

Medicaid Migration to the Marketplace



Chiqui Flowers
Marketplace Administrator



Project overview

Rationale

- Up to 300,000 Oregonians enrolled in Oregon Health Plan (OHP) will no longer be eligible
- Large influx of new qualified health plan (QHP) eligible enrollees
- Marketplace and Oregon Health Authority (OHA) collaborating closely to implement a migration process

Why the Marketplace?

- Financial assistance via premium tax credits and cost-sharing reductions
- One-stop-shop to compare plans, networks, and insurance companies available in Oregon
- Free local help from Oregon-based insurance agents and community partners

Advance premium tax credits (2022)

	139% FPL	151% FPL	201% FPL	251% FPL	350% FPL
2022 Income	\$17,903	\$19,448	\$25,888	\$32,328	\$45,080
APTC - Tri-County (age 40)	\$407	\$406	\$363	\$298	\$134
APTC – Marion (age 40)	\$433	\$433	\$389	\$324	\$161
APTC – Columbia (age 40)	\$449	\$449	\$405	\$340	\$177
APTC – Union (age 40)	\$521	\$521	\$477	\$412	\$249

Example lowest cost silver plans (2022)

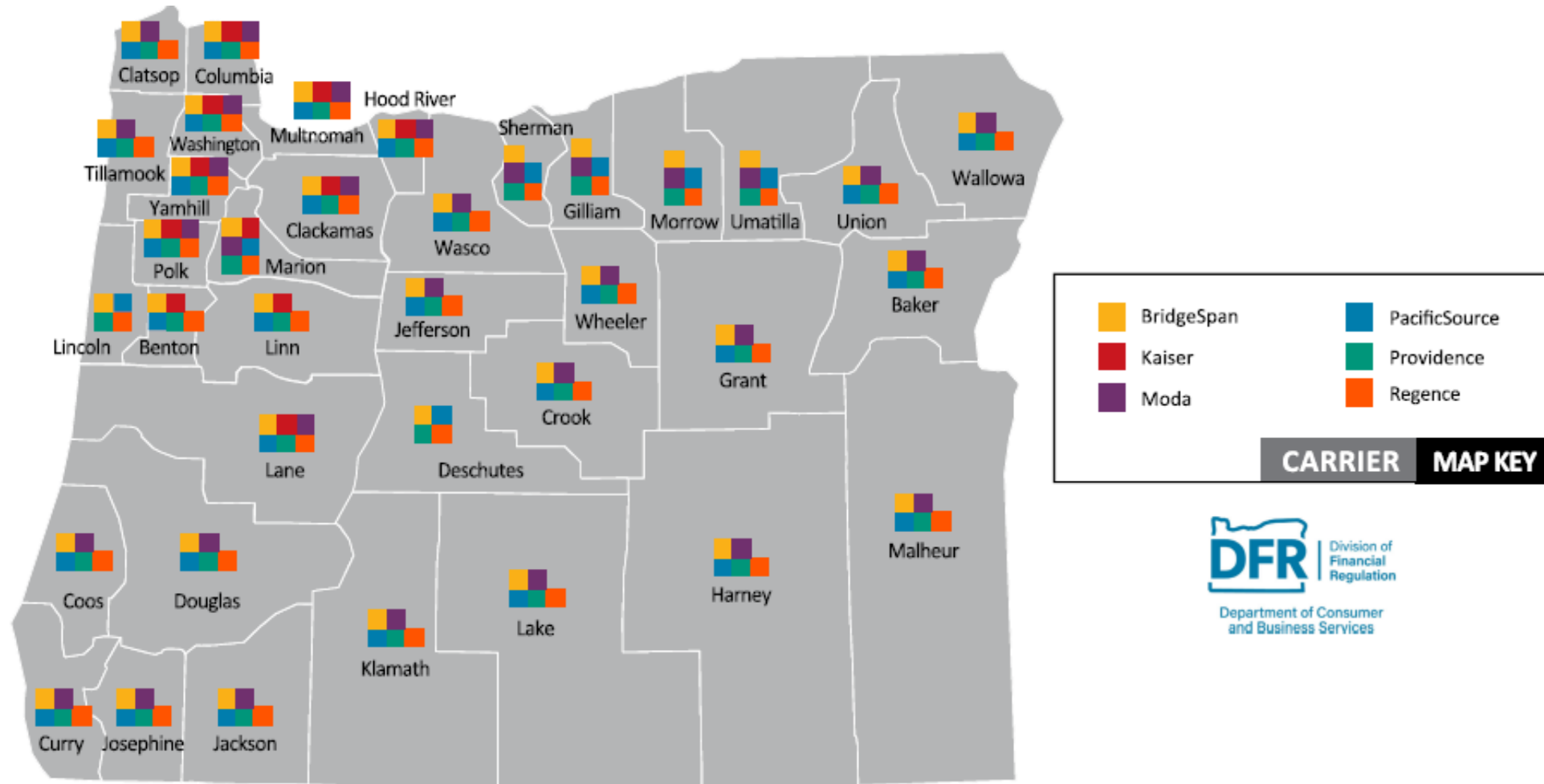
Plan premiums including premium tax credits under ARPA¹

	139% FPL	151% FPL	201% FPL	251% FPL	350% FPL
2022 Income	\$17,903	\$19,448	\$25,888	\$32,328	\$45,080
Tri-County KP OR Silver 4500/40	\$1.00	\$1.00	\$56.00	\$42.00	\$270
Tri-County Regence Alliance Silver 6500 Legacy LHP	\$1.30	\$2.30	\$45.30	\$110.30	\$272.67
Marion County KP OR Silver 4500/40	\$1.00	\$1.00	\$1.00	\$81.00	\$243.27
Marion County Regence Alliance Silver 6500 Legacy LHP	\$1.93	\$1.93	\$45.93	\$110.93	\$272.19
Columbia County KP OR Silver 4500/40	\$1.00	\$1.00	\$1.00	\$65.00	\$227.27
Union County Moda Health Affinity Silver 4500	\$1.00	\$1.00	\$1.00	\$96.00	\$258.19
Union County Moda Health Affinity Silver 3500	\$1.00	\$1.00	\$45.00	\$110.00	\$272.16

¹American Rescue Plan Act (ARPA) provisions extend and enhance premium tax credits and are currently set to expire Dec. 31, 2022.

2023 Individual medical carriers

Coverage map



2023 Individual market carriers

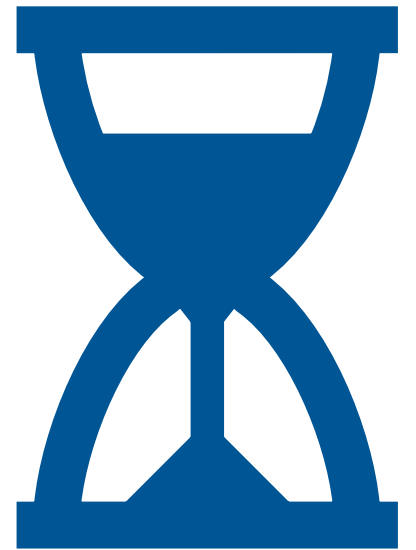
Proposed landscape

- 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

Timeline

Redeterminations

When the public health emergency (PHE) ends the state has 14 months to complete redetermination process



Proposed process

Enrollee determined not eligible for OHP

Enrollee data sent to Marketplace



Marketplace evaluates plan options

Compares CCO network with Marketplace plan options

Evaluate cost-sharing reductions and plan premiums



Targeted outreach

Utilize associated community partner

Contact consumer advising of plan options via email and/or postal mail



Consumer starts enrollment

Contacts Medicaid to Marketplace
Migration call center

Utilizes agent or certified assister for
enrollment

Utilizes HealthCare.gov for enrollment

Call center

Milestone	# months (relative to 1st of the month after PHE end)	Date (based on current PHE end date 10/13/2022)
Begin recruitment for internal Medicaid to Marketplace Migration Team (3M)	-2.5	7/30/2022
Internal 3M core team onboarding complete	-1	9/13/2022
Execute call center contract with vendor	0	8/12/2022
Vendor call center core team onboarded	1.5	11/13/2022
Vendor 1st month teams onboarded	2.5	12/31/2022
OHP post-PHE redeterminations begin	3	1/13/2023
Personalized redeterminations outreach begins	3	1/13/2023
Initial baseline set for ongoing vendor staffing level assessments	5	3/13/2023
Vendor 25% of peak projected staff	5	3/13/2023
Vendor 50% of peak projected staff	7	5/13/2023
Vendor 75% of peak projected staff	9	7/13/2023
Vendor 100% of peak projected staff	10	8/13/2023

CCO 2.0 algorithm

- Will be used to help enrollees choose QHPs that cover at least some of their most seen providers
- Medicaid to provide the Marketplace with consumer information
- Marketplace will evaluate plan options and provide information to consumer along with link to Window Shopping Tool

Marketplace Window Shopping tool


- OregonHealthCare.gov/WindowShop
- Oregon-specific tool managed by the Marketplace
- Available in English and Spanish
- Links to Marketplace Find Local Help tool, Oregon Health Plan (ONE), and HealthCare.gov

Marketplace Window Shopping tool

- Static URLs
 - Allow project staff to input scenarios and return results specific to consumers leaving OHP
 - URLs go directly to identified plans, with household information already populated
 - Ensure consumers see more accurate APTC and premium scenarios
 - Consumers can also easily see other plans available

Marketplace Window Shopping Tool

[← Back to Results](#)



KP Oregon Standard Silver Plan

Silver EPO Specialist Referral Required

Kaiser — Plan ID: 71287OR0420003-01
Monthly Premium: **\$299.81**(after \$589 subsidy)

15% of 246 doctors within 10 mi doctors near you are covered

Print Plan Details Select Plan

Contact Details

[Visit Website](#)

[800-813-2000](#)

Plan Resources

[Summary of Plan & Benefits](#)


[Details of Coverage & Cost](#)


[Drug Search](#)

[Provider Directory](#)

My Coverage Profile

Edit Profile | Start Over

 Myself (40)

 Spouse (38)

2 family member(s) are either already offered or not looking for coverage.

Deductible & Out-of-pocket Annual Cost Estimates Doctor Visits Hospital Emergency Drugs Tests & Imaging

Consumer communications

- Direct messaging to people who are losing OHP benefits by postal mail, email, and/or text messaging
 - When and how to enroll through the Marketplace
 - How to find local help
- Organic social media campaign
- Printed publications
- Additional communications strategy to be planned

Agents and community partners

Roles

Insurance agents and community partners will play critical roles for the Medicaid migration:

- Outreach and education
- Plan/choice counseling
- Application/enrollment assistance

Agents and community partners

Free, local help at OregonHealthCare.gov/GetHelp

- 107 Community partners
- 288 agents
- Assistance available in most areas of the state
- Multiple language options and translation services available

Agents and community partners

House Bill 4035 funding

- Additional grant funding available
- Seeking new insurance agents and community partners to provide enrollment assistance and outreach
 - Goal to fill equity gaps in current grantee coverage whenever possible including language and geographic service areas
- Supplementing current Marketplace Partner Agent and Community Partner grant programs
- Community partners
 - \$2,666,664 for 24 months
- Insurance agents
 - \$666,672 for 24 months

Agents and community partners

Engagement and implementation

- Engagement with our partners will be critical
 - Soliciting information/feedback to aid in planning
 - Maintaining open communication
 - Providing timely, frequent updates
 - Continuing to support partners
 - Encouraging partners to share concerns

Partner training and timeline

- Collaboration between Marketplace and OHA
 - PHE updates and timelines
 - Coordinate training for community partners
- Notice received of PHE ending
 - Marketplace to share approved messaging within 5 working days
 - Training outlets, schedules, and requirements
- Training to be completed 90 days after PHE ends

**Questions
welcome!**

