

Marketplace Mitigation - Plan Overview



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What is the Marketplace?

- Part of state government
- State-based exchange that uses federal platform (HealthCare.gov)
- Oversee plans sold to Oregonians on HealthCare.gov
- Assist with enrollment, and support agents and partners who also provide assistance
- Conduct outreach and education about health coverage and financial assistance

Individual plan information

- Oregon manages a standalone plan display at OregonHealthCare.gov/WindowShop
- Available to everyone
- Anonymous
- Links to Marketplace Find Local Help tool, Oregon Health Plan (ONE), and HealthCare.gov

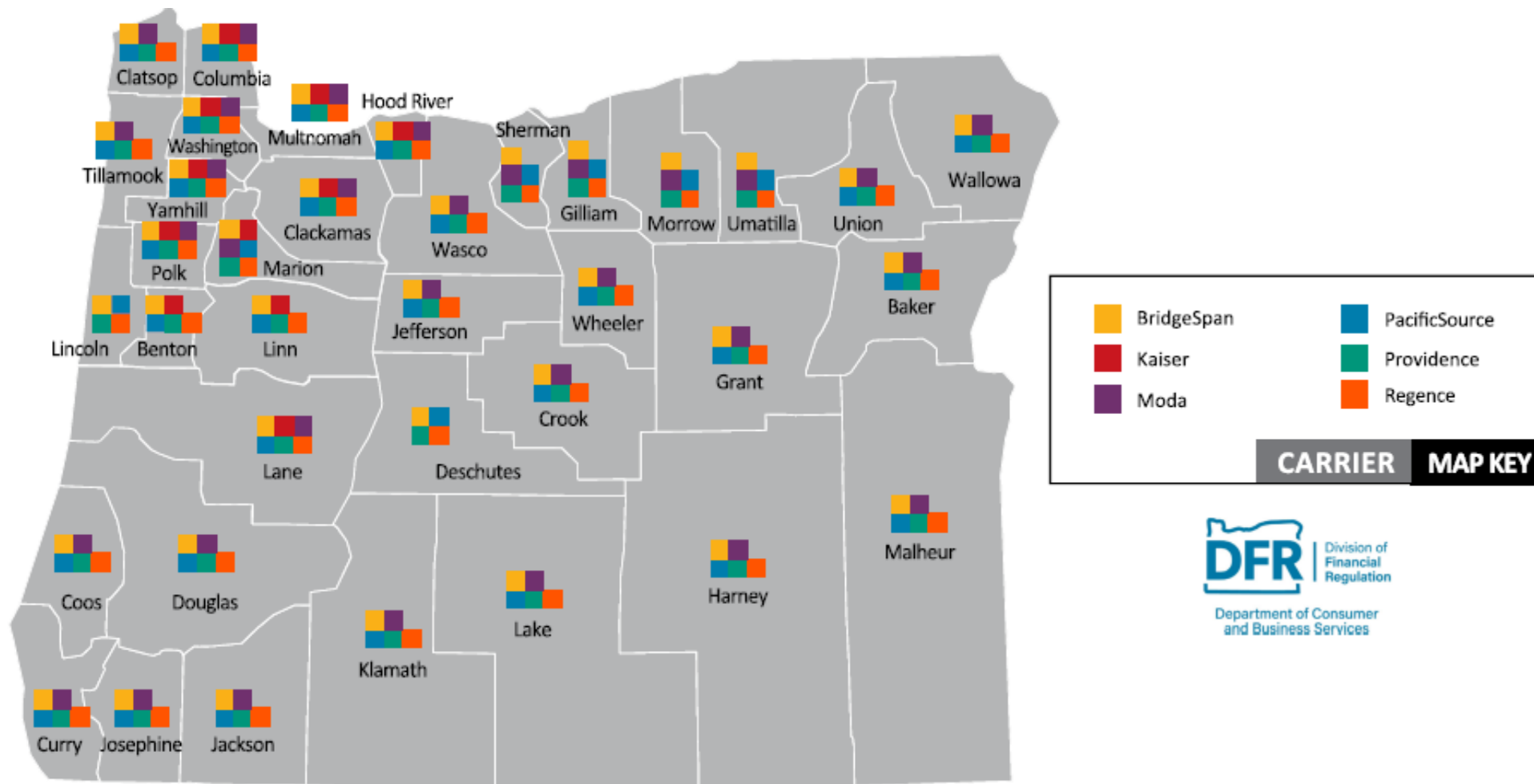
2023 Individual market carriers

Proposed landscape

- 6 medical carriers: BridgeSpan, Kaiser, Moda, PacificSource, Providence, and Regence
- 77 medical plans – 26-62 plans per county
- 6 dental carriers: Delta Dental (ODS), Dental Health Services, Dentegra, Dominion, Kaiser, and PacificSource
- 20 dental plans – 14-20 plans per county

2023 Individual medical carriers

Coverage map



Qualified health plan (QHP) basics

- Metal tiers – Catastrophic, Bronze, Gold, Silver, Platinum*
- Premium tax credits and cost-sharing reductions are available
- All plans cover essential health benefits
- Built-in consumer protections
 - Guaranteed issue
 - Limits on cost-sharing
 - Mental health parity
- Required to meet actuarial value set by federal government

Oregon QHP specifics

- Standard plans maximize pre-deductible coverage
 - All office visits
 - Urgent care
 - Generic drugs
- Many non-standard plans also offer significant pre-deductible coverage

Mitigation strategy impacts to QHPs

- 1332 waiver to recoup the tax credits lost when the silver load ends
 - Will:
 - Help maintain coverage for current enrollees
 - Help consumers purchase higher metal tiers
 - Will not:
 - Change current plan design parameters
 - Provide funding for system changes
- The purpose of the proposed 1332 is to prevent coverage losses due to premium increases

Mitigation Strategy Update

- 1332 to recoup tax credits
 - Discussions with CMS have begun
 - Pass-through payments that fund a subsidy wrap are easier for CMS, but more complicated for Oregon
 - Changing the tax credit calculation to use gold plans instead of silver plans would be easier for Oregon and more equitable for consumers

Questions?

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Oregon Health Insurance Marketplace

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