
OREGON HEALTH INSURANCE EXCHANGE CORPORATION



July 2012

Liz Baxter, Board Chair
Oregon Health Insurance Exchange Corporation

BACKGROUND

- **Affordable Care Act**
 - Gives states option of state or federally-run Exchange
- **Oregon Legislature**
 - Passed Exchange legislation in 2011
 - Approved Business Plan in 2012
 - Strong bipartisan support
 - Support from businesses, advocacy groups, insurance carriers and health plans

STRUCTURE OF EXCHANGE CORPORATION

- **Public corporation**
- **Board of directors**
 - Strong business and consumer focus
- **Funding:** Federal grants through 2014, self-sustaining in 2015

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FUNCTIONS OF THE EXCHANGE

- **Where individuals and small employers can shop for health plans, and access federal tax subsidies/credits to help them pay for coverage**
- Leverage change in the delivery system
- To work together with other strategies being implemented in the state, such as Medicaid Transformation, development of person centered medical homes, etc.

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WHO WILL USE THE EXCHANGE?

- Individuals – Employed and unemployed; insured and uninsured; Medicaid and commercial.
- Small employers – Access to tax credits, and more enrollment options
- Only way to access to tax credits and cost-sharing subsidies
 - **Open Enrollment:** October 2013
 - **Coverage Begins:** January 2014

THE VALUE OF THE EXCHANGE

- **For individuals:**
 - Single portal
 - Access to tax credits, subsidy and cost-share assistance
 - Plan standards, grading and scorecard
 - Community-based assistance, through insurance agents and 'navigators'
 - Longer term focus on quality and cost

THE VALUE OF THE EXCHANGE

- **For employers** – defined contribution model, plan and carrier choice

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BUILDING THE EXCHANGE



IT PROJECT

- **Early Innovator Grant**
 - Developing a single eligibility system for Exchange and Medicaid/CHIP
- **Project Progress**
 - 11 teams finalizing business requirements
 - Successfully completed 3rd federal "gate review"
 - Partnering with design firm to develop user interface – including local user testing
 - Monitoring project to remain on target

ESSENTIAL HEALTH BENEFITS

- **Governor-appointed workgroup**
- **Selecting plan** to use as benchmark per federal regulations
- **Joint board meeting** to recommend plan to Governor
 - Oregon Health Insurance Exchange Board and Oregon Health Policy Board on August 14

CUSTOMER SERVICE & COMMUNITY PARTNERS

- **Agent Management Program**
 - Affiliation process
 - Pass-through commission
- **Navigator (Community Partners)**
 - Grant funded program
 - Size and scope to be determined by funding
- **Customer Service Center**

COMMUNICATIONS & MARKETING

- **Interim website** – www.orthix.org
- **Communications plan**
 - Research
 - Name
 - Brand
 - Marketing

STAKEHOLDER INVOLVEMENT

- **Technical:** Carriers, agents, actuaries, small employers, tribes, state partners
- **Consumer Advisory Committee (CAC):** Individuals and small employers, meets monthly
- **Public input**
 - @ Board and CAC meetings, email and online
- **Legislative Oversight and Advisory Committee**



Oregon Health Insurance Exchange Corporation
www.orhix.org
