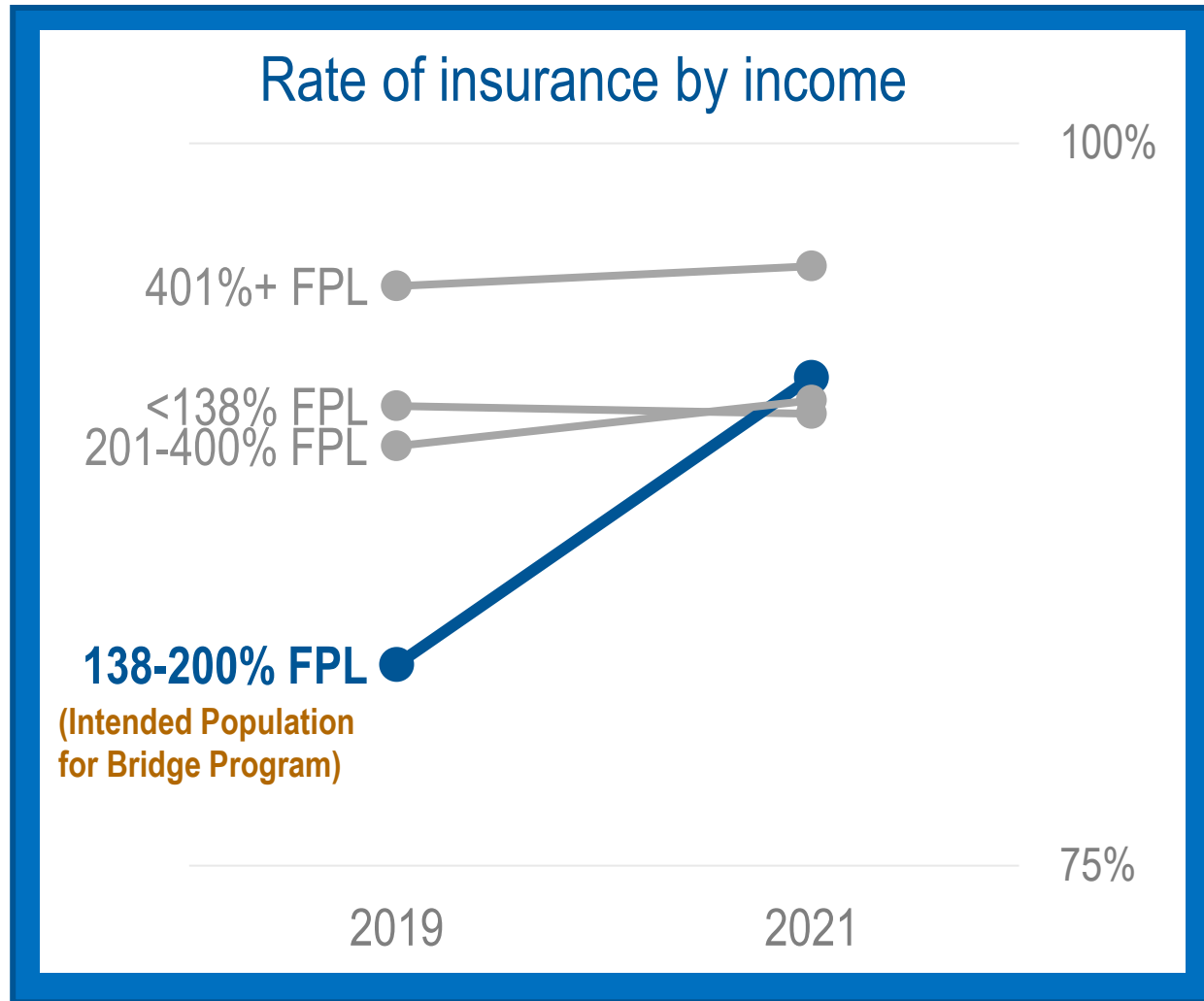

Basic Health Program & Temporary Medicaid Expansion

House Committee on Behavioral Health and Health Care
Trilby de Jung, Oregon Health Authority

5/10/23

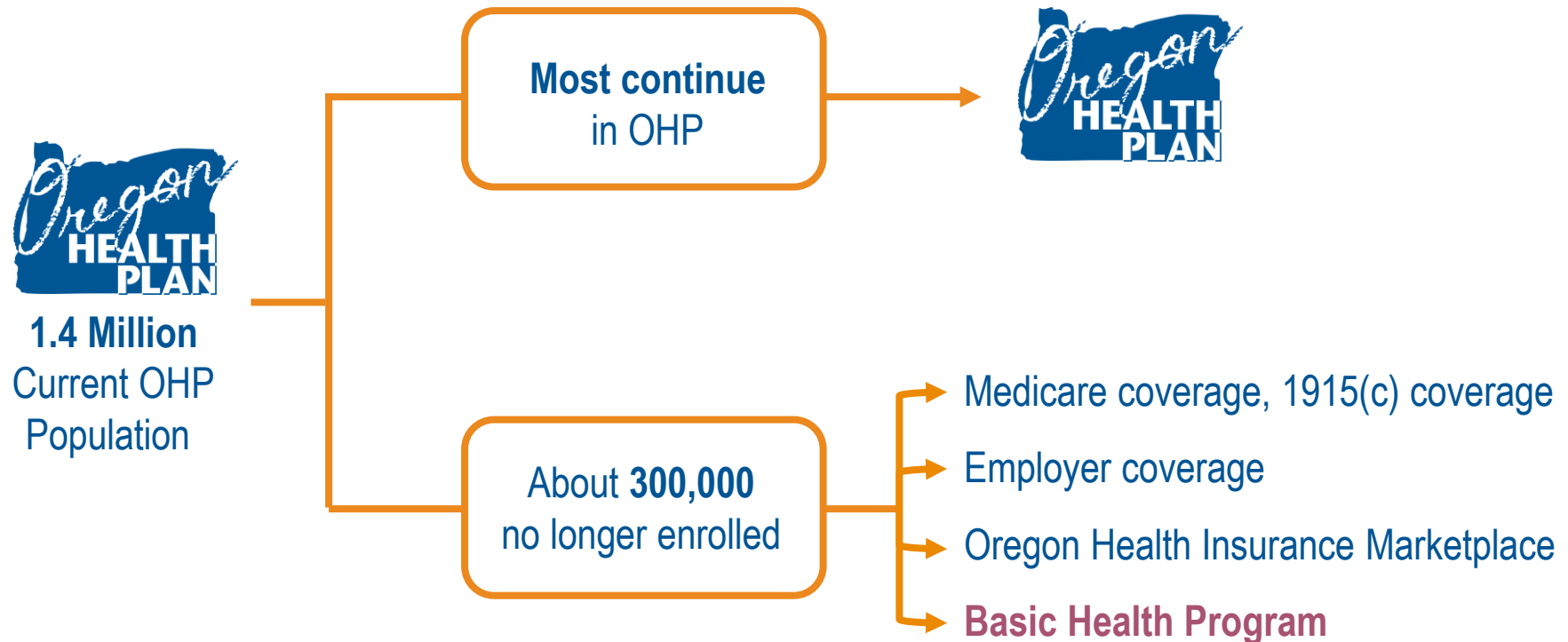


Low-income adults gained coverage during the PHE as fewer people became uninsured due to loss of OHP



Family size	138% FPL	200% FPL
1	\$20,120	\$29,160
2	\$27,214	\$39,440
3	\$34,307	\$49,720
4	\$41,400	\$60,000

Pathways to coverage following redeterminations



Bridge Program goals: HB 4035 and Task Force

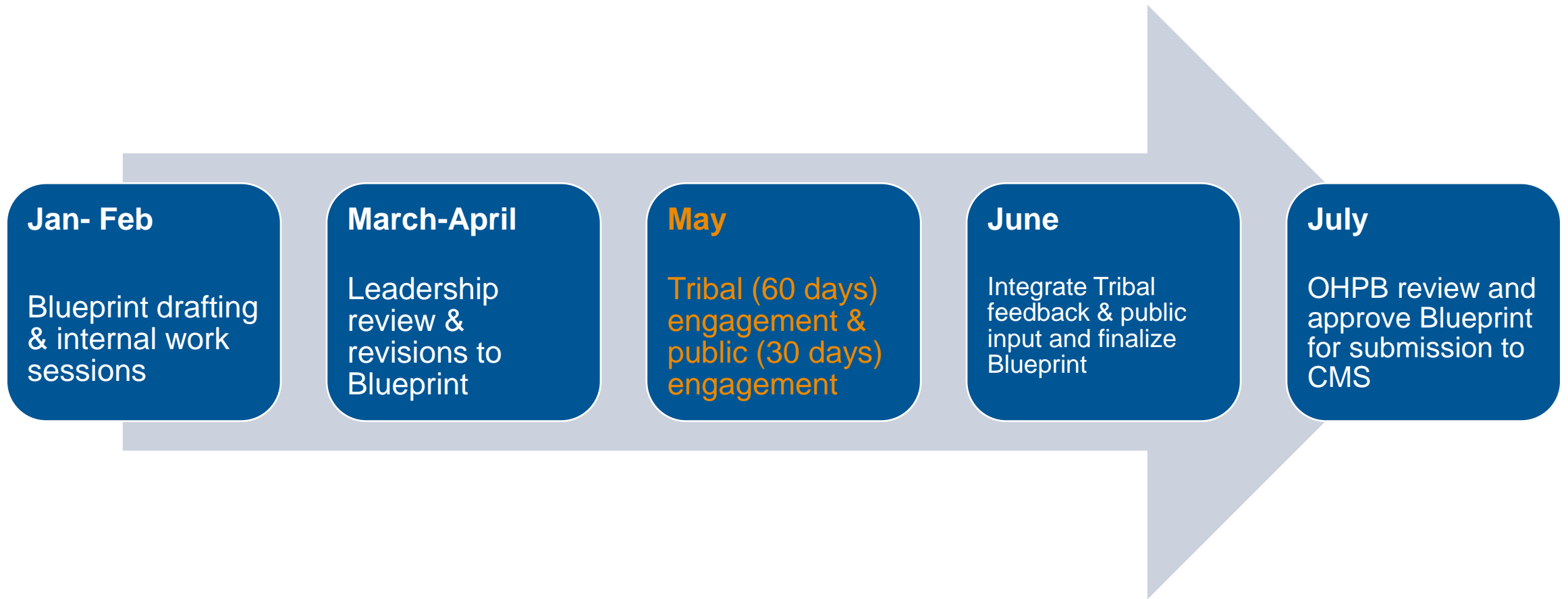
- Preserve PHE coverage gains
- Maximize federal funding
- Administered by CCOs
- CCO service package
- No enrollee costs
- Capitation rates that eventually enable higher-than OHP provider payment
- Explore strategies to minimize premium increases and coverage loss for consumers >200% FPL who remain on the Marketplace



Plan to submit Basic Health Program Blueprint

- Under **Section 1331**, states can implement a **Basic Health Program (BHP)** for individuals up to 200% FPL who would otherwise be eligible for Marketplace coverage
 - To implement a BHP, states receive **federal funding** to cover BHP-eligible enrollees
- OHA planning to submit 1331 Blueprint to CMS in **July 2023**, with the goal of Federal approval by the end of the year
- Oregon's Blueprint will define the BHP based on direction from HB 4035 and **Bridge Program Task Force**

BHP Blueprint Tribal and public input



Who will enroll in the BHP over the next few years?

People Moving From Uninsured

Based on the uninsured population in 2021, actuaries estimated BHP enrollment among the uninsured using microsimulation modeling, projected for 2025.

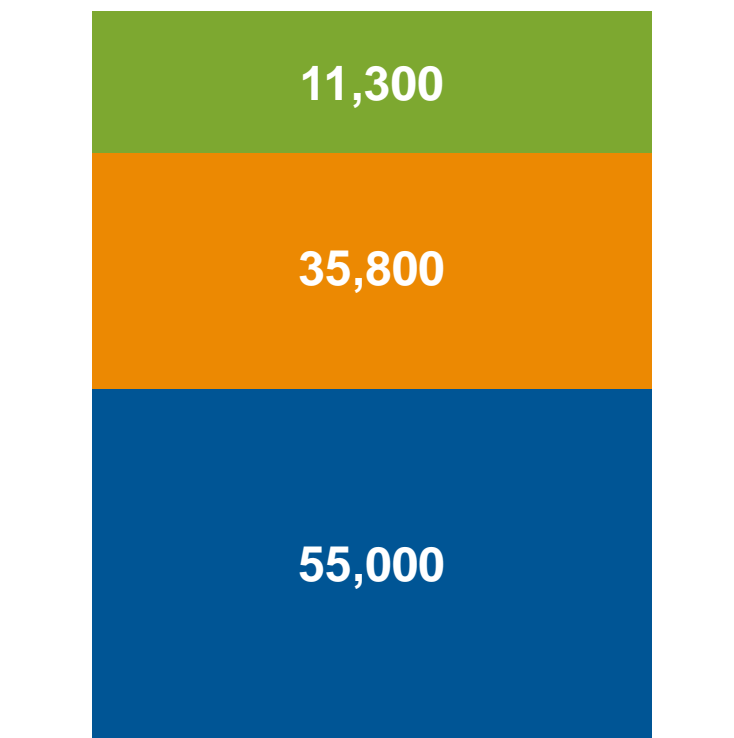
People Moving From ACA Individual Market

Includes people currently covered in the Marketplace with income between 138-200% FPL in 2021, projected to 2025. This population will move to the BHP gradually over the course of 3 years.

People Moving From Medicaid

Includes the 138-200% FPL population that will transition to the Temporary Medicaid Expansion category following the end of the PHE, who would otherwise be eligible for the Marketplace.

Total: ~102,100



Task Force direction for phased implementation

- **Phased BHP implementation over six months:**
 - Phase 0: Temp Medicaid Expansion during redeterminations
 - Phase 1: OHP members transition to BHP mid-2024
 - Phase 2: All BHP-eligible can enroll for January 2025

Update: CMS direction

- **Temporary Medicaid Expansion**
 - Amendment was approved 4/20/23!
- **Gradual BHP implementation over **three years****
 - BHP implementation must allow for all eligible individuals to enroll at launch
 - However, due to federally facilitated marketplace (FFM) auto-re-enrollment, the transition of BHP-eligible Marketplace consumers will occur over three years

Mid-2024 implementation plan for OHP and uninsured

When the BHP launches in 2024, **eligible individuals** who are currently:

- **OHP enrollees** will transition to the BHP
- **Uninsured** may enroll in the BHP through the federally facilitated marketplace (FFM) or ONE System



Mid-2024 plan for Marketplace enrollees

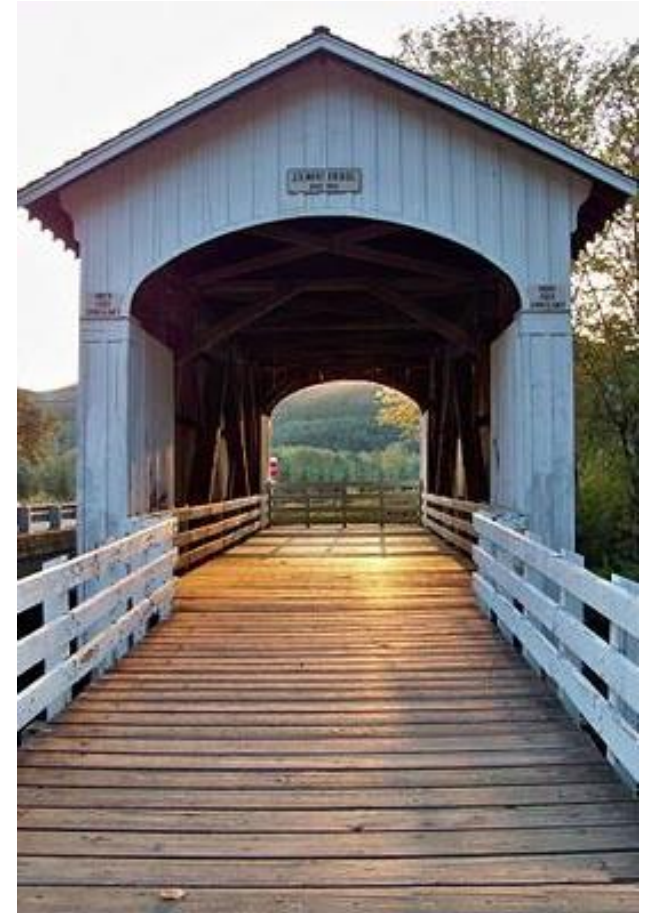
- When the BHP launches mid-2024, BHP-eligible **Marketplace enrollees** will have the option to enroll through the FFM or ONE System.
 - BHP-eligible Marketplace enrollees will NOT be automatically migrated to the BHP
 - Marketplace enrollees must update their FFM application or apply via ONE
 - Because Marketplace enrollees may auto-re-enroll in their plans, migration of BHP-eligible marketplace enrollees will happen over time from launch through end of 2026
- BHP-eligible individuals who update their FFM application will no longer be eligible for Marketplace tax credits.

Current Timeline: Temporary Medicaid Expansion and Basic Health Program



CCO engagement

- Monthly CCO tables since October 2022
- Monthly presentations at CCO operations collaborative
- CCO participation in the Bridge Program Task Force
- Co-created operational timeline



Marketplace engagement

- Carrier participation in the Bridge Program Task Force
- 3 carrier tables in fall 2022
 - Resuming carrier table Friday, May 12
- Regular updates at the Health Insurance Marketplace Advisory Committee
- Division of Financial Regulation and the Oregon Health Insurance Marketplace have been actively engaged in program design

Thank You

The logo for the Oregon Health Authority. It features the word "Oregon" in a smaller, orange, serif font positioned above the word "Health". "Health" is written in a large, blue, serif font. Below "Health", the word "Authority" is written in a smaller, orange, serif font. The entire logo is centered within a light blue, rounded rectangular background.

Oregon
Health
Authority