



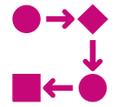
# State-based Marketplace Project

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Marketplace Director



# State-based Marketplace (SBM) Topics

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Project Background and Purpose



Solution Vendor: GetInsured



Implementation Timeline



Partner Engagement Timeline



Concerns, Risks, and Federal Changes



Innovations in Other SBM States

# Senate Bill 972 (2023)

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Requires OHA to transition the Marketplace from a state-based marketplace using the federal platform (SBM-FP) to a state-based marketplace (SBM) in time for open enrollment for plan year 2027.



**Technology platform**



**Consumer Assistance Center**



**Go live: Nov. 1, 2026**

# Project Purpose: Improve State Flexibility and Expand Access to Private Insurance

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Gains state control and flexibility over systems and customer service experience

Allows access to demographic data in real time

Local partner training in English and Spanish

Efficiently focused and accessible outreach and education

Improves coordination between Marketplace and Oregon Eligibility system

Expands opportunities for state-based programs



# Enhanced Services with SBM Transition

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Improved shopping and customer service experience



Local enrollment support and complex case resolution



Tailored public outreach and education programs



Local training, certification, and oversight for community partners and insurance agents



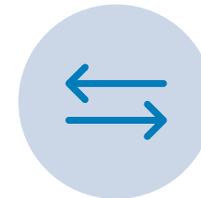
Data accessibility to inform policy development



Customized special enrollment periods



Coordination with Oregon-based programs



Flexibility to apply Oregonian's feedback in the long-term

# Bringing More Stability to Oregon's Marketplace

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User fees paid to HealthCare.gov for its website and call center do not fully cover all its expenses

- The rest of HealthCare.gov's costs are covered by federal administrative fees which are subject to federal approval and appropriation

No Service Level Agreement (SLA) with the state

- No guarantee of service level stability
- State is unable to recover costs for its carriers for system downtime

# SBM Partner: GetInsured

## Your Health Idaho (Idaho)

GetInsured system integrates with the Idaho Medicaid Eligibility System (IBES), run by the State Medicaid Department (Department of Health and Welfare) in Idaho.

## Covered California (California)

GetInsured system interfaces electronically with the integrated eligibility system, which is operated jointly by the State Medicaid Department (Department of Health Care Services) and the Exchange.

## MNsure (Minnesota)

Migrated anonymous shopping, consumer decision support and enrollment system of record from the existing vendor and integrated with the Medicaid eligibility system in 2019 for OEP 2020.

## Washington Health Benefit Exchange

Integrated the GetInsured Consumer Decision Support Tools.

## Nevada Health Link (Nevada)

Successfully transitioned from the FFM and went live with eligibility, enrollment and the integrated contact center for the 2020 plan year. Integrates with the Nevada Medicaid Department (Division of Welfare and Supportive Services [DWSS]) using the Account Transfer protocol.

## Pennie (Pennsylvania)

Successfully transitioned from the FFM and went live for OEP 2021. Has been successfully integrated with Pennsylvania's Medicaid Agency (Department of Human Services [DHS]) using the standard FFM Account Transfer protocol.

## GetCovered NJ (New Jersey)

Successfully transitioned from the FFM and went live for OEP 2021. GetInsured's implementation of Account Transfer enabled the exchange of information for eligible members between the Exchange and New Jersey's Medicaid Agency (DMAHS).

2014

2017

2019

2020

2023

2024

2025

2026

2024

## Virginia's Insurance Marketplace (Virginia)

Successfully transitioned from the FFE, maintaining the state's status as a determination state by implementing MAGI determination and integration with the Department of Medical Assistance Services (DMAS) and Department of Social Services (DSS).

## Georgia Access (Georgia)

Successfully transitioned to a state-based exchange for plan year 2025, with record-breaking enrollment.

## BeWell (New Mexico)

Successfully transitioned from existing SBE vendor to GetInsured technology and call center platform for Go Live for OEP 2026.

## Get Covered Illinois (Illinois)

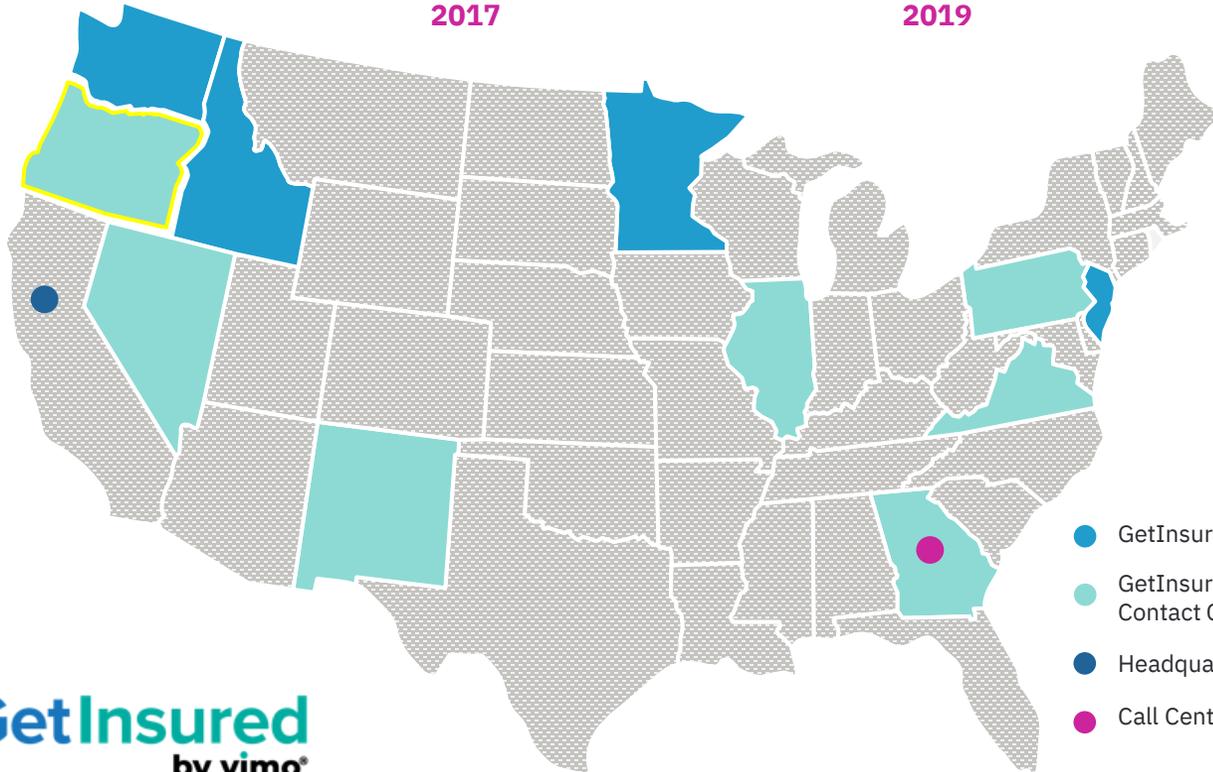
Successfully transitioned to a state-based exchange for plan year 2026. Currently in its first OEP.

## Oregon Health Insurance Marketplace (Oregon)

In implementation for a plan year 2027 launch.

## Get Covered Illinois (Illinois)

In implementation for a single door for HIM and Medicaid in 2028.

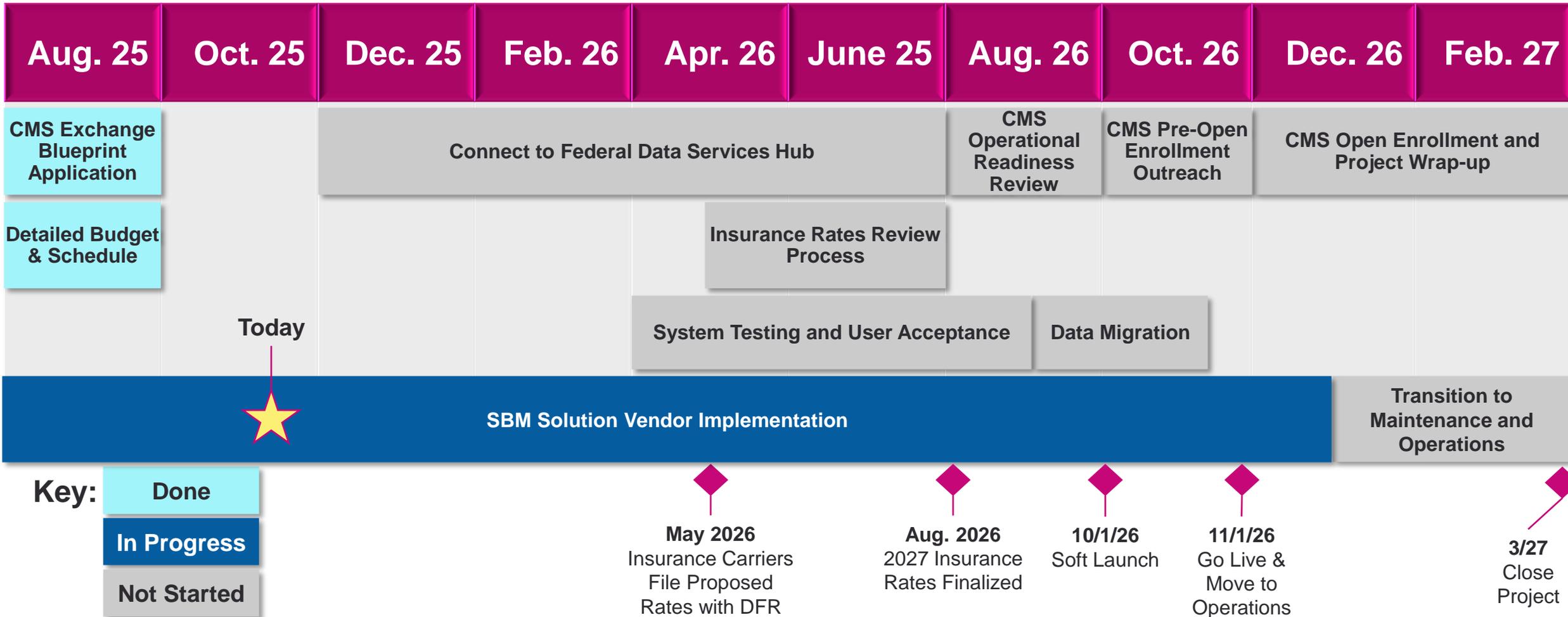


- GetInsured Exchange Client
- GetInsured Exchange + Contact Center Client
- Headquarters
- Call Center Headquarters



# SBM Project Timeline: Phase 2 Implementation

Status: **On Track** Phase: Implementation Total Project Duration: 3 Years & 9 Months



# Community Involvement Opportunities in 2026

	JAN.	FEB.	MAR.	APR.	MAY	JUN.	JUL.	AUG.	SEP.	OCT.	NOV.	DEC.
Partner Listening Sessions	Active			Active			Active			Active		
System Testing and User Acceptance			Active									
Partner Training								Active				
Insurance Agent Data Migration										Active		
Public System Rollout (after CMS notices sent)									Soft Launch	★	★	Start of OE2027
Go Live & Move to Operations											Active	
Partner Support										Active		

# Federal Changes Impacting the Marketplace

	Federal Provision	Opportunities for State Mitigation Starting in 2027
2026	<ul style="list-style-type: none"><li>• Removal of advanced premium tax credit repayment caps</li></ul>	<ul style="list-style-type: none"><li>• <b>Clarify information in application regarding need for accurate income information</b></li><li>• <b>Send reminders mid-year to update income information</b></li><li>• Possible partnership with Oregon Department of Revenue to periodically validate income</li></ul>
	<ul style="list-style-type: none"><li>• Some non-citizens with incomes under 100 percent FPL who have been in the U.S. for less than five years (called the “5-year bar”) will no longer be eligible for Premium Tax Credits (PTCs)<sup>+</sup></li></ul>	<ul style="list-style-type: none"><li>• <b>Accurately refer individuals to Oregon Health Plan based on potential eligibility for state programs, including Oregon’s Healthier Oregon Program and OHP Bridge</b></li></ul>
	<ul style="list-style-type: none"><li>• Pre-enrollment income verification standards and special enrollment period verification standards more stringent for 2026 open enrollment period<sup>*!</sup></li></ul>	<ul style="list-style-type: none"><li>• <b>Maximize flexibility under federal rules and leverage available technology to automate processes to reduce burden on consumers</b></li></ul>

\* In HHS Marketplace Program Integrity and Affordability Rule      † Consumers will see effects during open enrollment the year before

! Included in a federal order of stay (City of Columbus v. Kennedy) issued on 08/22/25. Operative date pending final ruling.

# Federal Changes Impacting the Marketplace

	Federal Provision	Opportunities for State Mitigation
2027	<ul style="list-style-type: none"><li>Refugees and asylees no longer eligible to receive premium tax credits<sup>+</sup></li></ul>	<ul style="list-style-type: none"><li>State-based Subsidy Program</li></ul>
	<ul style="list-style-type: none"><li>Shortened open enrollment period starting with the 2027 open enrollment period*</li></ul>	<ul style="list-style-type: none"><li><b>Maximize any flexibility of open enrollment period rules, leverage data for efficiently focused messaging campaigns to expand consumer awareness</b></li></ul>
2028	<ul style="list-style-type: none"><li>Ending automatic re-enrollment starting in the 2028 open enrollment period</li></ul>	<ul style="list-style-type: none"><li><b>Implement changes to automatic re-enrollment to minimize enrollee disruption and ensure consumers maintain coverage from one year to the next</b></li></ul>

\* In HHS Marketplace Program Integrity and Affordability Rule      <sup>+</sup> Consumers will see effects during open enrollment the year before

<sup>!</sup> Included in a federal order of stay (City of Columbus v. Kennedy) issued on 08/22/25. Operative date pending final ruling.

# Innovations in Other SBM States

	Easy Enrollment via Tax Filing	Easy Enrollment via Unemployment Insurance	Extended Open Enrollment Period	Special Enrollment Period for Pregnancy	State Premium Subsidy Program
California			◆		◆
Colorado	◆		◆	◆	◆
Connecticut	◆		◆	◆	◆
District of Columbia			◆	◆	
Illinois				◆	
Maine	◆	◆		◆	
Maryland	◆			◆	◆
Massachusetts	◆			◆	◆
Minnesota	◆				
New Jersey	◆	◆	◆	◆	◆
New Mexico	◆				◆
New York					◆
Pennsylvania	◆				
Rhode Island			◆		
Vermont				◆	◆
Virginia	◆		◆	◆	
Washington					◆



# Insights from Pennie (Pennsylvania Health Insurance Exchange)

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**Devon Trolley**

Executive Director

