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Oregon Health Insurance Marketplace and Enrolled Tribal Members

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Tribal and Provider Liaison

About the Presenter

Marina Cassandra

- Tribal and Provider Liaison for the Oregon Health Insurance Marketplace since 2017
- At start of Affordable Care Act (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

- Oregon Health Insurance Marketplace
- Qualified Health Plans and Dental Plans
- Financial Assistance and Cost Protections
- Oregon's Window-Shopping Tool
- Oregon Assister Certification Requirements
- Oregon's State-based Marketplace Project
- Barriers to Getting QHP Coverage for Tribal Members
- OHIM Tribal Brochure and Resources
- Questions?

Oregon Health Insurance Marketplace (OHIM)



An office within Oregon Health Authority's (OHA) Health Policy and Analytics division



Health Insurance Exchange as established under the ACA



Offers qualified health plans (QHPs) and financial assistance to qualified individuals who live in Oregon

Premium tax credits to help pay for insurance premiums
Cost-sharing reductions to lower out-of-pocket expenses



Provides state-based support and education, currently using federal technology (HealthCare.gov) for application and enrollment

State Functions of OHIM



Collaborates with OHA Tribal Affairs, the nine Tribes in Oregon, health and community-based organizations and insurance agents who provide enrollment assistance and outreach



Maintains website (OregonHealthCare.gov) to provide health coverage information, resources and tools



OregonHealthCare.gov provides direct links to partner programs like Oregon Health Plan (OHP, Oregon's Medicaid program), Oregon VA health, Oregon Senior Health Insurance Benefits Assistance program for Medicare help, and the Division of Financial Regulation



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

Oregon Marketplace and Tribal Health Interactions

- Consultation and collaboration on policy, procedures and legislation
- Tribal health clinic site visits
- Urban Indian Health Organizations, such as NARA NW
- Tribal health-focused committees and organizations
- Development of Tribal-specific outreach materials
- Health insurance ads in local Tribals publications
- Attendance at Quarterly Health Cluster meetings
- Consumer advocacy for Tribal-related issues with Marketplace plans
- On-demand meetings and trainings with leadership and health professionals as requested

Qualified Health Plans (QHP)

- Private health plans certified as ACA compliant to be sold through the Marketplace
- All people in Oregon can choose between plans from five insurers, most from six (Kaiser Permanente is limited in some counties)



- Individual plans organized into metal tier levels (Bronze, Silver, Gold)

Dental plans

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



Delta Dental of Oregon



Financial assistance and cost protections

Financial assistance and cost protections for Tribal members and Alaska Natives through the ACA based on household income:

1. Premium tax credits to reduce monthly premium cost:
 - Household income over 200% FPL
 - Oregon's OHP Bridge (Basic Health Program) covers individuals up to 200% FPL
 - 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 Indian Health Service (HIS) facility or not
3. Limited cost-sharing
 - 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

Window Shopping tool

- Oregon-specific tool
- Allows users to answer a few simple questions to find the right coverage or health plan for you and your family
- Allows users to compare available health plans
- Provides estimate of financial help available to users and their household
- Information provided does not include PII, use is anonymous
- Tool does not compute mixed status households accurately
 - Users must use twice: once as all Tribal and again as all non-Tribal to get the best information

OregonHealthCare.gov/WindowShop



Window Shopping Tool in Action

Ability to select who in the household is an American Indian/Alaska Native

Who is in your household?

Enter everyone on your tax return, even if they don't need coverage.

* indicates a required field

1. Myself

*** Age** **Rate Your Health (optional)**

Ex. 32 ---

Expected Procedures (optional)

Additional Factors
Select all that apply. If none, continue to the next step.

Pregnant

Uses tobacco

American Indian/Alaska Native
If you're a member of a Federally recognized American Indian or Alaskan Native Tribes, you may qualify for more financial help.

Offered Affordable Coverage
By an employer, Medicare, Oregon Health Plan, or the military. Check [Employer Coverage Affordability](#) ⓘ

Not seeking any coverage

+ Add Spouse

+ Add Domestic Partner

+ Add Dependent

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

Back Continue

Window Shopping Tool: Income and Eligibility

Tool provides information about specific cost savings and enrollment provisions for American Indians/Alaska Natives.

See if you qualify for financial assistance

I want to see if I qualify for financial assistance.

How much income do you expect in 2026?

\$40,000


Estimate My Financial Assistance

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

✔ **Good news! You may qualify for financial assistance...**

This estimate is based on the information you've told us about. There are other factors that might change your financial assistance when you apply for coverage.

1 family member: Myself (32)



Marketplace Plans

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

Your household can get a Silver plan for as little as **\$284/month**

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 **\$184/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

Window Shopping Tool: Plan Comparison

Savings are factored into plan comparison page

Users can filter by Metal level to focus on the plans with the lowest cost

The screenshot displays a plan comparison tool interface. On the left, a sidebar contains a 'My Coverage Profile' section with 'Myself (35)' and a 'Filters' section with 59 plans shown. The 'Metal Level' filter is highlighted with a red box, showing 'Bronze' selected. Below are 'Plan Features' and 'Insurance Company' filters. The main area shows two plan cards. The first card, 'Providence Health Plan Connect 9800 Bronze', is highlighted with a red border. It lists 'HSA Eligible' with '\$5 visits - 1st 3 PCP/Mental Health', a 'Monthly Premium' of '\$138.97 after \$269 subsidy', and 'Annual Deductible' and 'Out-of-pocket Limit' both at '\$0'. It includes 'My Doctors', 'My Prescriptions', and 'My Hospitals' sections with '+ Add' buttons. The second card, 'Regence Bronze Essential 9000 Legacy', follows a similar layout with a 'Monthly Premium' of '\$141.99 after \$269 subsidy'. To the right of the plans are 'Annual Cost Estimates' for 'Good Year', 'Balanced', and 'Bad Year' scenarios, each with a cost of '\$1,675' or '\$1,700'. 'Compare' and 'View Plan Details' buttons are present for each plan.

My Coverage Profile
Edit Profile | Start Over
Myself (35)

Filters
59 / 59 plans shown

Metal Level

- Bronze
- Silver
- Gold

Plan Features

- HSA Eligible
- No Referrals Required
- National Network
- First 3 PCP/Mental Health

Insurance Company

- BridgeSpan
- Kaiser
- Moda Health
- PacificSource
- Providence
- Regence

Premium
Up to: \$500.00/month

Providence Health Plan
Connect 9800 Bronze
Rating: ★★★★★ - Bronze CSR NAO - EPO

HSA Eligible: \$5 visits - 1st 3 PCP/Mental Health

Monthly Premium: \$138.97 after \$269 subsidy
Annual Deductible: \$0
Out-of-pocket Limit: \$0

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

My Doctors + Add My Prescriptions + Add
My Hospitals + Add

Show More ▾

Regence
Bronze Essential 9000 Legacy
Rating: ★★★★★ - Bronze CSR NAO - EPO

HSA Eligible

Monthly Premium: \$141.99 after \$269 subsidy
Annual Deductible: \$0
Out-of-pocket Limit: \$0

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

My Doctors + Add My Prescriptions + Add
My Hospitals + Add

Show More ▾

Compare View Plan Details

Annual Cost Estimates

Scenario	Cost
Good Year	\$1,675
Balanced	\$1,675
Bad Year	\$1,675

Compare View Plan Details

Scenario	Cost
Good Year	\$1,700
Balanced	\$1,700
Bad Year	\$1,700

Oregon Assister Certification Requirements

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

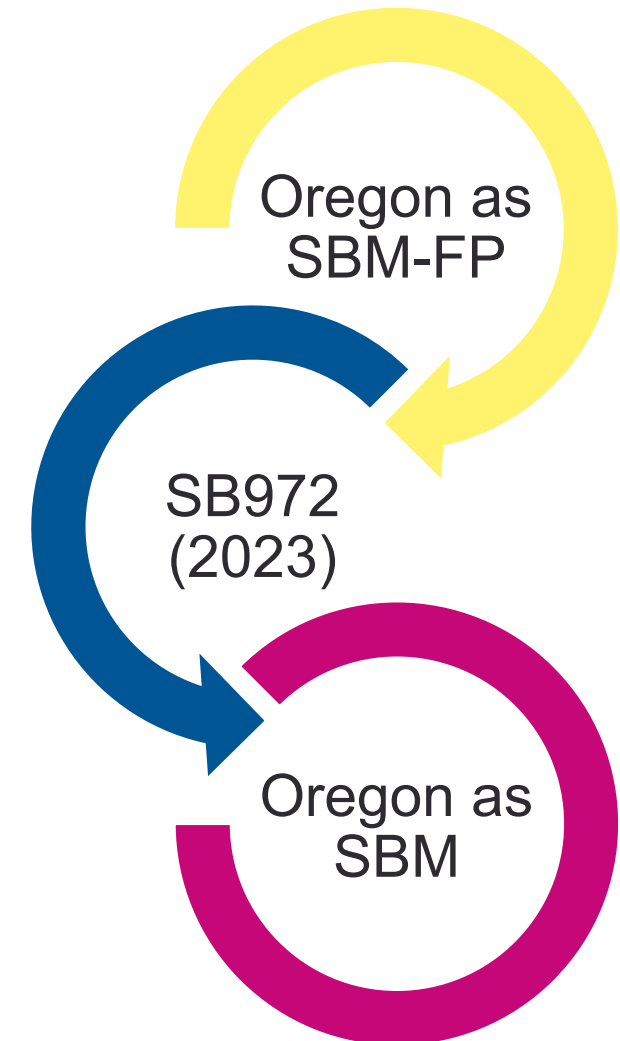
- Oregon Health Plan (OHP) training provided by OHA's Office of Community Health and Engagement (OCHE)
- Marketplace training provided by OHIM

Training components must be completed annually

The Marketplace component of the training requirement must be completed by Oct. 31 of each year in time for Open Enrollment

Senate Bill 972 (2023)

- Oregon is currently a state-based marketplace using federal technology (HealthCare.gov)
- Senate Bill (SB) 972 instructs OHA to move the Marketplace to a state-run customer care center and technology system
- Oregon is working with GetInsured to implement prebuilt technology platform that can be customized to meet our state's specific eligibility and program needs



SBM Project Timeline: Phase 1 Planning

Status: **On Track**

Phase: Planning

Total Project Duration: 3 Years & 9 Months



7/6/2023 Project Started

9/20/2023 Obtained Approvals to Begin Planning

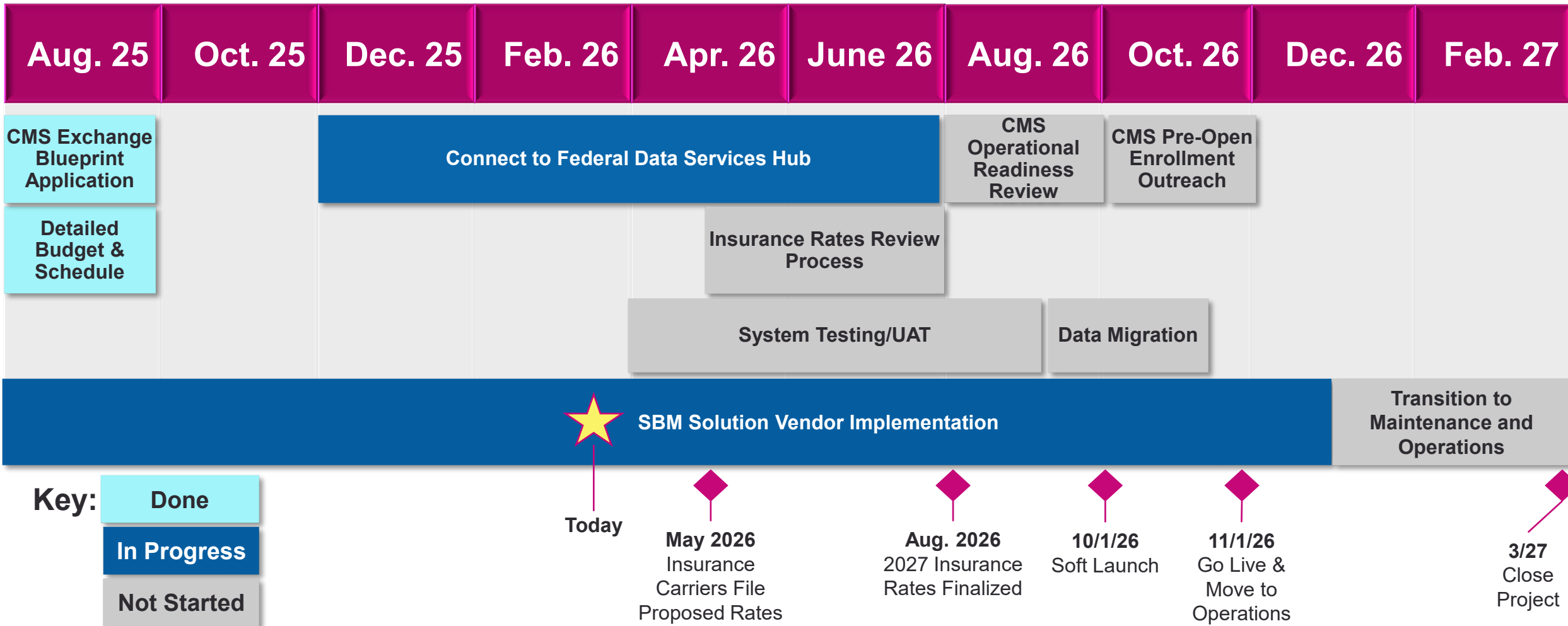
4/11/2024 Completed Resource & Solution Analysis Planning (Stage Gate 2)

7/2025 Complete Implementation Planning

Key: **Done** **In-Progress** **Not Started**

SBM Project Timeline: Phase 2 Implementation

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



Barriers to Getting QHP Coverage for Tribal Members



High percentage of Tribal households are eligible for OHP benefits



Individuals with lower household incomes report not being able to afford premiums despite not being eligible for OHP



Although gaining some momentum in Oregon, currently there is limited participation in the Tribal Premium Sponsorship Program (TPSP)



Continued outreach/education needed on the benefits of the Marketplace and its affordability programs (premium tax credits, cost-sharing reductions and TPSP)

OHIM Tribal Brochure: English and Spanish

Inscríbese, renueve o cambie de plan de salud en **CuidadoDeSalud.gov**

El seguro de salud reduce sus costos si recibe atención fuera de su clínica tribal o indígena urbana. Su atención incluso puede ser gratuita.

Plan de Salud de Oregon
El Plan de Salud de Oregon (OHP) es una cobertura de salud gratuita ofrecida por el estado de Oregon. La mejor manera de averiguar si puede tener el OHP es presentar una solicitud en OHP.Oregon.gov o llamar al 800-699-9075 (línea gratuita).

Si ya está inscrito en el OHP, recibirá una carta que le indicará cuándo y cómo renovar su plan.

Seguro privado
Visite CuidadoDeSalud.gov para buscar un seguro privado y saber si reúne los requisitos para recibir ayuda para pagarlo. Los planes de seguro en CuidadoDeSalud.gov:

- Son principalmente para personas que no reúnen los requisitos para el Plan de Salud de Oregon y no tienen seguro a través del trabajo o Medicare.
- Se pueden usar en clínicas tribales e indígenas urbanas, o con una red de otros proveedores.
- Cubren consultas en el consultorio, internaciones hospitalarias, medicamentos y otros servicios.

Proporcionado por el estado de Oregon

El Marketplace (Mercado) de Seguros Médicos de Oregon es parte del gobierno estatal y ofrece ayuda para obtener cobertura a través de CuidadoDeSalud.gov.

Obtenga ayuda local gratuita

- Visite su clínica u organización local
- Llame al Mercado de Seguros Médicos de Oregon al 855-268-3767 (línea gratuita) entre las 8 a. m. y las 5 p. m. de lunes a viernes.

Agradecemos a las comunidades tribales de Oregon por su colaboración en la creación de este folleto



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 at OHP.Oregon.gov or call 800-699-9075 (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 to find private insurance and see if you qualify for help paying for it. The insurance plans on 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.

Get free local help

- Visit your local Tribal organization or clinic
- Call the Oregon Health Insurance Marketplace at 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.



Health Insurance for Enrolled Members of Federally Recognized Tribes



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**.

Visit OregonHealthCare.gov

OHIM-5167 (11/25)

OHIM Tribal Brochure: Financial Assistance Overview

Beneficios para miembros inscritos de tribus reconocidas a nivel federal

Los miembros de las tribus reconocidas a nivel federal y los beneficiarios de la Ley de resolución de reclamos de los nativos de Alaska (Alaska Native Claims Settlement Act, ANCSA) pueden reunir los requisitos para los siguientes beneficios:

- **Puede recibir atención en una clínica tribal o en otro proveedor**

Si generalmente acude a un servicio de salud tribal o indígena o clínica indígena urbana (ITU), puede continuar con esa atención cuando obtiene un plan de CuidadoDeSalud.gov. Independientemente de sus ingresos, no pagará nada por usar los proveedores de ITU.

- **Puede inscribirse en cualquier momento**

Puede inscribirse en un plan a través de CuidadoDeSalud.gov en cualquier mes. No tiene que esperar al periodo de inscripción abierta, que es desde el 1 de noviembre al 15 de enero. También puede cambiar de plan en cualquier momento, sin tener que esperar al periodo de inscripción abierta.



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 Jan. 15. You also can switch plans at any time, without waiting for open enrollment.



Ayuda financiera

La prima es el monto que usted paga por un plan de salud. La ayuda financiera para la prima es el dinero que le ayuda a pagar la prima. Cualquier persona, incluso si no es miembro de una tribu, puede ser elegible para la ayuda financiera para la prima.

Cualquier persona, incluso si no es miembro de una tribu, puede ser elegible para la ayuda financiera para la prima.

Los miembros inscritos de tribus reconocidas a nivel federal pueden reunir los requisitos para planes que le permiten recibir atención gratuita en su clínica tribal o en otro proveedor. Estos beneficios se suman a la ayuda financiera para la prima.

¿Sus ingresos son inferiores a los que se muestran a la derecha?

Puede reunir los requisitos para un plan que le permite no tener que pagar nada cuando recibe atención.



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.

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 at or below
1	\$47,733
2	\$64,508
3	\$81,283
4	\$98,058
5	\$114,833
6	\$131,608
7	\$148,383
8	\$165,158
9	\$181,933
10	\$198,708

Below the income shown to the right?

You may qualify for a plan that allows you to pay nothing when you get care.

Above the income shown to the right?

You may qualify for a plan that allows you to pay nothing when your Tribal clinic refers you to another provider.

Communications Resources

The screenshot shows the OregonHealthCare.gov website. The top navigation bar includes links for Home, Get Started, Find local help, Marketplace, Oregon Health Plan, Medicare, Resource center, and Español. The main header features the OregonHealthCare.gov logo and the tagline "Connecting Oregonians to health coverage". Below the header, the "Resource center" section is displayed, containing a sidebar with various navigation options and a main content area with "Helpful links" and "Marketplace Materials".

Navigation Bar: OREGON.GOV | Home | Get Started | Find local help | Marketplace | Oregon Health Plan | Medicare | Resource center | Español

Header: OregonHealthCare.gov
Connecting Oregonians to health coverage

Resource center

Sidebar:

- Oregon Health Insurance Marketplace
- Get covered
- Find local help
- Health coverage in Oregon
- Already covered?
- Reporting changes
- Moving between Marketplace health coverage and Oregon Health Plan (OHP)
- Help in your language
- Marketplace videos
- Request a speaker
- Get covered

Helpful links

- [HealthCare.gov appeal information](#)
- Employer coverage tool (updated 2024): [English](#) / [Spanish](#)
- Marketplace paper applications: [English](#) / [Spanish](#)
- Oregon Health Plan paper application: [English](#)
- From Coverage to Care: A Roadmap to Better Care and a Healthier You: [English](#) / [Spanish](#)
- [From Coverage to Care partner resources page](#)
- [Health Reform Beyond the Basics materials](#)
- [HealthCare.gov sample notices](#)
- [Marketplace Training for Assistors page](#)

Marketplace Materials

Federal poverty level (FPL) eligibility chart	+
How to get health insurance in Oregon	+

Questions?

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Thank you

You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact the Oregon Health Insurance Marketplace at info.marketplace@ohdhs.oregon.gov or 855-268-3767 (voice).

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