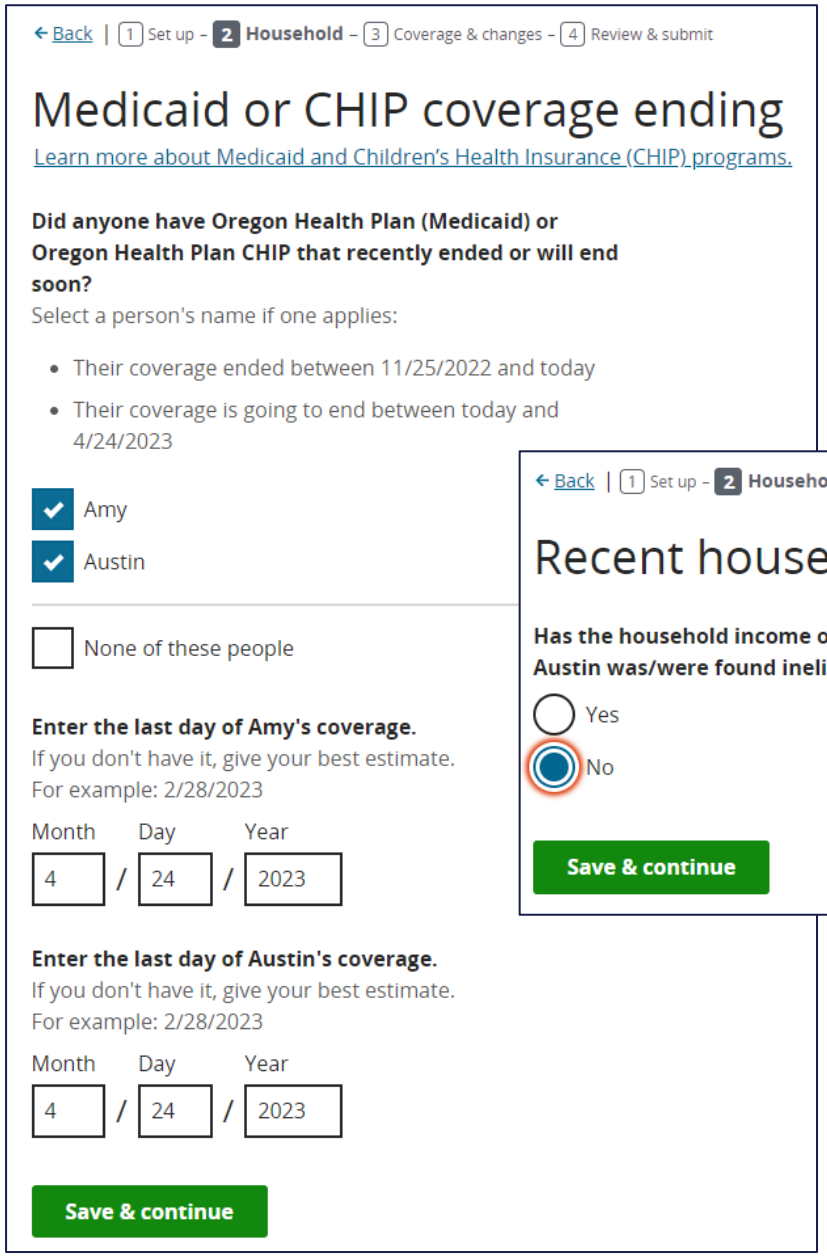
- Direct messaging to people who are losing OHP benefits by postal mail, email, and/or text messaging
  - When and how to enroll through the Marketplace
  - How to find local help
- Organic social media campaign
- Printed publications
- Additional communications strategy to be planned

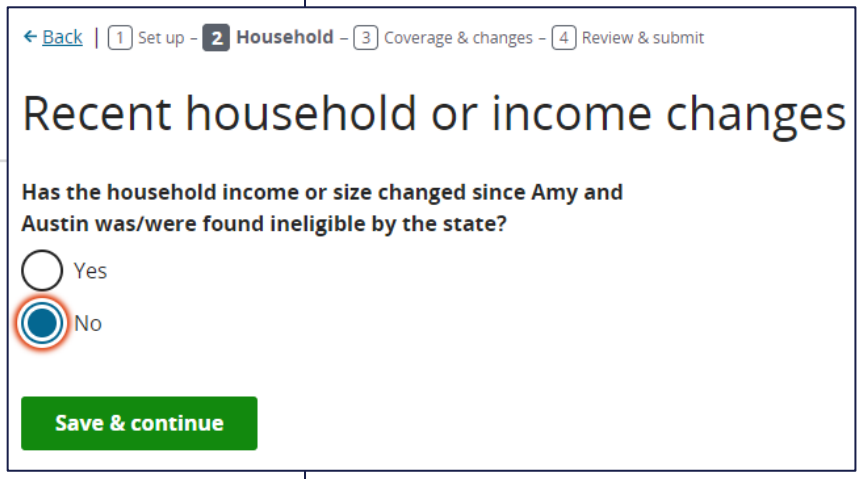
# Unwinding special enrollment period (SEP)

- March 31, 2023 through July 31, 2024
- Available to Marketplace-eligible individuals who:
  - Submit a new application or update an existing application between March 31, 2023 and July 31, 2024 and answer “Yes” to the application question asking if their Medicaid or CHIP coverage ended recently or will end soon, and
  - Attest to a last date of Medicaid or CHIP coverage between March 31, 2023 and July 31, 2024
- Individuals will not be required to submit documentation of a qualifying life event to be eligible for this SEP

# On the Marketplace application

- First questions relate to losing Oregon Health Plan benefits specifically
  - To determine if applicant(s) qualify for unwinding SEP
  - To determine if applicant(s) may qualify for OHP because of recent change



# On the Marketplace application

- Second questions relate to eligibility for loss of coverage special enrollment period
- Information will auto-populate if you already reported loss of OHP benefits

## Upcoming coverage changes

**Will any of these people lose qualifying health coverage between 2/24/2023 and 4/24/2023?**

Select all that apply.

Learn more about upcoming loss of coverage.

- [x] Amy
- [x] Austin
- [ ] None of these people

**What's the last day of Amy's coverage?**

Enter the date Amy's current coverage will end, not the first day Amy will be without coverage. For example: 3/1/2023

Month 4 / Day 24 / Year 2023

**Enter the name of the plan.**

Optional

**What's the last day of Austin's coverage?**

Enter the date Austin's current coverage will end, not the first day Austin will be without coverage. For example: 3/1/2023

Month 4 / Day 24 / Year 2023

**Enter the name of the plan.**

Optional

# Key facts: Enrolling in Marketplace coverage

- Coverage will start the first of the month following enrollment
  - If enrolls before OHP benefits close, will start first of the month following closure date reported on Marketplace application
- Marketplace coverage can not be backdated or started retroactively
- First month's premium must be paid to start coverage
  - Premium bill will be sent to enrollee a couple of weeks after enrollment through the mail
  - There is no grace period for first month's premium, regardless of amount

# How can you help people losing OHP benefits?

- Advise of financial assistance programs available through not-for-profit hospitals and affiliated clinics/health systems
  - See list of participating facilities at orhim.info/ORHospitals
- Educate about their options through the Marketplace
  - Window Shopping tool:
    - English: OregonHealthCare.gov/WindowShop
    - Spanish: orhim.info/ObtengaCobertura
- Offer a referral to a Marketplace expert who can help with application/enrollment
  - English: OregonHealthCare.gov/GetHelp
  - Spanish: orhim.info/encuentreayuda

# Marketplace Window Shopping tool

- Website URLs
  - English: OregonHealthCare.gov/WindowShop
  - Spanish: orhim.info/ObtengaCobertura
- Oregon-specific tool managed by the Marketplace
- Available in English and Spanish
- Links to Marketplace Find Local Help tool, Oregon Health Plan (ONE), and HealthCare.gov

# Marketplace Window Shopping tool

← Back to Results

KAISER PERMANENTE®

## KP Oregon Standard Silver Plan

Silver EPO | Specialist Referral Required

**Kaiser** — Plan ID: *71287OR0420003-01*

Monthly Premium: **$299.81** *(after $589 subsidy)*

15% of 246 doctors within 10 mi doctors near you are covered

Print Plan Details | Select Plan

**Contact Details**

- Visit Website
- 800-813-2000

**Plan Resources**

- Summary of Plan & Benefits
- Details of Coverage & Cost
- Drug Search
- Provider Directory

**My Coverage Profile**

Edit Profile | Start Over

- Myself *(40)*
- Spouse *(38)*

*2 family member(s) are either already offered or not looking for coverage.*

**Deductible & Out-of-pocket** | Annual Cost Estimates | Doctor Visits | Hospital | Emergency | Drugs | Tests & Imaging

# Agents and community partners

## Roles

Insurance agents and community partners will play critical roles for the Medicaid migration:

- Outreach and education
- Plan/choice counseling
- Application/enrollment assistance

# Marketplace Transition project contacts

- Marketplace Transition Help Center (starting 4/1/2023)
  - 833-699-6850 (toll-free), Monday to Friday 8 a.m. to 5 p.m.
  - transition.marketplace@odhsoha.Oregon.gov