

Progress and Impact Mid-Biennium Report: State-based Marketplace (2025-2027)

The Oregon Legislature appropriated \$25 million in Other Funds to Oregon Health Authority (OHA) in the 2025-27 biennium for implementation of the State-based Marketplace (SBM). This report covers activities in the first 12 months of the 2025-27 biennium.

Program background and summary

Senate Bill 972 (2023) requires OHA to transition Oregon's health insurance exchange from using the federal HealthCare.gov enrollment system to a state-operated system in time for open enrollment for plan year 2027. By operating its own marketplace, Oregon will improve the customer experience, strengthen outreach to underserved communities, and use state-level data to better address gaps in health coverage.

Specifically, OHA is required to procure and administer both an information technology platform and call center (to replace the federal platform and call center) and provide electronic

access to the health insurance exchange in Oregon by November 1, 2026.

This transition will transfer responsibility for enrollment in Oregon's Health Insurance Marketplace from the federal to the state government, which will enable OHA to conduct culturally tailored outreach and improve the enrollment experience of people in Oregon who enroll in qualified health plans. With a state-managed system, OHA will also have greater access to data that will help identify potential gaps or inequities in health coverage enrollment across the state.

Trends and outcomes summary

OHA initiated planning for the SBM project during the 2023-25 biennium with an initial investment from the Legislature of \$1.2 million Other Funds. This funding supported the initial IT contracts and staffing needed to develop a project plan and proposal for full implementation during the 2025-27 biennium.

In August 2025, OHA executed a contract with a vendor to implement a pre-built technology platform and call center to operate the SBM. Since then, staff have been focused on configuring the system for when it is launched in November 2026. This includes establishing reporting standards and methods to identify disproportionate enrollment amongst people in Oregon. OHA is also developing surveys and other measures to

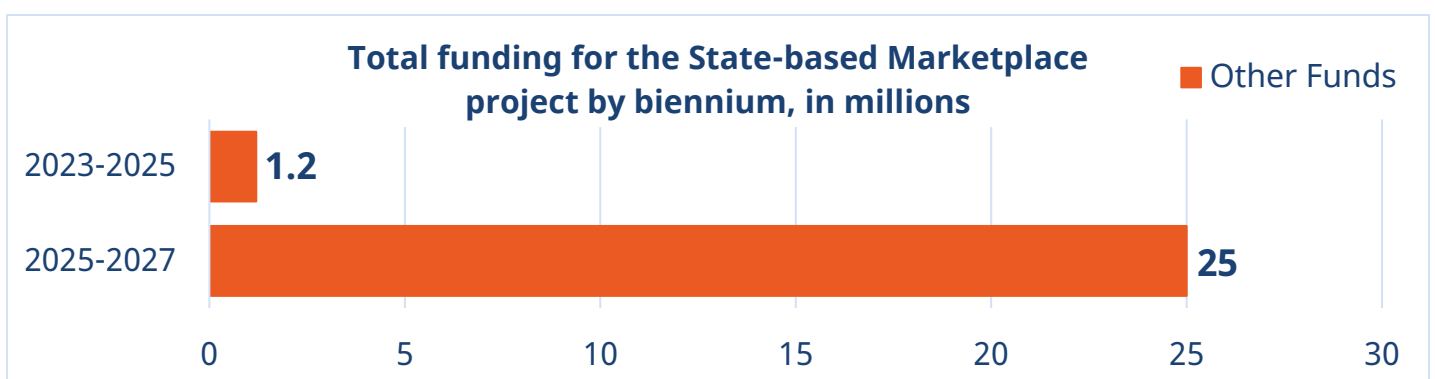
ensure customers are receiving high quality and timely service.

Another focus of OHA has been developing a communication and marketing strategy for the SBM rollout, including creating accessible outreach materials and messaging, and partnering with enrollment partners to conduct outreach about the SBM.

The second half of the biennium will include a launch of communication materials, outreach and enrollment events to start ahead of open enrollment in November 2026. The SBM team will additionally begin collecting baseline data on enrollment and will transition to the maintenance and operations phase after the initial open enrollment period.

Program funding

The Oregon Health Insurance Marketplace is funded by an administrative charge as outlined in ORS 741.105. The SBM is an administrative and operational expense of the Marketplace.



Objectives, outputs and outcomes

The information below represents select measures that exemplify progress of the SBM team during the first 12 months of the 2025-2027 biennium.

Objective 1: Successful go-live of Oregon SBM on November 1, 2026. Output: OHA is establishing reporting metrics to ensure service levels are maintained for all operations through Open Enrollment and to be able to assess enrollment patterns amongst people in Oregon. Outcomes: Maintain or increase enrollment and customer service levels in the Marketplace, as compared to HealthCare.gov Identify disproportionate enrollment or impacts to community of focus.	Objective 2: Increase the capacity of Oregon Health Insurance Marketplace staff to support the SBM. Outputs: OHA is recruiting program staff as planned to hire a total of 15 new positions as approved by the Legislature to support the SBM. OHA is establishing processes to assess staffing levels in an ongoing manner. Outcome: Service levels are maintained and OHA is responsive to any training and outreach needs that result from future policy or operational changes affecting the SBM.	Objective 3: Develop awareness of SBM brand and generate enrollment for 2027 open enrollment period. Outputs: OHA is planning for a roll out of the SBM brand, including enrollment events, in fall 2026 • OHA is planning for a roll out of the SBM brand, including enrollment events, in fall 2026. • OHA distributed grants to community-based organizations to facilitate enrollment support in Oregon’s rural and non-English speaking communities. Outcomes: Increased recognition and awareness of the Marketplace. Increase in enrollment support levels amongst eligible individuals and families with historically lower access to care.
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Considerations

Federal policy and regulatory changes remain an ongoing factor that may influence enrollment and operations. The SBM is designed with flexibility to accommodate updates as needed. OHA is building staffing capacity to support SBM operations, including oversight of the technology platform, call center, and data functions.	Recruitment is underway, with ongoing assessment of long-term staffing needs to ensure continuity of service. Enhanced data collection, including REALD/SOGI, will strengthen OHA’s ability to identify disparities and target outreach, supported by established data governance and privacy safeguards.
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Other formats and languages

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