

Joint Task Force on the Bridge Health Care Program

Background Materials

Last updated 7/7/2022

- Legislative Policy and Research Office (LPRO) staff assemble background reading and reference materials for the members of the Joint Task Force on the Bridge Health Care Program.
- These readings are intended to support all members to be prepared with key terms and foundational knowledge during Task Force meetings. Because Task Force members bring diverse perspectives and expertise, a wide range of materials are included.
- LPRO staff will post background readings to the [Oregon Legislative Information System](#) (OLIS) prior to each meeting.

| Meeting Date | Advance Reading Materials |
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| 7/12/22 | <ol style="list-style-type: none">1. Information about “silver loading” and how it affects premiums in the individual Marketplace<ol style="list-style-type: none">a. HealthAffairs Forefront article (Sept. 2019) providing background on Cost Sharing Reduction (CSR) payments under the Affordable Care Act, elimination of federal CSR payments in 2017, and the practice of “silver loading” that occurred after.<ol style="list-style-type: none">i. https://www.healthaffairs.org/doi/10.1377/forefront.20190913.296052/2. Task Force “Questions and Answers” document<ol style="list-style-type: none">a. Staff compiled answers to Task Force members’ questions from previous meetings, including information about federal restrictions on covered services, and background on FQHC wraparound payments. The document also includes an update on various data requests made to OHA and/or DCBS based on best available information.<ol style="list-style-type: none">i. https://olis.oregonlegislature.gov/liz/202111/Downloads/CommitteeMeetingDocument/256106 |
| 6/14/22 | <ol style="list-style-type: none">3. Information about the funding formula for the Basic Health Program (Section 1331)<ol style="list-style-type: none">a. HealthAffairs Forefront article on proposed federal funding methodology for 2023 (<i>note: this article is not behind a paywall but if you have trouble accessing, please contact (shauna.petchel@oregonlegislature.gov for assistance)</i>)<ol style="list-style-type: none">i. https://www.healthaffairs.org/doi/10.1377/forefront.20220527.252134 |

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| | <ul style="list-style-type: none"> b. Proposed rule from the Centers for Medicare and Medicaid Services (<i>note: staff are providing this for reference for interested Task Force members, but we recommend the HealthAffairs article as a more accessible overview for members who are less familiar with this topic</i>) <ul style="list-style-type: none"> i. https://www.federalregister.gov/documents/2022/05/25/2022-11047/basic-health-program-federal-funding-methodology-for-program-year-2023-and-proposed-changes-to-basic <p>4. Background readings on relationships between health insurance design and access to care</p> <ul style="list-style-type: none"> a. Kaiser Family Foundation brief on “Americans’ Challenges with Health Care Costs” <ul style="list-style-type: none"> i. https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/ b. Health Affairs article on relationship between benefits design and plan “take-up” by people who are eligible <ul style="list-style-type: none"> i. https://www.healthaffairs.org/doi/10.1377/hlthaff.2011.0977ion Rates Among States Hold Lessons For Coverage Expansion In 2014 Health Affairs c. American Academy of Actuaries brief on health equity in health plan benefit design <ul style="list-style-type: none"> i. https://www.actuary.org/sites/default/files/2021-07/Health_Equity_Benefit_Design_Discussion_Brief_07.2021.pdf d. Available data on changes in “Essential Plan” (BHP) enrollment following New York’s elimination of its \$20 premium (see page 5; demographic breakdowns are not listed) <ul style="list-style-type: none"> i. Health Insurance Coverage Update - September 2021https://info.nystateofhealth.ny.gov/sites/default/files/Health%20Insurance%20Coverage%20Update%20-%20September%202021_0.pdf1_0.pdf (ny.gov) <p>5. Prior reports relevant to the Task Force’s work</p> <ul style="list-style-type: none"> a. Manatt report: Oregon Health Authority Public Option Implementation Report (January 2022) <ul style="list-style-type: none"> i. https://www.oregon.gov/oha/HPA/HP/docs/Public-Option-Implementation-Report-December-2021.pdf b. OHA Report: HB 2934 Basic Health Plan Stakeholder Advisory Group Recommendations (November 2015) <ul style="list-style-type: none"> i. https://olis.oregonlegislature.gov/liz/202111/Downloads/CommitteeMeetingDocument/255910 |
| 5/24/22 | <p>6. Background on Essential Health Benefits as defined in the Affordable Care Act</p> <ul style="list-style-type: none"> a. The federal Healthcare.gov web page introducing the ten" essential health benefits" (EHBs) that must be covered under any health plan that is offered on the ACA Marketplace. Task Force members may also find the brief information in the "More Answers" section of this page useful. <ul style="list-style-type: none"> i. https://www.healthcare.gov/coverage/what-marketplace-plans-cover/ b. The Healthcare.Oregon.gov web page providing further details on EHBs in Marketplace plans offered in Oregon. <ul style="list-style-type: none"> i. https://healthcare.oregon.gov/marketplace/coverage/Pages/Marketplace-health-coverage.aspx |

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| | <ul style="list-style-type: none"> c. Oregon’s “Benchmark Plan” that defines the minimum benefits that must be covered by health plans offered on Oregon’s marketplace for plan years beginning on or after January 1, 2022. <ul style="list-style-type: none"> i. <i>Updated</i> Oregon Benchmark Plan: https://dfr.oregon.gov/rates-forms/Pages/base-benchmark-plan.aspx ii. CMS Benchmark Plan Information: https://olis.oregonlegislature.gov/liz/202111/Downloads/CommitteeMeetingDocument/255419 iii. Summary table: https://olis.oregonlegislature.gov/liz/202111/Downloads/CommitteeMeetingDocument/255420 <p>7. Background on the Oregon Health Plan benefits package</p> <ul style="list-style-type: none"> a. The Oregon Health Authority web page providing an overview of benefits covered in the Oregon Health Plan (Medicaid). <ul style="list-style-type: none"> ▪ https://www.oregon.gov/oha/HSD/OHP/Pages/Benefits.aspx <p>8. State 1331 Blueprints</p> <ul style="list-style-type: none"> a. Basic Health Program Blueprint template – states requesting to operate a Section 1331 Basic Health Program must submit this form as an official request for certification of the program. <ul style="list-style-type: none"> i. https://www.medicaid.gov/sites/default/files/2019-11/bhp-blueprint.pdf b. New York’s Basic Health Program 1331 Blueprint application (2021) includes details on eligibility and enrollment (section 4), premiums and cost sharing (section 6), covered benefits (section 8) <ul style="list-style-type: none"> i. https://www.medicaid.gov/sites/default/files/2019-11/ny-basic-hlth-prg-blueprint.pdf c. Minnesota’s Basic Health Program 1331 Blueprint application (2017) includes details on eligibility and enrollment (section 4), premiums and cost sharing (section 6), covered benefits (section 8) <ul style="list-style-type: none"> i. https://www.medicaid.gov/sites/default/files/2019-11/minnesota-bhp-blueprint.pdf |
| 5/10/22 | <p>1. Background on Health Insurance Exchanges</p> <ul style="list-style-type: none"> a. A one-page handout describing how Oregonians accessed health insurance in 2021 (Oregon Health Authority) <ul style="list-style-type: none"> i. https://olis.oregonlegislature.gov/liz/202111/Downloads/CommitteeMeetingDocument/255315 b. A one-page overview and interactive map showing how states operate health insurance exchanges for people who are shopping for health care plans on the 'marketplace.' (National Conference of State Legislatures) <ul style="list-style-type: none"> i. https://www.ncsl.org/research/health/state-actions-to-implement-the-health-benefit.aspx#Overview b. Page 3 of the Oregon Health Insurance Marketplace 2021 Annual Report providing a description of Oregon’s state-based exchange hosted on the federal platform (HealthCare.gov) (Oregon Health Authority) <ul style="list-style-type: none"> i. https://healthcare.oregon.gov/Documents/2021%20OHIM%20Annual%20Report-FINAL.pdf |

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| | <ol style="list-style-type: none"> 2. Overview of the Basic Health Program ("1331 blueprint") <ol style="list-style-type: none"> a. A brief overview of Section 1331 of the Affordable Care Act that gives states the option of creating a Basic Health Program (Centers for Medicare & Medicaid Services) <ol style="list-style-type: none"> i. https://www.medicaid.gov/basic-health-program/index.html b. A six-page memo of Frequently Asked Questions about the Basic Health Program (Centers for Medicare and Medicaid Services) <ol style="list-style-type: none"> i. https://www.medicaid.gov/sites/default/files/2019-11/basic-health-program-faqs-5-7-14.pdf 3. Overview of State Innovation Waivers ("1332 waiver") <ol style="list-style-type: none"> a. A brief overview of state approaches to Section 1332 waivers under the Affordable Care Act (National Conference of State Legislatures) <ol style="list-style-type: none"> i. https://www.ncsl.org/research/health/state-roles-using-1332-health-waivers.aspx 4. Overview of Medicaid Demonstration Waivers ("1115 waiver") <ol style="list-style-type: none"> a. A brief overview of Section 1115 of the Social Security Act that authorizes pilot or demonstration projects within states' Medicaid programs (Centers for Medicare and Medicaid Services) <ol style="list-style-type: none"> i. https://www.medicaid.gov/medicaid/section-1115-demonstrations/about-section-1115-demonstrations/index.html |
| 4/26/22 | <ol style="list-style-type: none"> 1. Oregon House Bill 4035 establishing the Joint Task Force on the Bridge Health Care Program <ol style="list-style-type: none"> a. https://olis.oregonlegislature.gov/liz/2022R1/Downloads/MeasureDocument/HB4035/Enrolled 2. Medicaid Enrollment Churn and Implications for Continuous Coverage Policies (Kaiser Family Foundation) <ol style="list-style-type: none"> a. https://www.kff.org/medicaid/issue-brief/medicaid-enrollment-churn-and-implications-for-continuous-coverage-policies/ 3. New CMS Guidance on Expectations for Unwinding Federal Medicaid Continuous Coverage (State Health & Value Strategies) <ol style="list-style-type: none"> a. https://www.shvs.org/new-cms-guidance-on-expectations-for-unwinding-federal-medicaid-continuous-coverage/ 4. How States Are Getting Ready to Unwind Medicaid's Continuous Coverage Requirement (National Academy for State Health Policy) <ol style="list-style-type: none"> a. https://www.nashp.org/how-states-are-getting-ready-to-unwind-medicaids-continuous-coverage-requirement/ |

