

# What do we know about Oregonians who may be served by the Bridge Health Care Program?

Highlights from the 2019 American Community Survey 1-year estimates  
prepared for the Joint Task Force on the Bridge Health Care Program

*Legislative Policy & Research Office, June 2022*

# Background

House Bill 4035 (2022) establishes a Joint Task Force to design a Bridge Health Care Program for people who:

- Earn up to 200% of the federal poverty level, and
- Frequently gain and lose coverage due to fluctuations in income.

The Joint Task Force on the Bridge Health Care Program was interested in understanding more about the **population** of people who may be served by the Bridge Program.

- What is known about the demographic makeup of this group?
- How are they geographically distributed across the state?

# Who would the Bridge Health Care Program (BHCP) serve?

- People in Oregon who:
  - Earn less than 200% of the federal poverty level (FPL)
  - Are not eligible for the Oregon Health Plan (OHP)\*
  - Are eligible for federal premium tax credits to purchase subsidized health insurance coverage on the individual marketplace

\*During the federal public health emergency (PHE) declaration for COVID-19, people in Oregon who would typically lose OHP coverage due to changes in income have remained enrolled. This continuous enrollment option will phase-out following expiration of the PHE.

# Federal Poverty Guidelines (FPL) for 2019

<b>Household Size</b>	<b>Federal Poverty Guideline (48 contiguous states and District of Columbia)</b>	<b>138% FPL</b>	<b>200% FPL</b>
1	\$12,490	\$17,236	\$24,980
2	\$16,910	\$23,336	\$33,820
3	\$21,330	\$29,435	\$42,660
4	\$25,750	\$35,535	\$51,500
5	\$30,170	\$41,635	\$60,340
6	\$34,590	\$47,734	\$69,180
7	\$39,010	\$53,834	\$78,020
8	\$43,430	\$59,933	\$86,860

For families/households with more than 8 persons, add \$4,420 for each additional person.

# About the Data

- These slides draw from the U.S. Census Bureau's [American Community Survey](#) 1-year estimates for 2019.
- We cannot directly measure the demographics of a BHCP-eligible population using administrative data.
- We can draw some broad conclusions about a *potential* BHCP-eligible population by looking at estimates for:
  - the population of adults (ages 18-64)
  - with incomes between 138-200% FPL
  - who were not already covered by public insurance programs including Medicaid (pre-PHE), Veterans Affairs, TRICARE, or Indian Health Service.

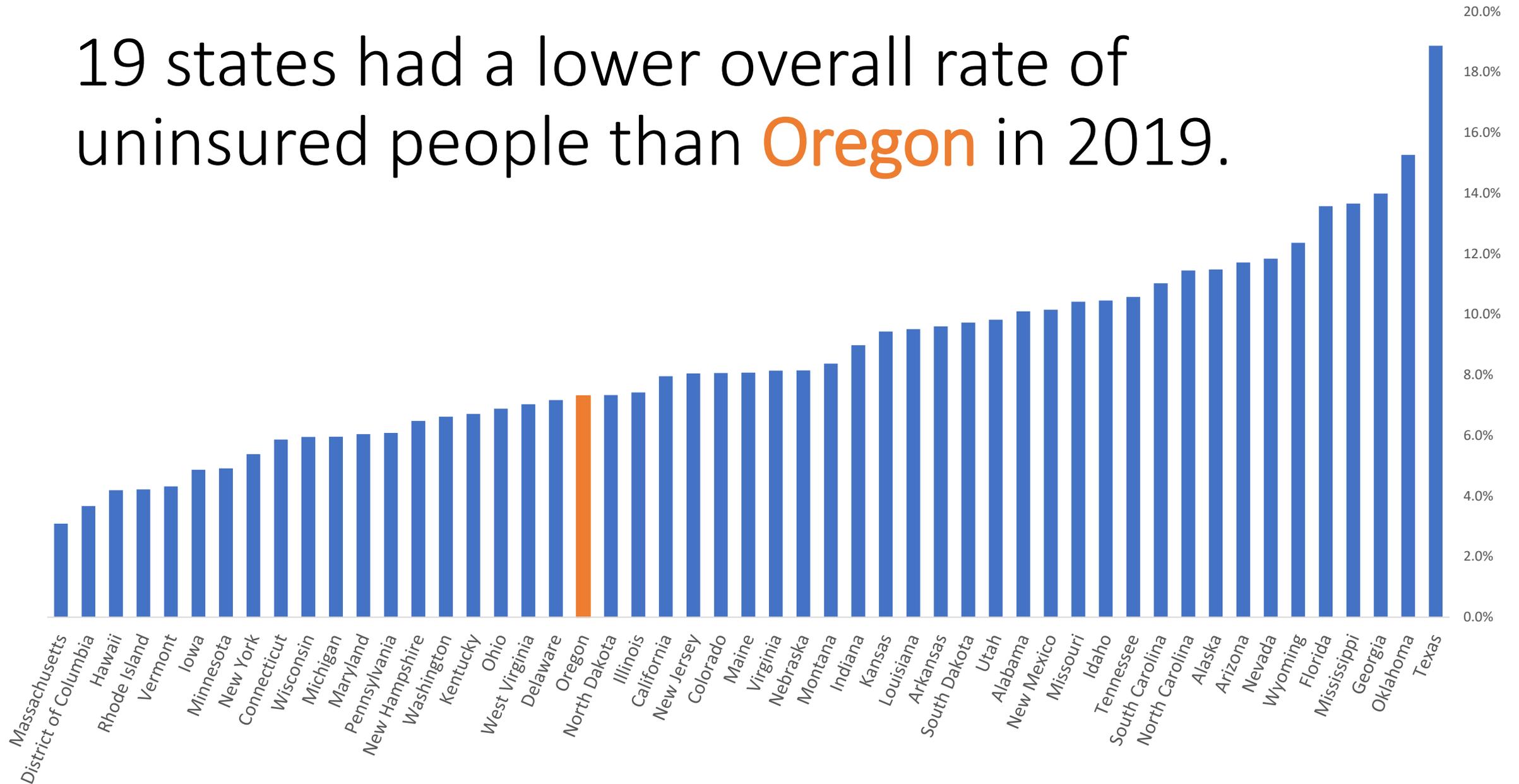
# Why 2019?

- The Bureau did not release standard estimates for 2020 because of impacts of the pandemic.
- The pandemic caused major disruptions in coverage patterns, income, etc., that likely do not reflect the longer-term coverage landscape in which the BHCP would exist.

# Limitations of ACS data

- American Community Survey draws from a **sample** of the population who are surveyed to estimate characteristics of the population.
- These estimates are not based on program or administrative data that would be used to determine eligibility for a BHCP.
- The churn population is, by definition, sometimes income-eligible for Medicaid and sometimes not, at different points in time. We are not able to estimate people who 'churn' on and off Medicaid from ACS data.
- Individuals may not be eligible for the BHCP if they were covered under an employer-sponsored plan.

19 states had a lower overall rate of uninsured people than **Oregon** in 2019.





An estimated 18.6% of Oregon adults earning between 138-200% FPL were **uninsured** in 2019

*Source: ACS 1-year estimates (2019). Note: Estimate is for Oregon adults ages 18 to 64 with incomes between 138 and 200% of FPL reporting no health insurance coverage in 2019.*

# How is the **uninsured** adult population at 138-200% FPL distributed across the state?

Region	Estimate	Region	Estimate
Multnomah County (East)	4,221	Washington County (West)	1,400
Yamhill & Polk Counties	3,183	Lane County (Outside Eugene & Springfield Cities)	1,385
Portland City (East)	2,913	Marion County (Outside Salem & Keizer Cities)	1,384
Jackson County (Central)	2,275	Umatilla, Union, Baker & Wallowa Counties	1,377
Portland City (Southeast)	2,197	Marion County (West Central)	1,279
Josephine, Coos & Curry Counties	2,161	Marion County (West Central)	1,269
Linn & Benton Counties	2,052	Deschutes County	1,186
Klamath, Malheur, Lake & Harney Counties	1,941	Washington County (Southeast)	992
Douglas County	1,917	Lane County (East Central)	736
Lane County (West Central)	1,890	Portland City (Northwest & Southwest)	616
North Central Oregon	1,665	Washington County (Northeast)	534
Portland City (Central East)	1,661	Washington County (Central)	453
Clackamas County (Northwest)	1,647	Clackamas County (South & East)	247
Portland City (North & Northeast)	1,508	Clackamas County (Northwest)	147
Jackson County (Outside Medford & Central Point)	1,464	Washington County (Central)	84
Columbia, Lincoln, Clatsop & Tillamook Counties	1,448	<b>Total</b>	<b>47,232</b>

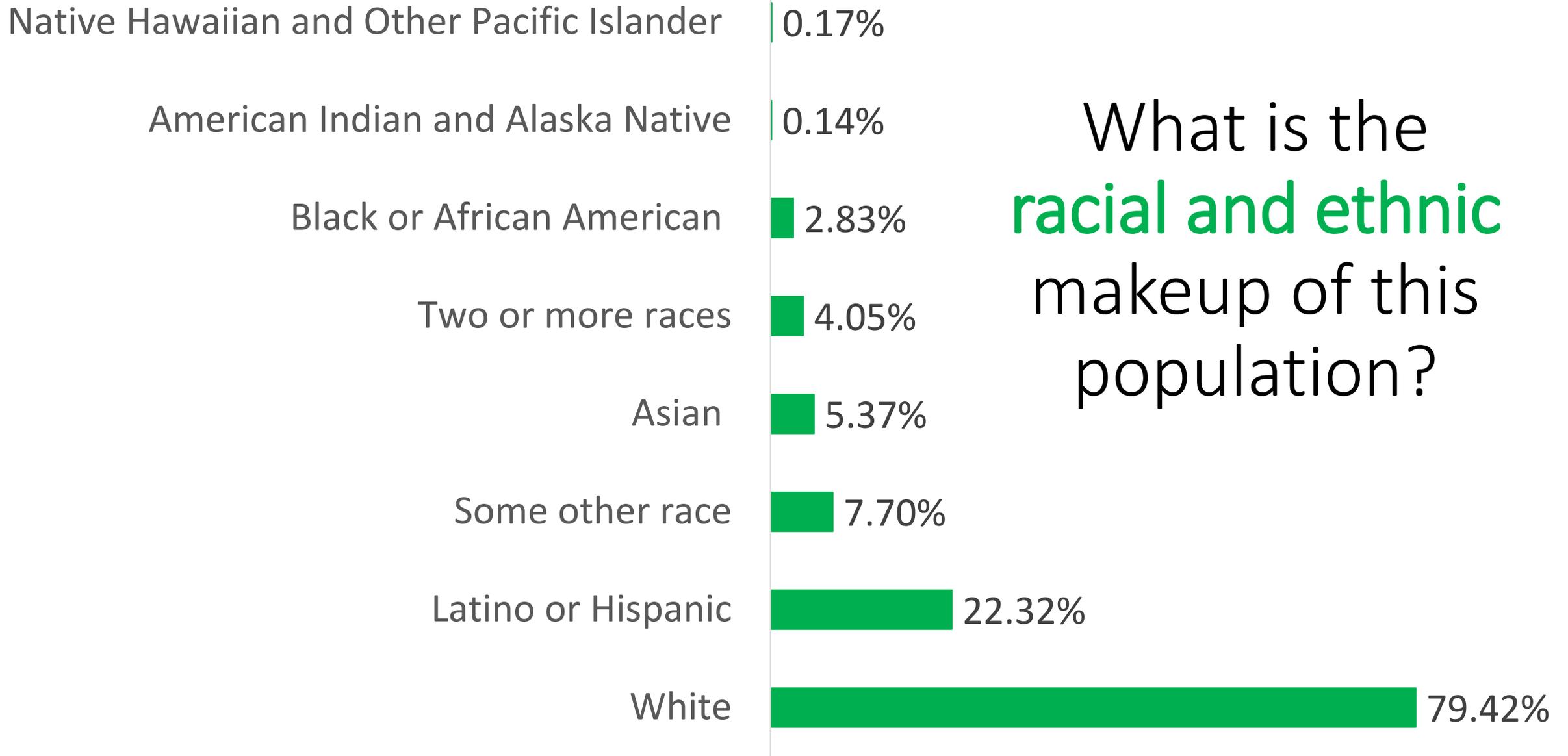
Source: ACS 1-year Estimates (2019). Note: Count displayed is the estimated number of Oregon adults ages 18-64 between 138 and 200% FPL who were not covered under any health insurance type, by Public Use Microdata Sample (PUMS) geographic unit.

Among adults earning between 138-200% FPL, an estimated **168,298 people in Oregon** were not already covered by Veterans Administration, Indian Health Service, TRICARE, or Medicaid coverage in 2019.

# How is this population distributed across the state?

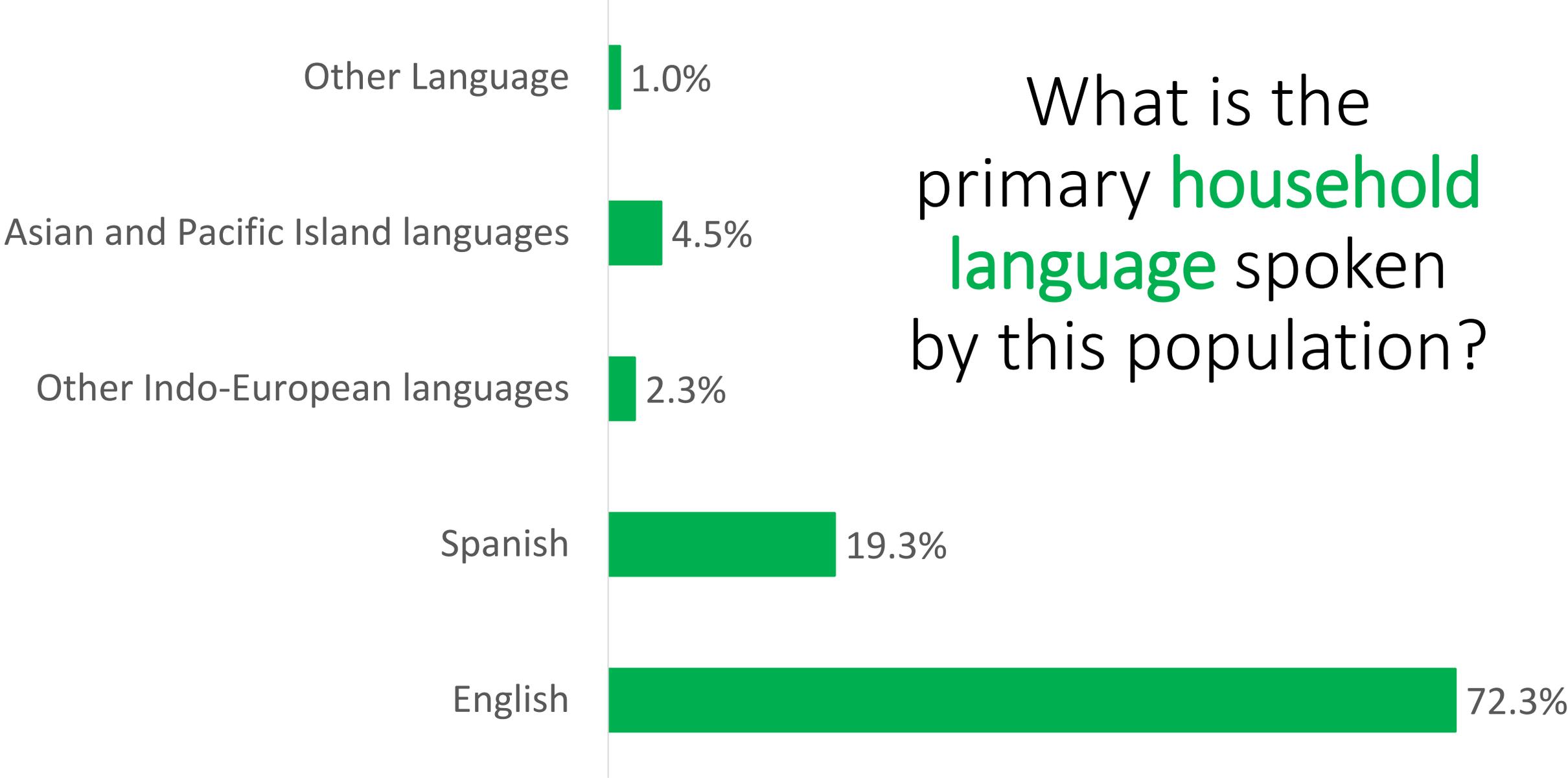
Region	Estimate	Region	Estimate
Linn & Benton Counties	9,615	Portland City (Central East)	4,902
Deschutes County	8,881	Portland City (North & Northeast)	4,774
Multnomah County (East)	8,724	Jackson County (Outside Medford & Central Point )	4,709
Clackamas County (Northwest)	8,316	Lane County (Outside Eugene & Springfield Cities)	4,654
Yamhill & Polk Counties	8,044	Washington County (Central)	4,291
Lane County (West Central)	7,442	Marion County (West Central)	4,236
Josephine, Coos & Curry Counties	7,339	Marion County (Outside Salem & Keizer Cities)	3,974
Washington County (West)	6,815	Portland City (Northwest & Southwest)	3,501
Portland City (East)	6,384	Washington County (Southeast)	3,443
Portland City (Southeast)	6,212	Jackson County (Central)	3,391
Klamath, Malheur, Lake & Harney Counties	6,187	Marion County (West Central)	3,301
North Central Oregon	6,037	Washington County (Northeast)	2,940
Lane County (East Central)	5,992	Washington County (Central)	2,908
Douglas County	5,969	Clackamas County (South & East)	2,560
Umatilla, Union, Baker & Wallowa Counties	5,526	Clackamas County (Northwest)	1,945
Columbia, Lincoln, Clatsop & Tillamook Counties	5,286	<b>Total</b>	<b>168,298</b>

Source: ACS 1-year Estimates (2019). Note: Oregon adults ages 18-64 between 138 and 200% FPL who were not covered under Medicaid, Indian Health Service, Veterans Affairs or TRICARE coverage, by Public Use Microdata Sample (PUMS) geographic unit.



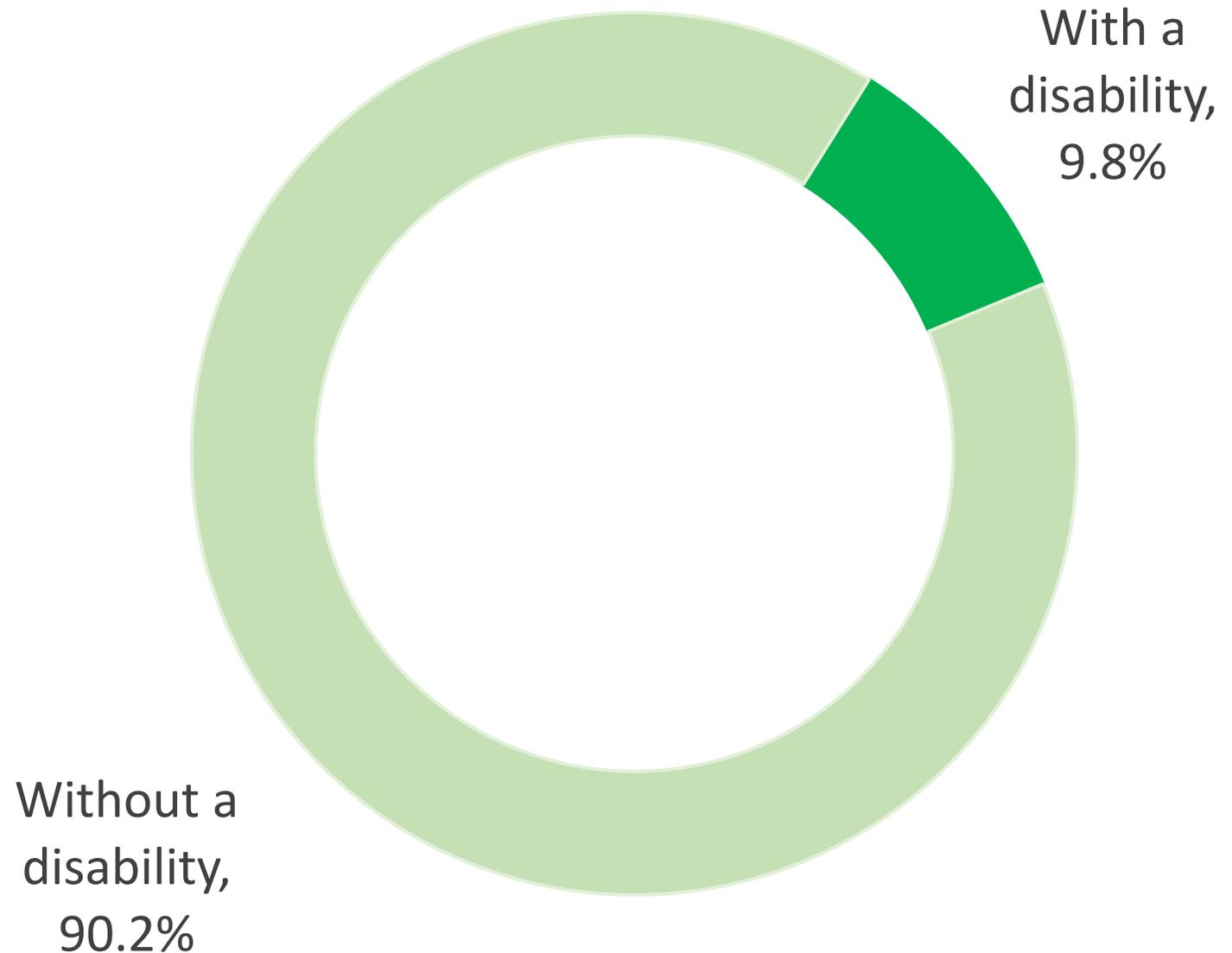
Source: ACS 1-year Estimates (2019). Note: 1) Estimates are for Oregon adults ages 18-64 between 138 and 200% FPL who were not covered under Medicaid, Indian Health Service, Veterans Affairs or TRICARE coverage. 2) ACS separately reports race and ethnicity. Categories are not mutually exclusive and do not sum to 100%.

# What is the primary household language spoken by this population?



Source: ACS 1-year Estimates (2019). Note: Oregon adults ages 18-64 between 138 and 200% FPL who were not covered under Medicaid, Indian Health Service, Veterans Affairs or TRICARE coverage.

What is the  
**disability**  
status of this  
population?



# What was the employment status of this population in 2019?

Civilian employed, with a job but not at work

1.6%

Unemployed

4.6%

Not in Labor Force

19.6%

Civilian employed, at work

74.1%

Source: ACS 1-year Estimates (2019). Note: Oregon adults ages 18-64 between 138 and 200% FPL who were not covered under Medicaid, Indian Health Service, Veterans Affairs or TRICARE coverage.