

Section 1332 of the Patient Protection and Affordable Care Act (PPACA) State Innovation Waivers – Reinsurance Waiver Quarterly Report

Reporting Instructions: Use the following template to capture data for quarterly 1332 waiver grant reporting, as specified in 45 CFR 155.1324(a), and referenced in your grant specific terms and conditions (STC). Quarterly reports are due 60 days following the end of each calendar quarter.

STATE:

A. GRANTEE INFORMATION			
1. Reporting Period End Date 09/30/2021		2. Report Due Date 11/30/2021	
3. 1st Quarterly Report <input type="radio"/>	2nd Quarterly Report <input type="radio"/>	3rd Quarterly Report <input checked="" type="radio"/>	4. Federal Agency and Organization Element to Which Report is Submitted Consumer Information & Insurance Oversight (CCIIO)
5. Federal Grant Number Assigned by Federal Agency SIWIW180003-01-60	6a. DUNS Number 809579451		6b. EIN 93-0952020
7. Recipient Organization Name Oregon Department of Consumer and Business Services			
Address Line 1 350 Winter Street NE			
Address Line 2			
Address Line 3			
City Salem	State Oregon		Zip Code 97301
Zip Extension 3875		8. Grant Period Start Date 01/01/2018	
9. Grant Period End Date 12/31/2022			
10. Other Attachments (attach other documents as needed or as instructed by the awarding Federal agency)			

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B. REPORT CERTIFICATION	
11. Certification: I certify to the best of my knowledge and belief that this report is correct and complete for performance of activities for the purposes set forth in the award documents.	
11a. Typed or printed name and title of Authorized Certifying Official Kirsten L. Anderson, Deputy Administrator Division of Financial Regulation	11b. Signature of Authorized Certifying Official
11c. Telephone (area code, number, and extension) (503) 507-2454	11d. E-mail address Kirsten.L.Anderson@DCBS.Oregon.gov
11e. Date report submitted (month/day/year)	
C. PROGRESS OF SECTION 1332 WAIVER - General	
12. Provide an update on progress made in implementing and/or operating the approved 1332 waiver.	
<p>For the Third quarter of 2021 the Oregon Reinsurance Program (ORP) has completed processing the healthcare claims for the six eligible health insurance carriers on the Individual market. Next, ORP has conducted an analysis of the Impact of the American Rescue Plan Act 2021 for the 2022 program year. Also, ORP is still on target to submit the PPACA 1332 waiver extension by the end of the first quarter 2022. Next, healthcare claims for the 2020 Program has been processed. Finally, enrollment has increased over the same time period of 2020 to 2021.</p> <p>Enrollment report The 2021 enrollment for Individual ACA compliant plan enrollment ending September 30, 2021 for both On and Off Market totals 172,453 members. Membership has increased from second quarter by 1,467 members. This increase may have been caused by the ARPA due to the FPL cap being removed. However, Oregon has not seen the full impact of the ARPA, due to funding being applied after the annual health premium rate filing for the 2022 program year. When we became aware of the additional pass-through dollars from ARP, we were too far in our process to make adjustments for upcoming cycle. As a result, we have elected to leave everything as it is for the upcoming cycle. We are currently evaluating our options as to how to best use the funding in future years.</p>	

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2020 Reimbursement analysis

ORP has processed all healthcare claims for the 2020 program year. The grand total for the all eligible insurers amounted to \$97,090,167.11, for which, \$54,411,583.00 of the Pass Through Funding for the 2020 program year was applied. The State of Oregon paid the remaining balance of \$42,678,584.11.

Rates

Rates for the 2022 Program have been finalized. The division has issued final decisions for six companies in the individual market with average rate changes ranging from a 0.9 percent decrease to a 4.9 percent increase, for a weighted average of 1.5 percent. Under the decisions, Silver Standard Plan premiums for a 40-year-old in Portland would range from \$450 to \$505 a month.

Timeline and Key Dates:

01/01/2022: Begin preparing Draft for 2021 PPACA 1332 Annual Report
02/28/2022: Submit PPACA 1332 Extension waiver 2023-2027
03/31/2022: PPACA 1332 Annual and 4th quarter Report due
05/31/2022: PPACA 1332 1st quarter 2021 report due
06/20/2022: ORP Health Care Claims Seminar 2021
06/29/2022: ORP Advisory Group Waiver Extension
06/30/2022: Insurers pay all healthcare claims due for reimbursement
07/15/2022: Insurers Submit all healthcare claims for reimbursements to DCBS
07/20/2022: PPACA 1332 Annual Public Forum and Waiver Extension seminar
07/01/2022: Begin Administrative rules for ORP Parameters 2023-2024
08/31/2022: PPACA 1332 2nd quarter report due
09/15/2022: Pass Through Funding Report Due SLCP and total non-group premium data
11/29/2022: 3rd Quarter PPACA 1332 Due
11/30/2022: Healthcare claims reimbursement scheduled for repayment.
01/01/2023: Begin annual and 4th quarter report 2021

13. Describe any implementation and/or operational challenges, including plans for and results of associated corrective actions. After the first quarter, only report on changes and/or updates, as appropriate.

Public Forum(s)

The attendance from the community has been low for the past 3 years. Trying to engage the community for this program has been a challenge. Even with Website postings, email and signage, the community displays little interest.

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D. POST-AWARD FORUM <i>(for Quarter Post-Award Forum was held)</i>
<p>14. Was the date, time, and location of the Post-Award Forum advertised 30 days in advance?</p> <p><input checked="" type="radio"/> Yes</p> <p><input type="radio"/> No</p>
<p>15. State website address where Post-Award Forum was advertised</p> <p>https://dfr.oregon.gov/business/reg/health/Documents/reinsurance-program/20210720-postaward-forum-presentation.pdf</p>
<p>16. Date Post-Award Forum took place</p> <p>L&I Building 350 Winter Street NE Salem, Oregon and Virtually</p>
<p>17. Summary of Post-Award Forum, held in accordance with §155.1320(c), including all public comments received and actions taken in response to concerns or comments.</p> <p>The annual public forum was conducted on July 20, 2021 virtually. All Oregon government buildings where closed due to a state mandated closure (Covid-19). This meeting had a two-fold purpose, to inform the public of the federal grant for the 2021 program year and the extension of the PPACA 1332 Empowerment and State Innovation Waiver for program years 2023-2027. Each presentation gave a complete assessment of, current enrollment, eligible insurers, past, current and future budget analysis including both state and Federal support. The meeting was scheduled for two hours and no questions were asked at the end of each presentation.</p>
<p>18. Other Attachments (attach other documents as needed pertaining to Post-Award Form)</p>