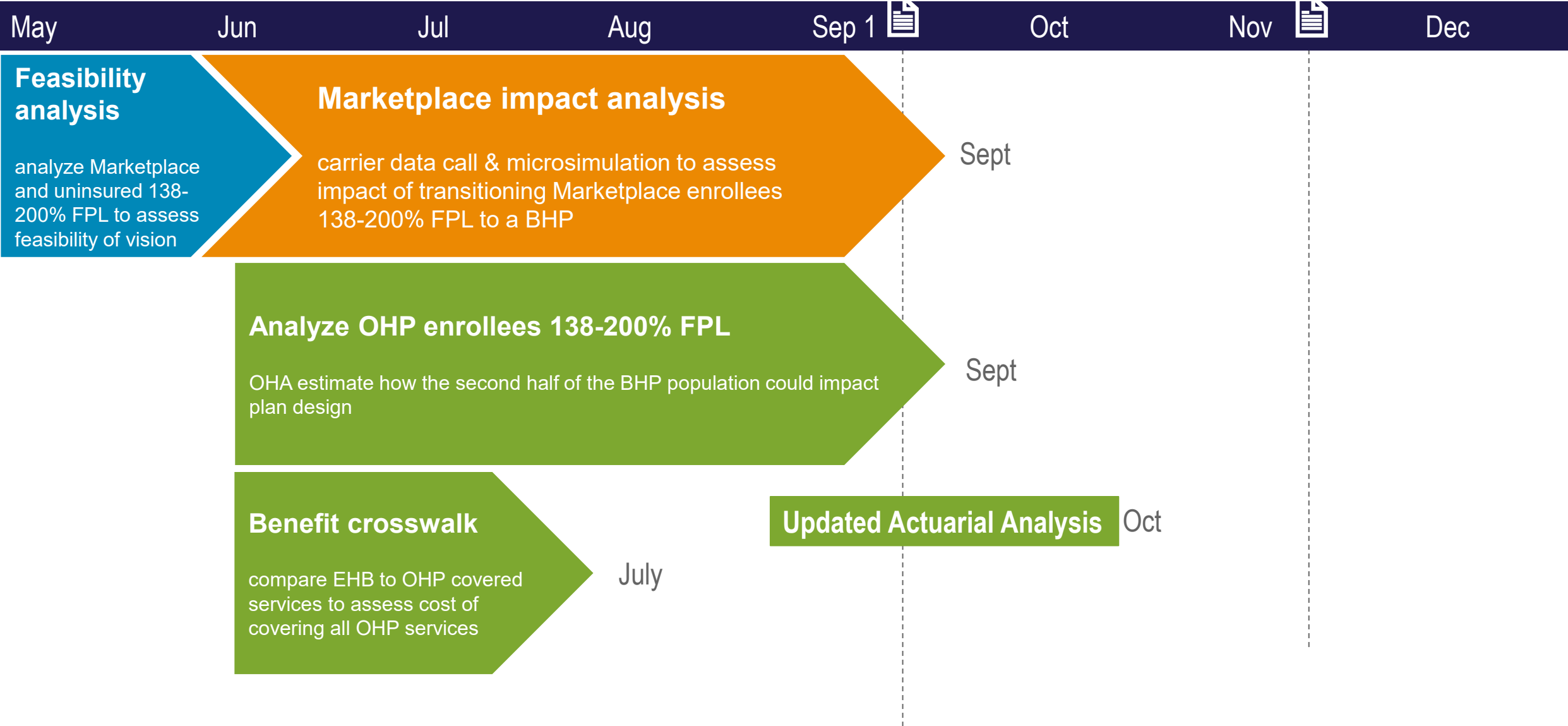

Ongoing analysis of BHP-eligible population

Tim Sweeney, Senior Policy Analyst, Office of Health Policy



Recap on Analyses

Analyses



Recap on Key Analyses

Covered Services Comparison (“Benefit Crosswalk”)

- **When:** Shared at 7/26 TF meeting
- **What:** Compared CCO covered services to EHB benchmark covered services
- **Why:** The feasibility analysis calculated cost based on EHB benchmark covered services, but the BHP vision uses CCO covered services

Recap on Key Analyses

OHP Enrollees at 138-200% FPL (Potential BHP-eligible Population)

- **When:** Ongoing to inform final actuarial analysis
- **What:** Compare demographics and cost/utilization of the BHP-eligible OHP population with the BHP-eligible Marketplace and uninsured populations, and with the OHP-eligible OHP population
- **Why:** The feasibility analysis calculated cost based on current Marketplace enrollees and uninsured people 138-200% FPL, but the full BHP population also includes current OHP enrollees 138-200% FPL

Recap on Key Analyses

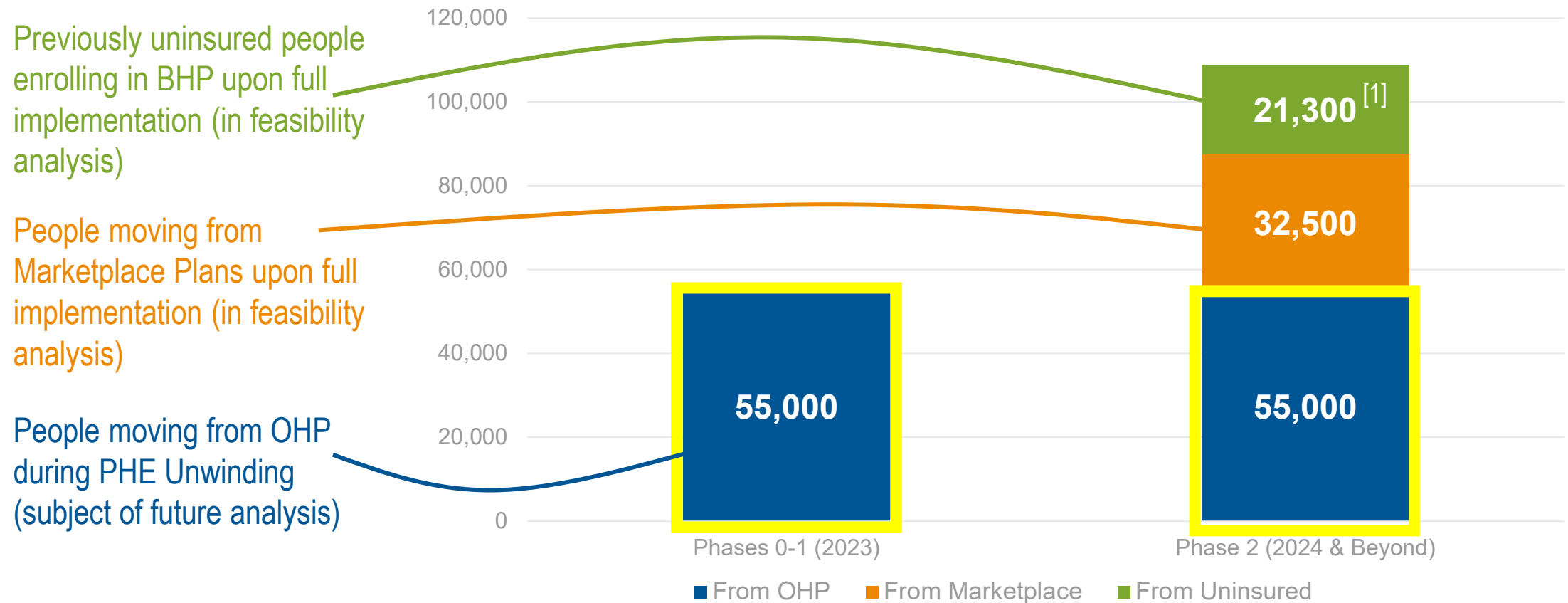
Marketplace Impact Analysis

- **When:** 10/4 Task Force meeting
- **What:** Micro-simulation modeling that estimates how changes to the Marketplace will impact consumer behavior
- **Why:** To assess the full impact of transitioning Marketplace enrollees 138-200% FPL to a BHP

OHP Population Analysis

Analysis focused on subset of BHP population*

**initial population estimates, subject to revision*



[1] Some of the uninsured in this estimate may also be in the 55,000 moving over from Medicaid in the PHE unwinding.

Who will be eligible for the BHP?

- 138-200% FPL
- Ages 19-64
- No access to affordable employer coverage
 - ACA affordability threshold test: people with access to employer coverage that costs no more than 9.12% of income aren't eligible
- People could migrate from OHP, uninsured, or the Marketplace

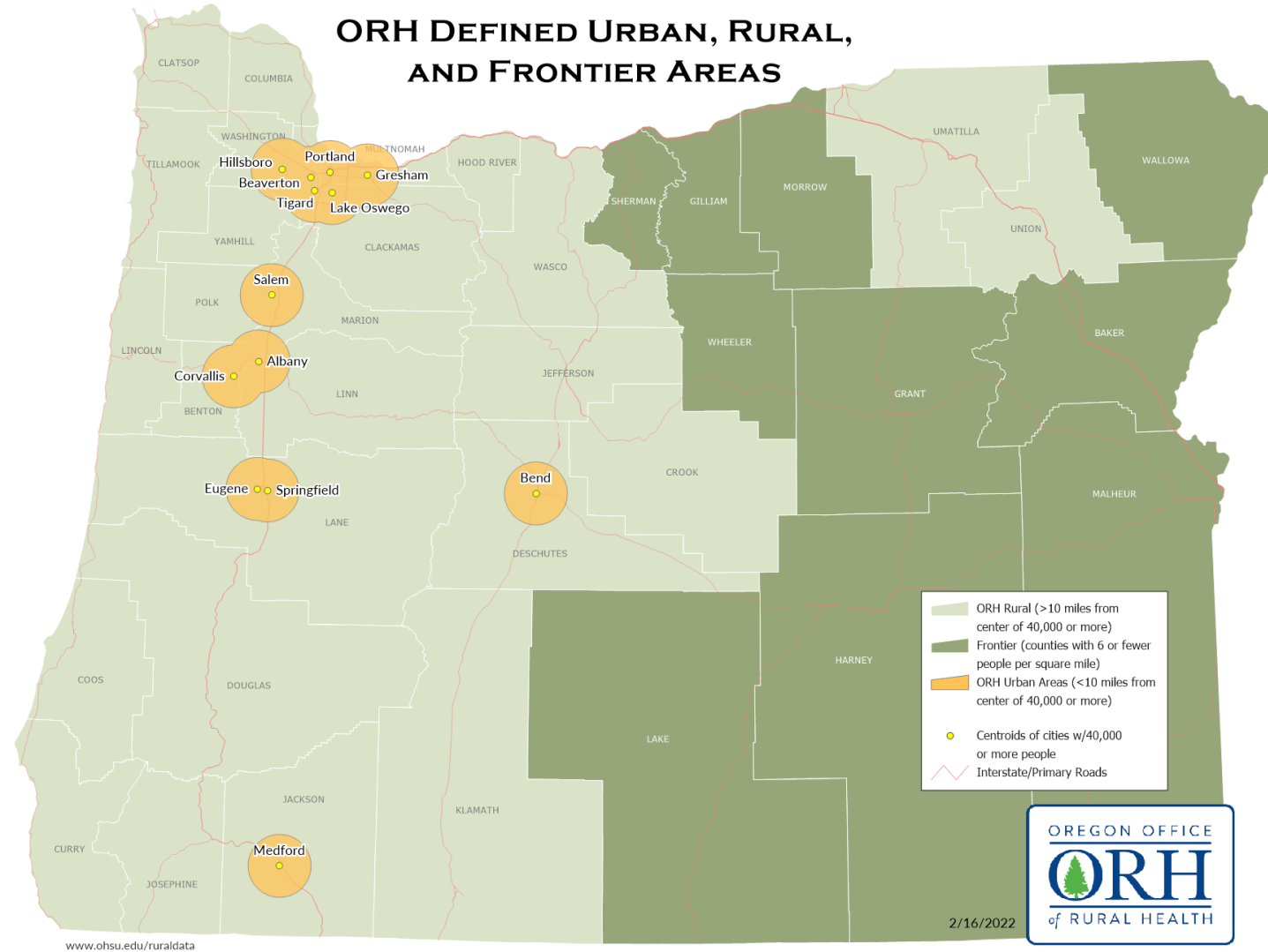
Family size	138% FPL	200% FPL
1	\$18,574	\$27,180
2	\$25,268	\$36,620
3	\$31,781	\$46,060
4	\$38,295	\$55,500

Key demographic variables considered

- Age
 - May inform cost analysis
- Race/ethnicity
 - May inform plan design
- Geography
 - May inform cost analysis and plan design



Oregon's Urban, Rural and Frontier Communities



OHP Population Potentially Eligible for BHP

- Adults 19-64 with income between 138-200% Federal Poverty Level
 - Adults covered through ACA expansion category whose income has increased since initial enrollment
 - Adults eligible through non-ACA eligibility category whose income has increased
 - Children who have turned 19 during the PHE and who haven't moved to adult eligibility category

Initial BHP forecast

- Spring 2022 forecast estimates 45,000-65,000 BHP enrollees coming from OHP during PHE unwinding
 - Based on projected enrollment declines in ACA expansion category and coverage gains measured by OHIS
 - Does not identify specific individuals enrolled in OHP who are likely eligible
- Additional data gained during redeterminations process upon PHE unwinding will inform future revisions to forecast

Key Data Sources



OHIS Oregon Health Insurance Survey

Detailed information about the impacts of health system reform efforts on health care coverage, access to care, and utilization. OHIS is fielded every two years and more than 8,000 households in Oregon completed the survey between Jan. and Sep. of 2021



“ONE System” Oregon Eligibility System

Application portal for medical, food cash, or childcare benefits.

Includes program eligibility, demographics, and income.

Maintained by ODHS.

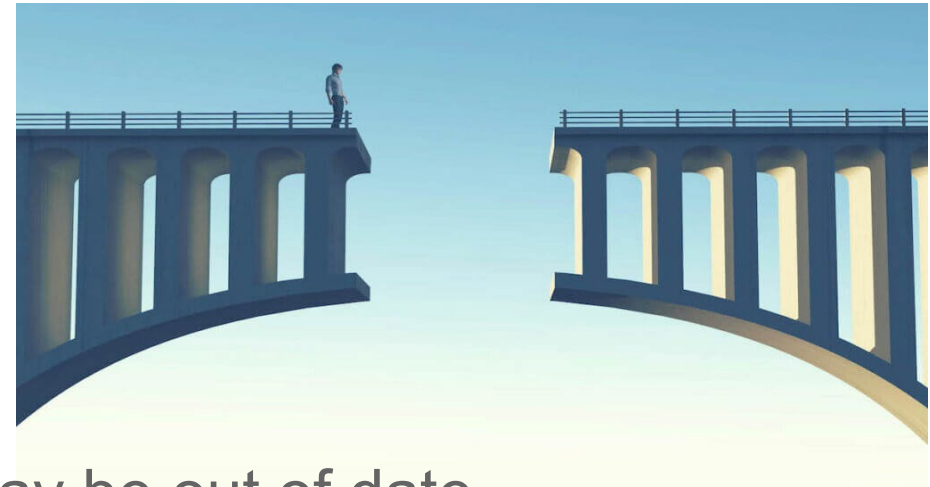


MMIS Medicaid Management Information System

Includes eligibility, demographics, and health care utilization, cost, and diagnoses on the OHP population.

Data gaps connected to PHE continuous eligibility and other collection practices

- Ongoing redeterminations don't lead to coverage termination
- Don't always have updated member information
 - Income information is self-reported, may be out of date
 - Normal data matching procedures suspended
 - Updated contact information not always available
- Fluctuating income makes point-in-time estimates challenging
- Limitations to race & ethnicity data availability from commercial plans
- More robust data will be available for BHP members after program implementation

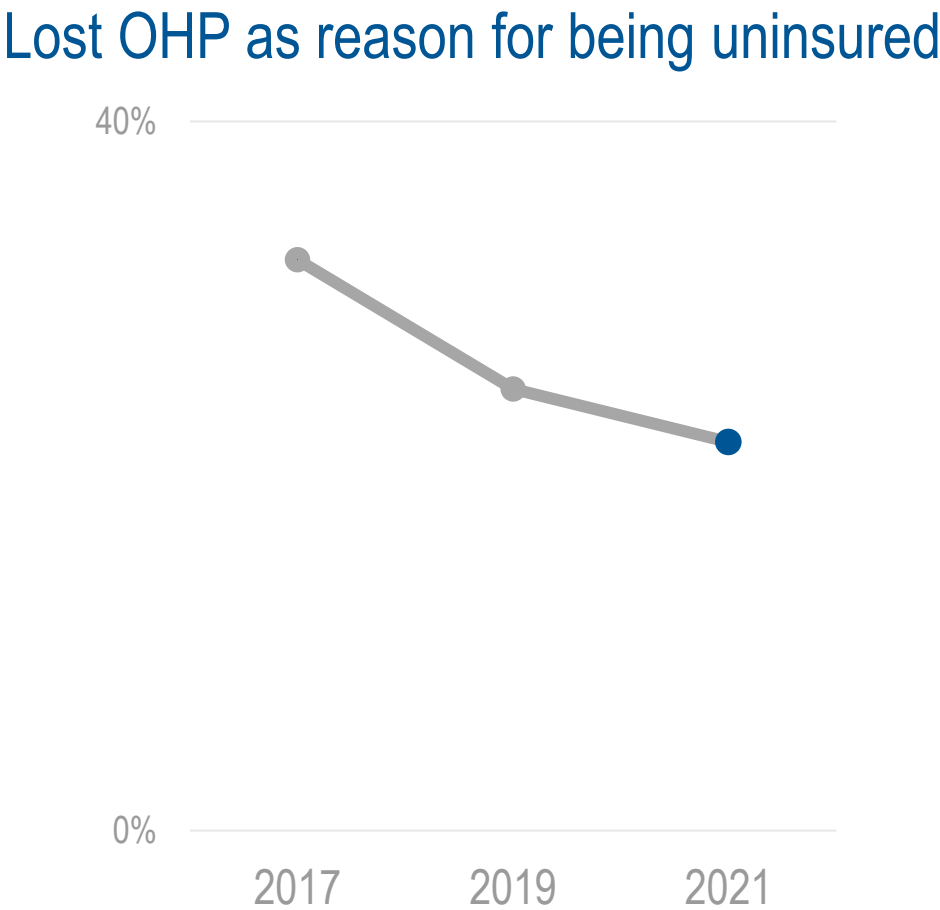
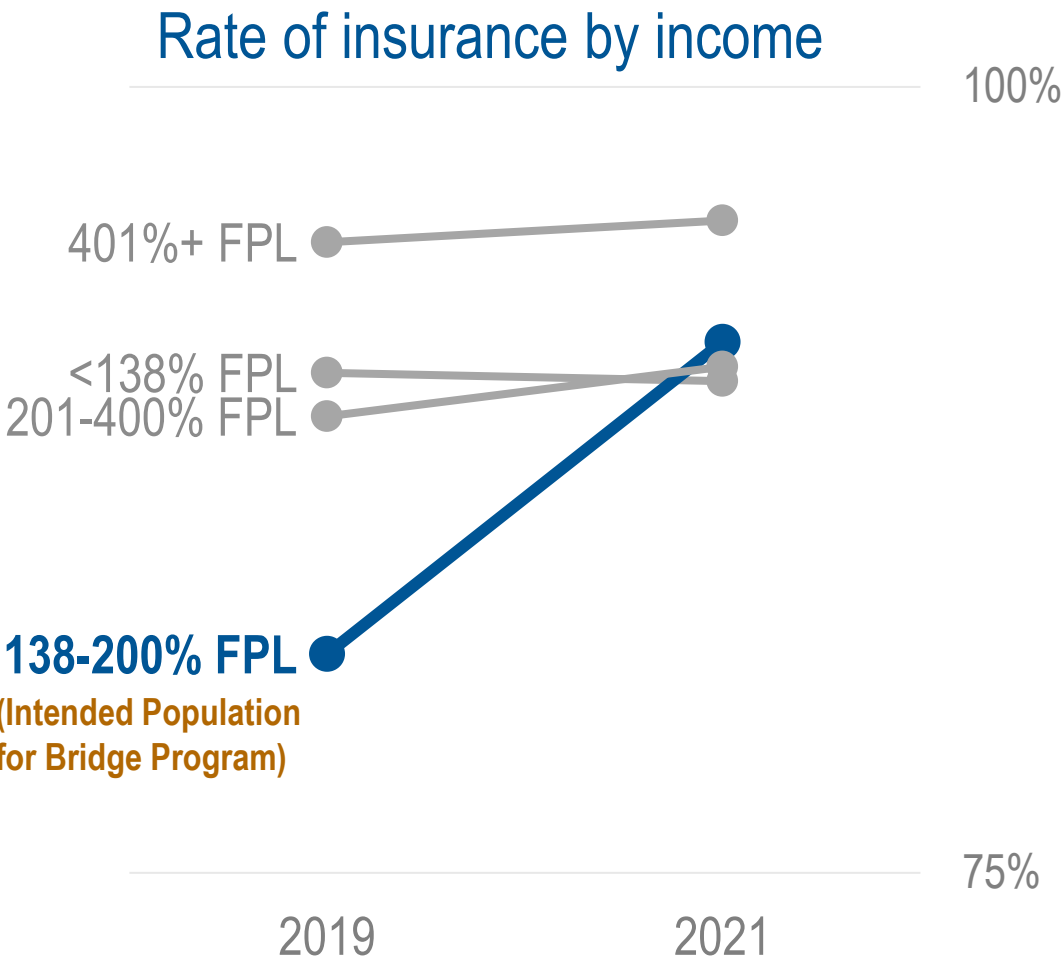


Oregon Health Insurance Survey

OHIS Learnings – Trends from 2019 to 2021

- Oregon's population has shifted UP the income scale:
 - # of adults with income <138% FPL fell by >150,000 (25%)
 - # of adults with income >400% FPL grew by >240,000 (26%)
 - Smaller declines in # of adults with income from 138-400% FPL
- Caveats:
 - Unclear how much trends influenced by temporary income changes
 - Self-reported information, may not tie precisely to Medicaid eligibility income calculations
 - Surveys typically undercount Medicaid enrollment

The largest coverage gains were among low-income adults as fewer people reported being uninsured due to loss of OHP



Impact on coverage

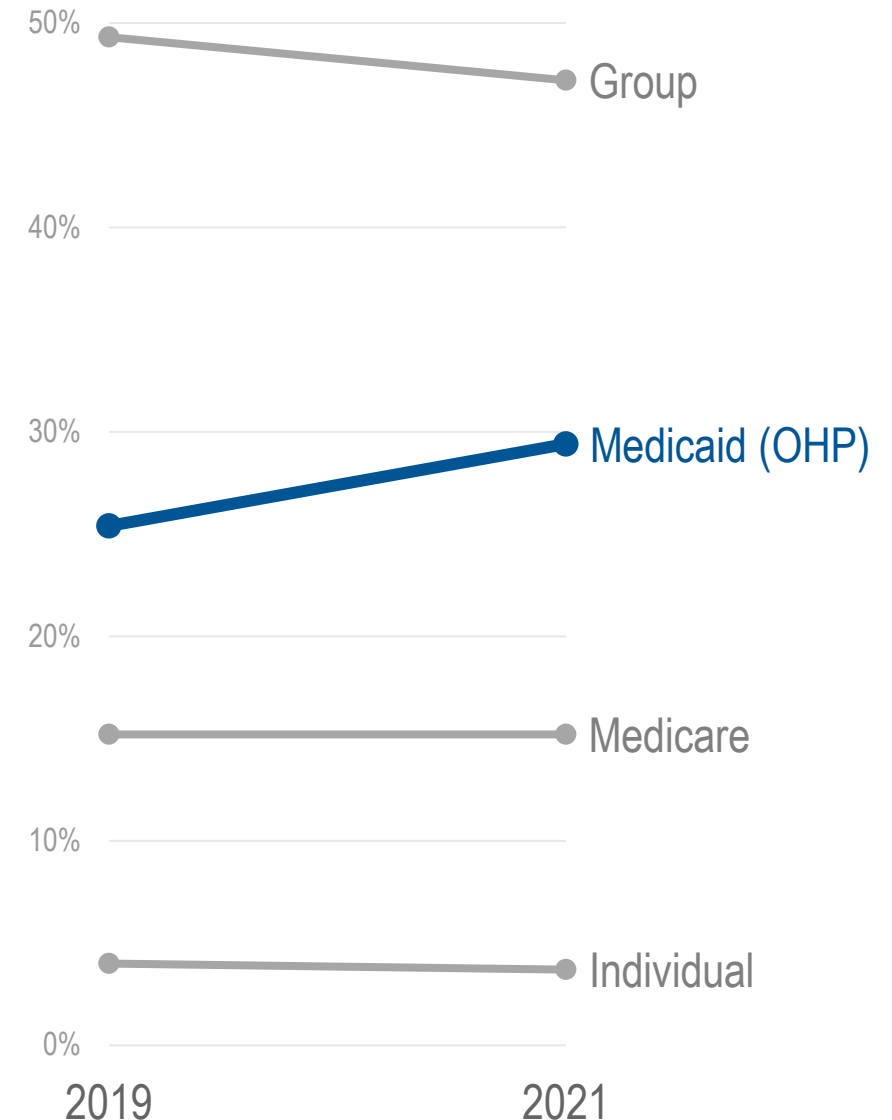
Continuous Medicaid coverage during the pandemic increased health insurance coverage in Oregon.

People Insured in Oregon

2019: 94.0%

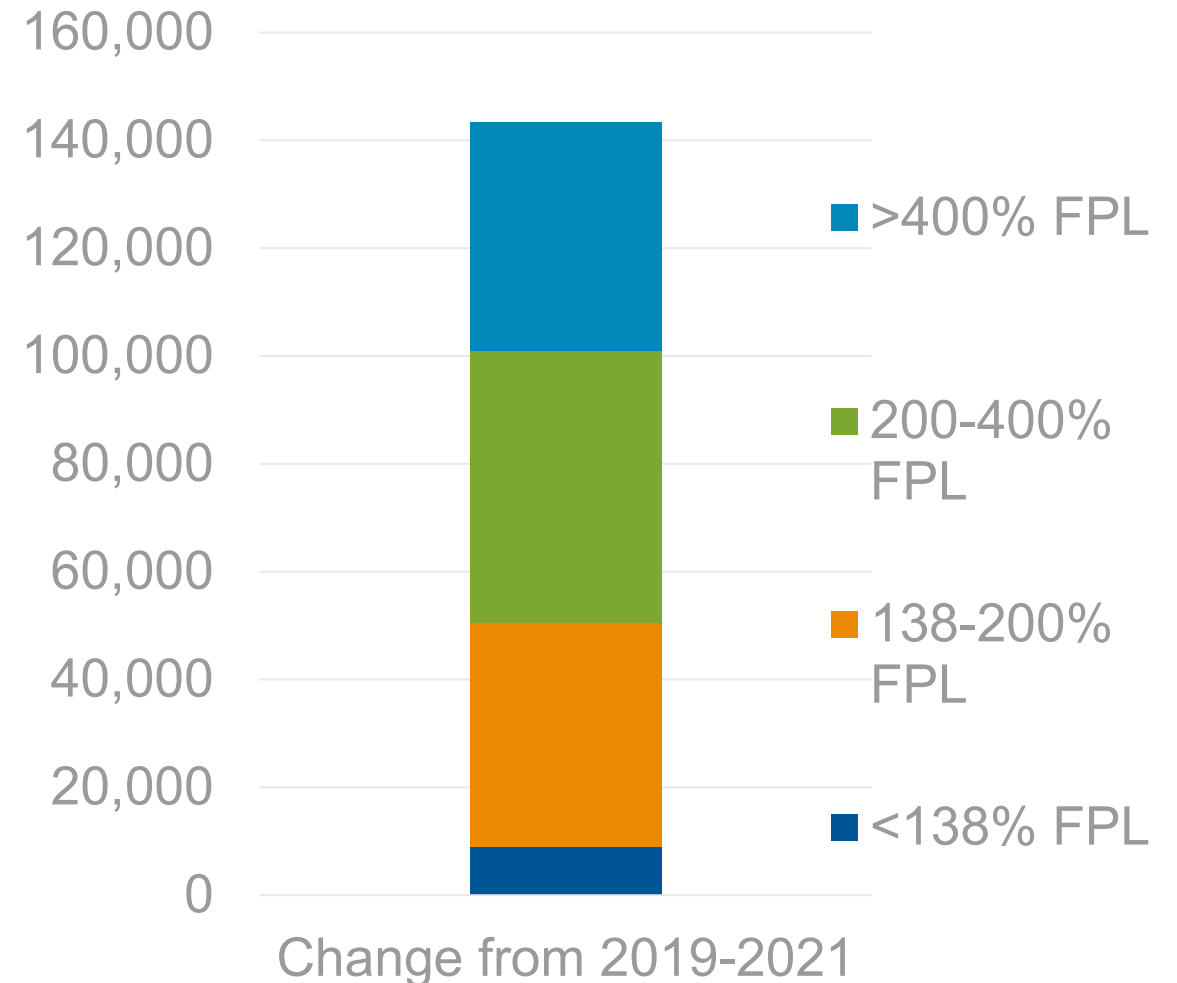
2021: 95.4%

For Black/African American people coverage increased from 92% to 95%.



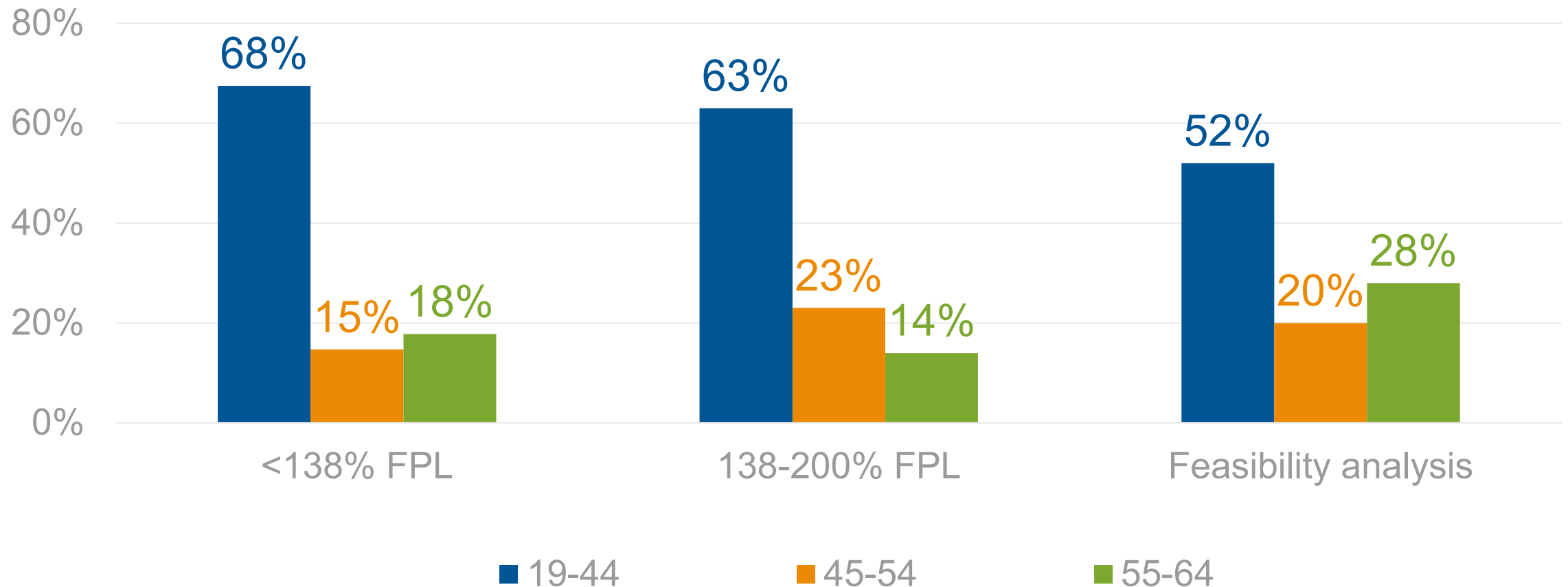
OHP Coverage increased for people >138% FPL

- ≈140k more adults age 19-64 report OHP coverage in 2021 vs. 2019
- Bulk of growth appears to be people with income >138% FPL
- Reminder – people moved from one income cohort to another
- **Roughly 45k more people reported being covered by OHP with income 138-200%FPL**



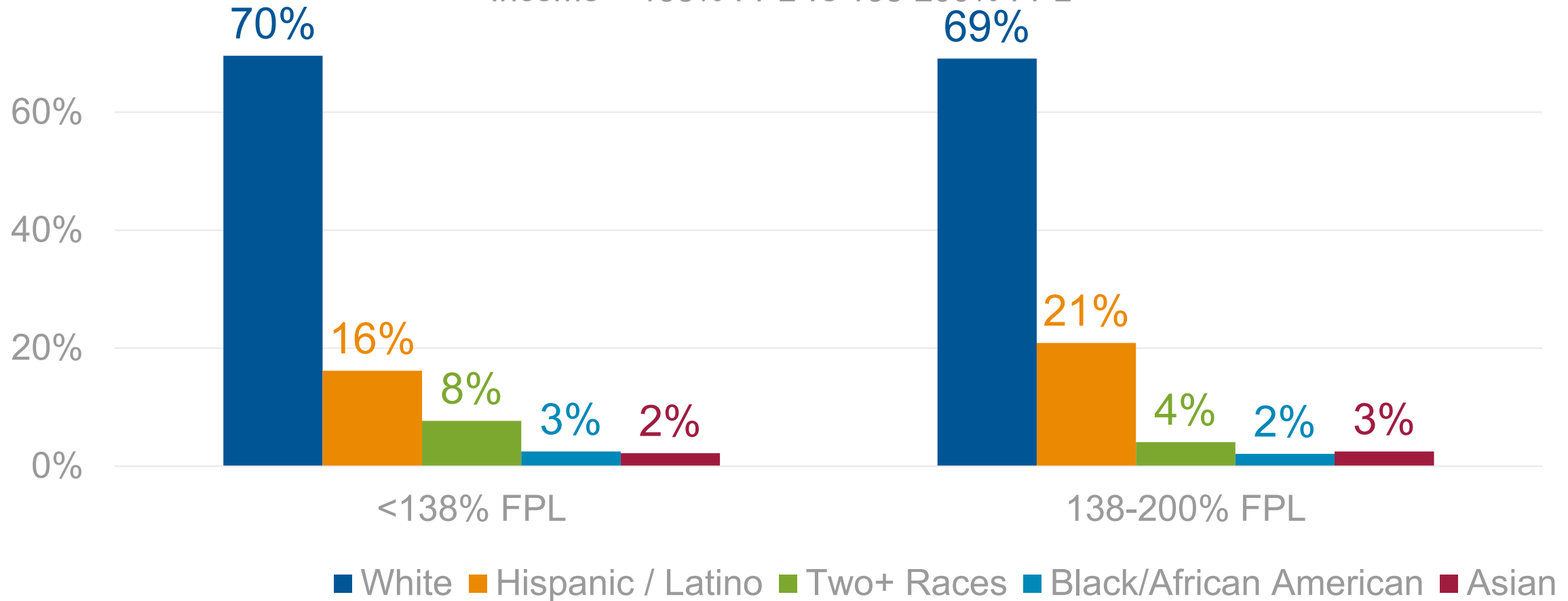
Age differences among potential BHP eligible population vs those likely eligible for OHP

Age distribution of people reporting OHP coverage in 2021
Income < 138% FPL vs 138-200% FPL



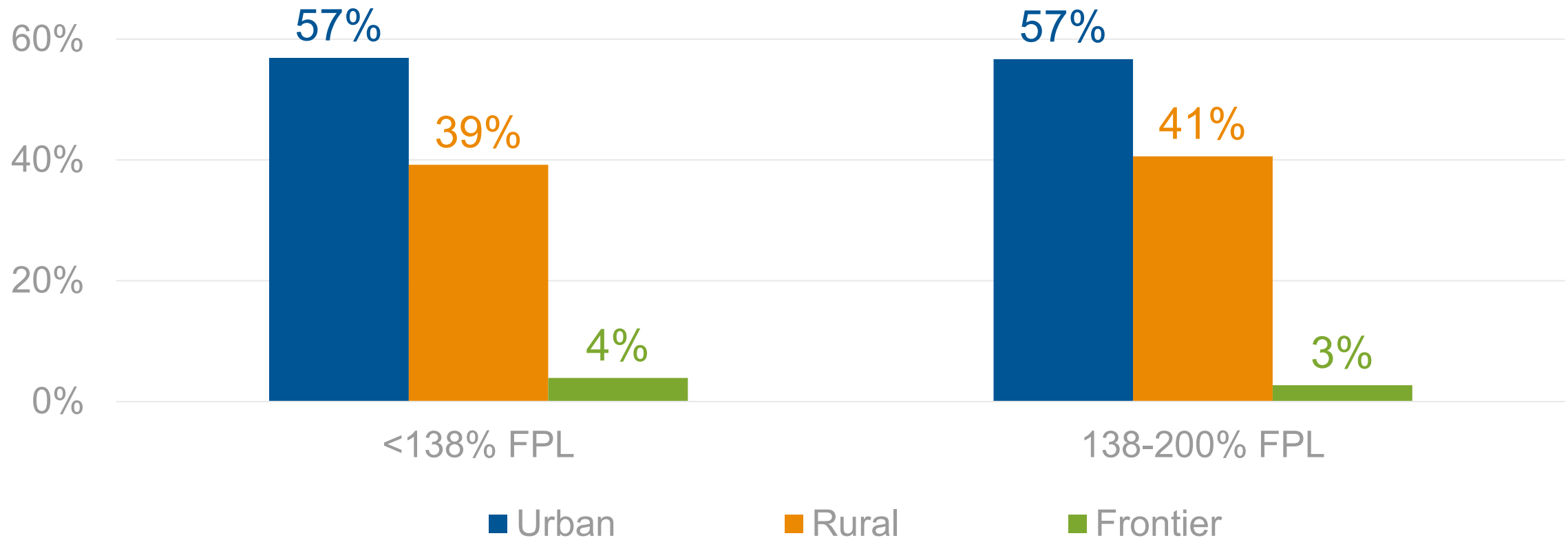
Minimal race / ethnicity differences among potential BHP members vs. those likely to stay on OHP

Race / ethnicity of people 19-64 reporting OHP coverage in 2021
Income < 138% FPL vs 138-200% FPL



Minimal geographic differences among potential BHP eligible population vs those likely eligible for OHP

Frontier-rural-urban distribution of people 19-64 reporting OHP coverage in 2021
Income < 138% FPL vs 138-200% FPL



Next steps for continued OHP population analysis

Goal: BHP revenue and cost estimates based on reasonable assumptions about the demographics and health needs of the population that provide the Task Force the information needed to finalize plan design recommendations

- Additional analysis of ONE system data to refine demographic assumptions for BHP cost and enrollment estimates
- Connecting eligibility system data to MMIS data to analyze costs / utilization, as possible
- Using 2023 rate development findings to inform assumptions for BHP population

Thank You

