

# COVID-19 Public Health Emergency (PHE) Unwinding Marketplace Communications Toolkit



**OREGON  
HEALTHCARE.GOV**

# COVID-19 Public Health Emergency Unwinding Marketplace Communications Toolkit



## Summary

The COVID-19 Public Health Emergency ended May 11, 2023. The unwinding of temporary pandemic rules means OHP member eligibility will be redetermined between April 2023 through mid-2024. Throughout this time, the Oregon Health Plan (OHP) will send notices to Oregonians who are enrolled in medical benefits. If information is requested, OHP enrollees will have 90 days to submit information to redetermine their eligibility for OHP.

People who are no longer eligible for OHP benefits will receive a 60-day closure notice. It is estimated that around 300,000 Oregonians may no longer qualify for OHP benefits and will need to act elsewhere to enroll in health coverage. The Marketplace will contact clients to advise of coverage options through the Marketplace.

In an effort to ensure people losing OHP benefits are able to enroll in new coverage, the Oregon Health Insurance Marketplace is working with partners as trusted messengers. It is essential that people losing OHP know what options are available and how to get help.

## What we know

- Many OHP members do not realize they are still on OHP benefits, that their benefits have been renewing automatically, or that they must renew their benefits to keep covered.
- OHP members largely do not understand their options if they are no longer eligible for OHP. Changing to private coverage can be a confusing change with new terminology and costs.
- People do not understand the options and savings available to them through the Marketplace.
- Oregonians do not realize there is free help available near them.

## How can you help

OHP members who are losing benefits should understand their other coverage options, which may or may not include the Marketplace.

- Employer-sponsored coverage may be available to people who are working, or through a spouse or parent/guardian.
- Medicare may be available to people who have turned 65 during the pandemic or who are turning 65 soon.
- College students may be eligible for health coverage through their school.
- Marketplace coverage and financial help may be available for people who do not have access to other affordable health coverage.

You can...

- Help people losing OHP understand their health coverage options.
- Use the [Employer Coverage Affordability tool \(orhim.info/ESIcoverage\)](https://orhim.info/ESIcoverage) to help people understand if coverage offered from an employer is considered affordable.
- Assist people preview plans and savings through the [Marketplace Window Shopping tool at OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).
- Learn more on the Marketplace Transition website at [orhim.info/transition](https://orhim.info/transition).

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## Unwinding resources

- **Marketplace Transition Project information:**
  - o English: [orhim.info/Transition](https://orhim.info/Transition)
  - o Spanish: [orhim.info/transicion](https://orhim.info/transicion)
- **Marketplace Transition Help Center:**
  - o Phone: 833-699-6850 (toll-free, all relay calls accepted), Monday through Friday from 7 a.m. to 6 p.m. PST
  - o Email: [transition.marketplace@odhsoha.oregon.gov](mailto:transition.marketplace@odhsoha.oregon.gov)
- **Oregon's Public Health Emergency (PHE) Unwinding site:** [bit.ly/ORpheunwinding](https://bit.ly/ORpheunwinding)
- **PHE Unwinding Feedback Team:** Share your feedback, concerns, issues, comments, etc. by sending an email to [feedback@odhsoha.oregon.gov](mailto:feedback@odhsoha.oregon.gov)

## Marketplace resources

- **Oregon's Find Local Help tool:**
  - o English: [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp)
  - o Spanish: [orhim.info/encuentreayuda](https://orhim.info/encuentreayuda)
  - o Request to be added to the Find Local Help tool or update your information at [orhim.info/FLHupdates](https://orhim.info/FLHupdates)
- **Oregon's window shopping (plan comparison) tool:**
  - o English: [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop)
  - o Spanish: [orhim.info/ObtengaCobertura](https://orhim.info/ObtengaCobertura)
- **Resources, including ordering publications and materials:**
  - o English: [orhim.info/resources](https://orhim.info/resources)
  - o Spanish: [orhim.info/Recursos](https://orhim.info/Recursos)

## Frequently asked questions

### 1. What is the Marketplace?

The Oregon Health Insurance Marketplace (OHIM) offers health coverage through its federal partner, HealthCare.gov. Health coverage available through the Marketplace are private insurance plans offered by Bridgespan, Kaiser Permanente, Moda, PacificSource, Providence, and Regence. The Marketplace is the only place where enrollees may access financial help. Premium tax credits reduce the monthly premium to have health coverage and cost-sharing reductions lower the out-of-pocket costs associated with health care. Preview your savings and plan options at [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp).

### 2. If someone is not eligible for OHP benefits anymore, when can they enroll through the Marketplace?

People who lose their OHP benefits are eligible for a special enrollment period (SEP) and they will have 60 days after they submit their application to select a Marketplace plan with coverage that starts the first day of the month after they select a plan.

As part of the unwinding process, the Centers for Medicare & Medicaid Services (CMS) opened an "Unwinding SEP". This new SEP allows individuals to enroll in Marketplace health coverage outside of the annual open enrollment period if they lost Oregon Health Plan benefits. HealthCare.gov will be updated so that Marketplace-eligible individuals who submit a new

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application or update an existing application between March 31, 2023 and July 31, 2024; and attest to a last date of OHP coverage within the same time period, are eligible for an Unwinding SEP.

### **3. Which notifications should an OHP enrollee expect to receive from the state through the unwinding period?**

OHP notices will be sent based on the preferred communications methods selected during the OHP application process. Notices also are available online to those with a ONE Eligibility system online account accessible at [benefits.oregon.gov](https://benefits.oregon.gov).

Those who receive an OHP closure notice will get Marketplace notices via postal mail and additional contact mechanisms include text messaging, email, and phone calls, depending on communications preferences.

### **4. What documentation must be submitted to prove someone qualifies for the Unwinding SEP?**

Individuals will not be required to submit documentation of a qualifying life event to be eligible for the Unwinding SEP. Applicants will be required to attest to a loss of Medicaid or CHIP coverage as part of the application.

### **5. What kind of help is available to Oregonians?**

Trained health coverage experts are available throughout the state to offer one-on-one assistance. You can find local help at [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp). For help understanding your Marketplace notice, wading through options, or finding a local expert, call the Marketplace Transition Help Center at 833-699-6850 (toll-free, all relay calls accepted).

Visit [orhim.info/Transition](https://orhim.info/Transition) for answers to more frequently asked questions.

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## Key messages

- If you are losing OHP benefits and disagree with the decision, contact the Oregon Health Plan Processing Center at 800-699-9075 (toll-free, all relay calls accepted) to update your information.
- If you no longer qualify for OHP you can explore options through the Marketplace before starting a full application. Visit [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop) to get started.
  - » Preview savings available to you.
  - » See which plans cover your primary care and specialty care providers.
  - » Make sure your local hospital is covered.
  - » See which plans cover your prescriptions and get a quote for out-of-pocket refill costs.
- Losing OHP benefits is a qualifying life event and allows you to shop for health coverage mid year.
  - » You can enroll up to 60 days before your OHP benefits end and anytime before July 31, 2024.
  - » Enroll before your OHP benefits end to avoid a gap in coverage.
- People who are eligible for Medicare should take action as soon as possible to avoid late enrollment penalties. Contact the Oregon Senior Health Insurance Benefits Assistance (SHIBA) program for help at 800-722-4134 (toll-free) or visit [OregonSHIBA.org](https://OregonSHIBA.org).



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## Drop-in article

### Health coverage options for people losing Oregon Health Plan (OHP) benefits

For the past few years, Oregon was allowed to temporarily stop eligibility reviews for OHP benefits. This kept people from losing their health coverage through OHP. Now that OHP is returning to normal operations, OHP has resumed eligibility reviews. This means some people may soon lose their OHP benefits. If you have been told that you have lost or will soon lose OHP benefits, here are some important things to know:

**1. You can contact OHP if you disagree with their decision.**

Sometimes eligibility rules can change. If your income or medical needs change, you can reapply for OHP benefits. There is no limit to the number of times you can apply or a waiting period to reapply. To update your information or reapply contact the OHP Processing Center at 800-699-9075 (toll-free).

**2. Check with your employer about job-based coverage.**

Your employer, your spouse's employer, or a parent/guardian's employer (if under 26) may offer health coverage. You should consider this option if this coverage is considered affordable. Check affordability at [orhim.info/ESItool](http://orhim.info/ESItool).

**3. You may be able to sign up for Medicare without a late enrollment penalty.**

If you now qualify for Medicare, but didn't sign up for it when you first became eligible, you have a limited time (called a "special enrollment period") to sign up without paying the usual late enrollment penalty. Your special enrollment period starts the day you're notified that your OHP benefits are ending. It continues for 6 months after your OHP benefits end. Your Medicare coverage will start the month after you sign up, or the date your OHP benefits end, whichever you choose. For more information about this special enrollment period and how to sign up for it, visit [orhim.info/Medicare](http://orhim.info/Medicare). You can also call 800-MEDICARE (800-633-4227). TTY users can call 1-877-486-2048.

**4. You may be able to get low-cost, quality health coverage through the Marketplace. Enroll today for coverage starting the first of next month.**

If you lose OHP benefits between March 31, 2023 and July 31, 2024, you can submit or update a Marketplace application anytime on HealthCare.gov. You'll have 60 days after that to pick a plan. Marketplace plans are:

- **Affordable.** Most people qualify for savings to lower their monthly premium and what they pay when they get care. Savings are based on household income and size.
- **Comprehensive.** All plans cover doctor visits, prescription drugs, emergency care, mental health, hospitalizations, and more.
- **Convenient.** Enrollment is easy and many people can sign up for coverage in one sitting.

Visit [OregonHealthCare.gov](http://OregonHealthCare.gov) to preview plans and savings available to you, or call the Marketplace Transition Help Center at 833-699-6850 (toll-free, all relay calls accepted).

[Agency/organization] can help! Call us at [phone] or email [email address] for free help.

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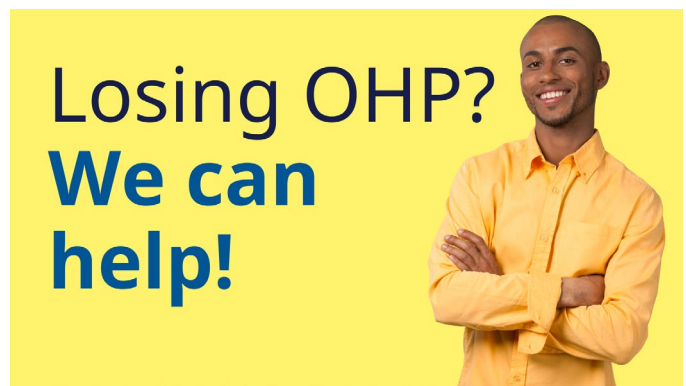
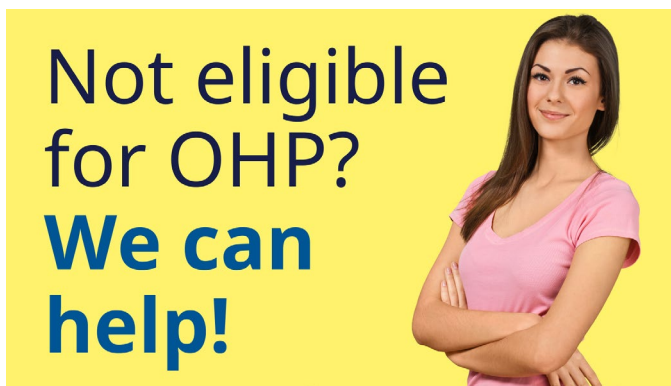
## Social media

Use these posts to spread the word about Marketplace assistance that you or your organization offers. You can pair the social media images on this page with messages on the next page.

To save an image, right click and save to your computer or phone.

Deciding which image to use?

- Horizontal images work best on Facebook, LinkedIn and Twitter.
- Square images work best on Facebook and Instagram. Square images are on the next page.





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## Social media posts

Lost #OHP benefits? Act NOW to see if you qualify for a special enrollment period to enroll in a Marketplace health plan. You may receive financial help to lower your monthly costs - nearly 8 in 10 Oregonians do! Call us at [phone number] for help.

Recently lost or denied #OHP benefits? We can help! Call us at [phone number] for free help to see what coverage and savings you can get. It's more affordable than you think!

Spread the word - if you or someone you know is losing #OHP benefits, you may be able to get quality health coverage through the Marketplace with financial help! Act soon to avoid a gap in coverage. Call us at [phone number] for free help.

#DYK people who are losing #OHP benefits likely qualify for big savings on Marketplace health coverage? Call us at [phone number] for free one-on-one help.

Losing #OHP can be scary and wading through options can be confusing. We are here to help! Call us at [phone number] for free help.





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## Direct email outreach

SUBJECT: Important information about your health coverage

PREVIEW TEXT: If you recently lost OHP benefits, you still have coverage options!

**Have you or someone in your household recently lost or been denied Oregon Health Plan (OHP)?** You may be eligible to enroll in a health plan through the Marketplace.

You can quickly preview plans and savings available to you at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

When you apply through the Marketplace, you'll get your eligibility results right away, which will also let you know if you can get help lowering the costs of your monthly premiums. Thanks to the COVID-19 relief law, nearly 80 percent of Oregonians qualify for financial help, including those who didn't qualify before. **Many Oregonians can find a plan for under \$10 per month.**

**Don't delay!** Enroll in a Marketplace plan as soon as possible to avoid a gap in your health coverage.

**Note:** If you need help enrolling, contact us at [phone number] or [email address].

Sincerely,

[Agency/organization name]

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## Publications

### Tri-fold brochures

Customizable PDF  
Available in English and Spanish


### Window clings

Not customizable  
Available in English and Spanish

### Rack cards

Not customizable  
Dual-sided, English on one side, other language on the opposite  
Available in Amharic, Arabic, Burmese, Chuukese, Hmong, Japanese, Korean, Marshallese, Palauan, Pohnpeian, Russian, Simplified Chinese, Somali, Spanish, Tigrinya, Traditional Chinese, Ukrainian, Vietnamese, and Zomi


Losing Oregon Health Plan (OHP) benefits?  
**We can help!**



The Marketplace is here to help keep you and your family covered.

**Visit OregonHealthCare.gov**


Are you losing OHP?  
Keep covered.



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

Not eligible for Oregon Health Plan (OHP)?

-  If you do not qualify for full OHP benefits, you may be able to **shop through the Marketplace.**
-  **OHP benefits ending?** You can enroll through the Marketplace up to 60 days before your benefits end through July 31, 2024.
-  **Financial help** is available through the **Marketplace** for both monthly and other out-of-pocket costs.
-  Find out what **coverage and savings** you can get at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).
-  Find **free, local help** at [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp).

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

# COVID-19 Public Health Emergency Unwinding Marketplace Communications Toolkit



## Employer outreach materials

The Marketplace will be conducting outreach to employers through the Oregon Employment Department, via direct email, as well as other avenues. If you have connections with employers through networking groups, associations, or in other ways, we encourage you to share the outreach materials we have developed to help employees understand their options if they are no longer eligible for OHP benefits.

On our transition website you can download:

- [Marketplace Transition Overview and FAQs for Employers](#)
- [Health coverage outreach flyer for employees losing Oregon Health Plan \(OHP\) benefits.](#)
- [Suggested newsletter text for employer or association newsletters.](#)

## Keeping your employees covered: Marketplace Transition Project

### Summary

The COVID-19 Public Health Emergency will be ending. The unwinding of temporary pandemic rules means OHP member eligibility will be redetermined between April 2023 through Jan. 2024. Throughout this time, the Oregon Health Plan (OHP) will send notices to Oregonians who are enrolled in medical benefits. If information is requested, OHP enrollees will have 90 days to submit information to redetermine their eligibility for OHP.

People who are no longer eligible for OHP will receive a closure notice. It is expected that people who are no longer eligible for OHP will continue to have health coverage options through the Marketplace.

### Frequently asked

### Unwinding re

- **Marketplace Transition Project**
  - o English: [orhim](#)
  - o Spanish: [orhim](#)
- **Marketplace Transition Project**
  - o Phone: 833-699-6850 (toll-free) to 6 p.m. PST
  - o Email: [transition@orhim.info](#)
- **Oregon's Public Health Emergency Unwinding Project**
  - o PHE Unwinding Flyer: [orhim.info/phe](#)
  - o Sending an email: [orhim.info/contact](#)

### Marketplace



Marketplace  
833-699-6850 (toll-free)  
[transition.mark](#)

## Losing OHP benefits? You have options!



You may sign up with your employer's plan

If your employer does not offer health insurance, you may be eligible for their plan through the Oregon Health Insurance Marketplace.

Savings are available for many people who are currently paying for health coverage and care.

To qualify for financial assistance, you must be considered an eligible employer. To see if you qualify, visit [orhim.info/affordable](#)

### Want help?

If you have questions:

- Call the Marketplace at 833-699-6850 (toll-free) Monday through Friday
- Find a local health insurance agent or virtual help at [orhim.info/agents](#)

### Visit OregonHealthCare.gov

### Oregon Health Insurance Marketplace

500 Summer Street NE E-66, Salem, OR 97301 | 855-265-3767 (toll-free)



### Employer Association Newsletter Suggested Text

#### Medicaid renewals and enrollment in employer coverage

Since March 2020, federal COVID-19-related protections have allowed people to stay enrolled in Oregon Health Plan benefits even if their circumstances changed. Those protections are ending, and many current OHP members are expected to lose their coverage over the next year and may need to join their employer's health insurance plans. If an employer offers health insurance to its employees, an eligible employee can enroll in the employer's health plan within 60 days after they lose OHP benefits. Starting in April 2023 people may lose their Oregon Health Plan coverage at different points during the 14 months allotted for this process. State officials are asking employers to help Oregonians maintain their near-universal rate of health coverage. Employers can do this in a few ways:

1. If you offer health coverage to your employees, you should follow your typical process of adding employees who are eligible for your benefits to your plan by contacting your insurance agent/broker or whoever manages your group health plan. Note that loss of OHP (Medicaid) benefits is a qualifying life event permitting eligible employees to request a special enrollment period in your company plan within 60 days following loss of OHP benefits.
2. If you don't offer health coverage, you have employees who do not qualify for your organization's group health coverage (part-timers or contractors, for example), or the coverage you offer is considered unaffordable, please encourage your employees to consider coverage for individuals and families through the Oregon Health Insurance Marketplace. Employees can learn more by visiting [OregonHealthCare.gov](#).
3. If you don't offer health coverage but would like to, you can create a group insurance plan and invite employees to sign up. If your company has 50 or fewer employees, you can visit [orhim.info/employers](#) to consider your small employer options.

Over the next year, employers can work with employees to ensure everyone stays covered and that Oregon continues to lead the way in providing access to health coverage for everyone. For more information about how to support your employees during this transition, please visit: [orhim.info/transition](#).



# COVID-19 Public Health Emergency Unwinding Marketplace Communications Toolkit



## Additional materials coming soon

- College student outreach materials
- Powerpoint presentation for agent/partner messaging

If there are additional materials or resources that would help you spread the word about the services you offer, please do not hesitate to email any of the following:

- Amy Coven, Stakeholder and Communications Analyst  
[amy.coven@oha.oregon.gov](mailto:amy.coven@oha.oregon.gov)
- Micheil Wallace, Agent and Employer Liaison  
[micheil.wallace@oha.oregon.gov](mailto:micheil.wallace@oha.oregon.gov)
- Miranda Amstutz, Community Partner Liaison  
[miranda.s.amstutz@oha.oregon.gov](mailto:miranda.s.amstutz@oha.oregon.gov)
- Nina Remple, Marketplace Transition Project Manager  
[nina.remple@oha.oregon.gov](mailto:nina.remple@oha.oregon.gov)