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# Oregon's State-based Marketplace on the Federal Platform

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# Creation and History of the Oregon Health Insurance Marketplace



- Senate Bill 1 (2015)
- House Bill 4071 (2016)
- Senate Bill 65 (2021)

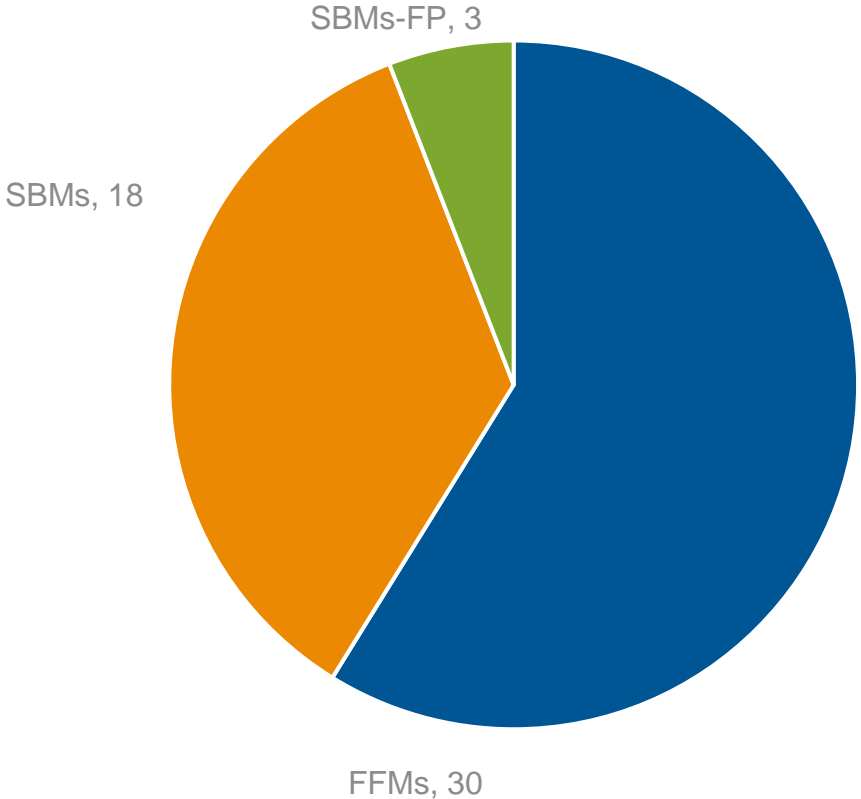
# Types of Individual Health Insurance Exchanges

- State Based Marketplace using the federal technology platform (SBM-FP)
- Federally-facilitated Marketplace (FFM)
- State Based Marketplace (SBM)

# State-based Marketplace on the Federal Platform: Roles

<b>HealthCare.gov</b>	<b>Oregon Health Insurance Marketplace</b>
<ul style="list-style-type: none"><li>• Eligibility and enrollment platform</li><li>• Call center and case management</li><li>• Tax credits and cost-sharing reductions</li><li>• Nationwide advertising</li></ul>	<ul style="list-style-type: none"><li>• Plan design and management</li><li>• Carrier relations</li><li>• Outreach, education, and enrollment assistance</li><li>• Community partner training and certification</li><li>• Community-based grants</li><li>• Targeted advertising</li><li>• Escalated case resolution</li></ul>

# Other States' Exchanges: Plan Year 2022

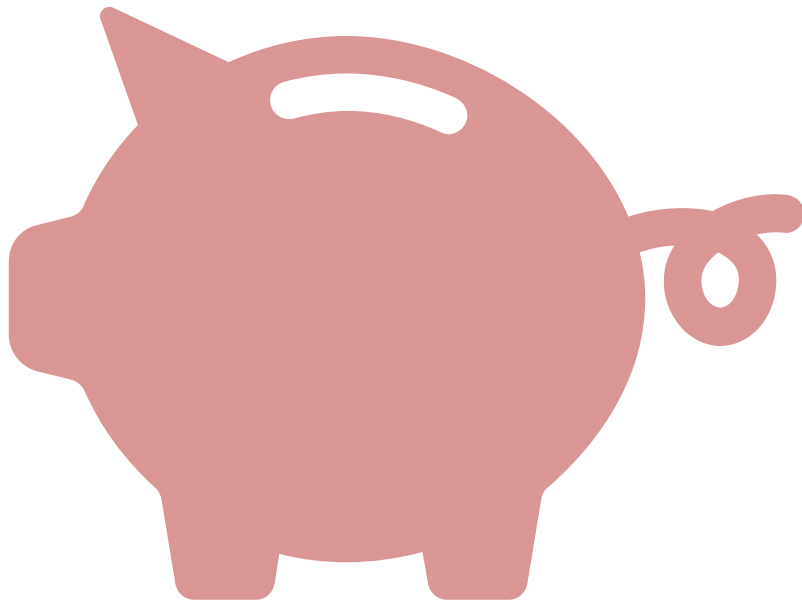


State	SBM transition year	Years as SBM-FP
Kentucky	2022	5 (2017-2021)
Maine	2022	1 (2021)
Nevada	2020	5 (2015-2020)
New Jersey	2021	1 (2020)
New Mexico	2022	8 (2014-2021)
Pennsylvania	2021	1 (2020)
Virginia	2024	3 (2021-2023)

# By the Numbers: SBM Technology and Call Center Cost Comparisons

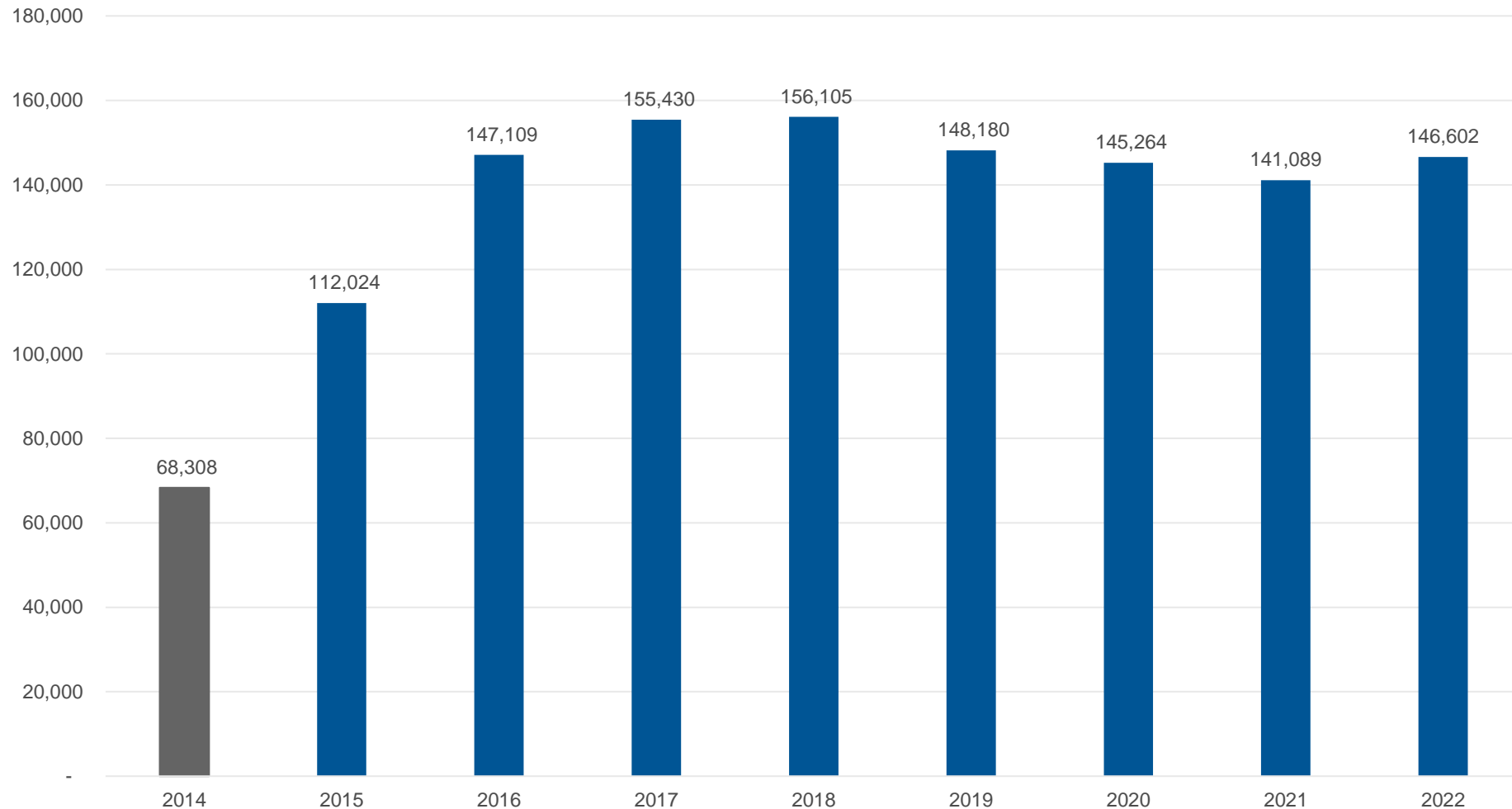
State	Year 1 maintenance and operations (M&O)	Projected first year avg. enrollment	Annual M&O as per member per month	Funding for implementation
Maine	\$2.6 M	60,000	\$3.61	No invoices until go-live; design development & implementation rolled into 1st 4 years of M&O payments
Nevada	\$5.2 M	75,000	\$5.78	Startup costs paid out of reserves
New Jersey	\$14.7 M	256,000 - 306,000	\$4.00-\$4.79	Contract details unavailable; some start-up costs paid from accrued assessments/reserves
New Mexico	\$4.7 M	43,000	\$9.11	Startup costs paid out of reserves
Pennsylvania	\$24.9 M	354,000	\$5.86	No invoices until go-live; design development & implementation rolled into payments over life of the contract
Oregon 2023 (federal platform)	\$21.5 M	128,000	\$14.00	N/A

# State-based Marketplace States' Savings



- Nevada, approximately \$8 million in 2020
- New Jersey, over \$30 million annually after implementation
- Pennsylvania, \$40-\$60 million annually

# Oregon's Experience on the Federal Platform: Open Enrollment

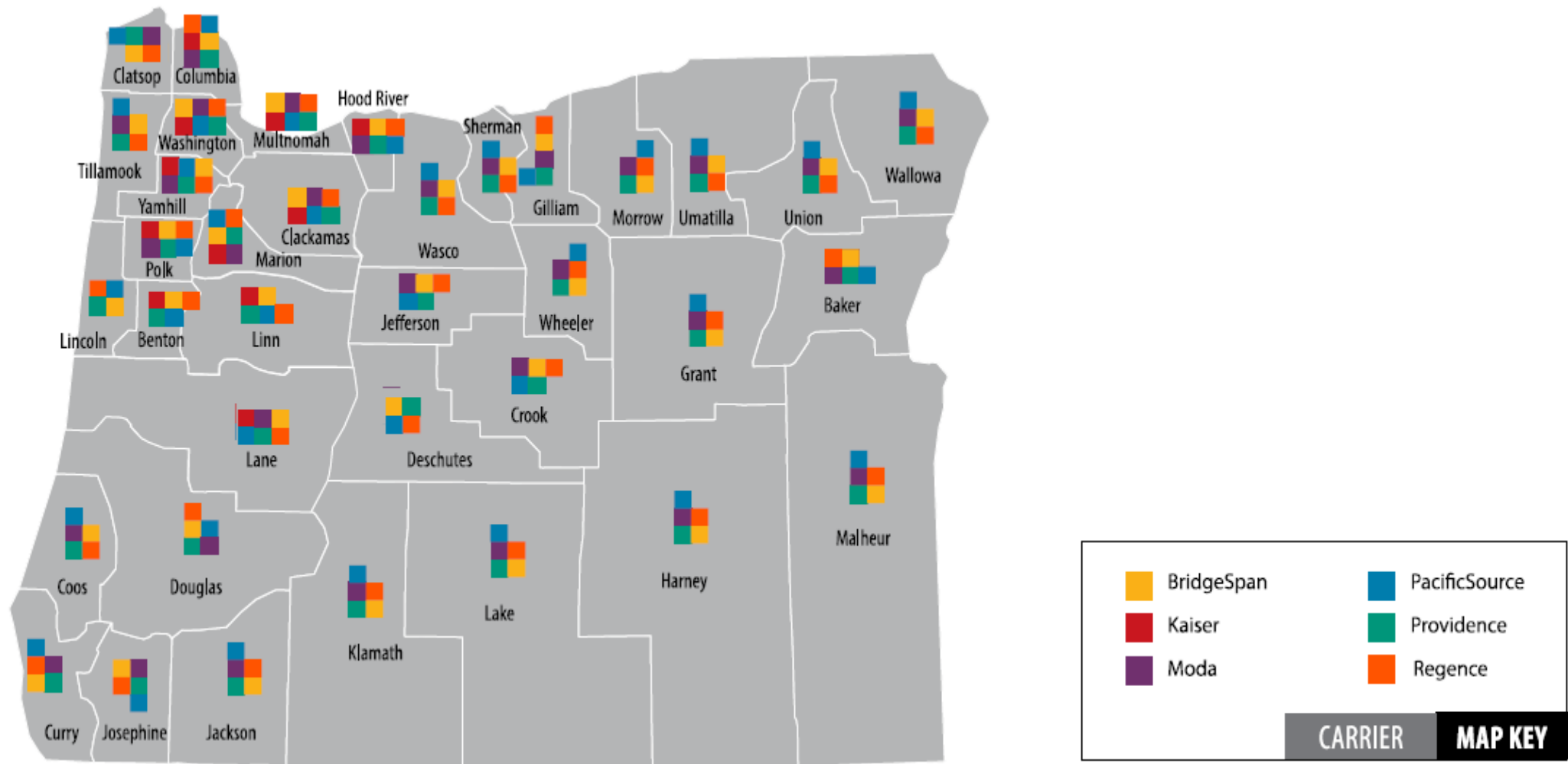




# Oregon's Experience on the Federal Platform: Tax Credits

Year	Plan selections with Advance Payment of the Premium Tax Credit	Average Monthly Advance Payment of the Premium Tax Credit
2015	No Available Data from CMS	No Available Data from CMS
2016	104,448	No Available Data from CMS
2017	114,074	\$346
2018	115,889	\$421
2019	110,202	\$455
2020	104,099	\$456
2021	98,805	\$451
2022	115,516	\$489

# Oregon's Experience on the Federal Platform: Private Insurers for 2022



# Oregon's Experience on the Federal Platform: Customer Satisfaction



- Long hold times and long call times.
- No ability to set quality control parameters or performance metrics.

# Oregon's Experience on the Federal Platform: Community Input



Because the Federally Facilitated Marketplace is “one size fits all” solution, it effectively prohibits meaningful community input into process and policy changes. What works for Oregon has to work for Alabama and vice versa.

# Oregon's Experience on the Federal Platform: Outreach



- HealthCare.gov's marketing is dependent on funding, which is at the subject to the current administration's discretion.
- No input and real-time dissemination of the messaging coming from HealthCare.gov complicates outreach efforts at the local level, resulting in confusion for consumers.

# Oregon's Experience on the Federal Platform: Technology



- The federal platform is inflexible, and the feds generally won't customize it for specific state circumstances.
- At least two full SBM states are looking at auto-enrolling people from Medicaid to QHPs when the PHE ends. This is impossible for the states on HealthCare.gov.

# Oregon's Experience on the Federal Platform: Data



- Oregon is not allowed access enrollment or demographic data for Oregonians who are signed up through HealthCare.gov.
- Oregon receives limited data and re not allowed to share the information outside of relevant sections of OHA.

# Oregon's Experience on the Federal Platform: Costs



- When the Oregon Health Insurance Marketplace was created in 2015, the HealthCare.gov offered a functional solution at no cost to the state.
- The federal government started charging Oregon in 2017.



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