Basic Health Program Blueprint: Public Hearing

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May 9, 2023



Today's agenda

- Opening remarks
- Background
- Basic Health Program goals
- Timeline
- Question and answer

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Background

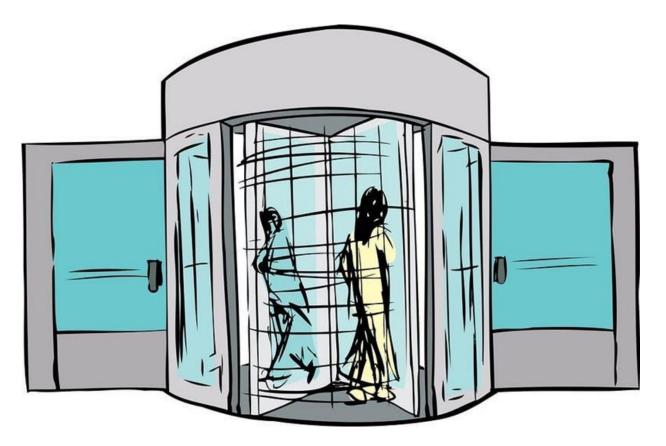
What is Medicaid and the Oregon Health Plan?

- ✓ Medicaid is a federal program that is administered by each state.
- ✓ The Oregon Health Plan (OHP) is Oregon's Medicaid Program.
- Coordinated Care Organizations (CCOs) are local OHP health plans that cover medical, dental, and mental healthcare.
- ✓ More than 1 in 4 people in Oregon get health care coverage from OHP.
- ✓ OHP includes Medicaid and CHIP program as well as state administered health coverage programs.



Medicaid Churn: Cycling on and off Medicaid coverage, often due to

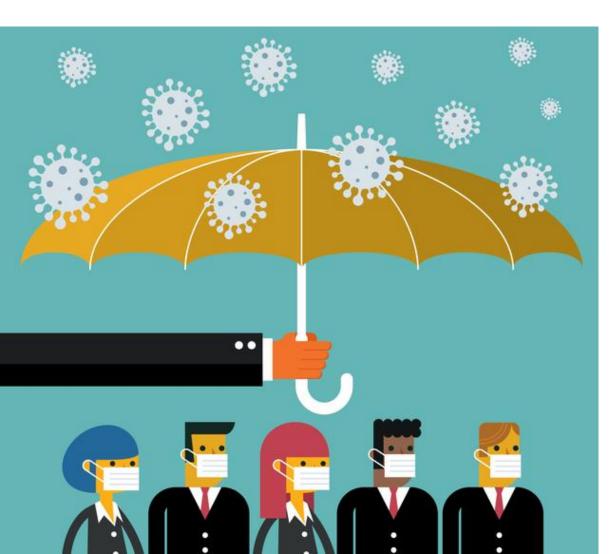
- Challenge of navigating state redetermination procedures
- Short-term income changes and changing family circumstances



Many people return to OHP shortly after leaving.

In Sept. 2019, 34% of people enrolling in OHP were returning after less than 12 months; 25% within 6 months.

Through the Public Health Emergency, people have had continuous Medicaid coverage

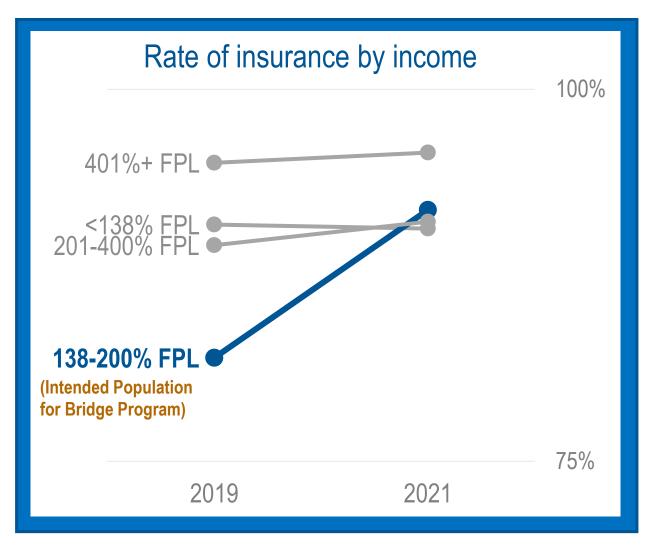


Family First Coronavirus Recovery Act

- 1. Provides continuous Medicaid coverage for the duration of the federal public health emergency.
- 2. Removes administrative barriers to enrollment.

What this means: People have kept OHP benefits even if their income goes up

Low-income adults gained coverage during the PHE as fewer people became uninsured due to loss of OHP



Family size	138% FPL	200% FPL
1	\$20,120	\$29,160
2	\$27,214	\$39,440
3	\$34,307	\$49,720
4	\$41,400	\$60,000

Basic Health Program goals

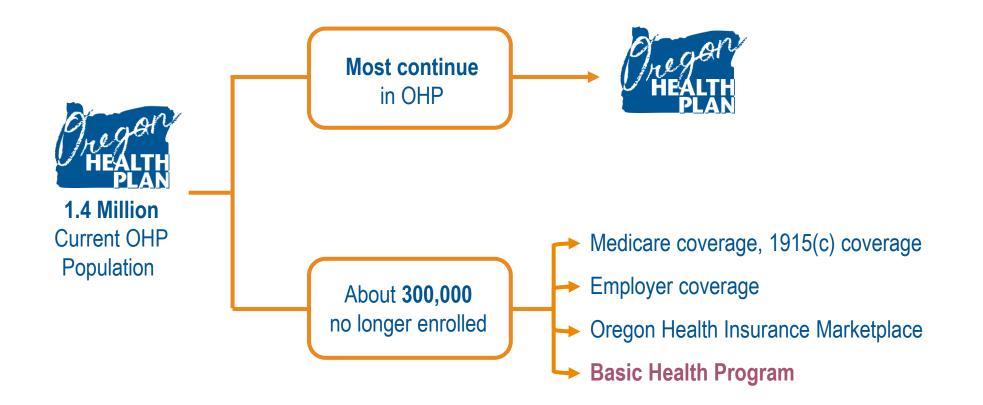
Program goals: HB 4035 and Task Force

- Preserve PHE coverage gains
- Maximize federal funding
- Administered by CCOs
- CCO service package
- No enrollee costs



- Capitation rates that eventually enable higher-than OHP provider payment
- Explore strategies to minimize premium increases and coverage loss for consumers >200% FPL who remain on the Marketplace

Pathways to coverage following redeterminations



Who will enroll in the BHP over the next few years?

People Moving From Uninsured

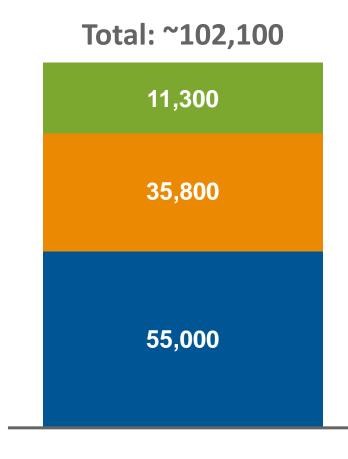
Based on the uninsured population in 2021, actuaries estimated BHP enrollment among the uninsured using microsimulation modeling, projected for 2025.

People Moving From <u>ACA Individual Market</u>

Includes people currently covered in the Marketplace with income between 138-200% FPL in 2021, projected to 2025. This population will move to the BHP gradually over the course of 3 years.

People Moving From Medicaid

Includes the 138-200% FPL population that will transition to the Temporary Medicaid Expansion category following the end of the PHE, who would otherwise be eligible for the Marketplace.



What is a Section 1331 Basic Health Program?

- A **Basic Health Program (BHP)** covers individuals up to 200% FPL who would otherwise be eligible for Marketplace coverage
- To establish a BHP, states must apply by submitting a **BHP Blueprint**
- To implement a BHP, states receive **federal funding** to cover BHP-eligible enrollees
- The Blueprint documents:
 - BHP design choices
 - Description of the operations and management of the program
 - Compliance with federal rules

BHP Blueprint sections

- 1. State background information
- 2. Public input
- 3. Trust fund
- 4. Eligibility and enrollment
- 5. Standard health plan contracting
- 6. Premiums and cost-sharing
- 7. Operational assessment
- 8. Standard health plan



BHP Blueprint substance and existing direction

• **BHP design choices** – shaped by Bridge Health Care Program Task Force recommendations and HB 4035 (2022)

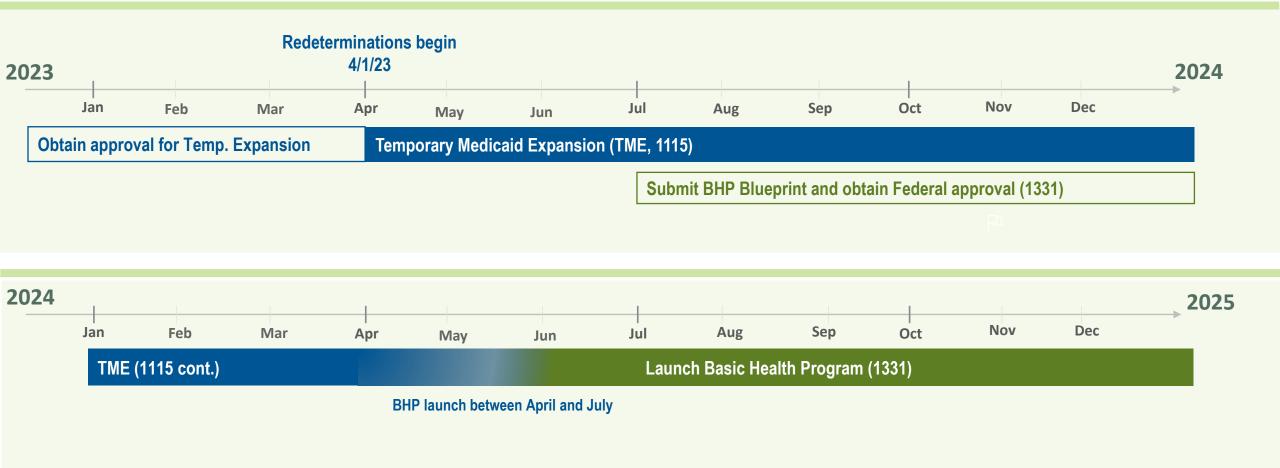
• **Compliance with federal rules** – guided by Minnesota application

 Operations and management of the program – alignment with existing OHP processes and structures

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Timeline

DRAFT Timeline: Temporary Medicaid Expansion and Basic Health Program



Mid-2024 implementation plan for OHP and uninsured

When the BHP launches in 2024, **eligible individuals** who are currently:

- **OHP enrollees** will transition to the BHP
- **Uninsured** may enroll in the BHP through the federally facilitated marketplace (FFM) or ONE System



Mid-2024 plan for Marketplace enrollees

- When the BHP launches mid-2024, BHP-eligible **Marketplace enrollees** will have the option to enroll through the FFM or ONE System.
 - BHP-eligible Marketplace enrollees will NOT be automatically migrated to the BHP
 - Marketplace enrollees must update their FFM application or apply via ONE
 - Because Marketplace enrollees may auto-re-enroll in their plans, migration of BHPeligible marketplace enrollees will happen over time from launch through end of 2026
- BHP-eligible individuals who update their FFM application will no longer be eligible for Marketplace tax credits.

Bridge Program coverage for AI/AN population

Basic Health Program

- Oregon is developing a Basic Health Program for adults 138-200% FPL
- The vision is for the BHP to be as similar to OHP as possible
- Under federal regulations, the BHP cannot be administered as fee-forservice

OHP expansion for AI/AN population

- 40% AI/AN OHP members enrolled FFS
- Because the BHP cannot be administered as FFS, Oregon proposes simply expanding OHP for <u>AI/AN adults 138-200% FPL</u>
- Expanding OHP coverage ensures continued choice between FFS and CCO coverage and serves as the Bridge Program for this group



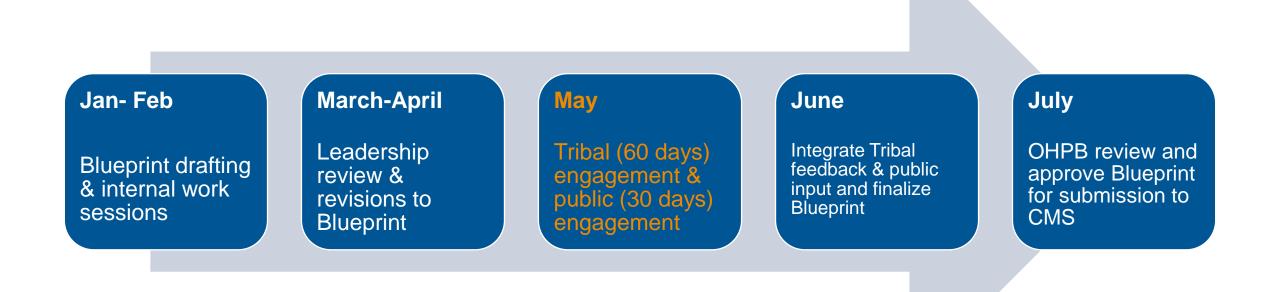
Al/AN Adults138-200% FPL Oregon Health Plan



Other Adults 138-200% FPL Basic Health Program

Next steps

Basic Health Program Blueprint draft 2023 timeline



BHP Blueprint public comment period

The public is invited to submit **verbal and written comments** on the draft Basic Health Program Blueprint from May 1, 2023 through June 9, 2022.

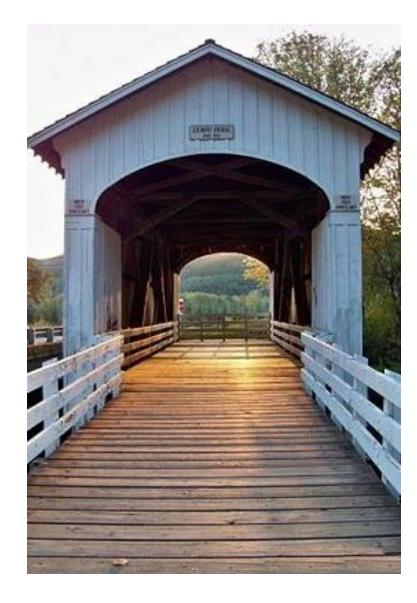
Offer **verbal comments** at a public hearing:

- May 9, 2023 | 1PM 2PM | click <u>here</u> to join the meeting
- May 31, 2023 | Medicaid Advisory Committee | 9AM 12PM | click <u>here</u> to join the meeting

Email written comments to katie.waldo@oha.oregon.gov or send via mail to:

Health Policy and Analytics Bridge Program Team Attn: Joanna Yan 421 SW Oak St Suite 875 Portland, OR 97204

Questions or comments?



Thank You

