

SB 972 STAFF MEASURE SUMMARY

Senate Committee On Health Care

Prepared By: Daniel Dietz, LPRO Analyst

Sub-Referral To: Joint Committee On Ways and Means

Meeting Dates: 3/8, 3/13

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:

- Per-member per-month cost of federal and state platforms
- Limitations of federal platform
- Capacity of the Oregon Health Authority to implement an electronic platform

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 own marketplace, to operate its own marketplace on the federal platform, or to use the federal marketplace and platform. Oregon is one of three states to operate its own marketplace using the federal platform. This means that Oregon works with carriers to offer plans and then pays the federal government a per-member per-month fee so that Oregonians may enroll at Healthcare.gov ([link](#) to 2022 presentation by Oregon Health Insurance Marketplace to interim Senate Committee on Health Care). Instead of using the federal platform, 18 states have chosen to implement state-based marketplace platforms, allowing those states flexibility to facilitate enrollment in marketplace plans and medical assistance programs. In Oregon, this flexibility would support implementation of some of the features of the Bridge Health Plan described in House Bill 4035 (2022) ([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.