

Keeping Oregonians covered: Marketplace Transition Project

Summary

The COVID-19 Public Health Emergency will be ending. The unwinding of temporary pandemic rules means OHP member eligibility will be redetermined between April 2023 through Jan. 2024. Throughout this time, the Oregon Health Plan (OHP) will send notices to Oregonians who are enrolled in medical benefits. If information is requested, OHP enrollees will have 90 days to submit information to redetermine their eligibility for OHP.

People who are no longer eligible for OHP benefits will receive a 60-day closure notice. It is estimated that around 300,000 Oregonians may no longer qualify for OHP benefits and will need to act elsewhere to enroll in health coverage. The Marketplace will contact clients to advise of coverage options through the Marketplace.



Unwinding resources

- **Marketplace Transition Project information:**
 - English: orhim.info/Transition
 - Spanish: orhim.info/transicion
- **Marketplace Transition Help Center (open April 13):**
 - Phone: 833-699-6850 (toll-free, TTY 711), Monday through Friday from 8 a.m. to 5 p.m. PST
 - Email: transition.marketplace@odhsoha.oregon.gov
- **Oregon's Public Health Emergency (PHE) Unwinding site:** bit.ly/ORpheunwinding
- **PHE Unwinding Feedback Team:** Share your feedback, concerns, issues, comments, etc. by sending an email to feedback@odhsoha.oregon.gov

Marketplace resources



- **Oregon's Find Local Help tool:**
 - English: OregonHealthCare.gov/GetHelp
 - Spanish: orhim.info/encuentreayuda
 - Request to be added to the Find Local Help tool or update your information at orhim.info/FLHupdates
- **Oregon's window shopping (plan comparison) tool:**
 - English: OregonHealthCare.gov/WindowShop
 - Spanish: orhim.info/ObtengaCobertura
- **Resources, including ordering publications and materials:**
 - English: orhim.info/resources
 - Spanish: orhim.info/Recursos

Marketplace Transition Help Center

833-699-6850 (toll-free, TTY: 711)

transition.marketplace@odhsoha.oregon.gov



**OREGON
HEALTHCARE.gov**

Frequently asked questions

1. What is the Marketplace?

The Oregon Health Insurance Marketplace (OHIM) offers health coverage through its federal partner, HealthCare.gov. Health coverage available through the Marketplace are private insurance plans offered by Bridgespan, Kaiser Permanente, Moda, PacificSource, Providence, and Regence. The Marketplace is the only place where enrollees may access financial help. Premium tax credits reduce the monthly premium to have health coverage and cost-sharing reductions lower the out-of-pocket costs associated with health care. Preview your savings and plan options at OregonHealthCare.gov/GetHelp.

2. If someone is not eligible for OHP benefits anymore, when can they enroll through the Marketplace?

People who lose their OHP benefits are eligible for a special enrollment period (SEP) and they will have 60 days after they submit their application to select a Marketplace plan with coverage that starts the first day of the month after they select a plan.

As part of the unwinding process, the Centers for Medicare & Medicaid Services (CMS) opened an "Unwinding SEP". This new SEP allows individuals to enroll in Marketplace health coverage outside of the annual open enrollment period if they lost Oregon Health Plan benefits. HealthCare.gov will be updated so that Marketplace-eligible individuals who submit a new application or update an existing application between March 31, 2023 and July 31, 2024; and attest to a last date of OHP coverage within the same time period, are eligible for an Unwinding SEP.

3. Which notifications should an OHP enrollee expect to receive from the state through the unwinding period?

OHP notices will be sent based on the preferred communications methods selected during the OHP application process. Notices also are available online to those with a ONE Eligibility system online account accessible at benefits.oregon.gov.

Those who receive an OHP closure notice will get Marketplace notices via postal mail and additional contact mechanisms include text messaging, email, and phone calls, depending on communications preferences.

4. What documentation must be submitted to prove someone qualifies for the Unwinding SEP?

Individuals will not be required to submit documentation of a qualifying life event to be eligible for the Unwinding SEP. Applicants will be required to attest to a loss of Medicaid or CHIP coverage as part of the application.

5. What kind of help is available to Oregonians?

Trained health coverage experts are available throughout the state to offer one-on-one assistance. You can find local help at OregonHealthCare.gov/GetHelp. For help understanding your Marketplace notice, wading through options, or finding a local expert, call the Marketplace Transition Help Center (open April 13) at 833-699-6850 (toll-free, TTY: 711).

Visit orhim.info/Transition for answers to more frequently asked questions.