

### **Basic Health Program**

- Basic Health is an option under the Section 1331 of the Affordable Care Act (ACA) for states to provide health insurance for low-income people currently eligible for marketplace coverage — **mainly those with incomes between 138 and 200 percent of the federal poverty level.**
- BHP sits between Medicaid & Marketplace coverage.
- Basic Health could be nearly fully paid-for with the federal dollars that would otherwise subsidize marketplace coverage for the group.

### **BHP Covered Lives**

- Expands Oregon’s coverage umbrella and strengthens the economic stability of diverse, working-families throughout Oregon.
- Estimates show close to **88,000 adults** under 65 years of age, between 138-200% FPL, would be eligible for coverage.  
This includes:
  - Vulnerable populations, such as: 15,200 low-wage workers with insufficient Employer Sponsored Insurance;
  - 9,200 Legal Permanent Residents <138% FPL who face the federal five-year bar from Medicaid;
  - Up to 1,500 Compact of Free Association (COFA) Pacific Islander adults who are <138% FPL and currently barred from Medicaid.

### **DCBS Report**

- OHA led the work group looking in the possibilities of a Basic Health Plan and is responsible for providing the findings to legislature in a separate report.
- The report will outline a possible program that could be implemented through the Marketplace.
- Explores the possibilities associated with 1332 waivers.
- **Section 1332** of the Affordable Care Act allows states to waive specific provisions of the Act in order to implement innovative state solutions to health care issues.

### **State Innovation Waivers**

- State Innovation Waivers are an option under Section 1332 of the ACA.
- A state can apply to waive certain provisions of ACA, such as certain essential health benefit requirements or cost-sharing rules for individuals enrolling in qualified health plans.
- States must still comply with certain coverage and financing “guardrails.”
- Waivers will be examined to make sure they do not negatively impact coverage for vulnerable and low-income populations (e.g. elderly individuals or those with or at risk for serious health issues).
- Section 1332 waiver applications can be submitted together with applications to waive Medicaid program requirements.

### **What does the HB 4017-6 Amendment do?**

HB 4017-6 Amendment will help assure, for any waiver for state innovation under Section 1332 of ACA, that:

1. The waiver **does not affect the availability, affordability, or comprehensiveness of coverage** with respect to vulnerable Oregonians (i.e., low-income individuals, elderly individuals and those with or at risk of developing serious health issues).
2. The **benefit design does not discriminate against individuals** who are protected under federal and state laws.