

March 8th, 2023

Dear Chair Patterson, Vice-Chair Hayden, and Members of the Senate Committee on Health Care,

My name is Carly Hood-Ronick, and I am writing to you today as the CEO of Portland-based nonprofit organization Project Access NOW to encourage you to support SB 972 and transition Oregon from healthcare.gov to a state-based health insurance marketplace. Through our Outreach, Enrollment, and Access and Premium Assistance programs, Project Access NOW assisted _____(data?) individuals in applying for coverage through the federal marketplace last year, and assisted numerous (data?) others in accessing donated care through our Classic program who are not eligible on the marketplace. We know as well as anyone the challenges that come with using the federal marketplace, for everyone from consumers to community organizations and enrollment assisters to insurers. We encourage you to join us in envisioning a future where Oregon has streamlined their health insurance marketplace and in the process, created a more equitable, affordable, and accessible health coverage landscape for Oregonians.

Oregon prides itself on being an innovator in progressive healthcare, and we believe that a state-based marketplace (SBM) represents the next step in a long history of Oregon leading the charge in this space. Most importantly, a SBM will allow Oregon to pursue a more diverse set of coverage options that are not currently possible under a federal marketplace, such as the establishment of a Basic Health Plan (aka the Bridge Plan), a public option, or even a Universal Health Plan, which are all being legislated in Oregon in some capacity currently. Establishing a state-controlled platform will also save Oregon money through "user fees" that insurers will pay to offer plans on the marketplace, as well as allow more flexibility to pursue other cost-saving measures that are restricted on the current federal marketplace. Those savings can be passed on to programs that will lower healthcare costs to the consumer, which Oregon added as a priority to its constitution last year via Measure 111 (Right to Healthcare). A state-controlled platform will provide us with better potential for data collection, more control over quality metrics, increased ease of access for consumers, and will streamline the enrollment process for consumers and assisters.

There are currently 18 other states who have adopted a state-based marketplace and those who have transitioned over the past several years have seen a smooth and successful transition as a result of access to software options that have been developed by vendors for other states that can be tailored to their needs, instead of having to start from scratch. As mentioned, Oregon considers itself a leader in this space and we cannot afford to fall behind when it comes to providing the best and most affordable care to Oregonians. Let's do the right thing for Oregon and stay ahead of the curve. Thank you for your important work on this matter, and we encourage you to support this essential legislation for all Oregonians.

Thank you,

Carly Hood-Ronick MPA, MPH

1

Chief Executive Officer Project Access NOW

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