
Bridge Health Care Program Development: Update and Next Steps

House Health Care Committee

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Goals for today

- Refresher on Bridge Program Task Force charge
- Update on Federal guidance & feedback received
- Update on Task Force discussions and decisions to date
- Key decisions and next steps before September report to Legislature



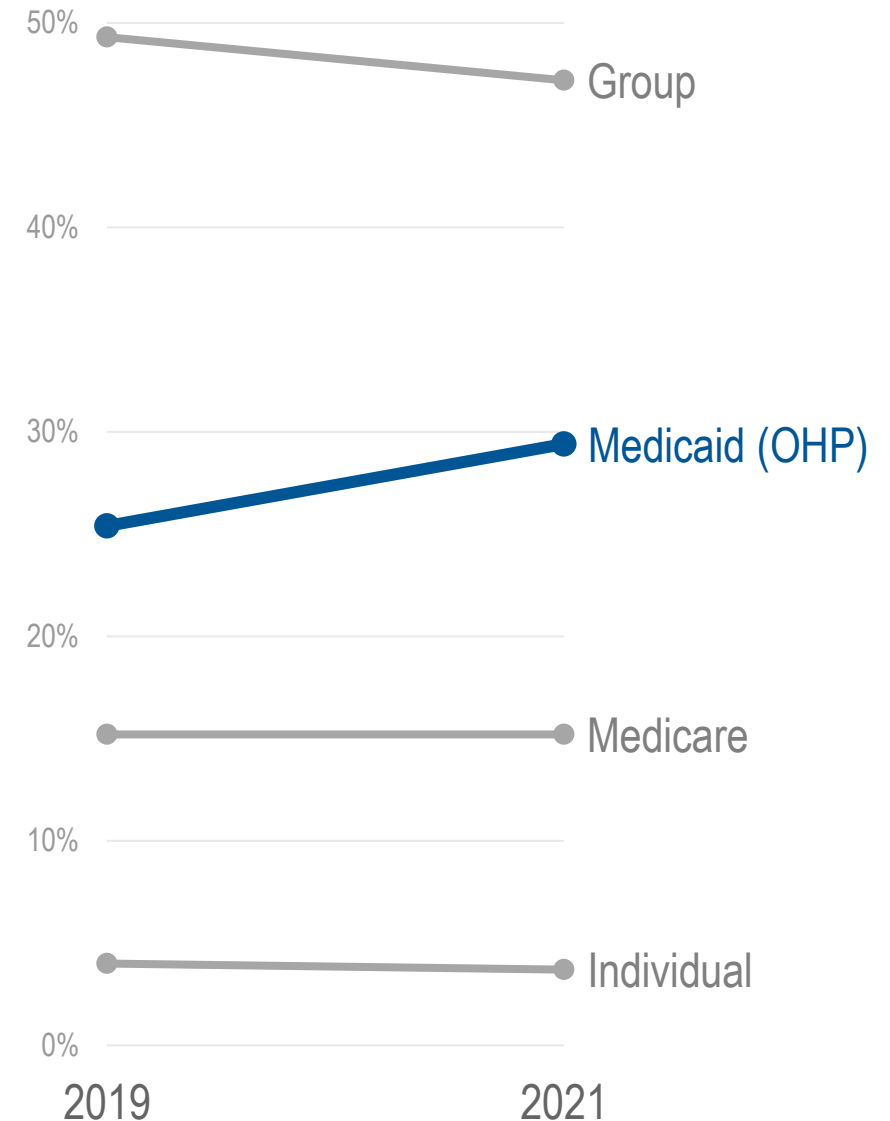
Continuous Medicaid coverage during the pandemic increased health insurance coverage in Oregon.

People Insured in Oregon

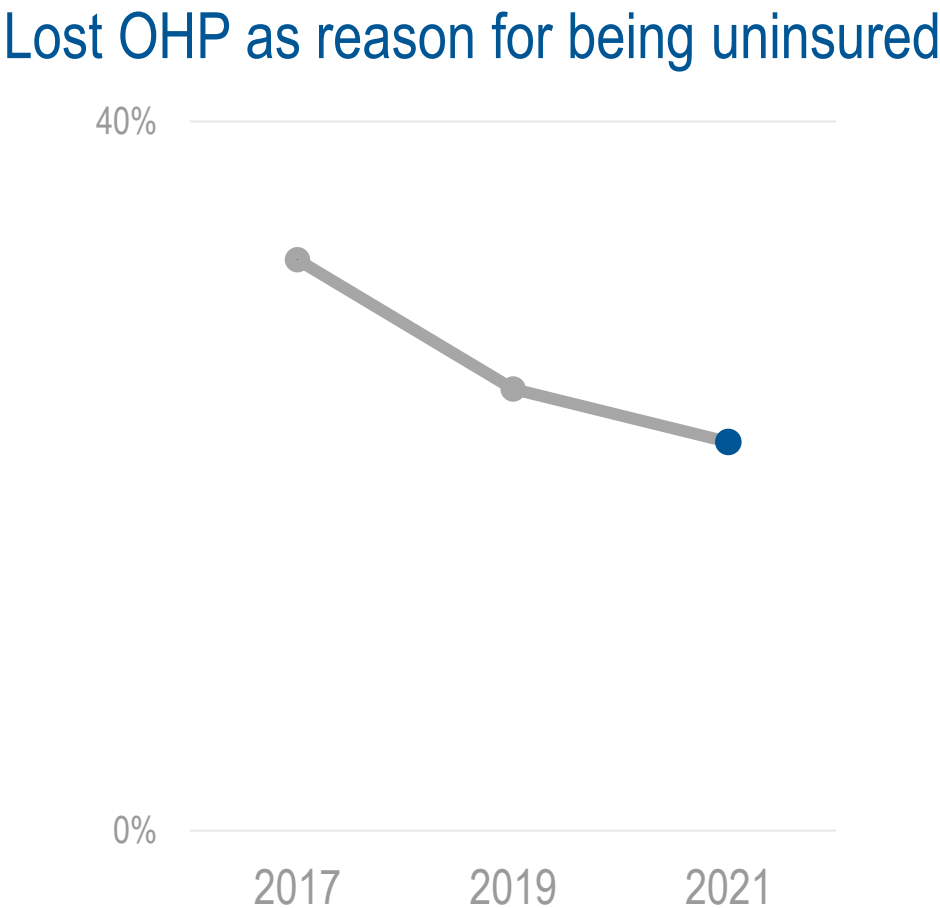
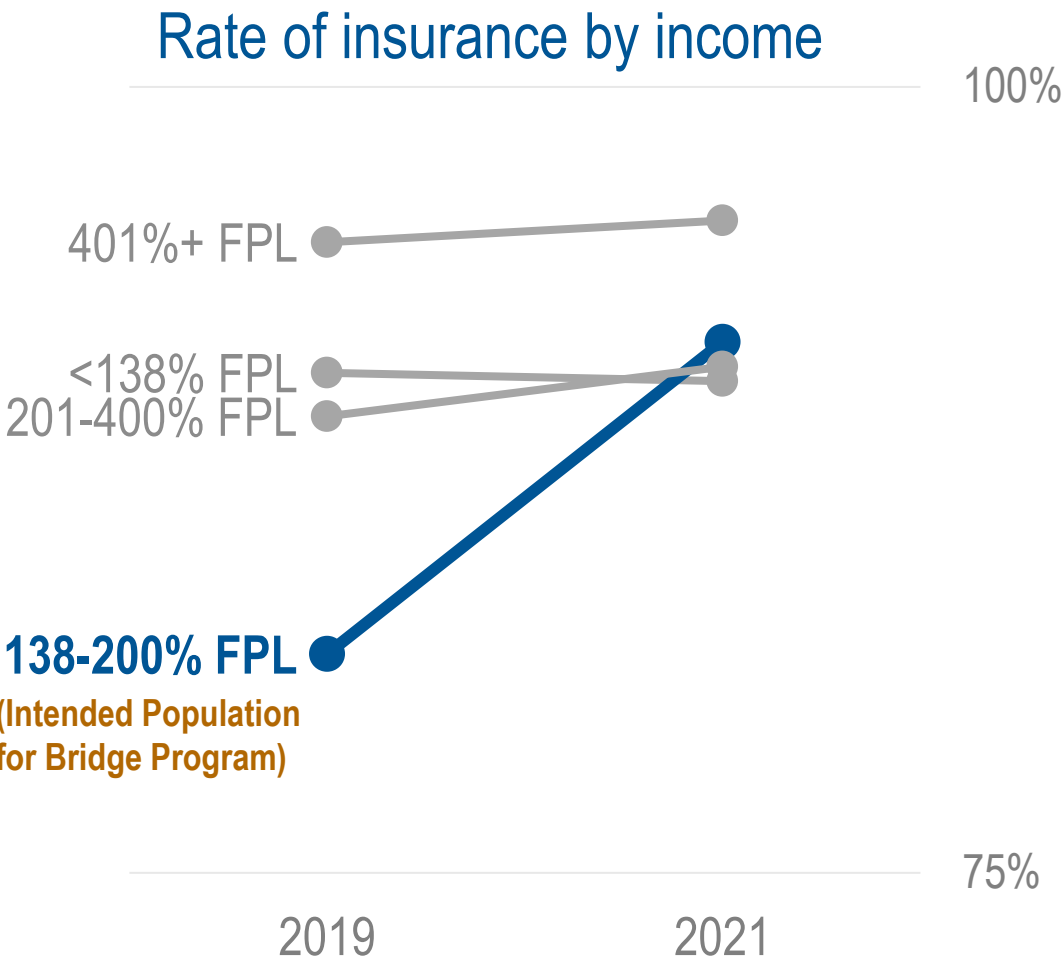
2019: 94.0%

2021: 95.4%

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



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



Creating Paths to Affordable Coverage

OHP Renewal



Current OHP Population:
1.4 Million

Most – continue to be enrolled in OHP



Approx. 300k no longer enrolled in OHP



Bridge Program



Oregon Health Insurance Marketplace

Other coverage (employer, Medicare, etc.)

Task Force charge

Develop a proposal for a Bridge Program to:

- provide affordable health insurance coverage and
- improve the continuity of coverage

for individuals who regularly enroll and disenroll in the medical assistance program or other health care coverage due to frequent fluctuations in income.

Vision for Bridge Program – Member Experience

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

Little-to-no costs for enrollees

Plan covers
robust set of benefits

Choice between Basic Health
Program and subsidized
Marketplace coverage



Task Force membership

4 Legislative Members	Governor Appointees Representing:	
2 Senate (1 co-chair)	Low-income workers	Expertise in health equity (x2)
2 House of Representatives (1 co-chair)	Health insurance navigators	Organized Labor
	Insurers on health insurance exchange	Coordinated care organizations (CCOs)
	Health care providers	Hospitals/health systems
	Behavioral health care	Oral health care
	Medicaid Advisory Council (MAC)	Health Insurance Exchange Advisory Committee (HIMAC)
	Oregon Health Policy Board (OHPB)	Oregon Health Authority (OHA) Director
	Department of Consumer Business Services Director (DCBS)	Department of Human Services (ODHS) Director

Upcoming meetings



Federal Financing Options

House Bill 4035 requires the Oregon Health Authority (OHA) to pursue three potential options for federal authority and financing of Oregon's bridge plan.

Section 1115 Waiver

*Also known as **Medicaid Demonstration Waivers**, 1115 waivers offer states an avenue to test new approaches in Medicaid.*

Section 1331

*Section 1331 of the ACA enables states to establish a **Basic Health Program (BHP)** for individuals not eligible for Medicaid with household incomes under 200% FPL.*

Section 1332 Waiver

*Also known as a **State Innovation Waiver**, states can use 1332 waivers to waive certain ACA Marketplace requirements and capture federal savings, if any, for state purposes.*

CMS direction on phasing

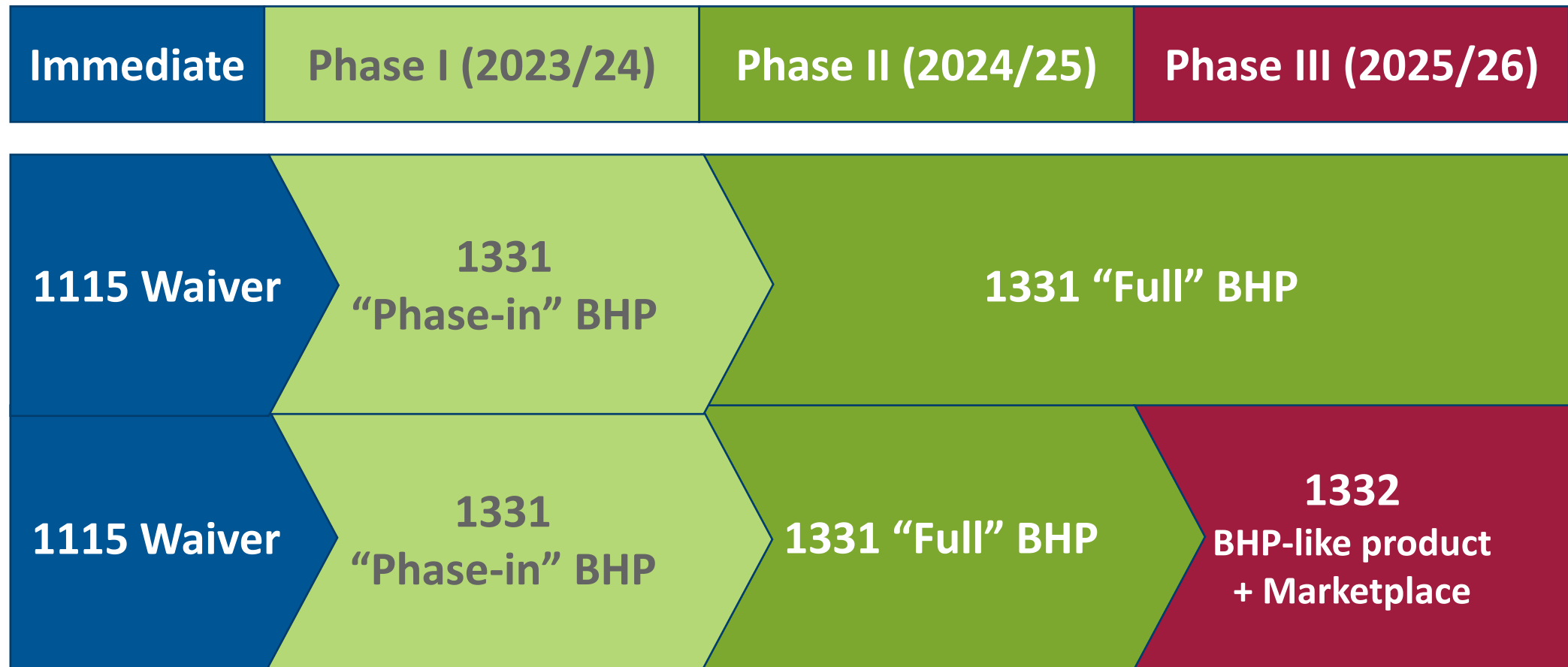
Phase 0: Expand OHP in the immediate term

Phase 1: Basic Health Plan for OHP enrollees losing coverage

Phase 2: Full Basic Health Plan for everyone 138-200% FPL

Phase 3: Enable choice between BHP and Marketplace

Viable pathways to a Bridge Program



Task Force shifting focus to Phases 1 & 2 (BHP)

Task Force focus and next steps:

- Will develop recommendations for covered services, enrollee costs, and provider reimbursement (as directed by HB 4035)
- May revisit Phase 3 discussion later in summer or as part of market impact report due December 31

Thank You

