

# 2024 Forum on Rural Population Health & Health Equity

## Connecting Rural Oregonians to Health Coverage

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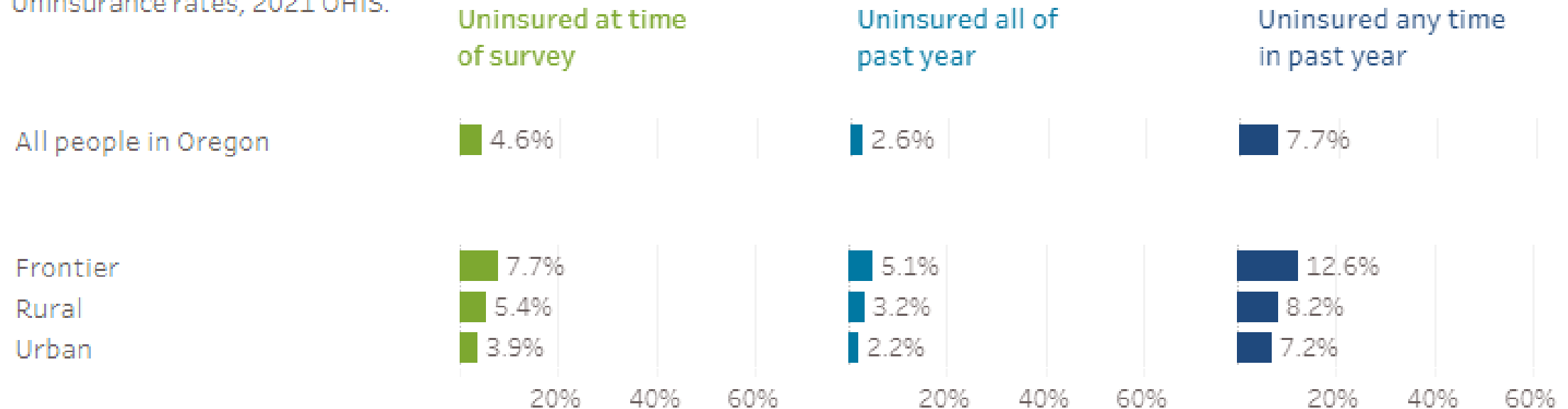
- Audio has been muted for all participants upon entry
- Moderators will assist with Q+A at the end of the presentation
- Presentation slides will be posted at [ohsu.edu/orhforum](https://ohsu.edu/orhforum)
- Sessions will be recorded and available to attendees
- Please take the session surveys!

**Why are we here?**

# People living in rural and frontier areas of Oregon are more likely to be uninsured

4.6% of people in Oregon were uninsured in 2021.

Uninsurance rates, 2021 OHIS.



# People who live in rural areas are more likely to not qualify for OHP Plus.

- Before the COVID-19 pandemic, adults in Oregon with income just above traditional OHP Plus limits were more often uninsured.
- This group struggled to afford coverage and was more likely to delay health care due to cost.

Percent 138-200% Federal Poverty Level	2021	2020
Oregon	11%	11%
Urban	10%	11%
Rural (without Frontier)	13%	13%
Rural (including Frontier)	13%	13%
Frontier	15%	15%

# Coverage options in Oregon

# Health coverage options in Oregon

## Public Programs

## Private Insurance

OHP Plus



OHP Bridge



Launches July  
1, 2024

Medicare

For individuals  
65+ and with  
certain  
disabilities

VA benefits

For service  
members and  
their family  
members who  
qualify

Employer-  
sponsored  
coverage

Direct  
purchase

Oregon Health  
Insurance  
Marketplace



The Marketplace is the only place where individuals who purchase health coverage may get financial help!

# Comparing coverage options

OHP Plus	OHP Bridge (starting July 1, 2024)	Marketplace Coverage
No premiums		Monthly premiums, likely with financial help
No out-of-pocket costs		Out-of-pocket costs for many services, free preventive health benefits
Continuous enrollment period		Must enroll during open enrollment (Nov. 1 to Jan. 15) or following a qualifying life event
Eligibility regardless of immigration status	Must be a U.S. citizen or have an eligible immigration status	



# Income eligibility

OHP for children 0-18\*

305%

OHP for pregnant adults\*

190%

\*regardless of immigration status for all people in Oregon as of July 1, 2023

OHP for adults 19-64\*

138%

OHP Bridge - BHP

200%

OHP Bridge - Basic Medicaid

205%\*\*

\*\*pending confirmation from CMS

FPL

100%

200%

300%

Current Marketplace enrollees with no application changes can keep their financial assistance

Premium tax credits (no income limit)

Cost-sharing reductions

250%

Members of federally recognized tribes

Zero cost-sharing

300%

Limited cost-sharing

# Eligibility: Income limits

		<div style="border: 2px solid black; padding: 5px; text-align: center;"> <b>Not eligible for OHP?</b>                      You may be eligible for financial assistance through the Marketplace                 </div>		Premium Tax Credits (no income limit)					Members of federally recognized Tribes	
				Cost-Sharing Reductions			Zero Cost-Sharing	Limited Cost-Sharing		
				Oregon Health Plan (OHP)	OHP for Pregnant People	OHP Bridge <sup>1</sup>	OHP for Kids Under 19			
Federal Poverty Level		100%	138%	150%	190%	200%	250%	300%	305%	
Family Size	1	\$15,060 \$1,255/mo	\$1,732/mo	\$21,870 \$1,823/mo	Plus one per each expected baby	\$29,160 \$2,430/mo	\$36,450 \$3,038/mo	\$43,740 \$3,645/mo	\$3,828/mo	
	2	\$20,440 \$1,703/mo	\$2,351/mo	\$29,580 \$2,465/mo	\$3,237/mo	\$39,440 \$3,287/mo	\$49,300 \$4,108/mo	\$59,160 \$4,930/mo	\$5,196/mo	
	3	\$25,820 \$2,152/mo	\$2,970/mo	\$37,290 \$3,108/mo	\$4,089/mo	\$49,720 \$4,143/mo	\$62,150 \$5,179/mo	\$74,580 \$6,215/mo	\$6,563/mo	
	4	\$31,200 \$2,600/mo	\$3,588/mo	\$45,000 \$3,750/mo	\$4,940/mo	\$60,000 \$5,000/mo	\$75,000 \$6,250/mo	\$90,000 \$7,500/mo	\$7,930/mo	
	5	\$36,580 \$3,049/mo	\$4,207/mo	\$52,710 \$4,393/mo	\$5,792/mo	\$70,280 \$5,857/mo	\$87,850 \$7,321/mo	\$105,420 \$8,785/mo	\$9,298/mo	
	6	\$41,960 \$3,497/mo	\$4,826/mo	\$60,420 \$5,035/mo	\$6,644/mo	\$80,560 \$6,713/mo	\$100,700 \$8,392/mo	\$120,840 \$10,070/mo	\$10,665/mo	

<sup>1</sup>OHP Bridge - Basic Health Program (BHP) income limit is 200%. American Indians and Alaska Natives whose income is below 205% will qualify for OHP Bridge - Basic Medicaid. To learn about these programs visit [OHP.Oregon.gov/Bridge](https://OHP.Oregon.gov/Bridge).

Oregon Health Plan eligibility is based on gross monthly income. The Marketplace bases eligibility on estimated gross annual income. This chart provides only an estimate of an individual or family's likely eligibility. The Oregon Health Plan begins using 2024 federal poverty levels to consider eligibility on March 1, 2024. The Marketplace begins using 2024 federal poverty levels on Nov. 1, 2024 for the 2025 plan year. This chart is valid July 1, 2024 to Oct. 31, 2024. An updated version will be available at [OregonHealthCare.gov](https://OregonHealthCare.gov) at that time.

**More about the Marketplace**

# What are Marketplace plans?

Individual plans can be purchased for a single person, a couple, or a family

Plans can be purchased:

- Directly through an insurance company, or
- Through [HealthCare.gov](https://www.healthcare.gov)

## Financial assistance via the Marketplace only

Sign up during:

- Open enrollment: Nov. 1 to Jan. 15
- Within 60 days of qualifying life event



# Financial assistance

Financial assistance through the Marketplace **ONLY**

The higher your income, the lower the assistance amount

Financial assistance available as:

- Premium tax credits
  - Help with paying premium each month
- Cost-sharing reductions
  - Help to reduce out-of-pocket costs like copayments, coinsurance and deductibles

# Provisions for Native Americans and Alaska Natives

Who does the Marketplace consider a “tribal member”?

- Enrolled members of a federally-recognized tribe, band or pueblo
- Shareholders of Alaska Native Claims Settlement Act (Alaska Natives)

Cost protections:

- No out-of-pocket costs for Tribal members in households at or below 300% FPL
- Reduced out-of-pocket costs for Tribal members at any income level

Enroll in a private health plan any time of year and can change plans up to once a month

# Eligibility to shop on HealthCare.gov



Live in the United States in a state that uses HealthCare.gov



Not be incarcerated (unless not yet convicted)



Have an eligible immigration status or be a U.S. citizen  
Beginning Nov. 1, 2024, “eligible immigration status” includes any current lawful status, **including Deferred Action for Childhood Arrivals (DACA) recipients.**

# Standard eligibility for financial assistance

Must purchase plan on HealthCare.gov



Must file taxes; if married, file jointly



Must not be claimed as a dependent on someone else's taxes



No access to other affordable coverage



Amount and type of assistance depends on your estimated income

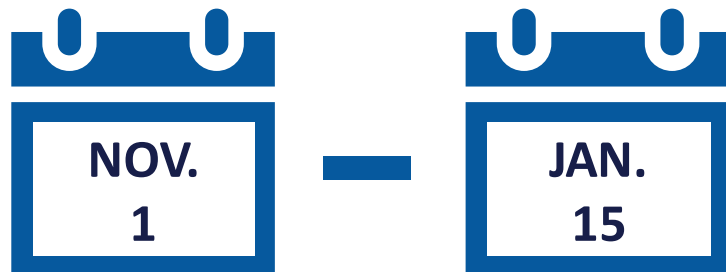




# Marketplace enrollment periods

## Open enrollment period (OEP)

Apply for coverage



For the next plan year

## Special enrollment period (SEP)

Apply for coverage



For the current plan year



Birth/adoption



Loss of coverage



Turned 26



Immigration/  
citizenship



Change in  
income



Moving

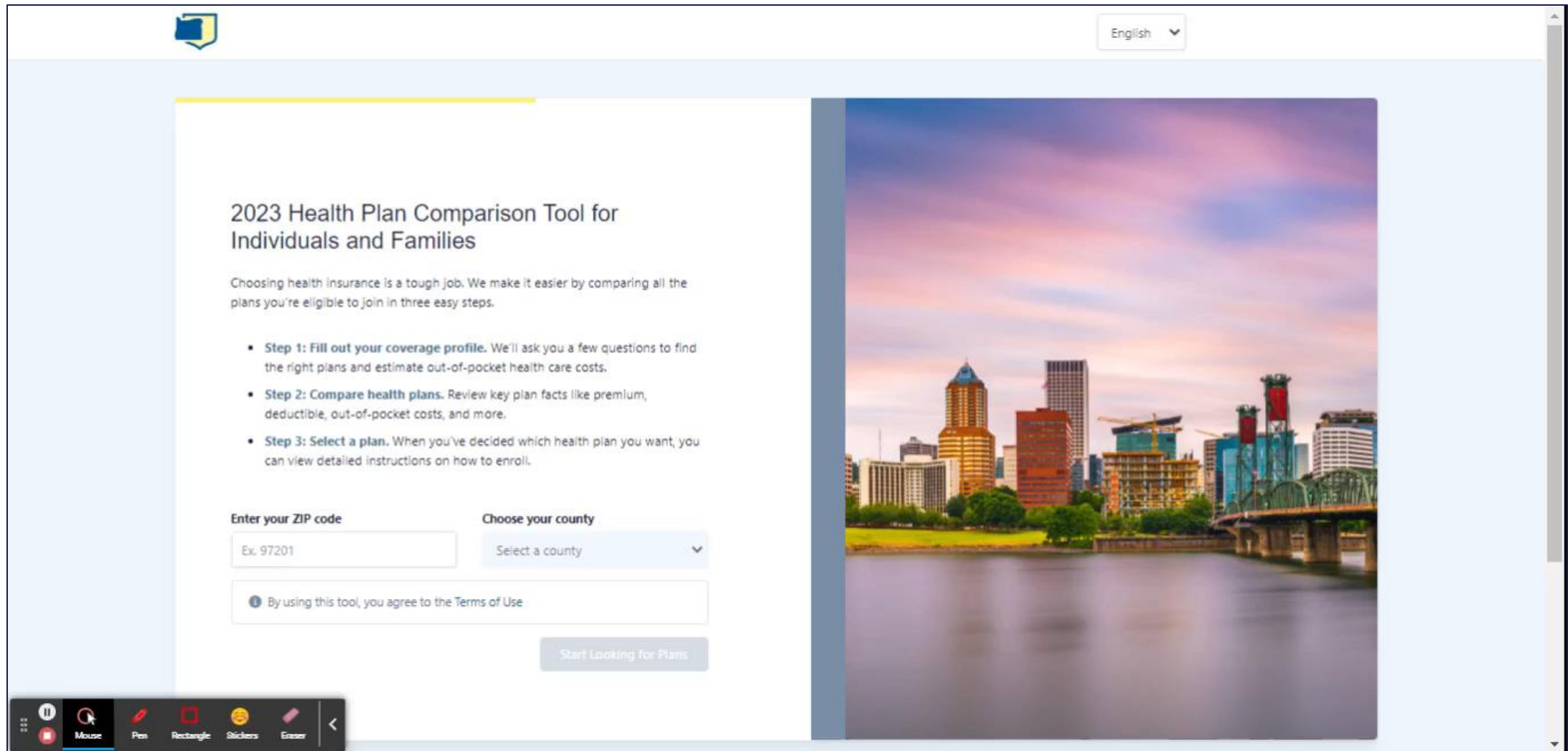


Leaving  
incarceration



Marriage

# Preview eligibility and plans: [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop)



The screenshot displays the Oregon HealthCare.gov/WindowShop website. At the top left is the Oregon state logo, and at the top right is a language dropdown menu set to "English". The main content area features a white box with the following text:

## 2023 Health Plan Comparison Tool for Individuals and Families

Choosing health insurance is a tough job. We make it easier by comparing all the plans you're eligible to join in three easy steps.

- **Step 1: Fill out your coverage profile.** We'll ask you a few questions to find the right plans and estimate out-of-pocket health care costs.
- **Step 2: Compare health plans.** Review key plan facts like premium, deductible, out-of-pocket costs, and more.
- **Step 3: Select a plan.** When you've decided which health plan you want, you can view detailed instructions on how to enroll.

Below the steps are two input fields: "Enter your ZIP code" with the example "Ex. 97201" and "Choose your county" with a dropdown menu labeled "Select a county". Below these is a checkbox area with an information icon and the text "By using this tool, you agree to the Terms of Use". A "Start Looking for Plans" button is located at the bottom right of the white box.

To the right of the white box is a large vertical image of a city skyline at sunset, with a bridge in the foreground and a river.

At the bottom of the screen is a toolbar with icons for "Mouse", "Pen", "Recharge", "Stickers", and "Eraser", along with a back arrow.

**Getting care**

# What's covered?

- Ambulatory (outpatient) services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse 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

# Free preventive health services

- Immunizations
- Preventive services for sexual health:
  - Pap test
  - Screening tests
  - Wellness visits
- Routine screenings include:
  - Alcohol misuse screening and counseling
  - Bone density screening
  - Breast cancer genetic counseling
  - Depression screening
  - Mammograms

# Network types

- Plan types may distinguish how limited individuals are on provider choice:
  - Exclusive Provider Organization (EPO)
    - EPOs generally limit coverage to care from providers in the EPO's network, except in an emergency. Most EPOs will require that consumers choose a primary care provider. Some EPOs require a referral to visit a specialist.
  - Preferred Provider Organization (PPO)
    - PPOs give consumers the choice of getting care from in-network or out-of-network providers. Typically, costs are lower if care is from an in-network provider, hospital, or pharmacy, but consumers have the option to go out of network with a higher cost. PPO plans allow visits to any doctor without getting a referral.
- Many plans cover services from providers in neighboring states.

# Finding a provider or clinic

- Search for local providers using the health plan's provider locator tools
- Verify if a certain provider, clinic, or facility is in-network by calling your health plan
- Access these tools on [orhim.info/health-plans](https://orhim.info/health-plans)

**Additional resources**



# Free local help: [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp)

An official website of the State of Oregon [How you know >](#)

OREGON.GOV Home Get Started Find local help Oregon Health Insurance Marketplace Oregon Health Plan



- Oregon Health Insurance Marketplace
- Get covered
- Find local help
- Health coverage in Oregon
- Already covered?
- Reporting changes
- Help in your language
- Oregon Health Insurance Marketplace videos
- Speaker request
- Get covered
- Resource center

## Help enrolling is free of charge and available

There are a lot of ways to get covered. Use the directory below to find an expert one of the experts below.

## Find out what coverage you may qualify for

Answer a few questions on our window shopping tool to find out about health plan coverage.



**Find Local Help**

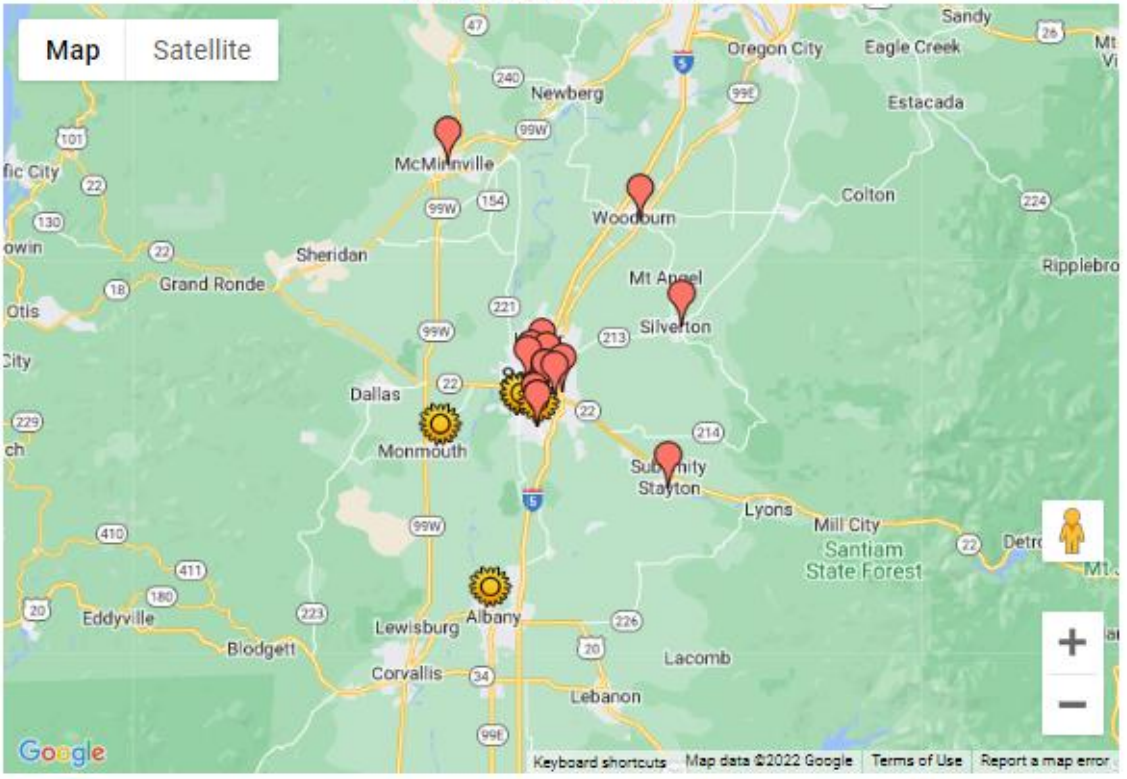
Your Address or Zip Code

I'm looking for help with

- Oregon Health Plan (P)
- Medicare Agents (A)
- Marketplace (HealthCare.gov) (I)
- SHIBA / Medicare Counselors (V)
- Small Business (S)

Partner Agents All other partners

When searching by zip code, matches are displayed starting with those closest to the center of the zip code. Use an exact address for better results.



**Michael Lockhart (A, I)**  
485 23rd Street NE  
Salem, OR 97301 (<1mi)

**David Rheinholdt (A, I)**  
1060 Erixon St NE  
Salem, OR 97301 (1.4mi)

**Margaret Crane (A, I)**  
585 Lancaster SE  
Salem, OR 97317 (2.1mi)

# Marketplace outreach statewide support

Find your regional Marketplace outreach and education coordinator for localized support.

We can...

- Sponsor events to build awareness of our program
- Table at events to provide information directly to attendees
- Present to groups about health coverage options
- Provide materials for clients and patrons
- Help problem solve or triage issues



# Key takeaways

# Key takeaways

- OHP Plus benefits now cover low-income Oregonians regardless of immigration status.
- OHP Bridge expands OHP benefits to Oregonians between 19-64 who have an eligible immigration status and income between 139 and 200 percent FPL.
- Marketplace coverage is available to Oregonians.
  - 80 percent of Oregonians enrolled through the Marketplace are getting financial help.
- Have clients who are uninsured?
  - The Marketplace can provide resources to help connect your clients to coverage.
    - Order free printed materials on [orhim.info/resources](https://orhim.info/resources)
    - Connect with an outreach team member: [orhim.info/outreach](https://orhim.info/outreach)

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# Thank You

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Thank you to our partners!

