

SB 972 STAFF MEASURE SUMMARY

Senate Committee On Health Care

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Sub-Referral To: Joint Committee On Ways and Means

Meeting Dates: 3/8

WHAT THE MEASURE DOES:

Directs the Oregon Health Authority to procure and administer an information technology platform, separate from the federal platform, to provide electronic access to state's health insurance marketplace beginning November 1, 2026. Declares emergency, effective on passage.

ISSUES DISCUSSED:

EFFECT OF AMENDMENT:

No amendment.

BACKGROUND:

Health insurance marketplaces were created under the Affordable Care Act (ACA) to provide a centralized location for consumers in each state to compare and purchase health insurance plans. These plans are required to meet certain standards and cover essential health benefits, such as hospitalization, prescription drugs, and preventive care. Consumers choose plans based on premiums, deductibles, copays, and other features. Many consumers qualify for premium tax credits.

Each state chooses whether to operate an electronic platform for its marketplace, to operate its marketplace on the federal platform, or to use the federal marketplace and platform. Oregon operates its marketplace using the federal platform, works with carriers to offer plans and then paying the federal government so that Oregonians may enroll at Healthcare.gov ([link](#) to 2022 presentation by Oregon Health Insurance Marketplace to interim Senate Committee on Health Care). Implementation of certain features of the Bridge Health Plan described in House Bill 4035 (2022) require Oregon to operate its own platform instead of using the federal platform ([link](#) to Final Recommendations of the Joint Task Force on the Bridge Health Care Program).

Senate Bill 972 directs the Oregon Health Authority to procure and administer an information technology platform to operate the state's health insurance marketplace beginning in 2026.