Oregon's Health Insurance Marketplace and Enrolled Tribal Members

Marina Cassandra

Marketplace Tribal & Provider Liaison

EXPLORE HEALTH

About the presenter…



Marina Cassandra

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

Overview

- Brief Introduction
- Oregon Health Insurance Marketplace
- Our transition to a State-Based Marketplace, Explore Health
- Oregon Assister Certification Requirements
- Barriers to getting QHP Coverage for Tribal members
- Qualified Health Plans
- Financial Assistance & Cost protections
- Explore Health Screening & Window-Shopping Tool
- Options for survivors of domestic violence, sexual assault, human trafficking
- Oregon Marketplace & Tribal Health Interactions
- Explore Health Tribal Brochure & Communications Resources

Oregon Health Insurance Marketplace

- Oregon Health Insurance Marketplace
- Our transition to a State-Based Marketplace
- Qualified Health Plans
- Medicare & Medicaid assistance for tribal members
- Oregon's Screening & Window-shopping Tool
- Oregon Assister Certification Requirements
- Options for survivors of domestic violence, sexual assault, human trafficking
- Questions?

Oregon Health Insurance Marketplace



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) 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.

Explore Health is almost here

Oct. 1
CMS sent a notice to current HealthCare.gov enrollees letting them know about Oregon's move to Explore Health. Office hours begin.

Oct. 5
Insurance agents and organization managers sent account activation emails, can begin accessing and updating accounts.

Oct. 9
Plan Guide and Local Help Finder are open.

Nov. 1
Explore Health launches and Open Enrollment begins.
New applicants can start accounts and applications can be submitted.

Jan. 15, 2027
Open Enrollment ends for 2027 coverage.

Oct. 1
Customer Assistance Center began a soft launch.

Oct. 5
Explore Health sent current HealthCare.gov enrollees account migration notices with information to access their account.

Oct. 15
Brand awareness campaign begins.

Dec. 31
Deadline to enroll for coverage beginning Jan. 1, 2027.

EXPLORE HEALTH

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 Office of Community Health Engagement (OCHE)
- 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.

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)

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

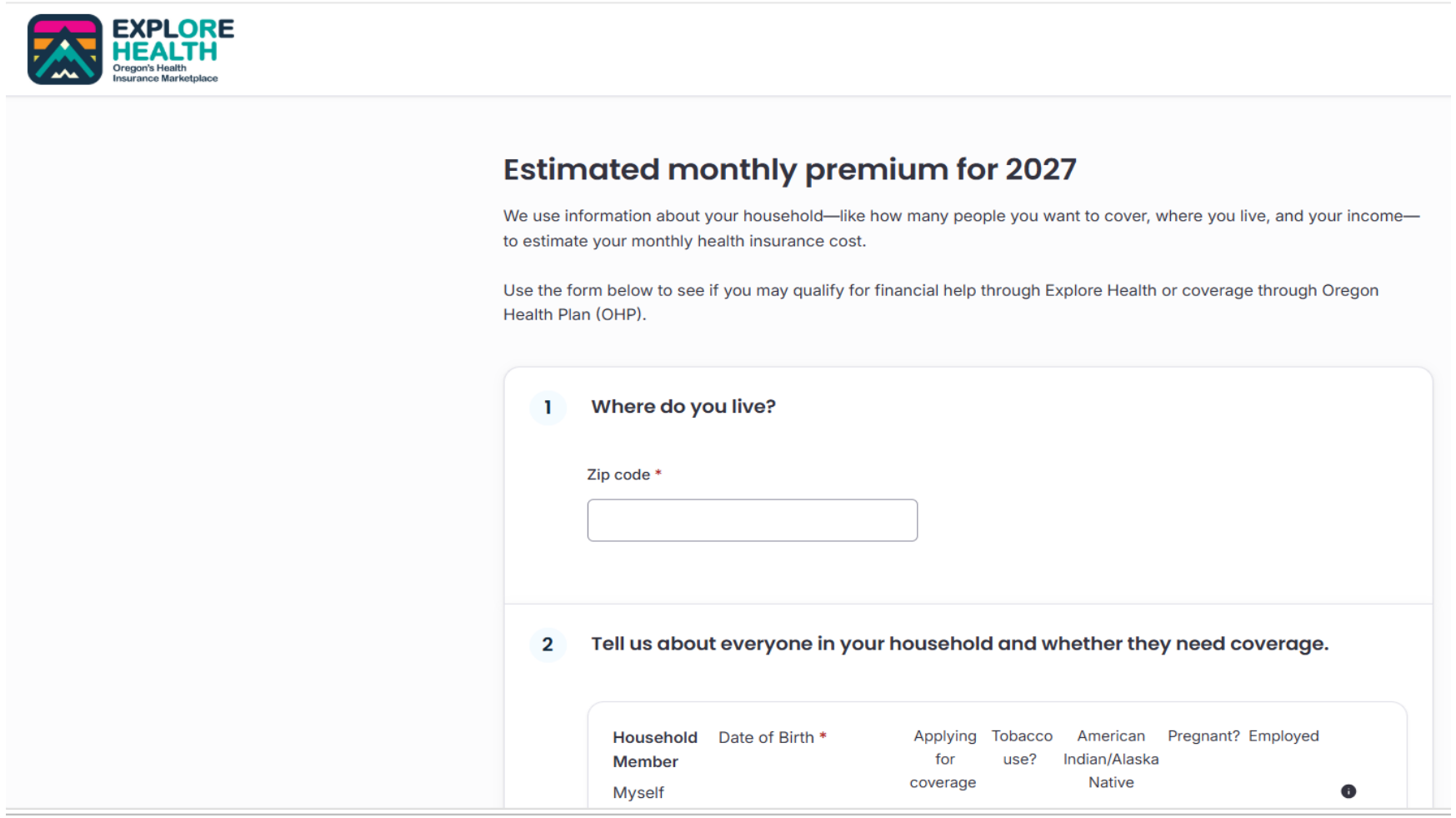
Enrolled Tribal members are eligible for special cost-sharing protections in addition to any potential premium tax credits!

- **Tax credits** to reduce monthly premium cost:
  - Household income over 205% FPL (Health Program up to 205% FPL).
  - May apply some or all to premium in advance or wait for tax filing to reduce tax liability.
- **Zero cost-sharing**: Household incomes 205-300% FPL
  - No deductibles, co-pays, etc.) for covered services, whether at IHS facility or not
- **Limited cost-sharing** Household incomes at 300% FPL and above (no max)
  - No deductibles, co-pays, etc., for covered services from an Indian Health Care Provider (IHCP) or specialty care referred by an IHCP.

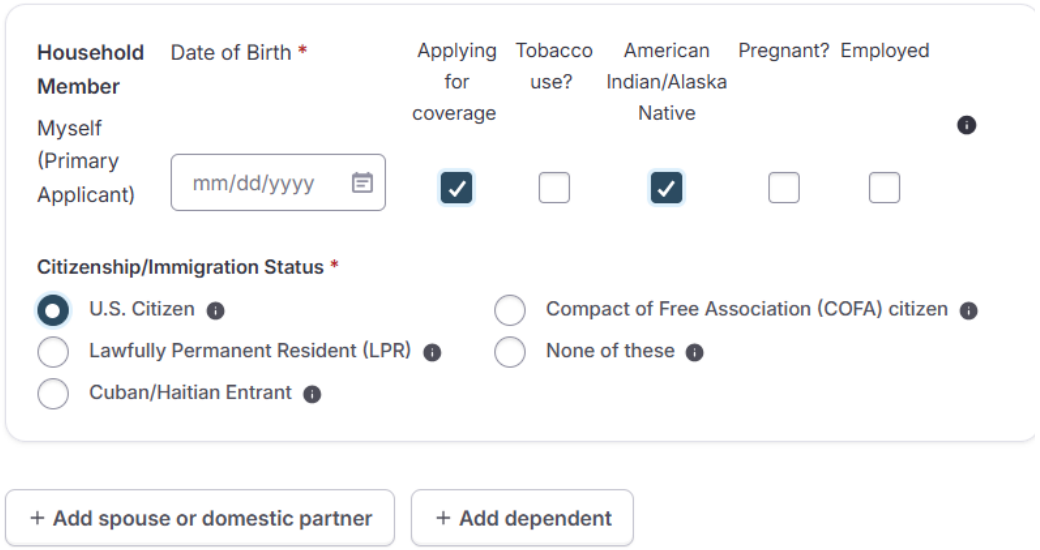
Prescreening & Window-Shopping tool

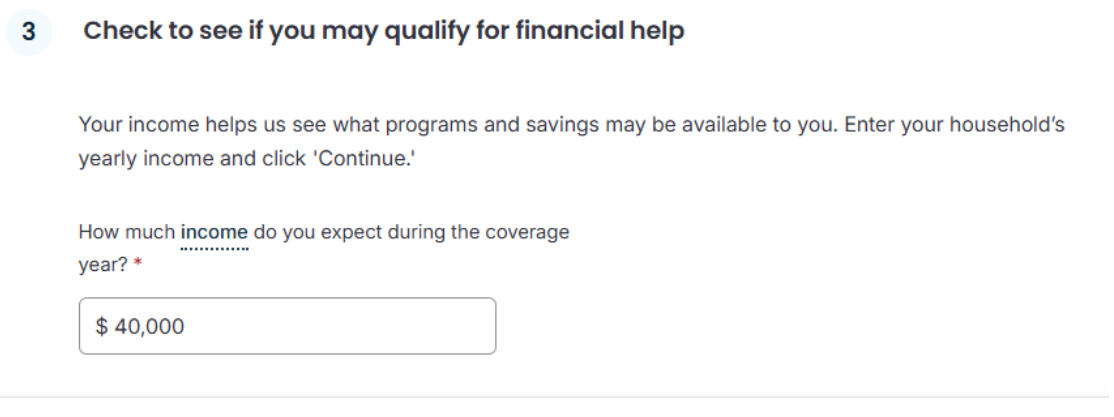
- Oregon-specific
- Takes you through a few simple steps to find the right health plan for you and your family.
- You can compare available health plans and find out if you can get help paying for coverage.
- The information you provide is anonymous and is not shared with anyone.
- May not handle mixed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

Screening/Window Shopping (continued)



Screening/Window Shopping (continued)





EXPLORE HEALTH

Prescreening Results

Your Results

Based on the information you provided, here are the coverage options and savings you may qualify for:



Premium tax credit

Estimated premium tax credit of **$338** per month.

Eligible Household Member: **Primary applicant**

EXPLORE HEALTH

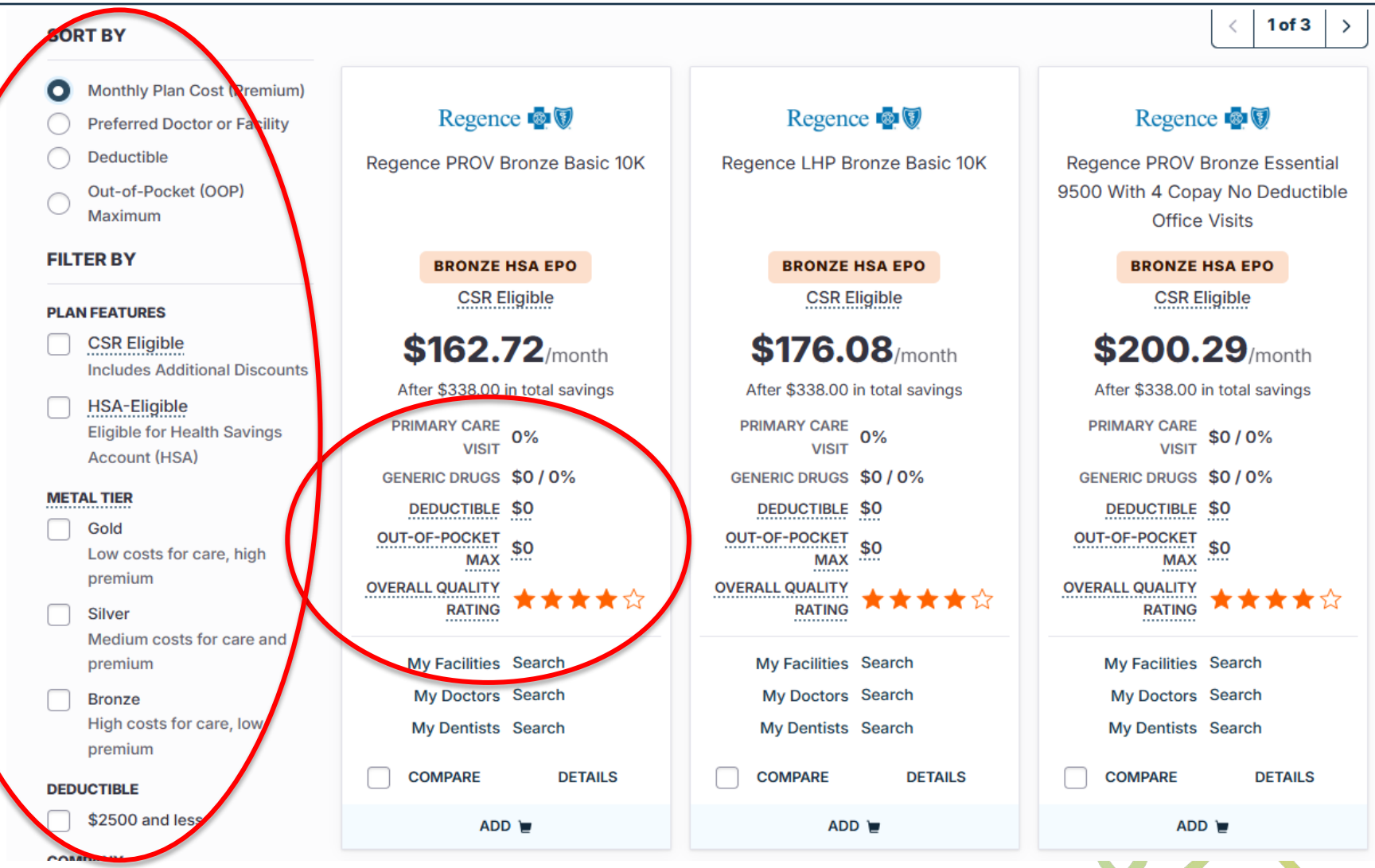
Prescreening Results

Cost-sharing reductions

It looks like you qualify for cost-sharing reductions. These lower the coinsurance, copayments, and deductible you pay when you get care. To get these savings, you need to enroll in a Silver plan.

If you are an American Indian or Alaska Native, you may be eligible for additional savings and protections on any plan in any metal tier through Explore Health. Members of Federally Recognized Tribes and Alaska Natives 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 for covered services. Services from Indian Health Service Providers are always free. You may also be eligible enroll in or change plans monthly, even when it's not Open Enrollment. You will get more information after you submit your application for coverage.

Window-Shopping

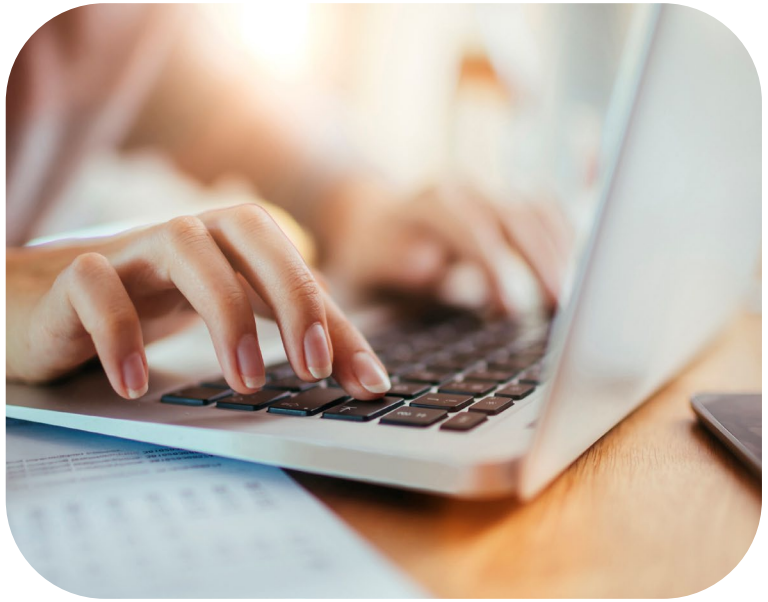


EXPLORE HEALTH

Helping survivors of domestic abuse, spousal abandonment, or human trafficking



Can report marital status as “single” if living apart, even if still married



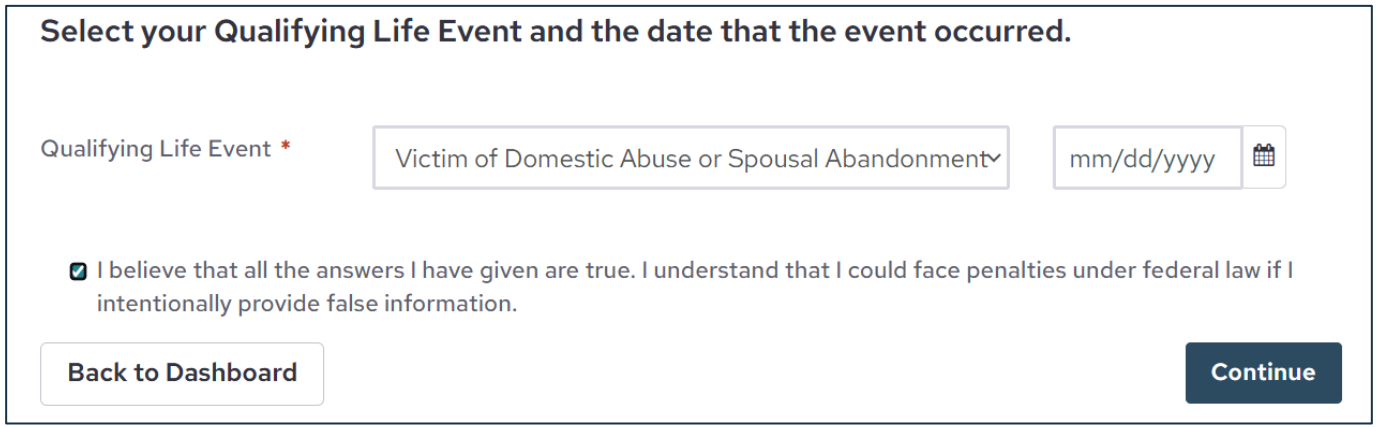
Does not have to file taxes jointly



Does not need to report spouse’s income

Special enrollment period (SEP) for survivors of domestic violence or spousal abandonment

- To enroll under this Special Enrollment Period, after submitting the application, select **Report Life Change** on the Applicant Dashboard.
- **Survivor of Domestic Abuse or Spousal Abandonment** will be an option for a Qualifying Life Event.
- Enter or select the date the individual left the situation.



Address Confidentiality Program (ACP)

A free mail forwarding service that helps survivors of domestic violence, sexual assault, stalking or human trafficking shield their physical address.

Program participants are provided with a substitute address to use instead of their real address.

Participants may use the substitute address for:

- the delivery of first class, certified and registered mail.
- obtaining an Oregon driver's license or ID card.
- receiving or paying child support.
- applying for a marriage license.
- enrolling dependents in public school.

Learn more on orhim.info/DOJACP

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

2026 OHIM Tribal Brochure

Sign up, renew, or change health plans at ExploreHealthOR.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 (OHP)
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 (relay calls welcome).

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

Private insurance
Visit ExploreHealthOR.gov to find private insurance and see if you qualify for help paying for it. The insurance plans on Explore Health:

- 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
Explore Health is Oregon's health insurance marketplace, a part of state government, and helps people find the health and dental coverage that best meets their needs.

EXPLORE HEALTH

HEALTH INSURANCE FOR ENROLLED MEMBERS OF FEDERALLY RECOGNIZED TRIBES

EXPLORE HEALTH

Oregon HEALTH PLAN



Get free local help

- Visit your local Tribal organization or clinic
- Call Explore Health at 855-268-3767 (relay calls welcome)

HIM-5167 (10/26)

EXPLORE HEALTH

2026 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 (I/T/U), you can continue that care when you get an Explore Health plan. No matter your income, you will pay nothing to use I/T/U providers.
- **You can sign up at any time**
  You can enroll in a plan through Explore Health 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.





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.

Below the income shown to the right?

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

At or above the income shown to the right?

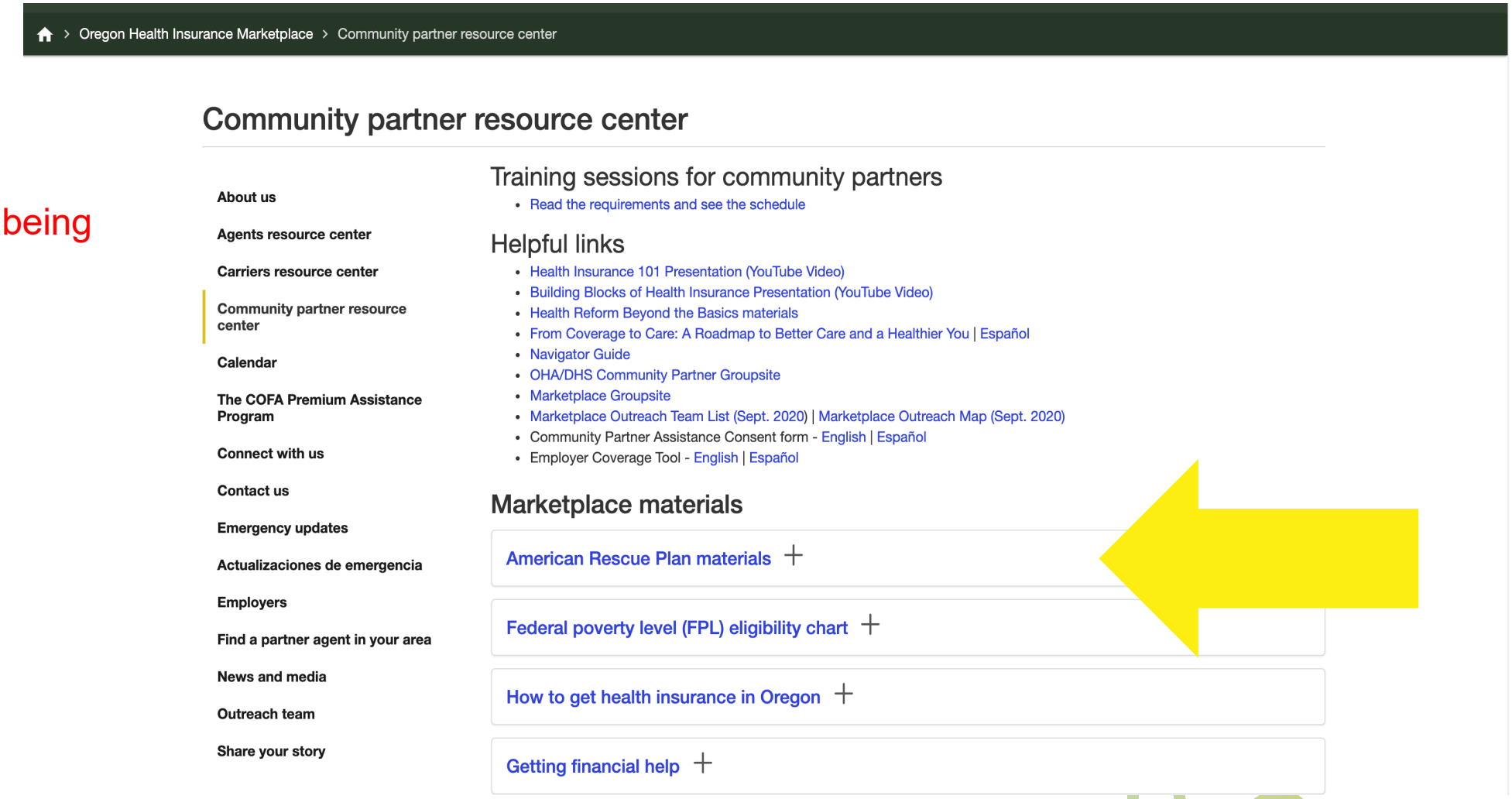
You may qualify for a plan that allows you to pay nothing when your Tribal clinic refers you to another provider.

Household size	Yearly income
1	$47,880
2	$64,920
3	$81,960
4	$99,000
5	$116,040
6	$133,080
7	$150,120
8	$167,160
9	$184,200

EXPLORE HEALTH

Communications resources

Currently being updated



EXPLORE HEALTH

Questions?

Marina Cassandra

Constituent & Tribal Liaison
Oregon Health Insurance Marketplace

marina.cassandra@oha.oregon.gov

Mobile: (971) 301-1286