



Senate Interim Committee on Healthcare: Options for a State-Based Marketplace

Presentation by Liz Hagan, Director of Policy Solutions, United States of
Care

The mission of United States of Care is to ensure that every single American has access to quality, affordable health care regardless of health status, social need, or income.

How We Work:

- ★ Listening to personal stories and local experts and harnessing public opinion to shape policies that reflect the needs of people
- ★ Providing resources and actionable approaches to state and federal policymakers
- ★ Identify policy solutions that improve the health and well being of everyone now and on a lasting basis



Benefits of an SBM: Enhanced Flexibility

Coordination with OHA

- Allows marketplace to share data with OHA through a streamlined process
- Streamlined data sharing supports timely outreach and enrollment

Customizable and Nimble

- Ability to create tailored open enrollment periods and special enrollment periods
- Respond to unique needs and circumstances, such as natural disasters or public health emergencies

Supports Streamlined & Increased Enrollment

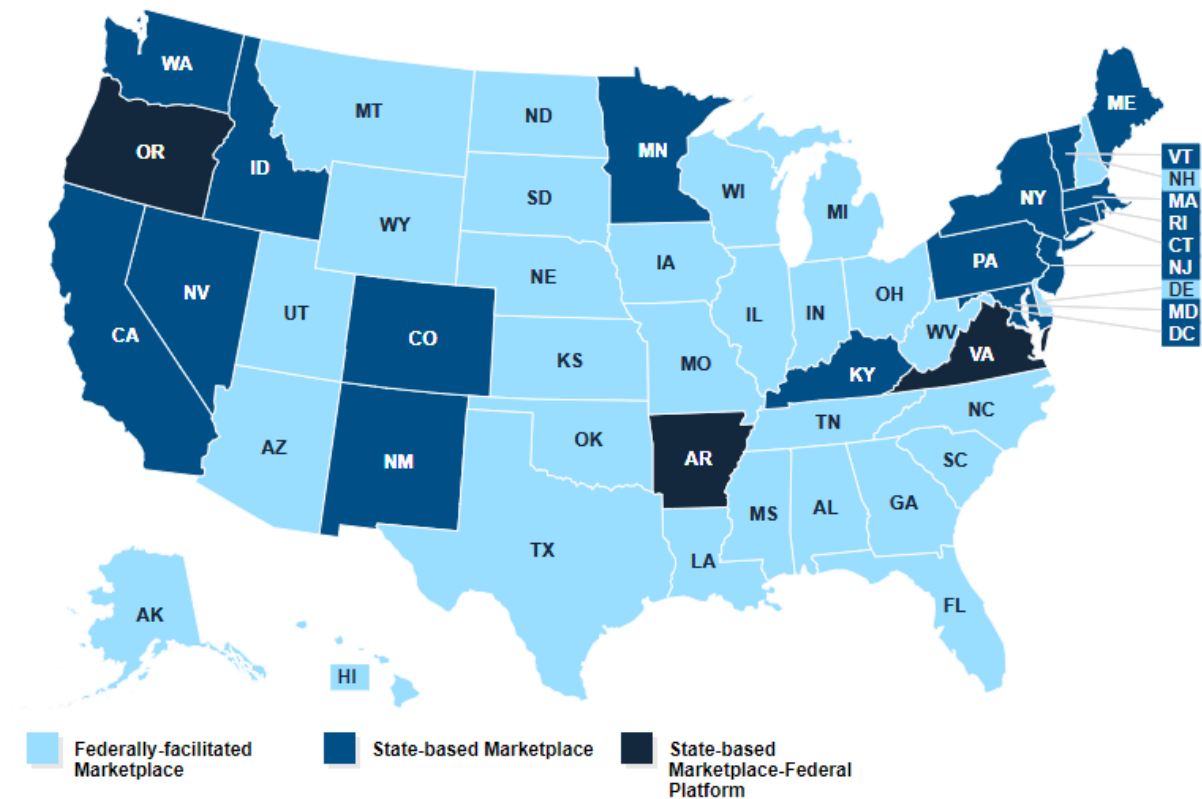
- More options to implement auto-enrollment and easy enrollment policies
- Ability to create more choice tools, provide consistent outreach and enrollment assistance funding, and operate consumer-focused call center

Benefits of an SBM: Reducing Costs and Promoting Affordability

- ★ **Reduced costs to state**
- ★ **Slower premium growth in SBMs than the FFM**
- ★ **Increased enrollment post-transition**
- ★ **Provides a platform for states to pursue more innovative solutions to provide affordable coverage, including:**
 - State subsidy wraps to lower premiums or reduce out-of-pocket costs
 - Developing standardized plans that meet certain standards
 - Implementing public health insurance options
- ★ **Ability to repurpose savings**

Path Forward: Learning From Other States' Experiences

- ★ 18 states and DC have successfully transitioned to an SBM
- ★ Successful transitions have created a blueprint for SBM vendors
- ★ States have leveraged an array of software options developed over the past decade
- ★ Vendors have developed platforms that are readily available and easily utilized
- ★ Oregon can learn from other state's successes in supporting more seamless enrollment and reducing costs





Thank you!

Liz Hagan, Director of Policy Solutions
ehagan@usofcare.org