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Purpose

This document answers Frequently Asked Questions (FAQs) about Oregon Health Plan (OHP) Bridge, formerly known as Oregon’s Basic Health Program (BHP). It will be updated as additional information is made available.

OHP Bridge

What is OHP Bridge?

OHP Bridge is a new OHP benefit that will cover adults up to age 65 with income up to 200 percent of the federal poverty level (FPL) who do not have access to other affordable health insurance. Adults must have an eligible citizenship or immigration status to qualify.

Family Size	200% FPL (through Feb. 2025)
1	\$30,120
2	\$40,880
3	\$51,640
4	\$62,400

OHP Bridge will cover medical, dental and behavioral health care. Members will have access to additional OHP Plus benefits like rides to appointments and health services. OHP Bridge will not cover [long-term services and supports](#) or [Health Related Social Needs](#). Just like OHP Plus, OHP Bridge is free to members. That means no premiums, no co-payments, no coinsurance, and no deductibles.

When will OHP Bridge start?

The OHP Bridge will open for enrollment on July 1, 2024. Prior to July 1, 2024, eligible OHP members who have incomes between 138 and 200 percent FPL will be able to keep their OHP Plus benefits. If they do not have coverage offered from an employer and are still eligible, they will be moved to OHP Bridge starting July 1, 2024. This will continue their current health coverage.

Starting July 1, 2024, other people in Oregon can also apply for OHP Bridge. The best way to apply is online. To do this, go to benefits.oregon.gov. You can also use that link to find information about how to apply in person, to get help to apply, or to get a paper application. Or you can apply over the phone by calling the ONE Customer Service Center at 1-800-699-9075. All relay calls accepted, and help is available in many languages.

Why is OHP Bridge important?

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.

During the pandemic, many of these people kept coverage due to rules allowing them to keep OHP Plus for the rest of the public health emergency. OHP Bridge will help these people stay covered.

OHP Bridge will let eligible members stay in their current health plan and coordinated care organization (CCO). This will avoid coverage gaps, like being uninsured. And it means people do not need to move to and from the Oregon Health Insurance Marketplace.

OHP Bridge will reduce the disruptions that happen when people lose and regain OHP Plus due to income changes. OHP Bridge will keep eligible members in their CCO.

OHP Bridge will help members keep their doctors. This makes it easier for people to manage chronic health conditions or seek treatment for health issues before they become more serious. It will also decrease administrative costs for providers and the state.

Unlike private health insurance plans, OHP and OHP Bridge have NO member costs. That means no premiums, co-payments, coinsurance or deductibles. Getting rid of these costs should increase the number of people with health coverage. This will make it easier for them to access health care.

Who specifically will benefit from OHP Bridge?

OHP Bridge is a new OHP benefit that will cover adults up to age 65 with income up to 200 percent of the federal poverty level (FPL) who do not have access to other affordable health insurance. Adults must have an eligible citizenship, US national, or immigration status to qualify.

2024 income limits for OHP Plus for adults and OHP Bridge are below. These income limits change in March of each year per federal guidelines.

Household size	Income limit for OHP Plus for adults (138% FPL)	Income limit for OHP Bridge (200% FPL)
1	\$20,784	\$30,120
2	\$28,212	\$40,880
3	\$35,640	\$51,640
4	\$43,056	\$62,400
5	\$50,484	\$73,160
6	\$57,912	\$83,920

Certain groups will continue to be eligible for OHP Plus (Medicaid), even if they have higher incomes. This includes American Indians or Alaska Natives (AI/AN) and pregnant adults. OHP Bridge will not include children because they already have access to OHP Plus with even higher income limits.

What is considered an eligible citizenship or immigration status for OHP Bridge?

To qualify for OHP Bridge, adults must be a U.S. citizen, a U.S. national, or a lawfully present immigrant. Lawfully present includes people who have a qualified non-citizen immigration status (there is no waiting period for OHP Bridge), a humanitarian status or circumstance (including Temporary Protected Status, Special Juvenile Status, asylum applicants, Convention Against Torture, victims of trafficking), a valid non-immigrant visa (like a student or employment visa), or a legal status conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals). Currently, people with a Deferred Action for Childhood Arrivals (DACA) status and people without documentation do not qualify for OHP Bridge.

How many people are expected to be eligible for OHP Bridge?

OHP Bridge will cover about 100,000 people. Of those 100,000 people:

- Up to 55,000 people who currently have OHP Plus are expected to move to OHP Bridge when it launches in July 2024.
- Over 11,000 people who are currently uninsured will sign up for OHP Bridge, according [to research](#).
- Another 35,000 people who currently have a health plan through the Marketplace will move to OHP Bridge. People with income above 200 percent of the federal poverty level can still get coverage and financial help through the Marketplace.

What benefits will OHP Bridge have?

OHP Bridge will cover medical, dental and behavioral health care. Members will have access to OHP Plus benefits, like rides to appointments and health services.

OHP Bridge will not cover long-term services and supports (LTSS). LTSS are available to eligible OHP Plus members through programs run by the Oregon Department of Human Services (ODHS). People can qualify for LTSS if they need help with activities of daily living and meet “level of care” needs, in addition to other financial and nonfinancial criteria. In most cases, income-eligibility in Oregon’s LTSS programs is higher than OHP Bridge limits. This means that people meeting “level of care” criteria who have income in the OHP Bridge range will continue have access to LTSS through existing programs, if they meet all other eligibility requirements. The creation of OHP Bridge will not affect eligibility for LTSS services or create gaps in the Medicaid program.

How much will OHP Bridge cost for members?

Just like OHP Plus, OHP Bridge is free to members. That means no premiums, no co-payments, no coinsurance, and no deductibles.

Background

How was OHP Bridge created?

The Oregon legislature passed a law known as [House Bill 4035 \(2022\)](#). The law says the state must help people who regularly enroll and disenroll in OHP Plus because of frequent changes in income.

What's the status of OHP Bridge? What is the timeline?

Oregon is getting ready to launch OHP Bridge. The process includes getting federal approval and preparing state systems. Right now, eligible OHP Plus members are getting the Temporary Medicaid Expansion as they go through renewal. This will allow them to keep their coverage until OHP Bridge launches in July 2024. On July 1, 2024, all adults in Oregon with income between 138 and 200 percent FPL may apply for OHP Bridge. This includes people covered through the Marketplace and uninsured people.

Is Oregon keeping OHP Bridge-eligible adults on OHP Plus until OHP Bridge starts?

Oregon will keep adult OHP Plus members with income between 138 and 200 percent FPL enrolled in OHP Plus while the state prepares to launch OHP Bridge. This is the “Temporary Medicaid Expansion.” This will allow current OHP Plus members at that income level to keep OHP Plus during renewals. Most members can stay with their current CCO. This will be available for about 14 months, from May 2023 — July 2024.

What is the BHP Blueprint?

The Basic Health Program (BHP) is an option for states under Section 1331 of the Affordable Care Act (ACA). States use the BHP Blueprint form to apply for approval from the Department of Health and Human Services (HHS). The form is used to describe program design choices, management, and compliance with federal rules.

What is the timeline for Oregon to submit a Blueprint for federal approval?

Oregon has submitted a Basic Health Program (BHP) Blueprint to the federal government. This document is required to receive approval to begin a BHP. The Blueprint outlines key program design decisions and other federal requirements. Tribal and public comment periods ended in August 2023. The Oregon Health Policy Board voted in support of the Blueprint in September 2023. The Blueprint has been sent to the Center for Medicaid and Medicare Services (CMS) for review. If approved by CMS, the plan would begin in July 2024.

How is Oregon's approach to a Basic Health Program different from other states?

Oregon will be the third state to start a BHP. The other states are New York and Minnesota. Plans vary in design, cost, and benefits from state-to-state. They all expand coverage and affordable care to eligible people.

How is OHP Bridge funded?

OHP Bridge will be almost entirely paid for by the federal government. The program would be funded under Section 1331 of the ACA. States with a BHP get federal funding equal to 95 percent of the tax credits which would have gone to people who purchased Marketplace coverage. The BHP funding formula includes additional funding to cover the population below twice the poverty level. Research shows federal funding will be enough to cover OHP Bridge benefits without additional state funding. The state will pay the cost to run the program.

Which health insurance carriers will deliver OHP Bridge benefits to members?

OHP Bridge will be run by the CCOs currently serving OHP Plus members. Adults who are transitioning from OHP Plus to OHP Bridge can keep their CCO. This means people transitioning from OHP Plus can keep their doctor. A CCO is a network of health care providers who work together to serve people in their community. You can find a list of all CCOs [here](#).

There will be two programs within the OHP Bridge category: OHP Bridge - Basic Health Program and OHP Bridge - Basic Medicaid. [Individuals who receive OHP Bridge – Basic Health Program will be enrolled in Coordinated Care Organizations \(CCOs\), whereas OHP Bridge – Basic Medicaid will offer Tribal members the continued ~~option~~ ~~to choose~~ choice between CCO and Open Card coverage.](#) We will share more information about the differences between these OHP Bridge programs in the near future.

Moving Members to OHP Bridge

How is Oregon ensuring people moving between Oregon Health Plan (OHP) Plus, OHP Bridge and the Marketplace will be able to access the care they need?

OHP Bridge benefits will be provided by the same coordinated care organizations (CCOs) that serve OHP Plus members. This will ensure continuity of coverage and care for most people moving between OHP Plus and OHP Bridge. Most members will be able to move between programs without a change in benefits, and will also be able to keep their doctors.

Oregon is committed to preventing disruptions for people who must move from OHP Plus or OHP Bridge to the Marketplace because their income changed. In the past, many people chose not to enroll in another health plan when they lose OHP Plus coverage. Oregon will look at health care and billing data for these members to see

where they get health care. Then, the Marketplace will share information about the Silver health plans that cover the providers someone used in the last year.

Oregon currently uses [HealthCare.gov](https://www.healthcare.gov) for its Marketplace. This limits the ability to send member information between OHP and Marketplace systems. For example, the Marketplace can transfer information to Oregon's ONE system for state programs. But Oregon cannot transfer complete Marketplace applications to HealthCare.gov. Oregon will work to add this capability to its state-based marketplace (SBM), when it launches for plan year 2027.

How will people in Oregon be able to enroll in OHP Bridge?

Prior to July 1, 2024, eligible OHP members who have incomes between 138 and 200 percent FPL will be able to keep their OHP Plus benefits. If they do not have coverage offered from an employer and are still eligible, they will be moved to OHP Bridge starting July 1, 2024. This will continue their current health coverage.

Starting July 1, 2024, other people in Oregon can also apply for OHP Bridge. The best way to apply is online. To do this, individuals can go to benefits.oregon.gov. Individuals can also use that link to find information about how to apply in person, to get help to apply, or to get a paper application. Or, individuals can apply over the phone by calling the ONE Customer Service Center at 1-800-699-9075. All relay calls accepted, and help is available in many languages.

How will people currently enrolled in OHP enroll in OHP Bridge?

Prior to July 1, 2024, eligible OHP members who have incomes between 138 and 200 percent FPL will be able to keep their OHP Plus benefits. If they do not have coverage offered from an employer and are still eligible, they will be moved to OHP Bridge starting July 1, 2024. This will continue their current health coverage.

When will people not currently enrolled in OHP Plus be able to enroll in OHP Bridge?

Starting July 1, 2024, individuals not currently enrolled in OHP Plus will be able to apply for OHP Bridge. The best way to apply is online. To do this, individuals can go to benefits.oregon.gov. Individuals can also use that link to find information about how to apply in person, to get help to apply, or to get a paper application. Or, individuals can apply over the phone by calling the ONE Customer Service Center at 1-800-699-9075 (all relay calls accepted, and help is available in many languages).

OHP Bridge Interaction with Marketplace

When will Marketplace enrollees be able to move to OHP Bridge?

People with Marketplace plans will have the option to apply for OHP Bridge starting July 1, 2024. Those found eligible would be enrolled in OHP Bridge. People who are found

eligible for OHP Bridge on or before the 15th of the month will have benefits starting the first of the next month. If found eligible after the 15th of the month, benefits will begin the first of the following month. People will need to contact HealthCare.gov to cancel their Marketplace coverage once enrolled in OHP Bridge.

Will Marketplace enrollees be automatically moved to OHP Bridge upon launch?

No. People with Marketplace plans will not be automatically moved to OHP Bridge. It is important to know that if someone makes any updates to their Marketplace application, like a change in contact information or income, their information will be sent to the state to determine eligibility. The state may request more information before deciding eligibility. People eligible for OHP Bridge will no longer be eligible for Marketplace-based financial help, like tax credits. People eligible for OHP Bridge, they will need to cancel their Marketplace health plan, it will not cancel on its own.

Will Marketplace plans cancel automatically when someone moves to OHP Bridge?

No. It is important that people who are found eligible for OHP Bridge cancel their Marketplace plan. They can do this by logging in to HealthCare.gov or by calling the HealthCare.gov call center (800-318-2596). People who need to cancel Marketplace coverage for some enrollees in the household, but not everyone, should call the HealthCare.gov call center. Marketplace enrollees found eligible for OHP Bridge will no longer be eligible for Marketplace-based financial help.

Will Marketplace enrollees be required to move to OHP Bridge?

People with Marketplace plans will not automatically move to OHP Bridge when it launches. If someone with a Marketplace plan is eligible for OHP Bridge, they can keep their coverage and financial help until their automatic re-enrollment period ends.

How can Marketplace enrollees keep their Marketplace plan?

People with Marketplace plans can keep their 2024 plan year coverage through December 2024 if they do not make updates to their application. Updates include changing contact information, family size, income, etc. They can also keep their plan for up to two more years (2025 and 2026) if they agree to auto-enroll for the next plan year. They must also refrain from making updates to their application in 2025 and 2026. People enrolled in Marketplace plans who have experienced changes MUST update their application. Updates must be reported even if they cause people to move to OHP Bridge. This includes changes like moving or an increase or decrease in income. If they do not update their application, they may lose financial help from the Marketplace.

Will people who keep their Marketplace plan but are eligible for OHP Bridge need to repay financial help?

People will not be subject to tax credit reconciliation even if their income is within the OHP Bridge range. However, other reconciliation rules would still apply like they would for others in Marketplace plans. This includes rules like income calculations or caps on repayment.

How many people are anticipated to move from the Marketplace to the BHP?

We expect more than 35,000 people with Marketplace plans will be eligible for OHP Bridge. We anticipate these people will gradually move to OHP Bridge between 2024 and 2027.

Will these changes lower uninsured rates in Oregon?

OHP Bridge is estimated to cover more than 31,000 people who would likely not have other coverage, including:

- More than 11,000 people who do not have health insurance.
- More than 20,000 people who would have lost their OHP Plus coverage but will now remain covered through OHP Bridge.

Most people with Marketplace plans will keep their coverage. Some are expected to switch to lower-premium plans. An estimated 1,800 people are projected to drop Marketplace coverage. 141,963 Oregonians enrolled through the Marketplace during open enrollment for 2023 coverage.

How will removing the OHP Bridge population from the Marketplace effect premiums for remaining Marketplace enrollees?

Independent researchers studied the effect of creating OHP Bridge. This included the effect of some people moving from Marketplace plans to OHP Bridge. Their research found that people in Marketplace plans with income above 200 percent FPL may:

- **Experience cost increases:** Premiums will increase for most people with Marketplace plans. Most premium increases will be similar to regular Marketplace changes. Premium increases will take place gradually over three years, starting in 2025. Premium changes will vary be based on age, income and plan choice. By 2027, most people who get financial help (60 percent) are expected to see their total premium increase by less than \$25 per month. Premium increases will be greatest for people at or above 400 percent FPL. Some people will pay the same or lower premiums.
- **Drop coverage:** We expect 1,800 people to drop their Marketplace coverage due to premium increases. On the other hand, more than 31,000 people will gain coverage through OHP Bridge.
- **Switch plans:** Most people will stay on their plan or switch plans within the Marketplace. Researchers expect some members will move from Gold to Silver plans that will have lower premiums. This is because many of the additional cost reductions that made Gold plans less expensive will no longer be available.

What is Oregon doing to lessen the impact on Marketplace enrollees above 200 percent FPL?

Premiums for the 2024 plan year will not be affected by the mid-2024 launch of OHP Bridge. Oregon is currently pursuing short-term solutions for 2025 and 2026 in partnership with carriers. These would be funded by the state. When Oregon moves to a state-based Marketplace in 2027, the state will be able to pursue additional federal funding pathways from CMS.

When are rate changes expected to occur related to OHP Bridge?

Marketplace rates already change yearly. OHP Bridge will not affect premiums for 2024. The effect of OHP Bridge will happen gradually over three years beginning in 2025.

How much are insurance premiums expected to go up?

OHP Bridge will not affect premiums for 2024.

For 2025, most people with Marketplace plans – nearly 66 percent – would see increases of less than \$25 per month. About 17 percent of people would see increases in the \$50 - 100 range. About 1 percent of people would see an increase in the \$100 - \$200 range.

In 2027, 60 percent of people would see increases of less than \$25 per month. About 20 percent of people would see increases in the \$26 – 75 range. About 16 percent of people would see an increase in the \$100 - \$200 range.

Will OHP Bridge coverage be comparable to Marketplace plans?

Marketplace plan coverage varies, but all ten essential health benefits are covered by OHP Bridge. There are no premiums or out-of-pocket costs for OHP Bridge covered services.

How is Oregon seeking to address market effects from OHP Bridge? What are the next steps?

- OHP Bridge will begin in July 2024.
- OHA will keep looking for ways to improve affordability in the Marketplace.
- OHA and the Department of Consumer and Business Services (DCBS) have met with insurance companies six times to work together on this issue. OHA and DCBS will continue to bring together insurers to explore ways to make the Marketplace more affordable in 2025 and 2026.
- Oregon is expected to have an SBM in 2027. This will help overcome some barriers to improving Marketplace costs.