

A new urgency to act

Federal policy changes could cause thousands of Oregonians to lose coverage. Without state-level reform:

- **Coverage gaps will widen**, especially for rural and low-income residents.
- **Cuts in coverage will drive up overall costs**, as more people delay needed care until their conditions become more serious and expensive to treat.
- **Health systems will be further strained**, with hospitals, clinics, and providers facing higher uncompensated care costs and greater pressure on capacity.
- **Health care costs will continue to rise faster than income**, worsening affordability for families and employers.

A publicly funded plan that covers everyone could:

- **Protect people from losing coverage** during federal cuts and cost increases.
- **Reduce administrative waste**, freeing billions for direct patient care.
- **Lower overall system costs** while maintaining or improving quality.
- **Ensure equitable access** to timely care in every community.



Timeline

- **2025-2026** – Actuarial and funding modeling, legal analysis, draft plan model development, and interest group engagement.
- **End of 2025** – Update on the board's preliminary work on plan models, including the status of financing and governance proposals, presented to the Legislature.
- **September 2026** – Final report and recommendations delivered to Legislature.
- **2027 session** – Lawmakers review plan options and decide what's next for Oregon's move toward health care for everyone.



Stay connected

The Universal Health Care Governance Board has four committees that hold public meetings on Zoom to develop the plan and meet statutory requirements:

- Community Engagement and Communications
- Finance and Revenue
- Operations
- Plan Design and Expenditures

For a full description of the committees and information on how to watch and provide comment, go to oregon.gov/uhp/b.

To sign up for board email and text updates, go to <http://dcbspage.org/FFH7V>.

Email: uhp/b.info@dcbs.oregon.gov

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What's next for universal health care in Oregon

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Today, Oregon's health care system is under severe strain:

- **Spending growth:** Per-person health spending in Oregon has risen nearly 40 percent since 2015, now topping \$9,000 per year – outpacing wages, inflation, the state's health care cost growth target, and the economy overall.¹
- **Financial insecurity:** In 2023, 1 in 8 households reported that medical bills wiped out most or all of their savings.¹
- **Barriers to care:** 15 percent of Oregonians delay or skip needed care due to cost; in several rural counties, the figure rises to 20 percent.¹
- **Provider stress:** Workforce shortages and burnout are widespread.²
- **Reduced access:** Health care users are facing delays in getting care, birth centers are shutting down in rural Oregon, and rural hospitals are at risk.^{3,4}

- **Employer strain:** Small businesses are squeezed between rising premiums and the need to retain staff – often forced to reduce benefits or absorb higher costs at the expense of wages and investment.⁵

Oregon is taking action

Since the creation of the Oregon Health Plan in the 1990s, Oregon has long led the nation in health reforms rooted in the belief that health care is a fundamental right. In 2019, the Oregon Legislature passed Senate Bill 770, creating the Universal Health Care Task Force to study a publicly funded system for all residents. In 2022, voters approved a constitutional amendment making affordable health care a right.

In 2023, the Legislature formed the Universal Health Plan Governance Board to build on the task force's work and design a plan to make that vision real. The board's mandate is to:

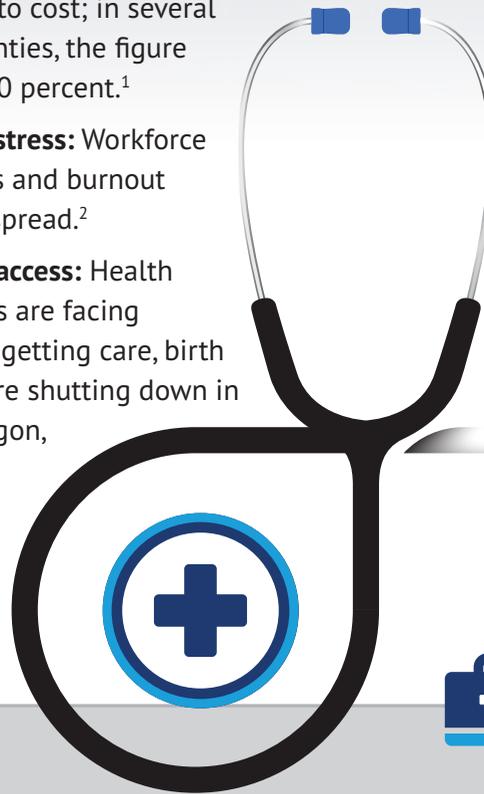
- **Design** publicly funded, statewide health plan options that guarantee coverage for all Oregon residents.
- **Recommend** how the plan should be governed, financed, implemented, and evaluated.

- **Address** federal and state legal requirements, including Medicaid waivers, Employee Retirement Income Security Act considerations, and alignment with existing state health reforms.
- **Identify** strategies for cost control, quality improvement, and equitable access that reflect Oregon's long-standing commitment to fairness, inclusion, and sustainability.

As the board works toward delivering plan options in 2026, it must do so in the context of a **dramatically changed health care landscape** – one shaped by **reduced federal funding for Medicaid**, new eligibility restrictions, and the profound **post-pandemic upheaval** affecting providers, workforce stability, patient access, and the financial viability of hospitals and clinics. These realities make the board's charge both more challenging and urgent.

The board's work includes

- **Plan design:** Determining eligibility (all residents versus subsets), covered benefits (comprehensive medical, dental, vision, behavioral health, and long-term care), and provider payment models (global budgets, capitation, and fee-for-service hybrids).
- **Financing models:** Evaluating revenue sources (payroll or income-based taxes, employer contributions, and federal funds redirection), cost-containment mechanisms, and economic impact modeling.
- **Governance structure:** Exploring options for a public corporation or independent state agency with fiduciary responsibility, transparency requirements, and stakeholder representation.
- **Implementation strategy:** Phased rollout, transition from existing systems, IT and data infrastructure, and workforce stabilization measures.
- **Engagement:** Conducting outreach to affected communities, including historically marginalized populations, health care users, tribes, businesses, providers, and insurers.



¹ "Impact of Health Care Costs on People in Oregon, 2024," June 2025, Oregon Health Authority. https://www.oregon.gov/oha/HPA/HP/Cost%20Growth%20Target%20documents/2024-Impact-of-Health-Care-Costs-on-Oregonians_FINAL.pdf

² "Oregon's Health Care Workforce Needs Assessment 2025," January 2025, Oregon Health Authority. <https://www.oregon.gov/oha/HPA/HP-HCW/Documents/2025-Health-Care-Workforce-Need-Assessment-report-final.pdf>

³ "Oregon hospitals on the brink," Hospital Association of Oregon, 2024 hospital utilization and financial analysis. https://oregonhospitals.org/wp-content/uploads/2025/04/2025.04.25_Report_Oregon-Hospitals-on-the-Brink_FINAL.pdf

⁴ "Rural hospitals are closing maternity wards. People are seeking options to give birth closer to home," Sept. 17, 2023, AP News. <https://apnews.com/article/birthing-rural-hospitals-maternity-care-births-e67a91d927eb545459e83bc7b2b95a0d>

⁵ "Rising health care prices burden Oregon employers and residents, 2017-2021," Health Care Cost Institute. <https://s3.amazonaws.com/cms.ipressroom.com/172/files/20244/Health+care+spending+in+Oregon.pdf>