

Oregon Reinsurance Program PPACA 1332 Waiver Extension

Klamath Tribes

Confederated Tribes of Warm Springs
Burns Paiute of Harney County

Confederated Tribes of Ground Ronde
Coquille Indian Tribe

Cow Creek Band of Umpqua Indians
Confederated Tribes of Siletz

Confederated Tribes of Umatilla Reservation

Confederated Tribes of Coos, Lower Umpqua and Siuslaw Indians

Oregon Tribal Consultation – Health Insurance

The Department of Consumer and Business Services



Oregon's largest
business regulatory
and consumer
protection agency.

- Purpose
- Extension Period
- Progress
- Analysis
- Questions



Oregon PPACA 1332 State Empowerment and Innovation Waiver

- Purpose:
 - Stabilize rates and premiums in individual market
 - Spreads risk of high-cost claims among all insurance companies
 - Helps fund Oregon's Medicaid Program

Reinsurance Program Overview

Program Goals

- ❖ Reduce health insurance premium prices for Oregon Tribes who buy Insurance on the individual market
- ❖ Expand healthcare services in every county throughout the state
- ❖ Stabilize and strengthen Oregon's Individual health insurance market
- ❖ Ensure Oregon's expanded essential health benefits help Oregon's native population thrive

Legislative & State Authority

- ❖ HB 2010 (2019) give Oregon authority to operate program through 12/31/2027
- ❖ Current CMS Section 1332 Waiver authority runs through 12/31/2022
- ❖ Seeking Extension for 5 years 01/01/2023 through 12/31/2027
- ❖ Administered by the Oregon Department of Consumer and Business Services

Program Funding

- ❖ Federal 'Pass Through Funding' and State funding HB2010 (2019) Reinsurance Program
- ❖ Budget neutral for both federal and state governments

Five Year Waiver Extension

- ❖ **Authorized by Department of Health and Human Services and U.S. Department of Treasury**
- ❖ **Extension period (January 1, 2023 to December 31, 2027)**

Source:

<https://www.federalregister.gov/documents/2018/10/24/2018-23182/state-relief-and-empowerment-waivers>

Impact to Tribal Communities

- ❖ Special Option for members Coverage for nine Oregon Tribes** (HealthCare.gov)
 1. Year-round open enrollment
 2. Private plans with no out of pocket cost (\$77,250 annual income family of four)
 3. Private plans with reduced out of pocket cost (At any income level)
- ❖ Reinsurance does help reduce uncompensated care cost for these care providers by helping more Tribal Members afford health insurance
- ❖ 2018-2021 Enrollment Averaged 700~1000 lives
- ❖ Six health insurance carriers on the Individual Market.
- ❖ Oregon Insurances Carriers have an average of at least 3 servicers in zones 1 through 7 (36 counties)**

Source:

** <https://dfr.Oregon.gov/healtrates/documents/2021-rate-and-county-coverage.pdf>

*** <https://healthcare.oregon.gov/marketplace/coverage/pages/tribes.aspx>

Impact to Tribal Communities

Affordability:

Many Tribal Members are already protected from rate increases on the individual market's premium subsidies by purchasing qualified health plans on the ACA exchange.

For the Rest:

Oregonian's save 8.5% to 9 % per year because of the PPACA 1332 Waiver.

Comprehensiveness- Measured by Guardrails

Includes all: Individual health and Grandfathered plans

- Essential Health Benefits: (ORS 731.097)
 - (1) Ambulatory patient Services
 - (2) Emergency Services
 - (3) Hospitalization
 - (4) Maternity and newborn care
 - (5) Mental health and substance use disorder services, including behavioral health treatment
 - (6) Prescription drugs
 - (7) Rehabilitative and habilitative services and devices
 - (8) Laboratory services.
 - (9) Preventive and wellness services and chronic disease management.
 - (10) Pediatric services, including oral and vision care.

Other Services included: Telehealth and Mental health parity.

Source: <https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2014-01.pdf>

Analysis- Measured by Guardrails

Deficit Neutrality – The project federal spending net of federal revenues under the §1332 Waiver must be equal or lower than projected federal spending net of federal revenues in absence of the §1332 Waiver.

Actuarial and Economic analysis - Advance Premium Tax Credits (APTC)

- Analysis and supporting data, enrollment, premiums, and Exchange financial assistance by age, income, and type of policies.
- Description of the models used to produce these estimate, including data sources and quality of the data, key assumptions, and parameters for the 1332 state plan
- All modeling assumptions used, source of state specific data, and the rationale for any deviation from federal forecasts.

Public Input:

Process: ...State must provide for a meaningful level of public input prior to submitting an application (extension). Including consultation with federally recognized tribes if applicable; the state and federal comment period should both be no less than 30 days.

Open: January 20, 2022

Closes: February 20, 2022.

Address:

Oregon Department of Consumer and Business Services

Office of the Oregon Insurance Commissioner

Director's Office 2nd floor

Salem, Oregon

97309

Questions?

Oregon Tribal Consultation

Reinsurance Program Website:

<https://dfr.oregon.gov/business/reg/health/pages/oregon-reinsurance-program.aspx>

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