
Health Coverage in Oregon Overview

Universal Health Plan Governance Board

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Oregon Health Authority – Office of Health Policy

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Agenda

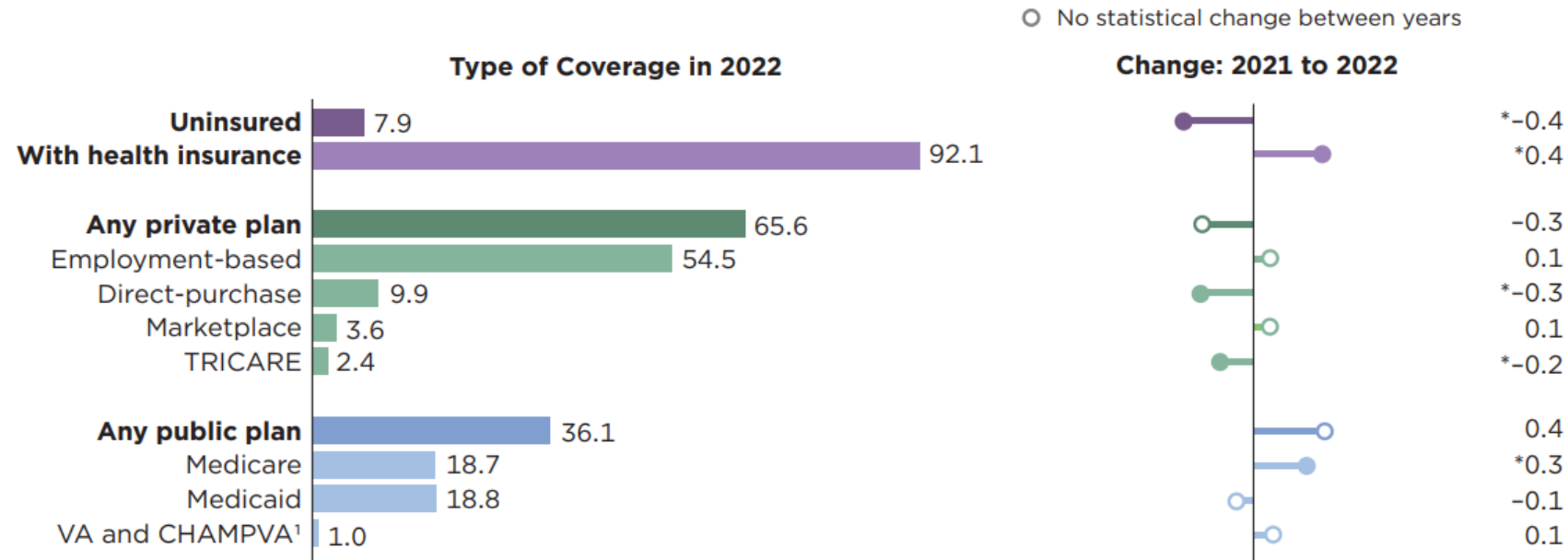
1. Oregon Breakdown of Coverage
2. Uninsured Population
3. Health Care Costs/Affordability
4. Current OHA Projects/Programs
 - 1115 Waiver, Healthier Oregon, OHP Bridge, Cost Growth Target

Coverage in the United States

Figure 1.

Percentage of People by Type of Health Insurance Coverage and Change From 2021 to 2022

(Population as of March of the following year)



* Denotes a statistically significant change between 2021 and 2022 at the 90 percent confidence level.

¹ Includes CHAMPVA (Civilian Health Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs (VA) and the military.

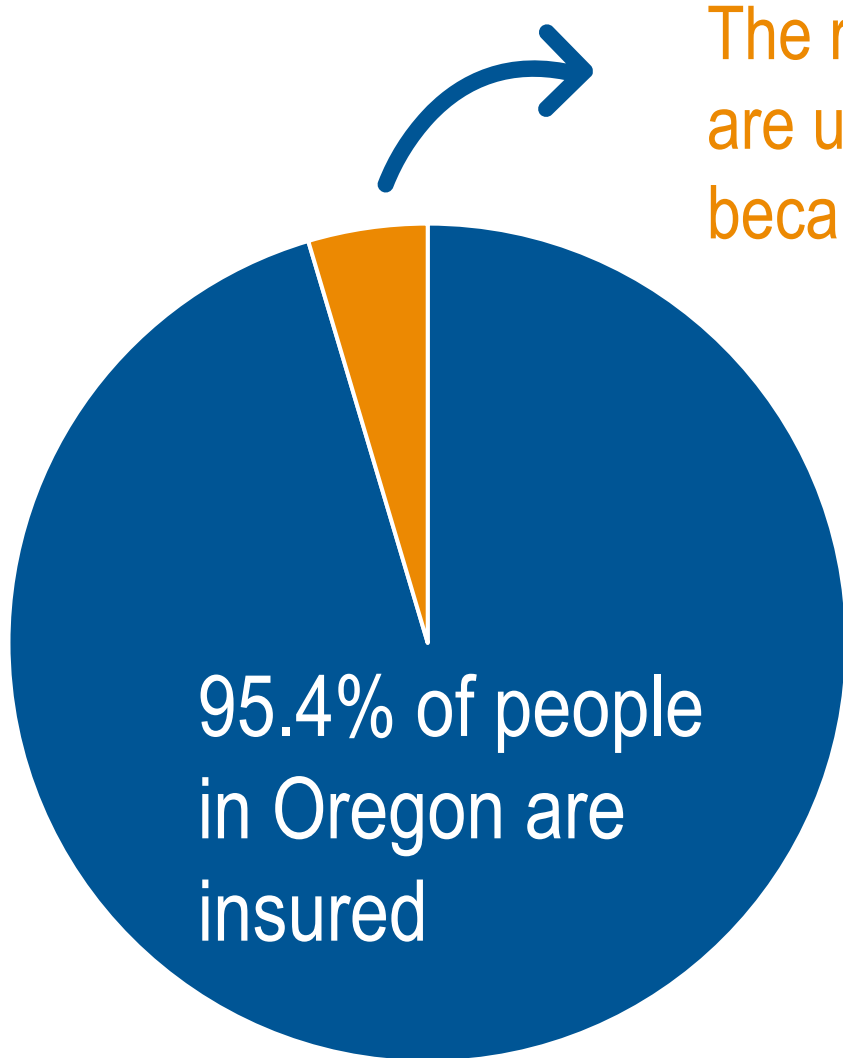
Note: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year. Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar23.pdf>.

Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).

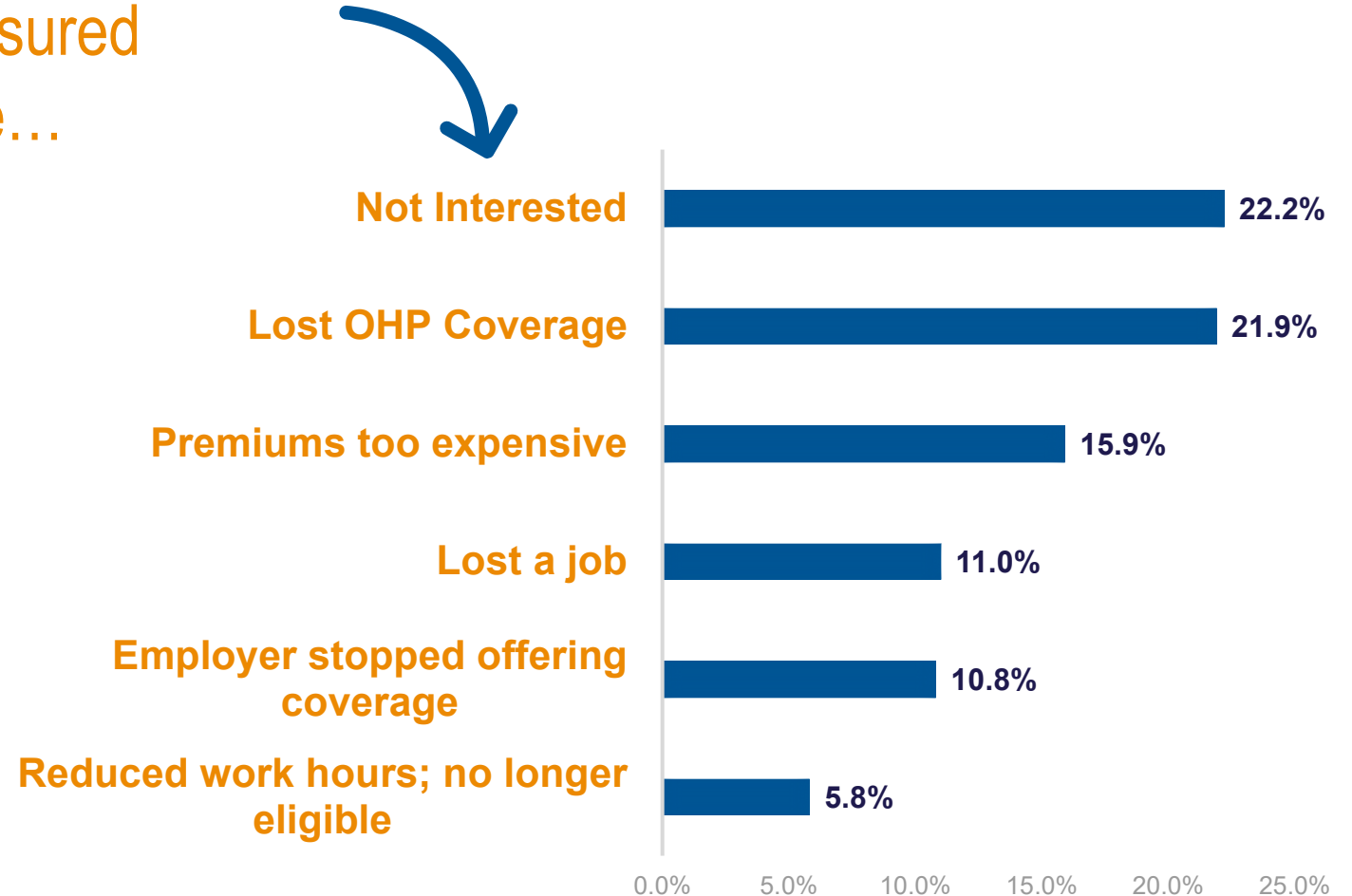
Keisler-Starkey, K., Bunch, L., & Lindstrom, R. (2023). *Health insurance coverage in the United States: 2022 current population reports*. <https://www.census.gov/content/dam/Census/library/publications/2023/demo/p60-281.pdf>

Coverage in Oregon

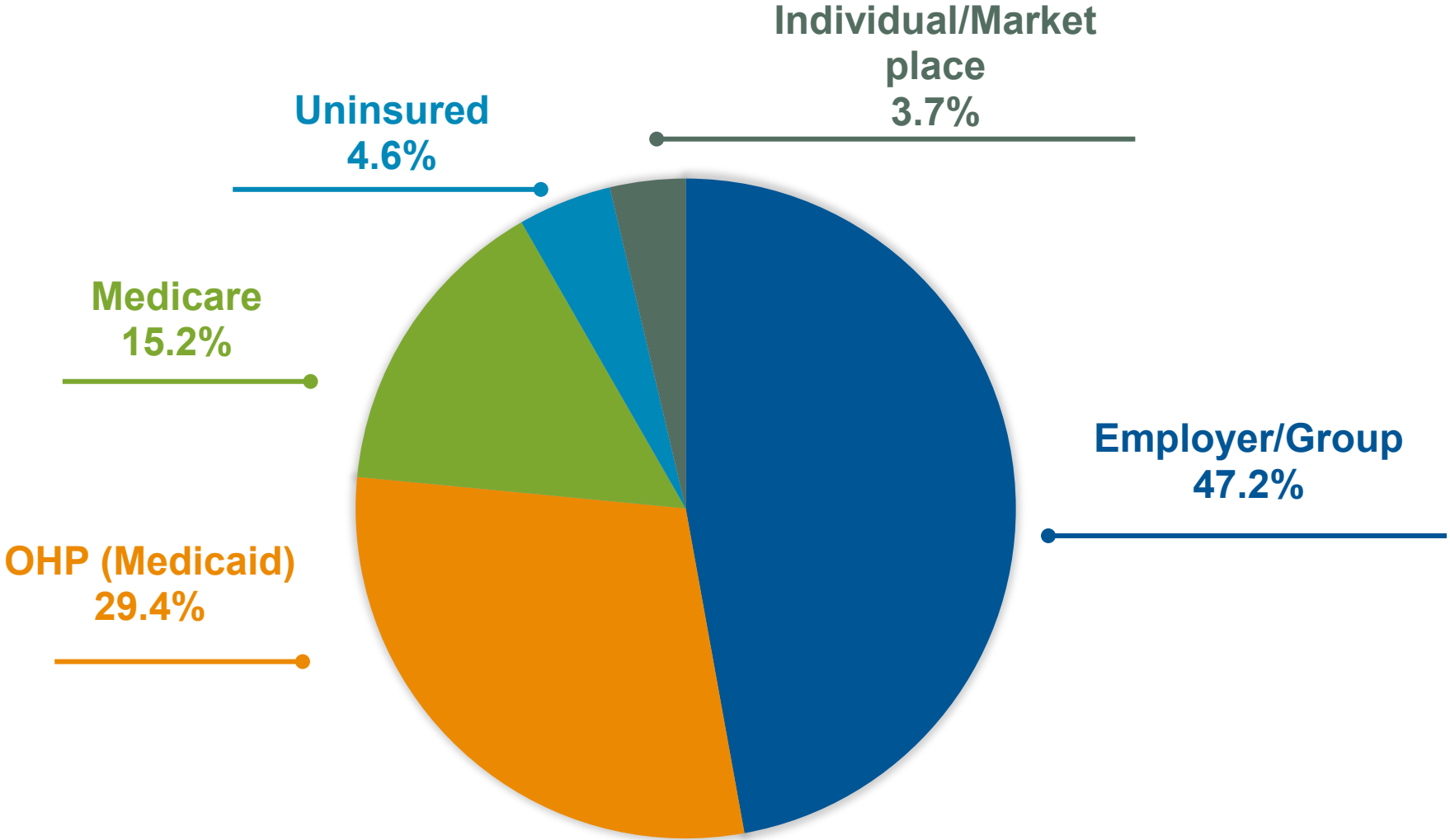
2021 Insured & Uninsured



The remaining 4.6% are uninsured because...



Insured - 2021 Oregon Health Insurance Survey



Oregon Health Plan (OHP) April 2024 Estimates

Medicaid

Healthier
Oregon

OHP
Bridge



1,304,799

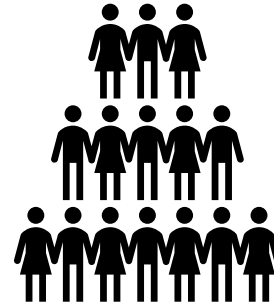
85,241

33,663*

*Total currently enrolled on the Temporary Medicaid Expansion. OHP Bridge will launch in July 2024 and is anticipated to cover about 100,000 people by 2027.

Oregon Health Plan by the Numbers

Statewide, 33% of Oregon's population



Approx 1.4 Million people are enrolled on OHP

56% of Children (ages 0-17) in Oregon are enrolled in OHP

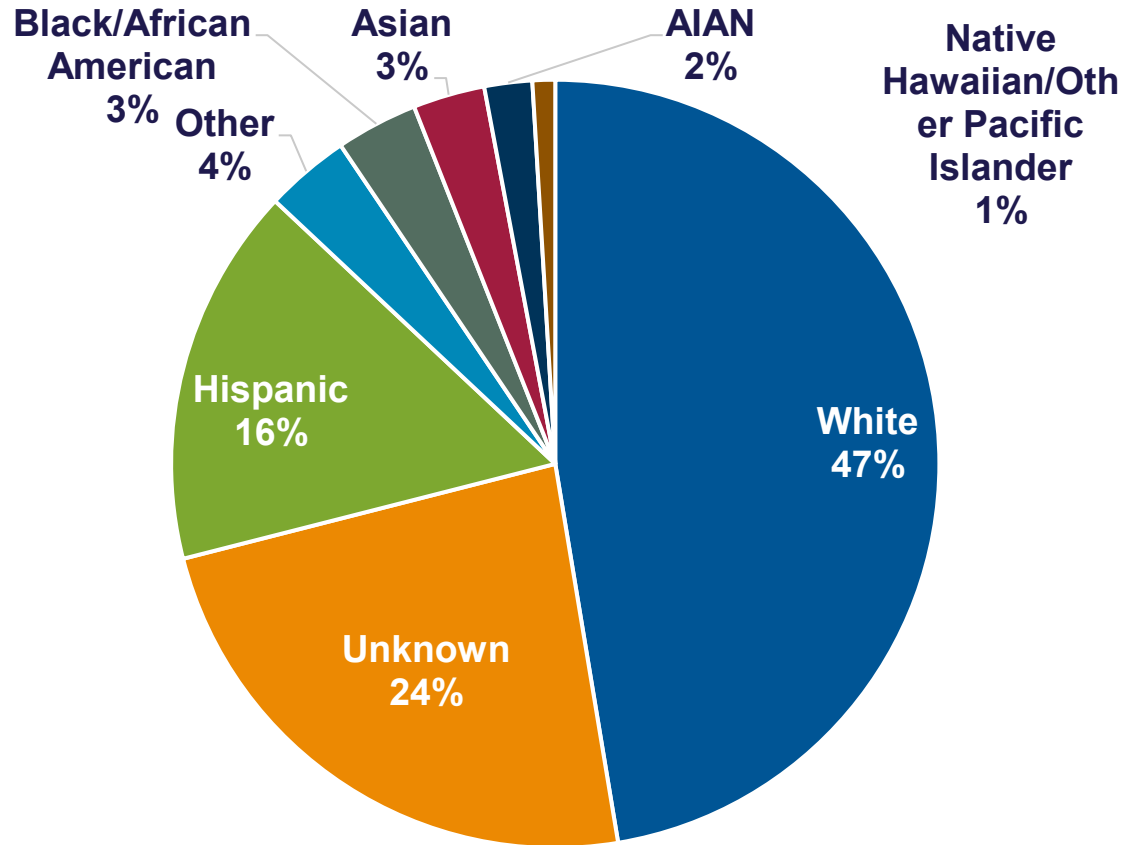
91.6% are in Coordinated Care Organizations

8.5% are Dual Eligible (Medicaid and Medicare)

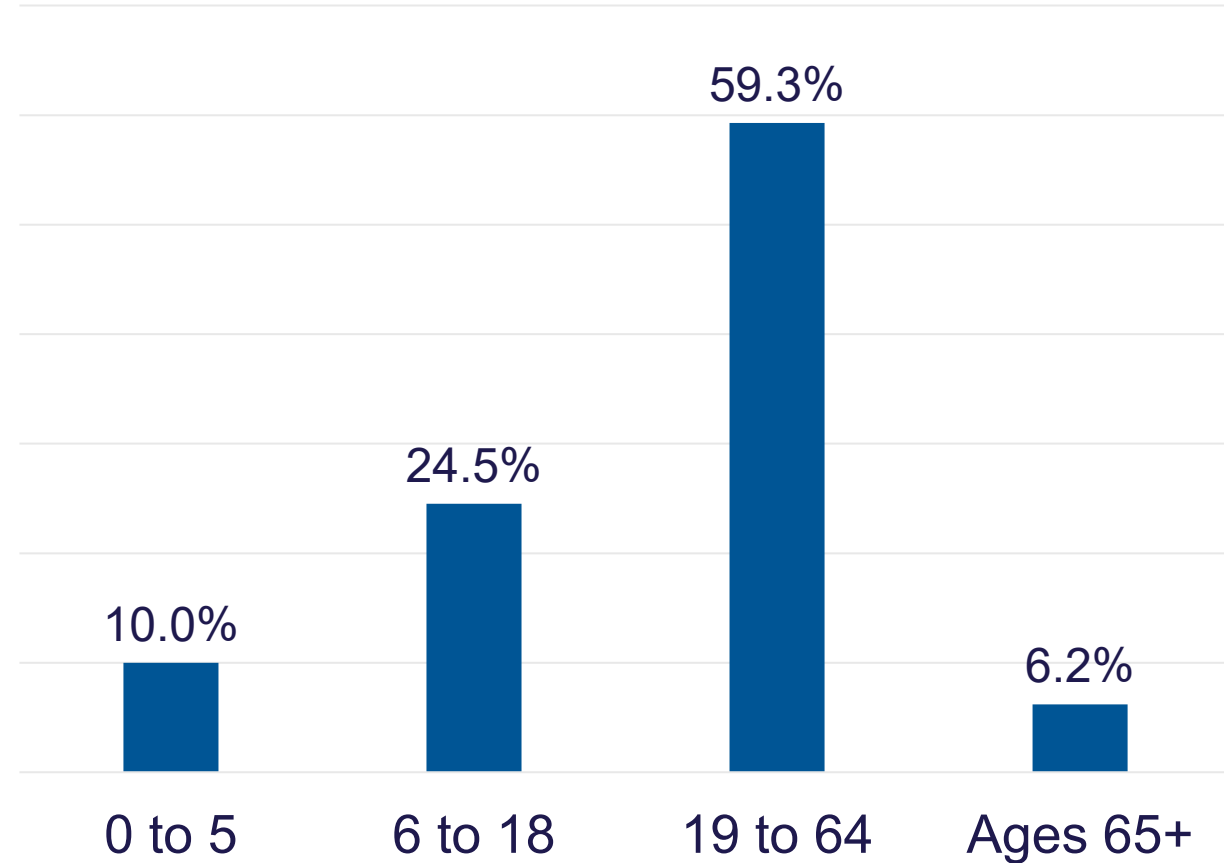
Oregon's Monthly Medicaid Enrollment Dashboard (2024). Interactive display accessed 05/01/2024]. Salem, OR: Oregon Health Authority. <https://www.oregon.gov/oha/HPA/ANALYTICS/Pages/Medicaid-Data-Dashboards.aspx>

Oregon Health Plan Demographics

Race/Ethnicity



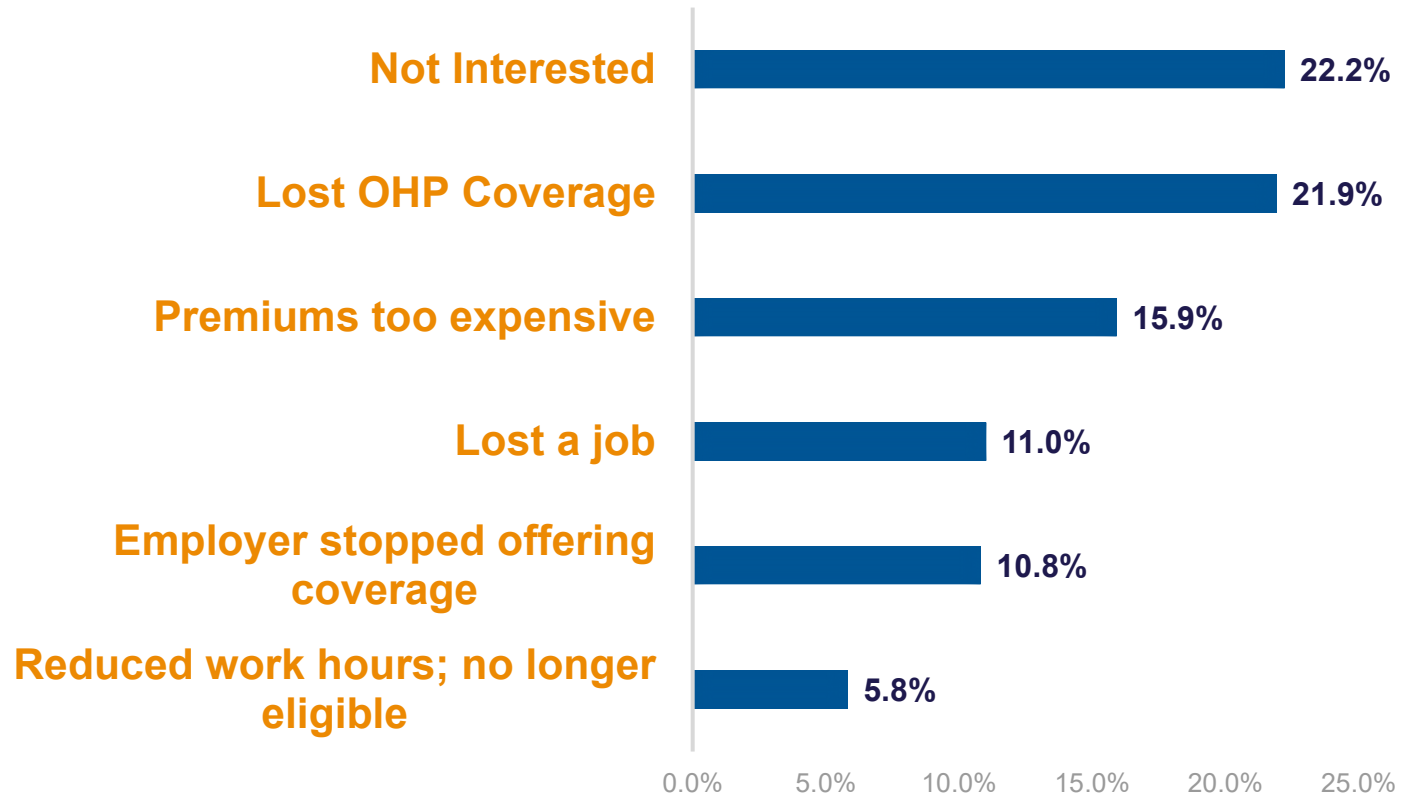
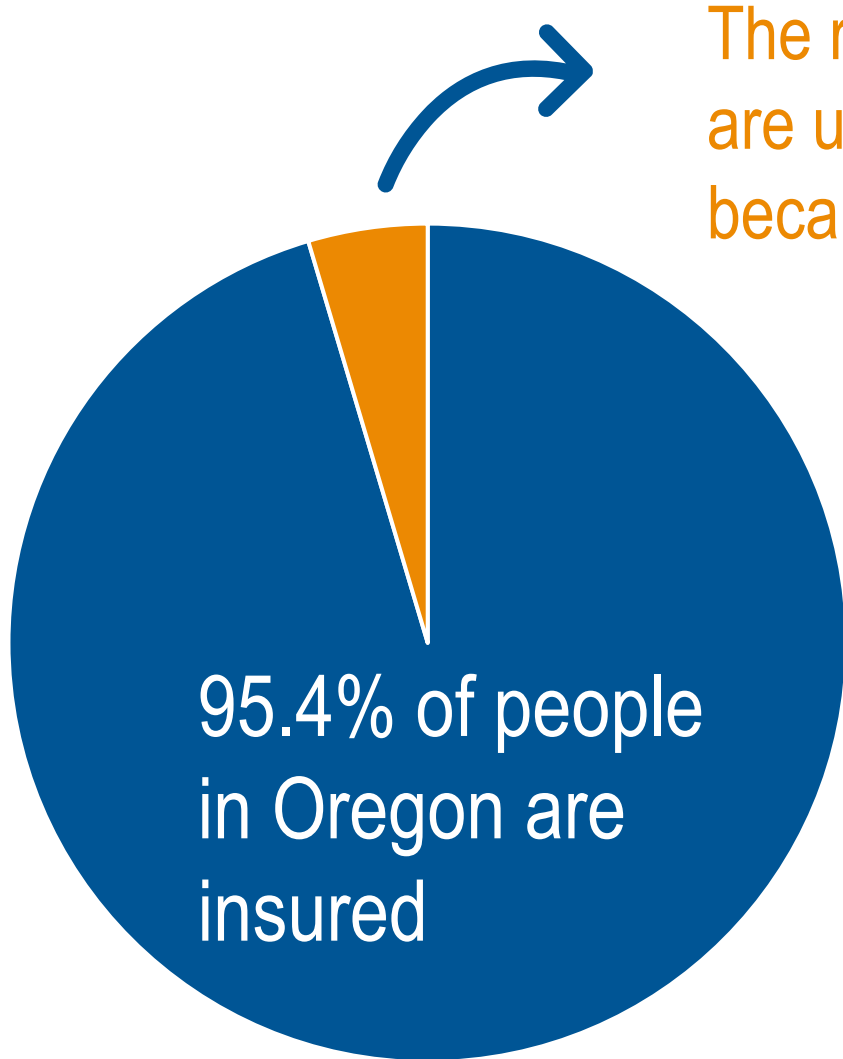
Age



Oregon's Monthly Medicaid Enrollment Dashboard (2024). Interactive display accessed 05/01/2024]. Salem, OR: Oregon Health Authority. <https://www.oregon.gov/oha/HPA/ANALYTICS/Pages/Medicaid-Data-Dashboards.aspx>

Uninsured Population

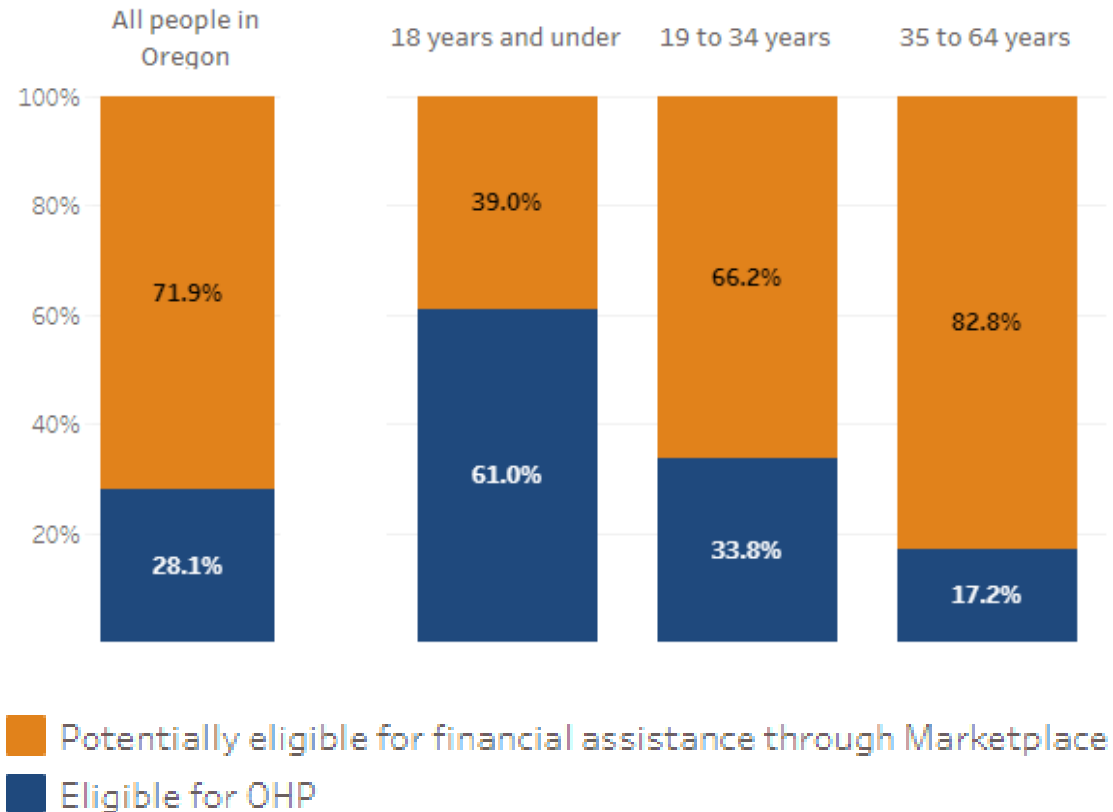
2021 Insured & Uninsured



Uninsured – 2021 Oregon Health Insurance Survey

In 2021, most people in Oregon who did not have health insurance were eligible for help getting health insurance through the Marketplace or the Oregon Health Plan (70.4% statewide)

Percent eligible for Marketplace or OHP

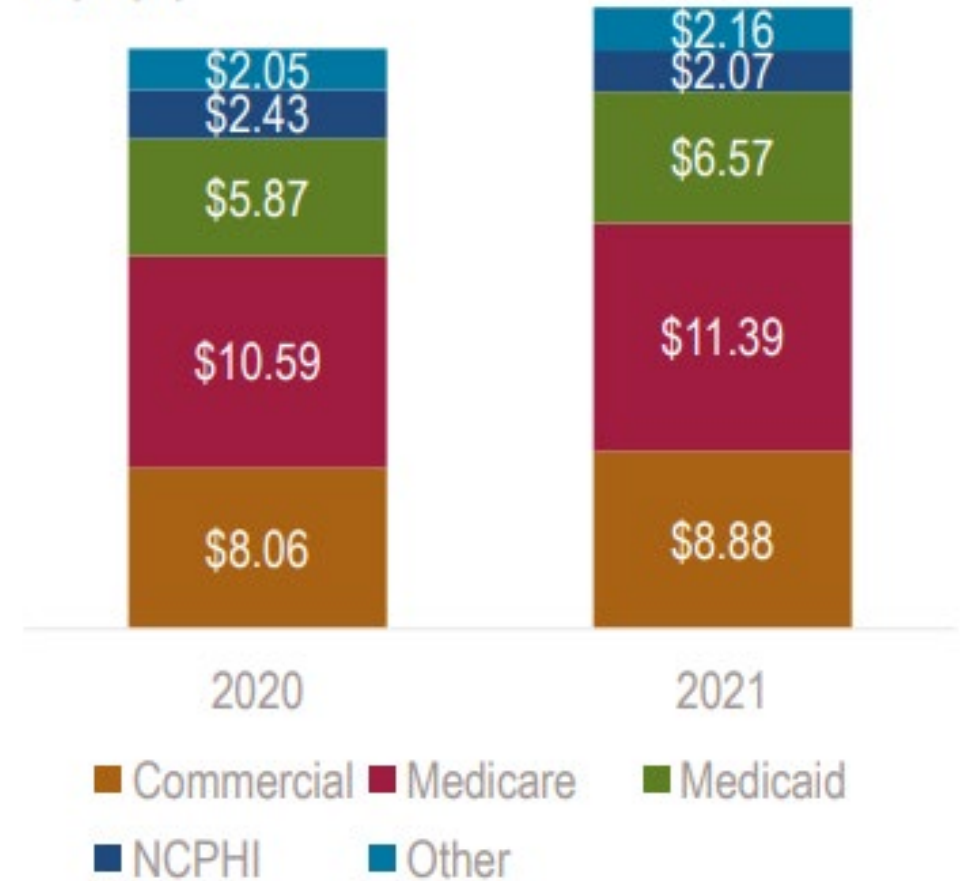


Health Care Costs & Affordability

Oregon spends a lot of on health care.

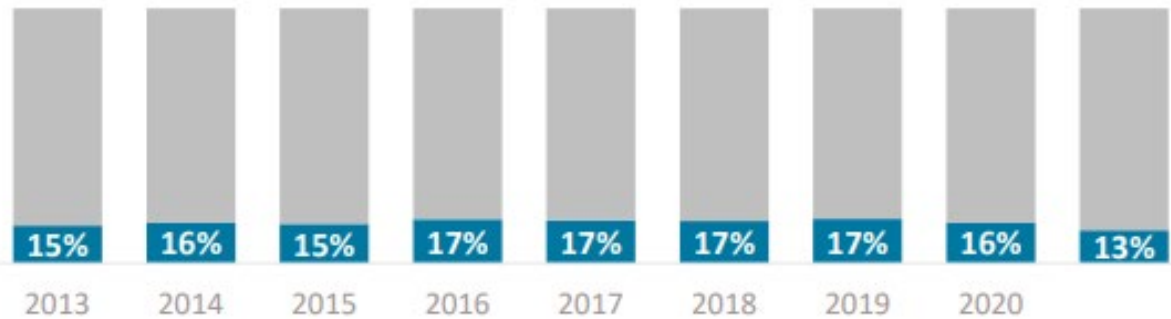
- In 2021, total health care spending in Oregon totaled **\$31.07 billion**.
- Between 2020-2021, Total Health Care Expenditures **increased 3.5%**.
- By market:
 - **The commercial** market grew 12.1%
 - **Medicare** grew 6.5%
 - **Medicaid** spending (per person) decreased **-2.1%** (due to increased enrollment).

By Market
in billions



Employers and employees pay for premiums.

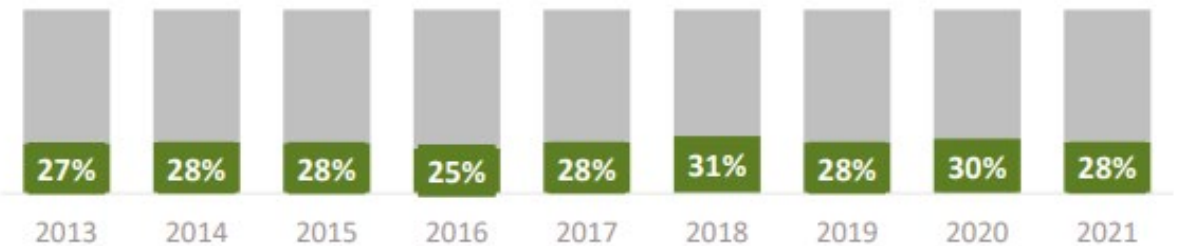
Employee Share (%) of Single Plan Commercial Health Insurance Premiums in Oregon, 2013-2021



In 2021, employees paid **13%** of the commercial health plan premium costs for a **single** plan

In 2021, employees paid **28%** of the commercial health plan premium costs for a **family** plan

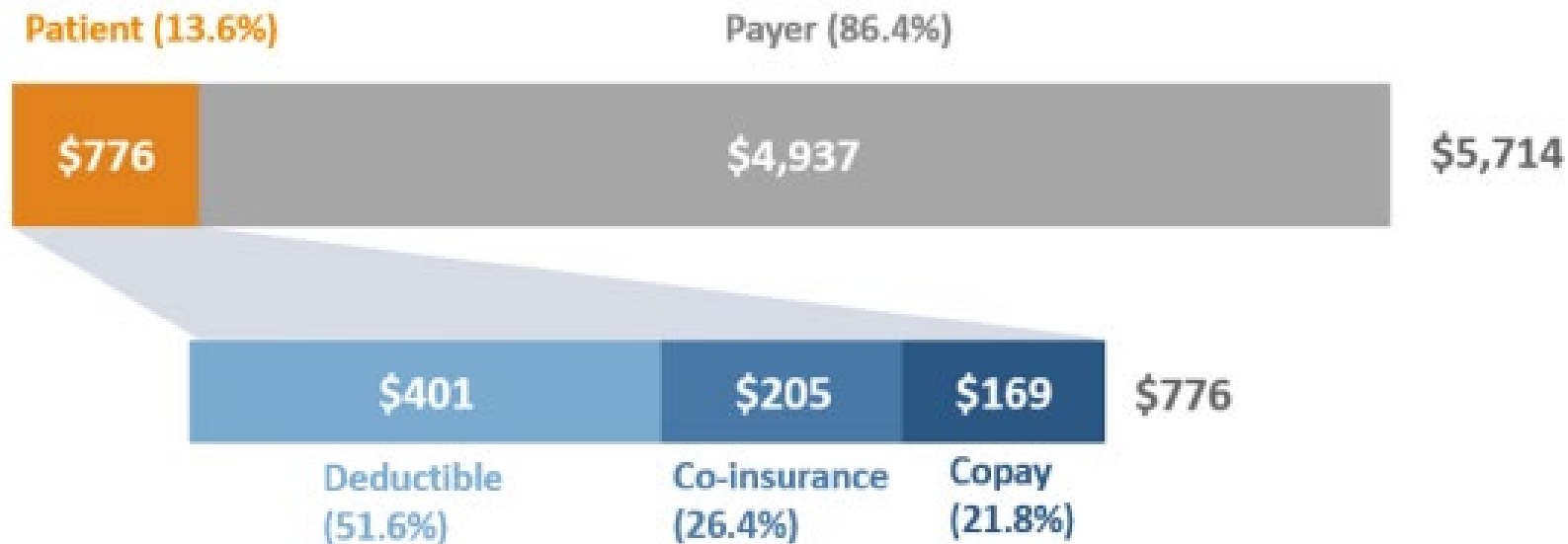
Employee Share (%) of Family Plan Commercial Health Insurance Premiums in Oregon, 2013-2021



Impact of Health Care Costs on People in Oregon, 2021 (September 2023). Cost Growth Target: Oregon Health Authority. https://www.oregon.gov/oha/HPA/HP/Cost%20Growth%20Target%20documents/2021-Impact-of-Health-Care-Costs-on-Oregonians_FINAL.pdf

In addition to premiums, consumers pay for cost-sharing.

- In addition to premiums, consumers are responsible for cost-sharing, including deductibles, co-insurance and copays.
- In 2022, the average consumer in Oregon paid \$776 in cost-sharing, which accounted for 13.6% of their health care costs.

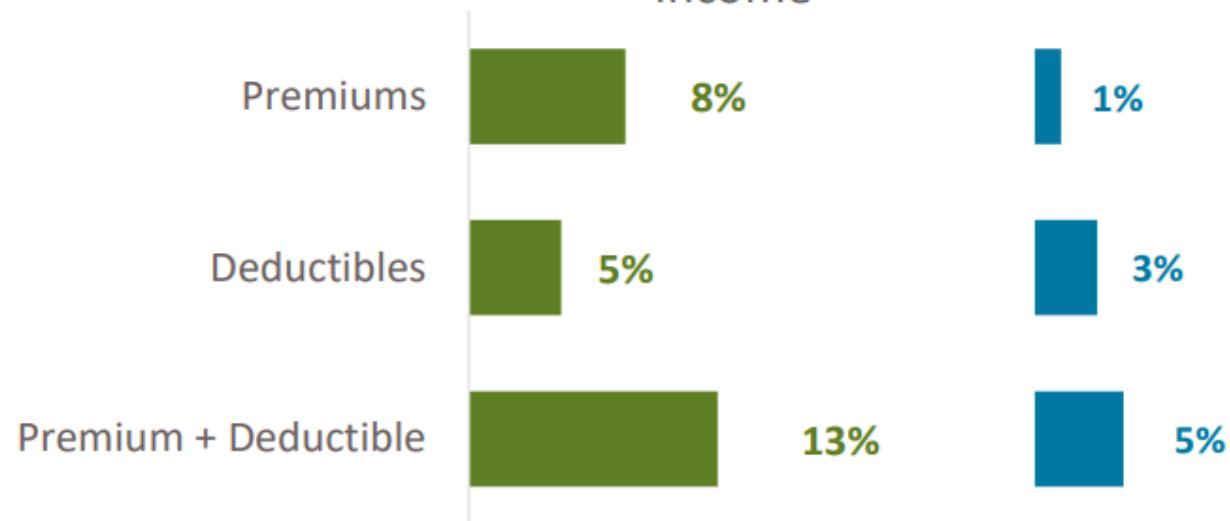


[Patient Cost Sharing in Oregon: State and Market-Level Trends, 2015-2022](#)

Total cost burden - Commercial health insurance is expensive.

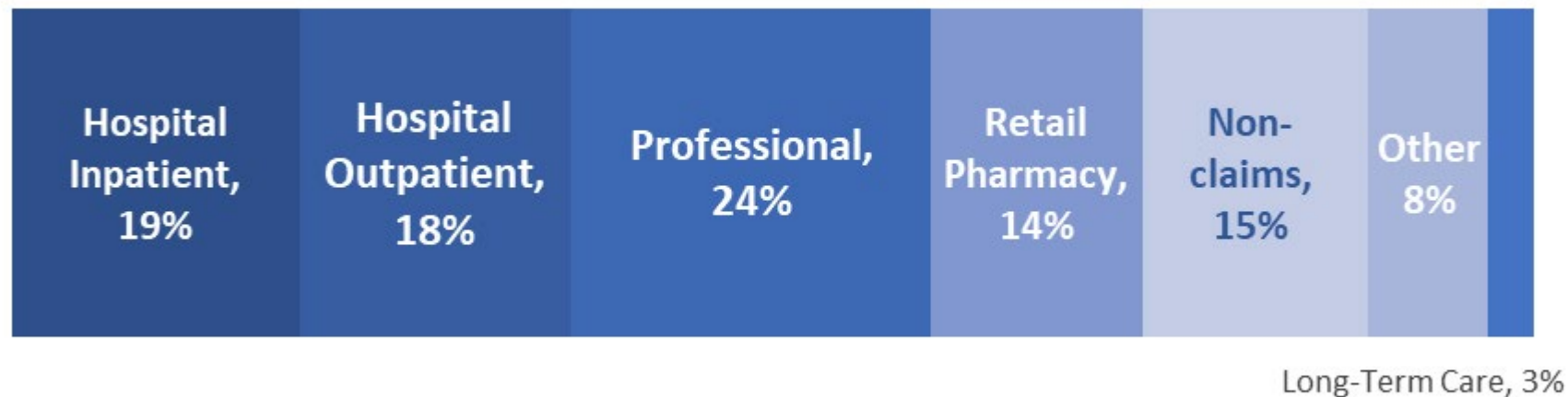
In 2021, the cost burden for people in Oregon with commercial family plans was 13%.

Cost burden for people in Oregon with (**family** / **single**) commercial health insurance as a percent of median household income

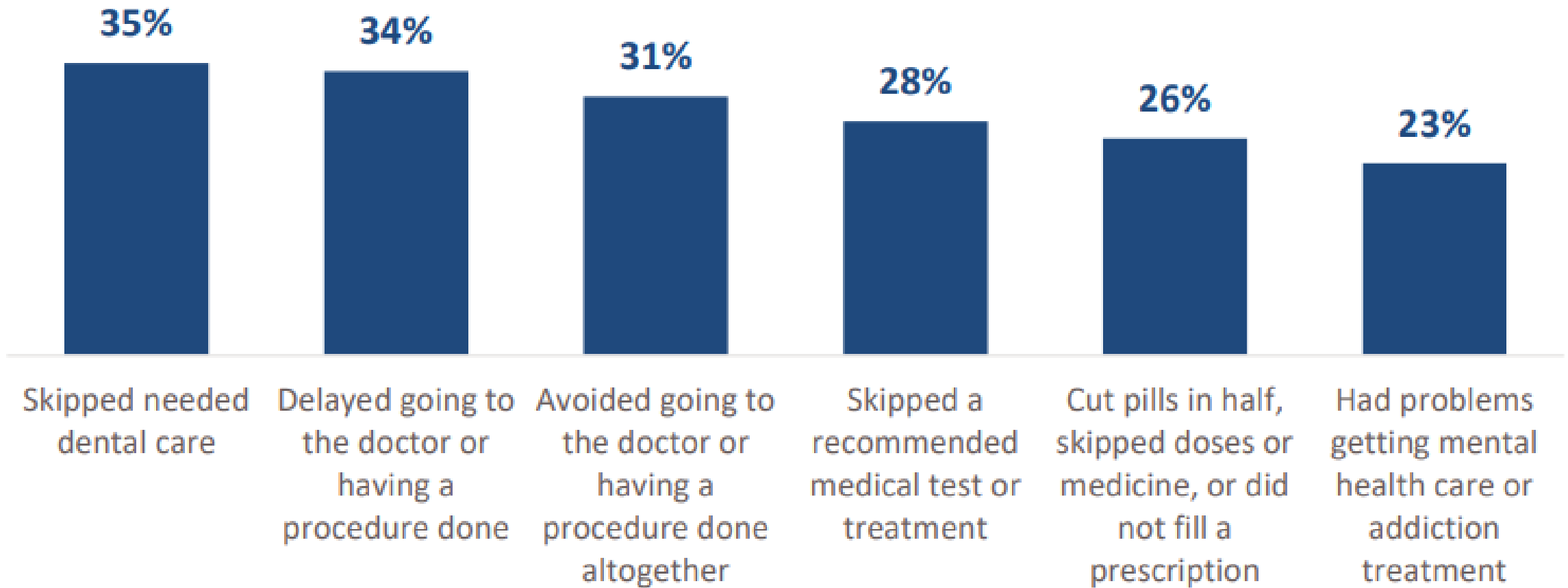


Where is the money going?

In 2021, almost 40% of health care spending in Oregon was for hospital services.



Percent of Oregon adults reporting delaying or foregoing health care due to cost, 2021



[Altarum's consumer experience of health care survey, June 2021](#)

Current OHA Projects & Programs

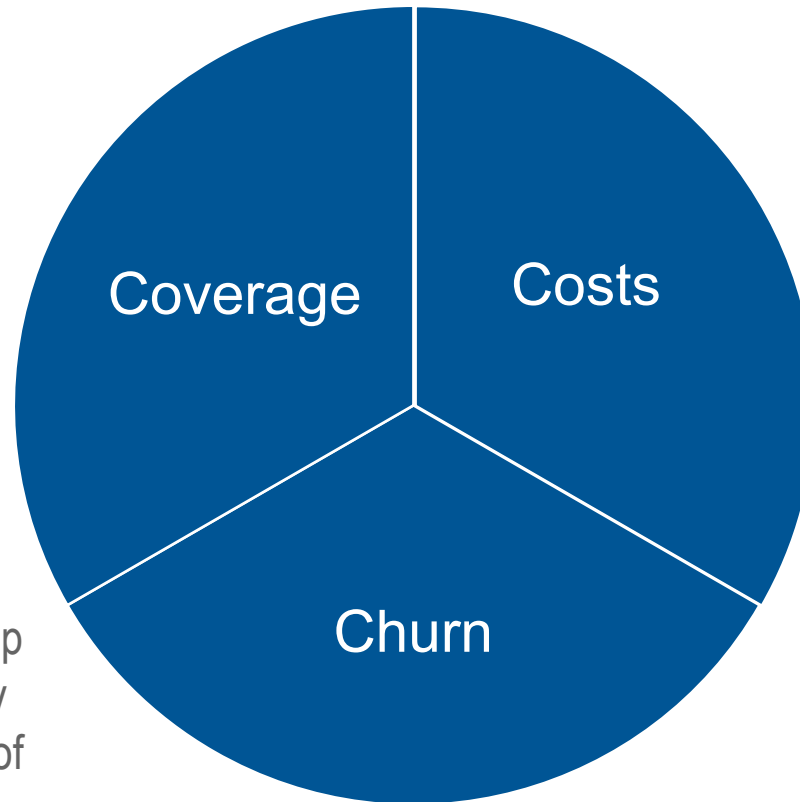
Projects focused on expanding coverage, controlling costs, and decreasing churn

Healthier Oregon Program

- July 2023 – Full OHP benefits regardless of immigration status

OHP Bridge

- July 2024 – For people (income up to 200% FPL) who are more likely to be uninsured or fall in and out of health coverage due to income changes.



Cost Growth Target Program

- Created in 2019 – Set a Sustainable Health Care Cost Growth Target (3.4%) so that health care costs do not outpace wages or the state's economy.

2022-2027 Medicaid 1115 Demonstration Waiver

- July 2023 – Continuous Eligibility for children 6 and under; two-year renewal cycle for ages 6+
- 2024-2025 – Health Related Social Needs (HRSN) benefits related to climate, nutrition, and Housing

Thank You

The logo for the Oregon Health Authority. It features the word "Oregon" in a smaller, orange, serif font positioned above the word "Health". "Health" is written in a large, blue, serif font. Below "Health", the word "Authority" is written in a smaller, orange, serif font. The entire logo is centered within a light blue, rounded rectangular background.

Oregon
Health
Authority
