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# Direction & Vision for Bridge Program

Bridge Program Task Force

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**Medicaid Churn:** Cycling on and off Medicaid coverage, often due to

- Challenge of navigating state redetermination procedures
- Short-term income changes and changing family circumstances



**Many people return to OHP shortly after leaving.**

In Sept. 2019, **34%** of people enrolling in OHP were returning after less than 12 months; **25%** within 6 months.

**Goal: Maintain Coverage Gains  
Achieved During PHE**

# Impact on coverage

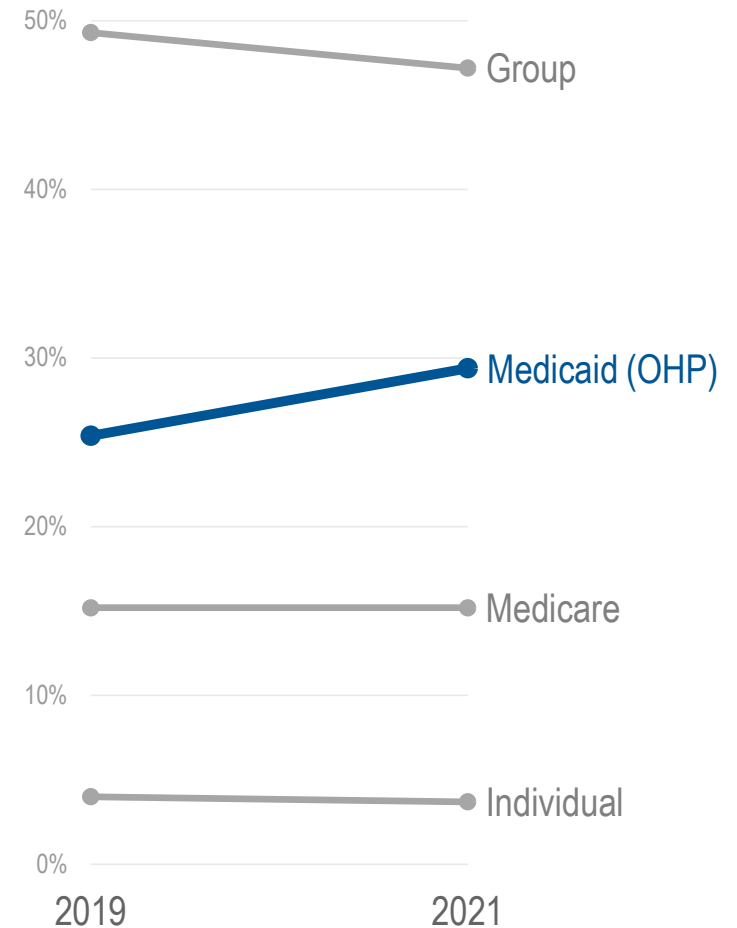
**Continuous Medicaid coverage during the pandemic increased health insurance coverage in Oregon.**

People Insured in Oregon

2019: 94.0%

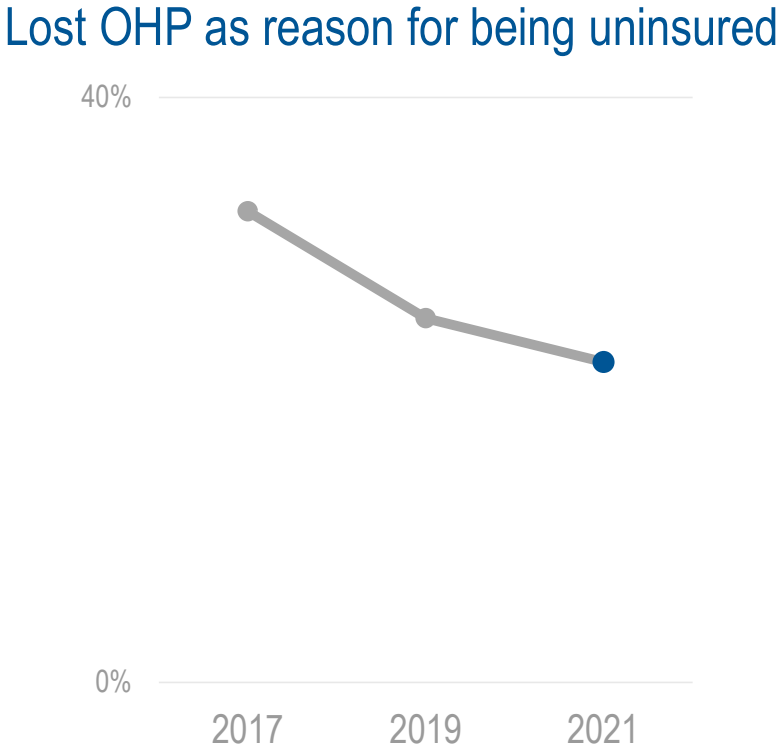
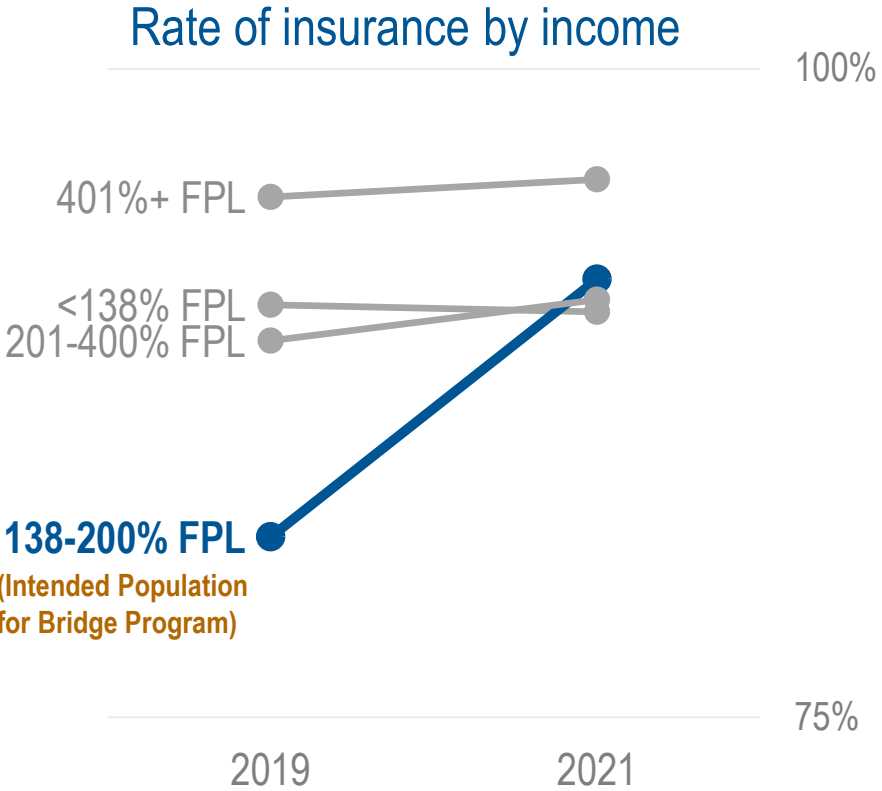
2021: 95.4%

For Black/African American people coverage increased from 92% to 95%.



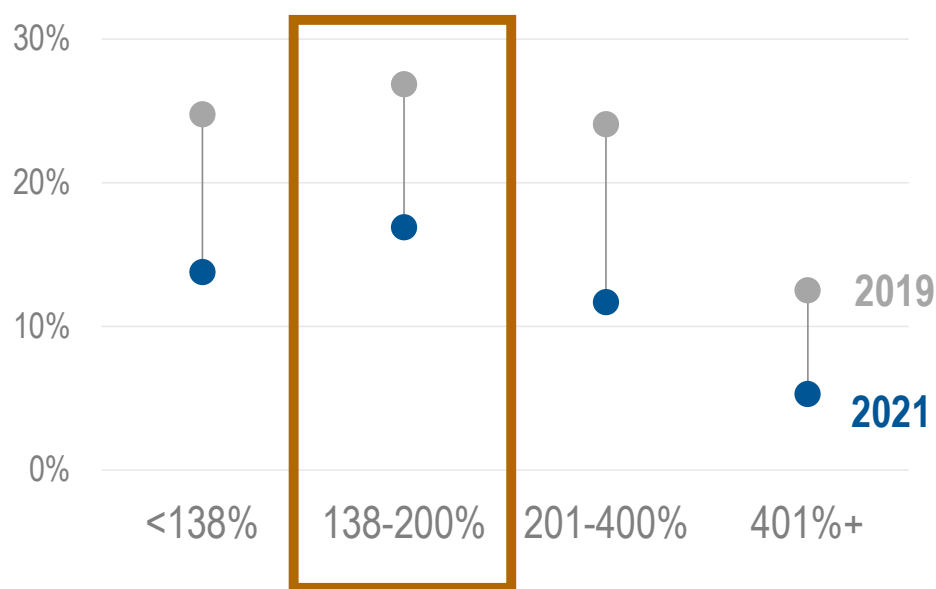
Source: Oregon Health Insurance Survey (OHIS)

# The largest coverage gains were among low-income adults as fewer people reported being uninsured due to loss of OHP

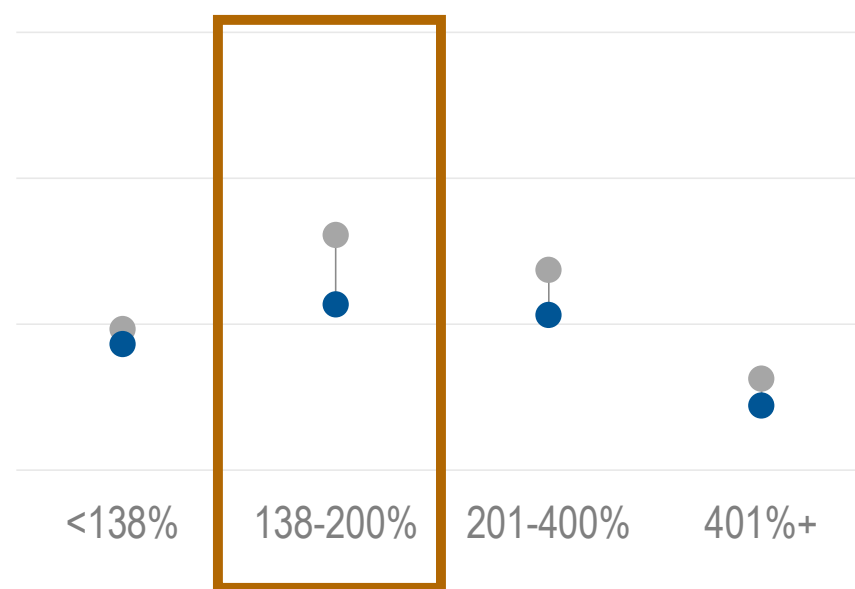


# The percent of insured adults who delayed care because of cost or had trouble paying medical bills declined in 2021 across all income brackets

## Delayed care because of cost



## Trouble paying medical bills



# Learnings from the Oregon Health Insurance Survey

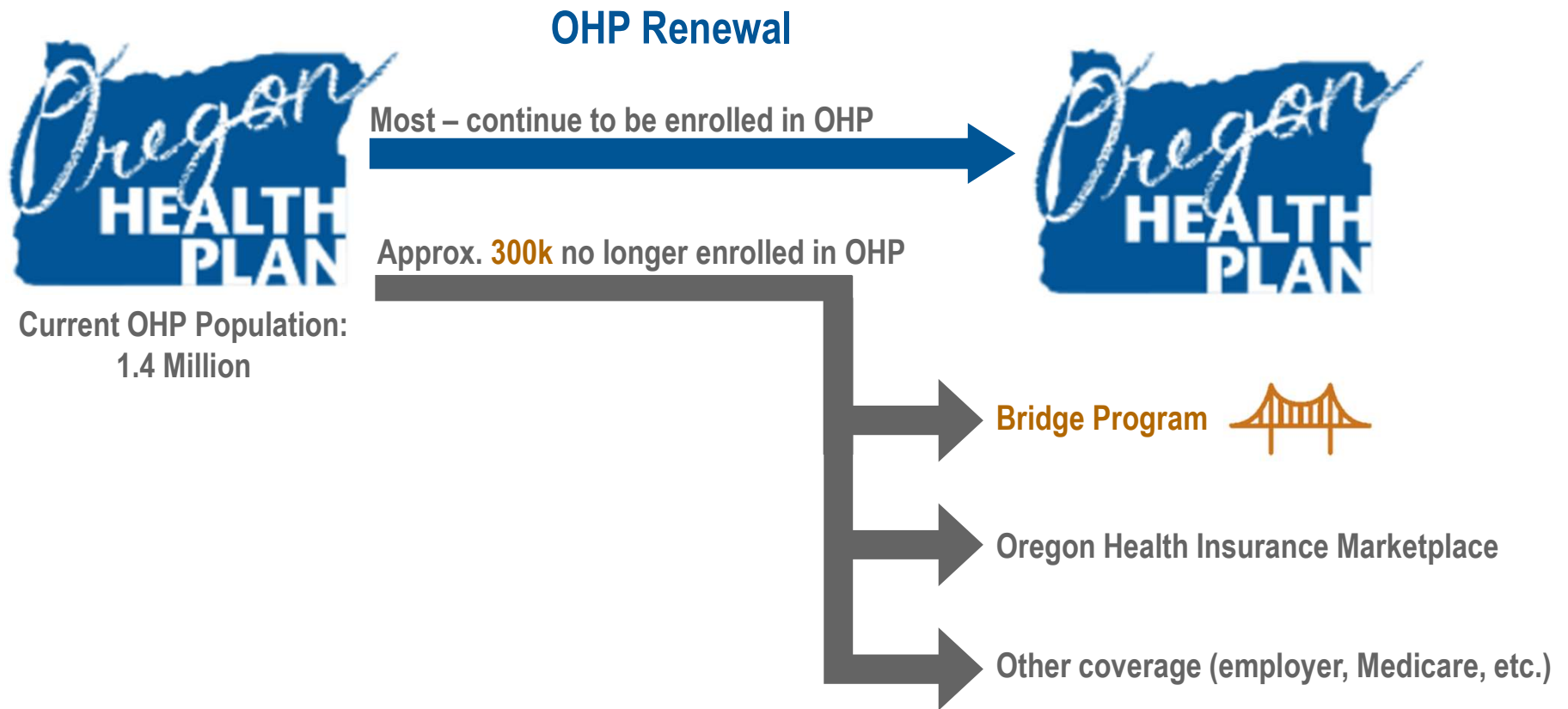
## People in 138-200% FPL Cohort:

1. Highest uninsured rate pre-PHE
2. Highest rates of “delayed care due to cost”
3. Less access to affordable employer-sponsored coverage than people with higher incomes



**People in 138-200% FPL Cohort Most Likely to “Fall Through the Cracks”**

# Creating Paths to Affordable Coverage





# **Legislative Direction & Broad Vision for Bridge Program**

# HB 4035 Direction for Bridge Program

- Prioritize health equity
- Minimize costs to enrollees
- Medicaid-like coverage through CCOs
- Consider offering choice between bridge program & marketplace plans
- Maximize federal funding
- Phased implementation
  - Phase 1: Coverage focused on people leaving Medicaid during PHE unwinding
  - Phase 2: Full implementation to 138-200% FPL population



# Vision for Bridge Program – Member Experience



Adults with income between 138-200% FPL **stay in their CCOs.**

**Little-to-no costs** for enrollees

Plan covers **robust set of benefits**

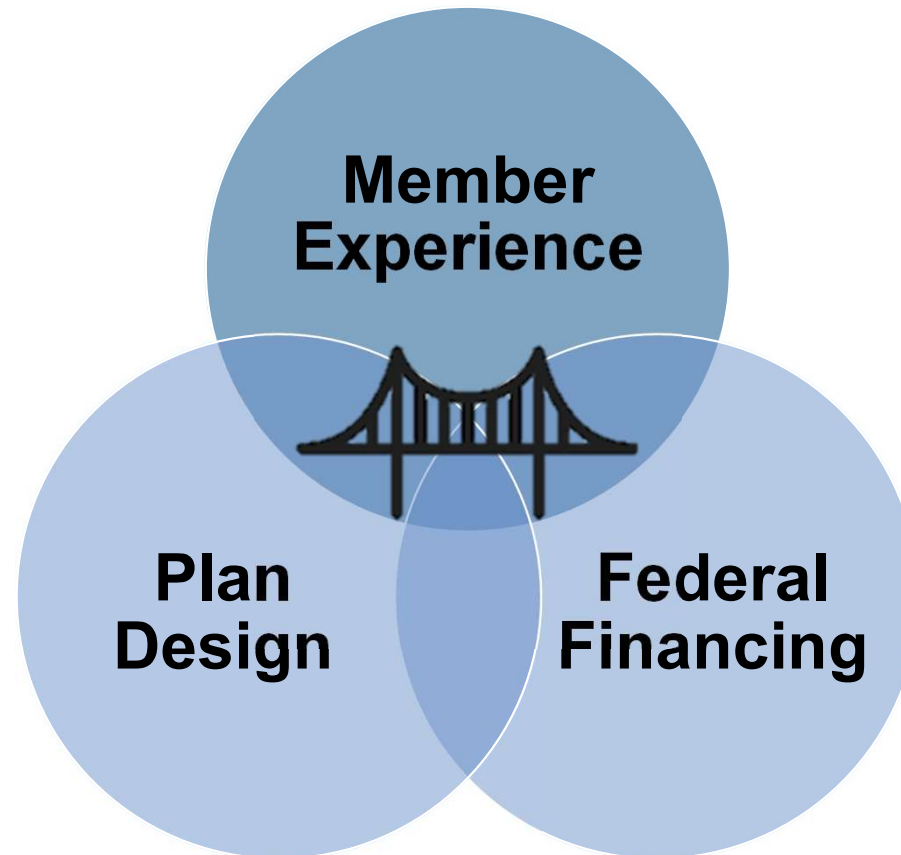


Adults eligible for Bridge Program could **choose Marketplace-based coverage** w/ federal tax credits (if CMS allows).

# Oregon Exploring Federal Financing Options

- Key Considerations to Inform State Direction:
  - **Financing:** Federal pathways may offer more/less ability to maximize federal funds while limiting need for new state investment
  - **Operations:** Operational challenges may make some options more complicated to implement
  - **Timeline:** Which options offer Oregon ability to have Bridge Program ready when the PHE ends and people start to lose OHP coverage?
  - **Market Impact:** Do options differ in providing tools to mitigate potential negative impact on people covered by Marketplace plans?

# Task Force Charge – Bringing it All Together



**Questions?**