

# Oregon's Health Insurance Marketplace and Enrolled Tribal Members



**Marina Cassandra**  
Tribal Liaison



# About the presenter...



## **Marina Cassandra**

- Constituent and Tribal Liaison for the Oregon Health Insurance Marketplace since 2017
- At start of ACA in 2013, Marina was a Regional Outreach Coordinator for the Oregon Health Authority, training application assisters in her seven-county region, and facilitation outreach collaboratives among its community partners, including tribal health organizations.

# Overview

- Brief Introduction
- Oregon Health Insurance Marketplace
- Qualified Health Plans
- Medicare & Medicaid assistance for tribal members
- Oregon's Screening & WindowShopping Tool
- Oregon Assister Certification Requirements
- Options for survivors of domestic violence, sexual assault, human trafficking
- Questions?

# Oregon Health Insurance Marketplace

- A division of the Oregon Department of Consumer & Business Services (DCBS), a state agency.
- Provides health coverage options and financial assistance to non-Medicaid eligible consumers (QHP).
  - Tax credits to help pay for insurance premiums
  - Cost-sharing reductions to lower out-of-pocket expenses
- Provides state-based support and education, using Federal Technology (HealthCare.gov) to compare, shop, and enroll into private insurance.

# Oregon Health Insurance Marketplace (continued)

- Collaborates with OHA Tribal Affairs, the Nine Tribes In Oregon, Health and Community-based Organizations and Insurance Agents, for enrollment assistance and outreach.
- Maintains web portal ([oregonhealthcare.gov](http://oregonhealthcare.gov)) to help estimate eligibility, locate assistance, obtain outreach materials, and more.
- Our website also has a link for folks who want to apply directly for the Oregon Health Plan (OHP) which is Oregon's Medicaid program.
- Has a dedicated Tribal Liaison to assist tribal members and providers with Marketplace on plans, training, and government-to-government work with the Nine Tribes in Oregon.

# Transition to State-based Marketplace (SBM)

## Background

Senate Bill 972 (2023) requires the Oregon Health Authority (OHA) to transition the Marketplace from a state-based

marketplace using the federal platform (SBM-FP) to a state-based marketplace (SBM) for plan year 2027. Specifically, OHA is required to procure and administer an information technology platform or service and consumer assistance center, to provide electronic access to the health insurance exchange in this state by November 1, 2026.

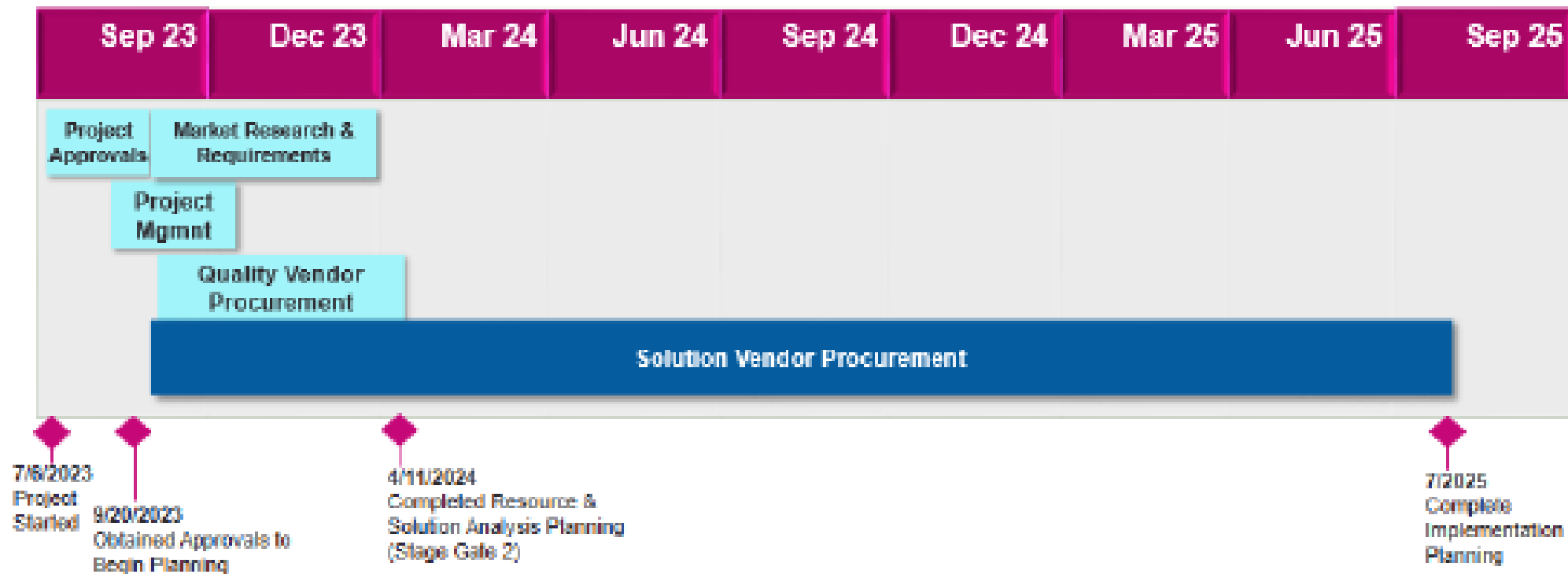
# Transition to SBM (continued)

## Project Phase One

Status: **On Track**

Phase: **Planning**

Total Project Duration: **3 Years & 9 Months**



# Transition to SBM (continued)

## Project Phase Two



Key: Done In Progress Not Started

11/1/26  
Go Live &  
Move to  
Operations

3/27  
Close  
Project



# Oregon Assister Certification Requirements

There are two parts to the annual training requirements for all assisters:

- Oregon Health Plan (OHP) training provided by the Oregon Health Authority's Community Partner Outreach Program
- Marketplace training provided by the Oregon Health Insurance Marketplace.
- Training components must be completed annually.
- The Marketplace component of the training requirement must be completed by Oct. 31 of each year.

# Qualified Health Plans (QHP)

- Highly competitive marketplace
- Choice of participating medical insurance carriers vary by county.



- Individual plans organized into metal tier levels (bronze, silver, gold); enrolled tribal members can choose lowest cost tier (bronze) and still receive cost protections through the Affordable Care Act (ACA).
- Dental options available when purchased alongside a Marketplace medical insurance plan.

# Dental plans

- Highly competitive marketplace
- Choice of participating dental insurance carriers vary by county
- Dental options available when purchased alongside a Marketplace medical insurance plan.



# Financial assistance & cost protections

**AI/AN financial assistance and cost protections through the Affordable Care Act (ACA), based on household income:**

1. Tax credits to reduce monthly premium cost:
  1. Household income over 200% FPL (due to new Basic Health Program covering folks up to 200% FPL).
  2. May apply some or all to premium in advance or wait for tax filing to reduce tax liability.
2. Zero cost-sharing: Household incomes under 300% FPL
  - No deductibles, co-pays, etc.) for covered services, whether at IHS facility or not
3. Limited cost-sharing for household incomes 300% FPL and over.
  - No deductibles, co-pays, etc., for covered services from an Indian Health Care Provider (IHCP) or specialty care referred by an IHCP.

# Screening and Window Shopping tool

- Oregon-specific
- Takes you through a few simple steps to find the right health plan for you and your family.
- You can compare available health plans and find out if you can get help paying for coverage.
- The information you provide is anonymous and is not shared with anyone.
- Does not handle mixed status households; must run the app as all tribal or all non-tribal to get the best information.
- <https://or23.checkbookhealth.org/#/>

# Screening/Window Shopping (continued)

## Who is in your household?

Enter everyone on your tax return, even if they don't need coverage.  
Zipcode: 97201 (Multnomah County)

+ Add Spouse

+ Add Domestic Partner

+ Add Dependent

### 1. Myself

Age ⓘ

45

Rate Your Health (optional) ⓘ

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Expected Procedures (optional) ⓘ

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Additional Factors ⓘ

☐ Pregnant ☐ Uses tobacco

☒ Native American

☐ Offered Affordable Coverage ⓘ ⓘ

By an employer, Medicare, Oregon Health Plan, or the military

☐ Not seeking any coverage ⓘ

ⓘ All set? We'll use this info to look for plans and financial help from the Marketplace or Medicaid.

Next Step

# Screening/Window Shopping (continued)

## See if you qualify for financial assistance


☒ I want to see if I qualify for financial assistance.

How much income do you expect in 2023? ⓘ

\$40,000

Estimate My Financial Assistance

☐ No thanks, I don't want to see if I qualify.

1 family member:  Myself (45)



## Marketplace Plans

We will show Marketplace plans for these member(s) of your household.

## Financial Assistance

These individual(s) may be eligible for a tax credit that lowers the monthly premium of the plan you select by up to **\$287/month**.

Members of Federally Recognized American Indian or Alaska Native Tribes may be eligible for special benefits and protections through HealthCare.gov. These household member(s) may be eligible for 100% cost-sharing benefits, which means you would not be required to pay deductibles, copayments, or other out-of-pocket costs. We've already factored this into the details you'll see about the plans. You may also be eligible enroll in or change plans monthly, even when it's not Open Enrollment. To understand the full benefits that may be available to you, please call the HealthCare.gov Contact Center for assistance at 1-800-318-2596.

Next Step

# Screening/Window Shopping (continued)

**My Coverage Profile**  
Edit Profile | Start Over

Myself (45)

**Filters**  
24 / 61 plans shown

**Metal Level**

- ☒ Bronze
- ☐ Silver
- ☐ Gold

**Plan Type**

- ☐ EPO
- ☐ PPO

**Plan Features**

- ☐ No Referrals Required
- ☐ Out of Network Coverage
- ☐ National Network

**Insurance Company**

- ☐ BridgeSpan
- ☐ Kaiser
- ☐ Moda Health

**Regence**  
Bronze Virtual Value 8500 Legacy LHP  
Overall Rating: New Plan - Not Rated  
Bronze CSR-NA0

☐ Compare [View Plan Details](#)

**Monthly Premium:** \$75.43 after \$287 subsidy  
**Annual Deductible:** \$0  
**Out-of-pocket Limit:** \$0

Annual deductible and out-of-pocket limit shown are per-person.

**My Doctors / Hospitals**  
+ Add Doctor  
+ Add Hospital

**My Prescriptions**  
+ Add Prescription

**Annual Cost Estimates**

- Good Year \$900
- Balanced \$900
- Bad Year \$900

**Kaiser Permanente**  
KP OR Bronze 8900/75 - AI/0  
Overall Rating: ★★★★★  
Bronze CSR-NA0

☐ Compare [View Plan Details](#)

**Specialist Referral Required**

**Monthly Premium:** \$79.53 after \$287 subsidy  
**Annual Deductible:** \$0  
**Out-of-pocket Limit:** \$0

Annual deductible and out-of-pocket limit shown are per-person.

**My Doctors / Hospitals**  
+ Add Doctor  
+ Add Hospital

**My Prescriptions**  
+ Add Prescription

**Annual Cost Estimates**

- Good Year \$950
- Balanced \$950
- Bad Year \$950



# Barriers to getting QHP Coverage for Tribal members

- High percentage of AI/AN household incomes are eligible for Oregon Health Plan (Medicaid)
- Lower-income members who still cannot afford premiums but are over income limits for Medicaid\*
- Currently limited tribal participation in Tribal Premium Sponsorship Program (TPSP), although it is gaining some momentum in Oregon
- Continued outreach/education needed on the benefits of the Marketplace and its affordability programs (tax credits/cost sharing, premium sponsorship)

# Oregon Marketplace & Tribal Health Interactions

- Consultation and Collaboration on Policy, Procedures and Legislation
- Tribal Health Clinic site visits
- Urban Indian Health Organizations – NARA NW
- Tribal Health Focused Committees and Organizations
- Development of Tribal-specific outreach materials
- Health insurance ads in local AI/AN publications
- Attendance at Quarterly Health Cluster meetings
- AI/AN consumer advocacy for issues with Marketplace plans
- On-demand meetings and trainings with leadership and health professionals as requested

# 2023 OHIM Tribal Brochure

Sign up, renew, or  
change health plans  
at **HealthCare.gov**

*Health insurance lowers your costs  
if you get care outside of your  
Tribal or Urban Indian Clinic. Your  
care may even be free.*

## Oregon Health Plan

The Oregon Health Plan (OHP) is free health coverage offered by the State of Oregon.

The best way to find out if you can have OHP is to apply. Apply at [OHP.Oregon.gov](https://OHP.Oregon.gov) or call 1-800-9075 (toll free).

If you are already enrolled in OHP, you will get a letter telling you when and how to renew.

## Private insurance

Visit [HealthCare.gov](https://HealthCare.gov) to find private insurance and see if you qualify for help paying for it. The insurance plans on [HealthCare.gov](https://HealthCare.gov):

- Are mainly for people who do not qualify for the Oregon Health Plan and do not get insurance through a job or Medicare
- Can be used at Tribal and Urban Indian Clinics, or with a network of other providers
- Cover office visits, hospital stays, medications, and other services

## Brought to you by the State of Oregon

The Oregon Health Insurance Marketplace is a part of state government, and helps people get covered through [HealthCare.gov](https://HealthCare.gov).

## Get free local help

- Visit your local Tribal organization or clinic
- Call the Oregon Health Insurance Marketplace at 1-855-268-3767 (toll-free) between 8 a.m. and 5 p.m. Monday through Friday.

Thank you to Oregon's tribal communities  
for their collaboration creating this brochure.



[www.OregonHealthCare.gov](https://www.OregonHealthCare.gov) | 1-855-268-3767

440-56.67 (9/19/COM)

Health Insurance for  
Enrolled Members of  
Federally Recognized  
Tribes in **Oregon**



All year, you can buy a private insurance plan that covers care you get at your Tribal clinic, or care from other providers.

If you qualify, financial assistance lowers the cost of your plan and allows you to pay nothing when you get care from your Tribal clinic, or from another provider (some plans require referrals from your Tribal clinic).

Ask for more information at your Tribal clinic, or call the Oregon Health Insurance Marketplace at **855-268-3767**.

**OregonHealthCare.gov**



# 2023 OHIM Tribal Brochure

## Benefits for enrolled members of federally recognized Tribes

Members of federally recognized Tribes and Alaska Native Claims Settlement Act (ANCSA) Corporation stakeholders may qualify for the following benefits:

- **You can get care at a Tribal clinic or another provider**

If you usually go to a Tribal, Indian Health Service, or urban Indian clinic (ITU), you can continue that care when you get a HealthCare.gov plan. No matter your income, you will pay nothing to use ITU providers.

- **You can sign up at any time**

You can enroll in a plan through HealthCare.gov in any month. You do not have to wait for open enrollment, which is Nov. 1 to Dec. 15. You also can switch plans at any time, without waiting for open enrollment.



## Financial help

Your premium is the amount you pay each month to have health insurance. Out-of-pocket costs are what you pay when you get care. You may qualify for help paying your premium, and your out-of-pocket costs may be nothing.

Anyone, even if they are not a member of a Tribe, may qualify for help paying their premium if they earn less than the yearly incomes shown below:

Household size	Yearly income at or below
1	\$49,960
2	\$67,640
3	\$85,320
4	\$103,000
5	\$120,680
6	\$138,360

Enrolled members of federally recognized Tribes may qualify for plans that offer **free care from other providers**, or for plans that allow you to **pay nothing when your Tribal clinic refers you to another provider**.

These benefits are in addition to help paying your premium.

Household size	Yearly income	Below the income shown?	Above the income shown?
1	\$37,470	You may qualify for a plan that allows you to pay nothing when you get care.	You may qualify for a plan that allows you to pay nothing when your Tribal clinic refers you to another provider
2	\$50,730		
3	\$63,990		
4	\$77,250		
5	\$90,510		
6	\$103,770		

# Communications resources

[Home](#) > [Oregon Health Insurance Marketplace](#) > [Community partner resource center](#)

## Community partner resource center

[About us](#)

[Agents resource center](#)

[Carriers resource center](#)

[Community partner resource center](#)

[Calendar](#)

[The COFA Premium Assistance Program](#)

[Connect with us](#)

[Contact us](#)

[Emergency updates](#)

[Actualizaciones de emergencia](#)

[Employers](#)

[Find a partner agent in your area](#)

[News and media](#)

[Outreach team](#)

[Share your story](#)

### Training sessions for community partners

- [Read the requirements and see the schedule](#)

### Helpful links

- [Health Insurance 101 Presentation \(YouTube Video\)](#)
- [Building Blocks of Health Insurance Presentation \(YouTube Video\)](#)
- [Health Reform Beyond the Basics materials](#)
- [From Coverage to Care: A Roadmap to Better Care and a Healthier You | Español](#)
- [Navigator Guide](#)
- [OHA/DHS Community Partner Groupsite](#)
- [Marketplace Groupsite](#)
- [Marketplace Outreach Team List \(Sept. 2020\) | Marketplace Outreach Map \(Sept. 2020\)](#)
- [Community Partner Assistance Consent form - English | Español](#)
- [Employer Coverage Tool - English | Español](#)

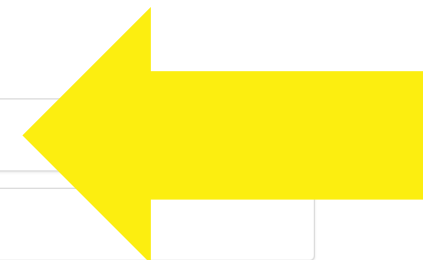
### Marketplace materials

[American Rescue Plan materials](#) +

[Federal poverty level \(FPL\) eligibility chart](#) +

[How to get health insurance in Oregon](#) +

[Getting financial help](#) +



# Questions?

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