Cover Oregon:
Oregon's Health Insurance Marketplace

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Health

Health Insurance

Health Care

EMR
Waiver
DCO Exchange CAC
OHA PCPCMH OHP
Public Health
CMS
CO–OP CCO
MCO DHS EHR HIT

The Triple Aim

① Improved Health

② Lower Cost

③ Better Experience of Care

Traditional Approach to Balancing Budgets

- Cut reimbursement
- Cut services
- Cut people

OR: Changing How Care is Delivered

- Reduce waste
- Accountable for health outcomes
- Create more local accountability
- Align financial incentives
- Create fiscal sustainability
- Reduce disparities
- Better coordination of care

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Oregon Health Plan

- 50% of babies born in Oregon
- 16% of Oregonians
- 85% of Oregon providers
- 11% percent of total state budget
- 40% are people of color

COVER OREGON

- Oregon's Health Insurance Exchange

- Created in 2011 by Oregon Legislature

- Formed as public corporation

- Key piece of Affordable Care Act

COVER OREGON'S MISSION

Improving the health of all Oregonians by providing health coverage options, increasing access to information, and fostering quality and value in the health care system

NEW PARADIGM

- No one can be denied, no lifetime limits
- Carriers must spend 80% of premiums on care
- Health plans held accountable for quality
- Essential health benefits:

  - Ambulatory patient services
  - Emergency services
  - Hospitalization
  - Maternity and newborn care
  - Mental health and substance use disorder services, including behavioral health treatment

  - Prescription drugs
  - Rehabilitative and habilitative services and devices
  - Laboratory services
  - Preventive and wellness services, and chronic disease management
  - Pediatric services, including oral and vision care

ONE HOUSE ONE DOOR

Individuals and Families → [Cover Oregon door] ← Small Employers

Network of Community Partners and Agents/Brokers

Traditional Choice

	Carrier A	Carrier B	Carrier C	Carrier D
Platinum	$400	$395	$450	$420
Gold	$375	$375	$400	$380
Silver	$350	$330	$380	$340
Bronze	$325	$300	$340	$320

Carrier Choice

	Carrier A	Carrier B	Carrier C	Carrier D
Platinum	$400	$395	$450	$420
Gold	$375	$375	$400	$380
Silver	$350	$330	$380	$340
Bronze	$325	$300	$340	$320

Metal Tier Choice

	Carrier A	Carrier B	Carrier C	Carrier D
Platinum	$400	$395	$450	$420
Gold	$375	$375	$400	$380
Silver	$350	$330	$380	$340
Bronze	$325	$300	$340	$320

Broad Choice

	Carrier A	Carrier B	Carrier C	Carrier D
Platinum	$400	$395	$450	$420
Gold	$375	$375	$400	$380
Silver	$350	$330	$380	$340
Bronze	$325	$300	$340	$320

EXHIBIT 1

States with Organizations That Have Received Federal Loans to Establish a CO-OP
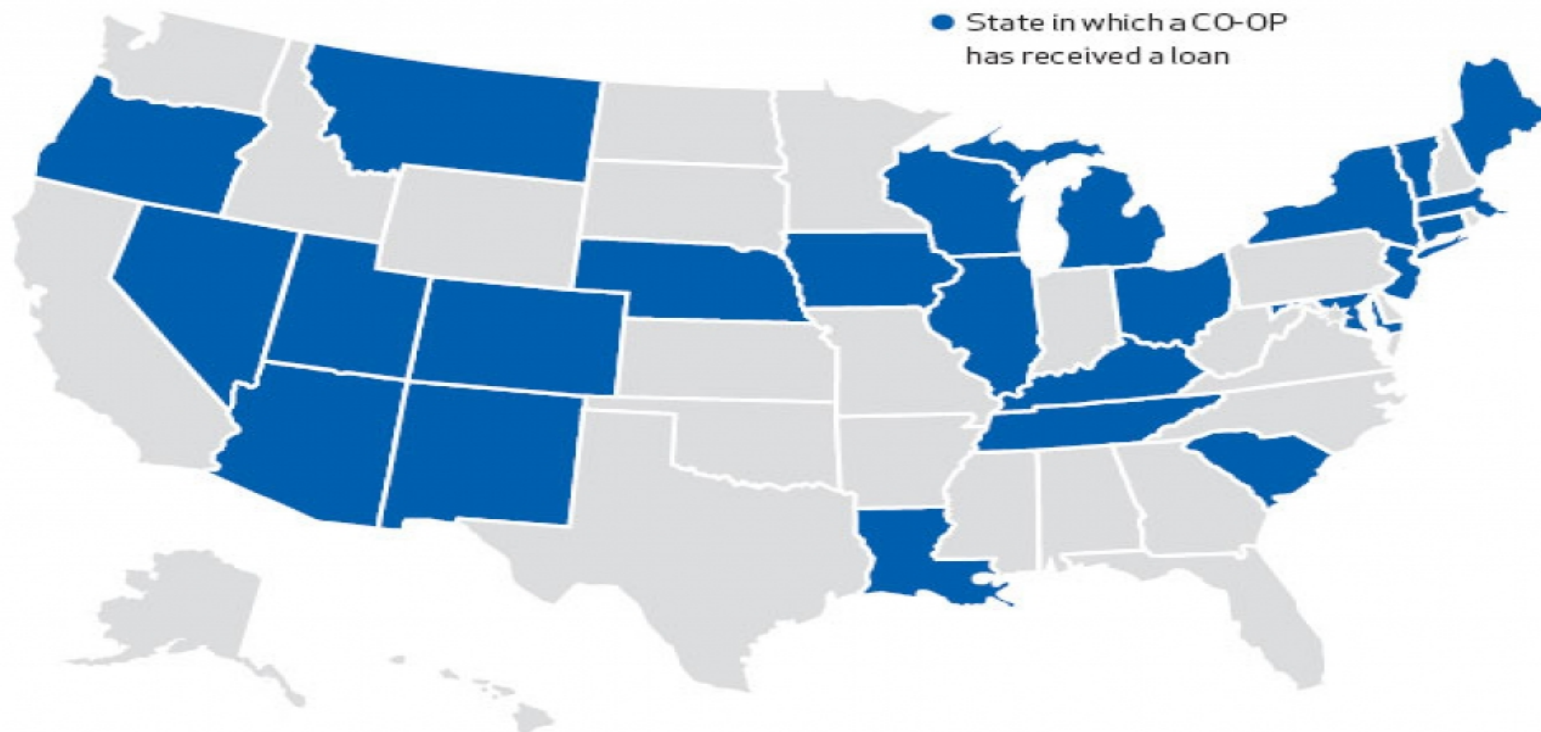
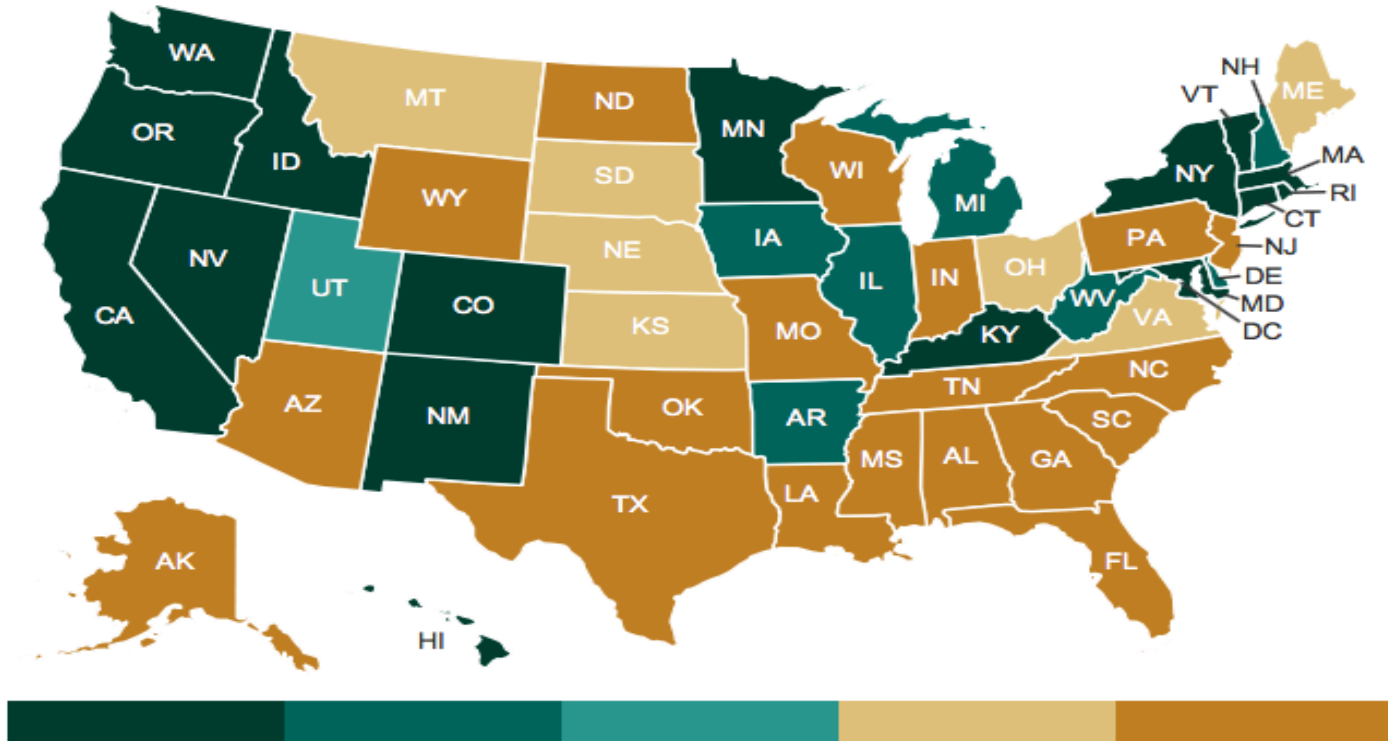● State in which a CO-OP has received a loan

Medicaid Expansion by State

Interact with the map below to see the impact of Medicaid expansion on a state's uninsured population
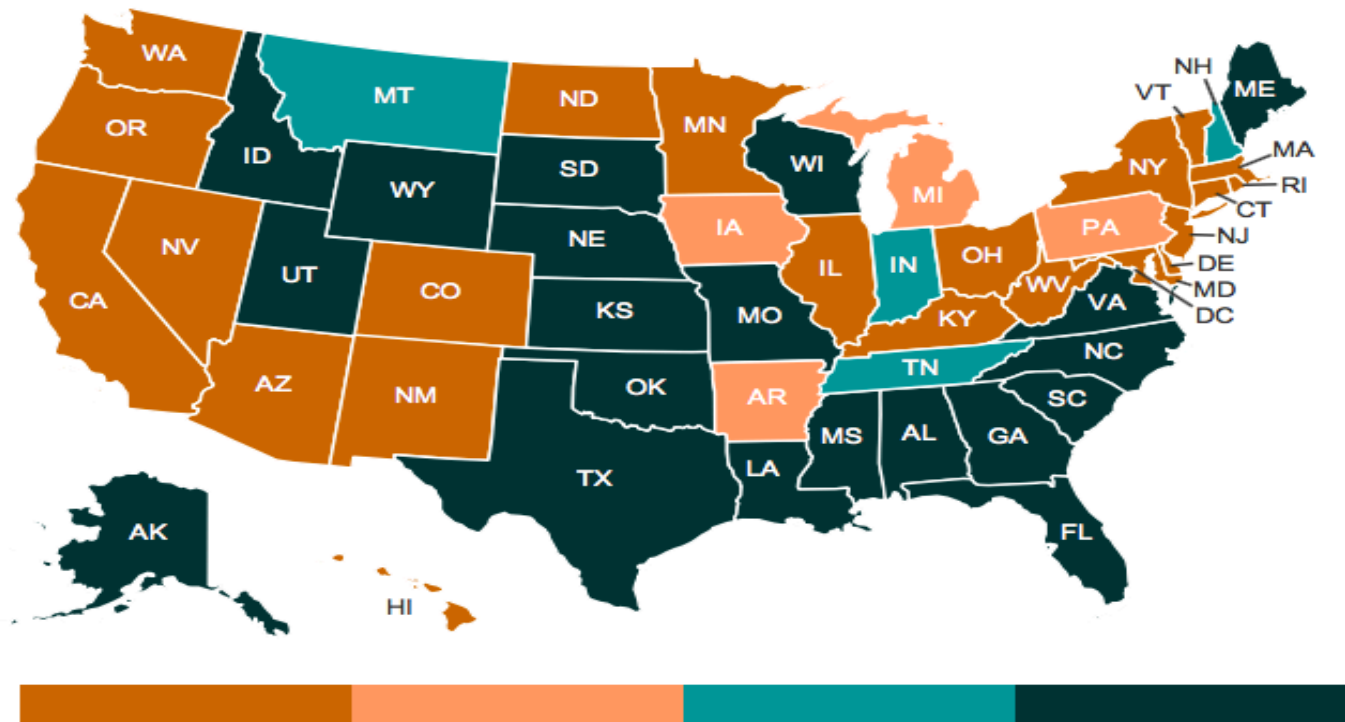
* Indiana and Tennessee have considered expanding with variation.

Health Insurance Marketplace by State

D	7	C
ANTACIDS		DENTAL NEEDS
LAXATIVES		MOUTHWASH
INCONTINENCE		HEALTH CARE