

**Date:** September 30, 2025  
**To:** Chair Nosse, Vice-Chairs Diehl and Nelson, members of the House Interim Committee on Health Care  
**From:** Clare Pierce-Wrobel, Health Policy and Analytics Division Director, OHA  
Emma Sandoe, PhD, MPH, Medicaid Director, OHA  
**Subject:** Federal Impacts to Medicaid, Marketplace, and Rural Health

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Chair Nosse, Vice-Chairs Diehl and Nelson, members of the committee,

Thank you for the opportunity to testify before your committee about recent federal actions in House Resolution 1 impacting Medicaid, the Marketplace, and rural health. Below please find the response to the question asked and the requested, corrected presentation.

#### **Number of people on OHP Bridge**

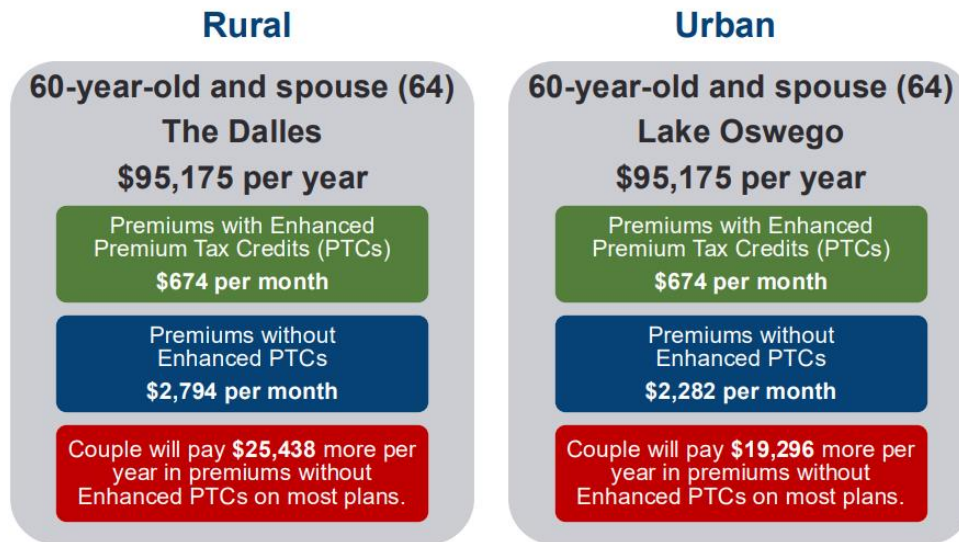
As of 9/30/25, over 35,000 members are enrolled in OHP Bridge. 33,866 are enrolled in OHP Bridge- Basic Health Program, and 1,312 are enrolled in OHP Bridge-Basic Medicaid, Oregon's OHP Bridge program for American Indian Alaska Natives.

#### **Marketplace enrollees impacted by the loss of Enhanced Premium Tax Credits**

The [corrected presentation](#) is now posted on the Oregon Legislative Information System (OLIS).

Slide 18, which provides a comparison between the urban and rural impacts of losing the enhanced premium tax credits, now includes the monthly numbers for the rural Marketplace enrollees. For ease of reference, this slide is included below. The version presented in committee had yearly impacts in the entries for "Premiums with Enhanced Premium Tax Credits (PTCs)" and "Premiums without Enhanced PTCs."

## Rural and Urban Impacts: Marketplace Enrollees



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It is notable that the rural Marketplace enrollees will pay more than their urban counterparts when the enhanced PTCs expire. This is because health insurance premiums are set based on an individual enrollee's age, where they reside, and the plan they chose to enroll in. Individuals living in rural areas of the state typically pay slightly higher premiums due to less provider choice, less competition, and therefore higher medical cost rates to be paid by the insurers.

As mentioned in the presentation, 80% of Marketplace enrollees utilized enhanced premium tax credits. In 2025, more than 111,000 Oregonians accessed this financial help to lower their monthly premiums for private health insurance. Our initial estimates indicate that the loss of enhanced PTCs would impact older, higher income rural enrollees and younger, lower income urban enrollees more. More information on the impact of the expiration of enhanced PTCs in Oregon, including county-level analysis, is available at [orhim.info/EPTCexpiration](https://orhim.info/EPTCexpiration), and we are available to answer any questions.

### Medical stabilization accounts or other contingency funds available to OHA to address Medicaid disruptions or potential federal funding shortfalls

OHA has not been provided with any contingency accounts for Medicaid.

Thank you for the questions, the opportunity to provide more information about the impacts of losing the enhanced PTCs, and the committee's partnership as we navigate federal changes. We look forward to visiting your committee again during November legislative days, and please do not hesitate to follow-up with questions in the meantime.

Sincerely,



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