

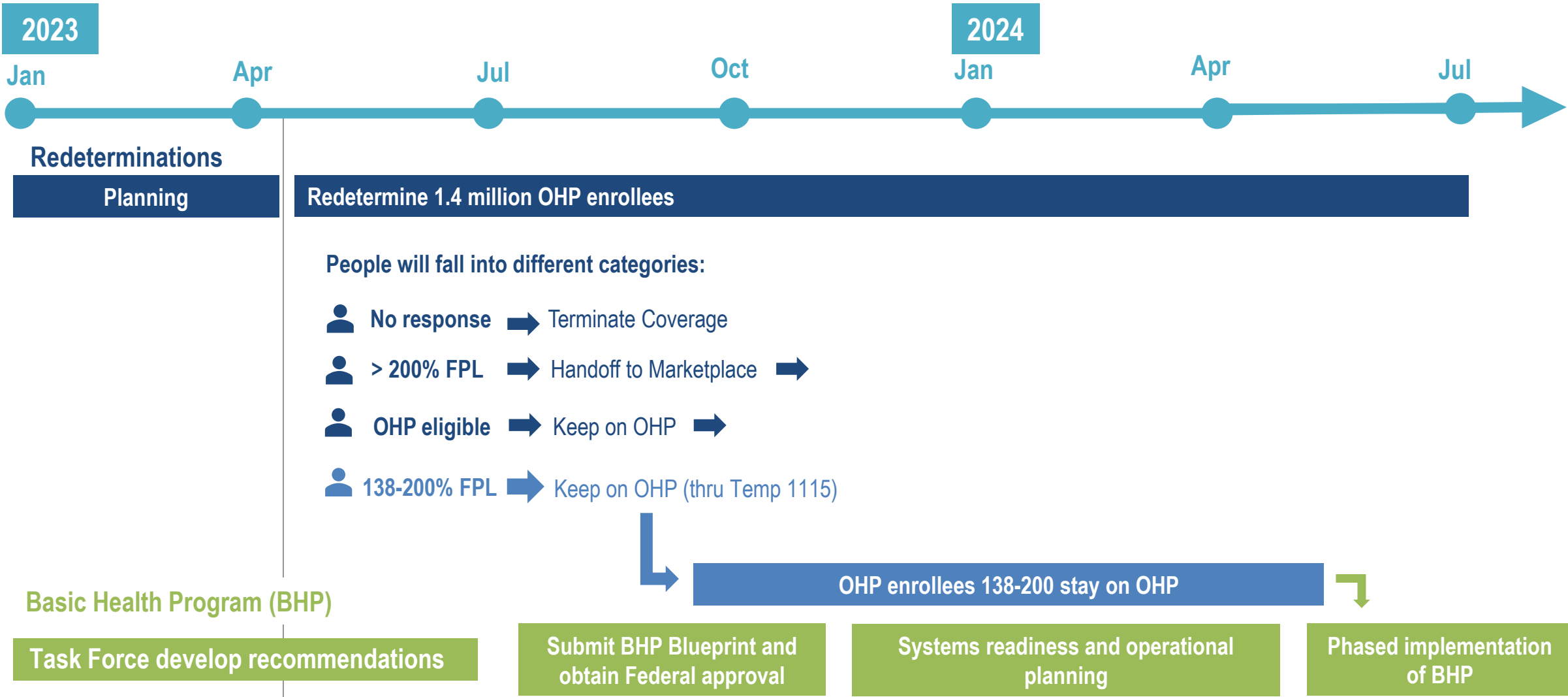
Marketplace Transition Project



Amy Coven
Stakeholder and Communications Analyst



Timeline of redeterminations work



Project overview

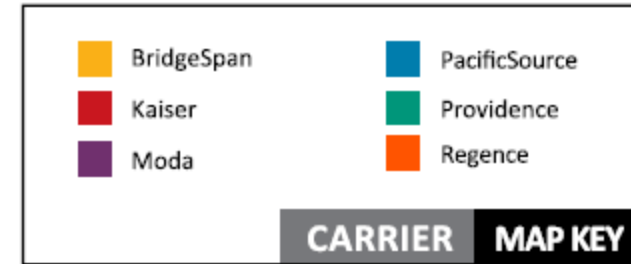
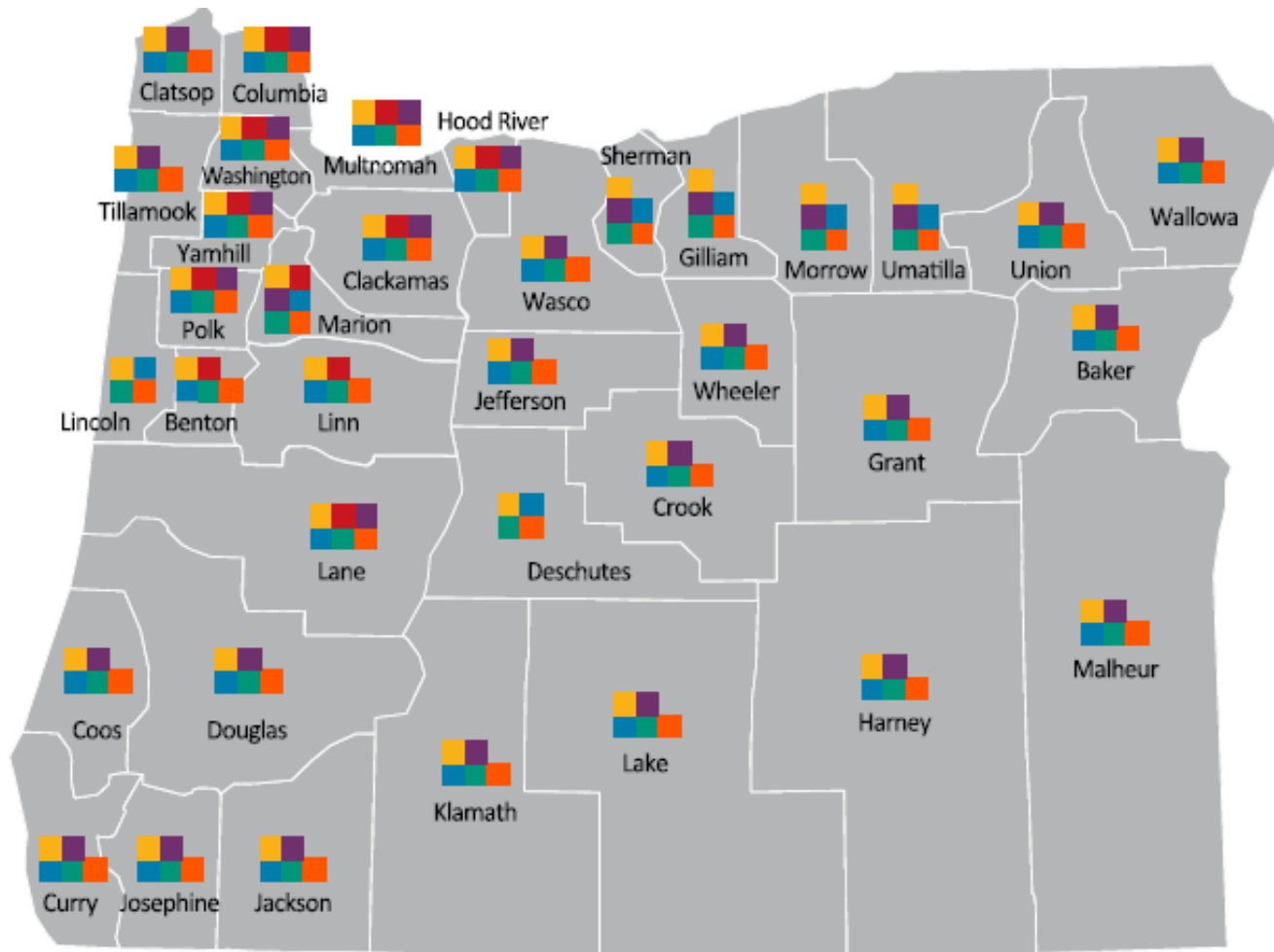
- Up to 300,000 Oregonians enrolled in Oregon Health Plan (OHP) will no longer be eligible
- Large influx of newly qualified health plan (QHP) eligible enrollees
- Marketplace and Oregon Health Plan (OHP) team collaborating closely to implement a migration process

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



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 Providence Connect 5000 Silver	\$1.00	\$1.00	\$45.70	\$114.11	\$286.64
Tri-County Regence Silver 6500 Legacy LHP	\$1.71	\$2.39	\$48.14	\$116.55	\$289.08
Marion County KP OR Silver 4000/40	\$1.35	\$1.35	\$21.17	\$89.58	\$262.11
Marion County KP OR Standard Silver Plan	\$1.00	\$1.42	\$47.17	\$115.58	\$288.11
Columbia County KP OR Silver 4000/40	\$1.35	\$1.35	\$21.17	\$89.58	\$262.11
Union County Moda Health Oregon Standard Silver (Affinity)	\$1.00	\$1.00	\$46.68	\$115.09	\$287.62
Union County 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

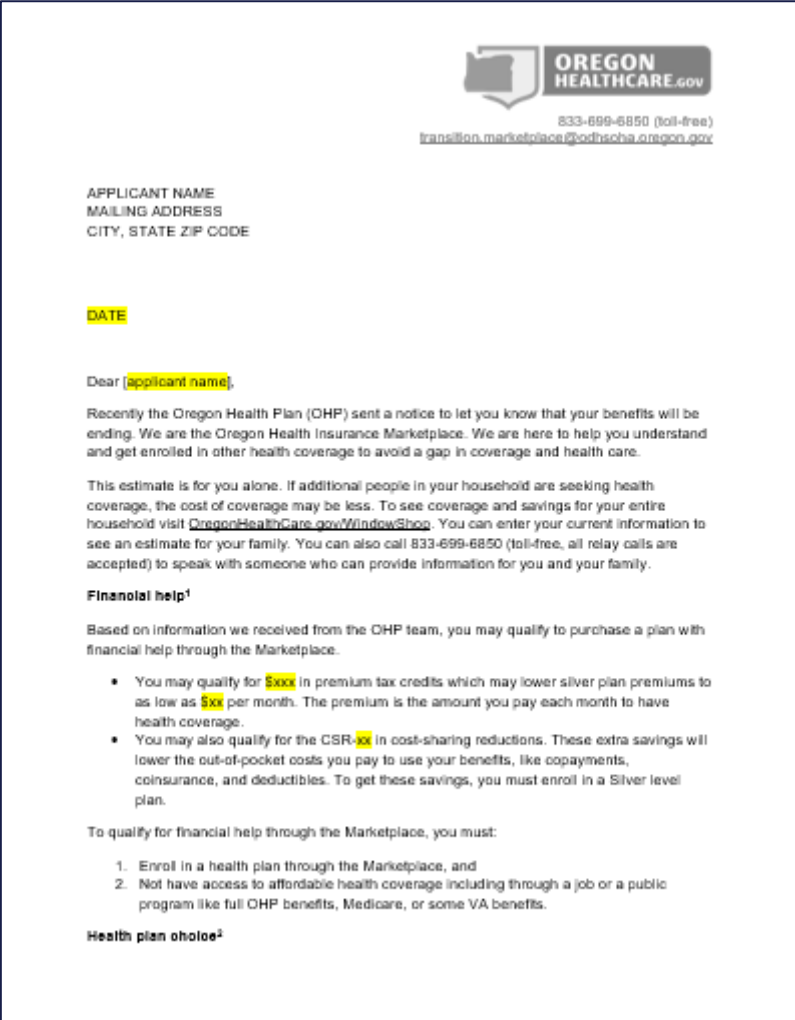
Utilizes HealthCare.gov for enrollment


Consumer 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

Marketplace transition notices

- Potential financial assistance eligibility
 - Based on information OHP used to determine eligibility
- Information about health plan choices
 - Two plan options for most people
 - Least expensive plan option for Tribal members
- Sent in 14 languages depending on preferences




833-699-6850 (toll-free)
transition.marketplace@odhscha.oregon.gov

APPLICANT NAME
MAILING ADDRESS
CITY, STATE ZIP CODE

DATE

Dear **[applicant name]**,

Recently the Oregon Health Plan (OHP) sent a notice to let you know that your benefits will be ending. We are the Oregon Health Insurance Marketplace. We are here to help you understand and get enrolled in other health coverage to avoid a gap in coverage and health care.

This estimate is for you alone. If additional people in your household are seeking health coverage, the cost of coverage may be less. To see coverage and savings for your entire household visit OregonHealthCare.gov/WindowShop. You can enter your current information to see an estimate for your family. You can also call 833-699-6850 (toll-free, all relay calls are accepted) to speak with someone who can provide information for you and your family.

Financial help¹

Based on information we received from the OHP team, you may qualify to purchase a plan with financial help through the Marketplace.

- You may qualify for **\$xxx** in premium tax credits which may lower silver plan premiums to as low as **\$xx** per month. The premium is the amount you pay each month to have health coverage.
- You may also qualify for the CSR-**xx** in cost-sharing reductions. These extra savings will lower the out-of-pocket costs you pay to use your benefits, like copayments, coinsurance, and deductibles. To get these savings, you must enroll in a Silver level plan.

To qualify for financial help through the Marketplace, you must:

1. Enroll in a health plan through the Marketplace, and
2. Not have access to affordable health coverage including through a job or a public program like full OHP benefits, Medicare, or some VA benefits.

Health plan choice²

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

← Back | 1 Set up - 2 Household - 3 Coverage & changes - 4 Review & submit

Medicaid or CHIP coverage ending

[Learn more about Medicaid and Children's Health Insurance \(CHIP\) programs.](#)

Did anyone have Oregon Health Plan (Medicaid) or Oregon Health Plan CHIP that recently ended or will end soon?

Select a person's name if one applies:

- Their coverage ended between 11/25/2022 and today
- Their coverage is going to end between today and 4/24/2023

Amy

Austin

None of these people

Enter the last day of Amy's coverage.
If you don't have it, give your best estimate.
For example: 2/28/2023

Month Day Year
4 / 24 / 2023

Enter the last day of Austin's coverage.
If you don't have it, give your best estimate.
For example: 2/28/2023

Month Day Year
4 / 24 / 2023

Save & continue

← Back | 1 Set up - 2 Household - 3 Coverage & changes - 4 Review & submit

Recent household or income changes

Has the household income or size changed since Amy and Austin was/were found ineligible by the state?

Yes

No

Save & continue

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.](#)

Amy

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 Day Year
4 / 24 / 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 Day Year
4 / 24 / 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 enrolled 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

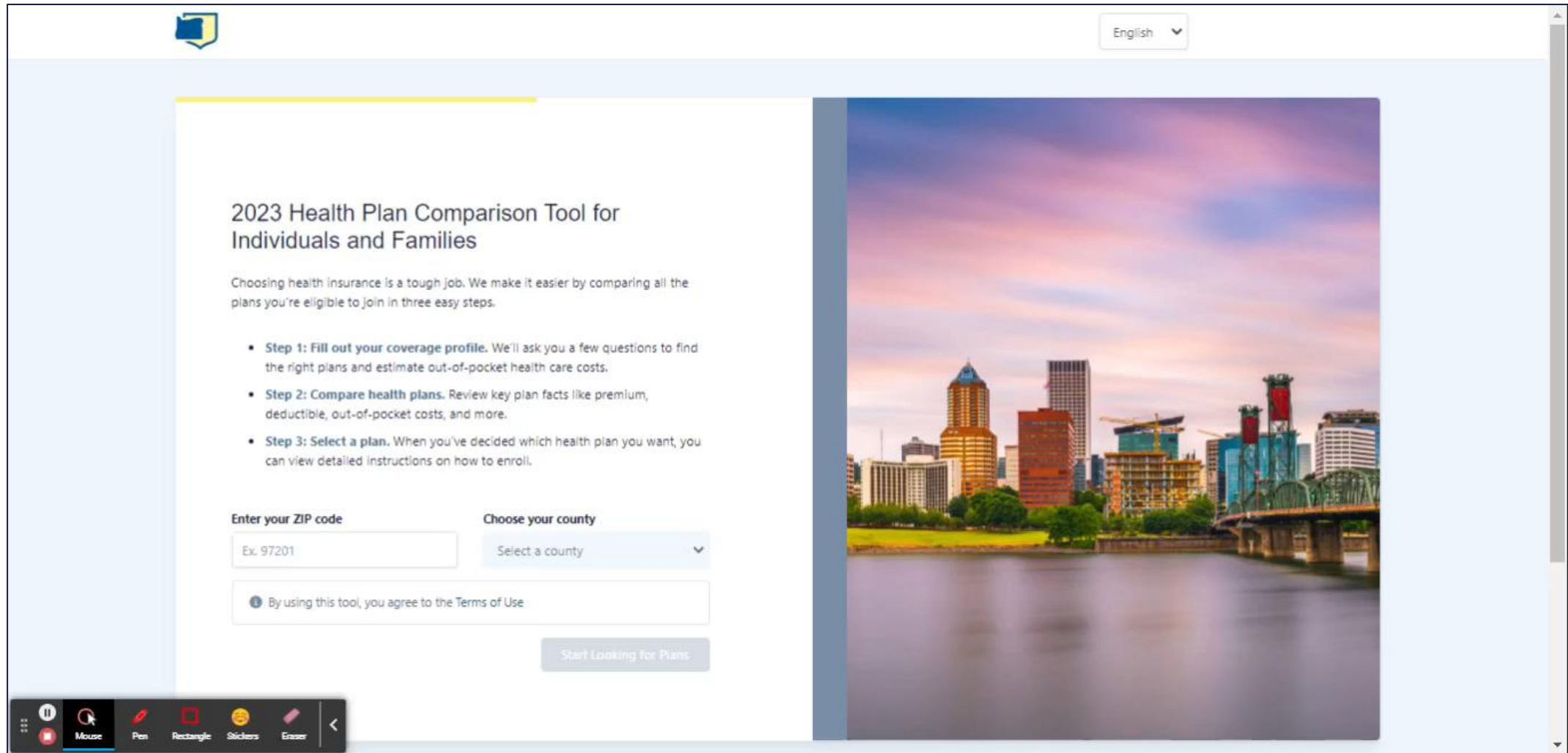
How can you help people losing OHP benefits?



- 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




 English 

2023 Health Plan Comparison Tool for Individuals and Families



Choosing health insurance is a tough job. We make it easier by comparing all the plans you're eligible to join in three easy steps.

- **Step 1: Fill out your coverage profile.** We'll ask you a few questions to find the right plans and estimate out-of-pocket health care costs.
- **Step 2: Compare health plans.** Review key plan facts like premium, deductible, out-of-pocket costs, and more.
- **Step 3: Select a plan.** When you've decided which health plan you want, you can view detailed instructions on how to enroll.

Enter your ZIP code Choose your county

 By using this tool, you agree to the Terms of Use

[Start Looking for Plans](#)



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
 - 833-699-6850 (toll-free), Monday to Friday 7 a.m. to 6 p.m. PST
 - transition.marketplace@odhsoha.Oregon.gov
 - Open for partners, insurance agents/brokers and the public

