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# COVER OREGON PRESENTATION TO SENATE INTERIM COMMITTEE ON HEALTH CARE & HUMAN SERVICES

DECEMBER 8, 2014

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# 2015 OPEN ENROLLMENT – November 15, 2014 – February 15, 2015

# KEY DATES – 2015 OPEN ENROLLMENT

**NOVEMBER 15, 2014**

Open enrollment begins.

**DECEMBER 15, 2014**

Deadline to enroll in coverage starting January 1, 2015.

**DECEMBER 31, 2014**

Last day of coverage for 2014 plans.

**FEBRUARY 15, 2015**

Last day of open enrollment for 2015.

# 2015 OPEN ENROLLMENT

HealthCare.gov

Individuals & Families

Small Businesses

Log in

Español

Get Coverage

Keep or Change Your Plan

Get Answers ▾

Search

SEARCH

## Get started on your 2015 health coverage now!

Select your state to apply now or see 2015 plans and prices. Enroll by December 15 for coverage starting January 1.

Oregon ▾

If you live in Oregon you'll use HealthCare.gov to apply and enroll in health coverage. For information on resources available in your state, visit the [Cover Oregon](#) website.

SEE PLANS & PRICES

APPLY NOW

Need coverage for the rest of 2014? [See if you qualify.](#)



HAVE 2014 COVERAGE? STAY COVERED IN 2015.

LEARN HOW



1-PAGE GUIDE



DATES & DEADLINES



FIND LOCAL HELP



CONTACT US

# GOALS FOR OPEN ENROLLMENT

- Oregonians can apply, shop and choose a commercial plan or apply for Medicaid online all in one sitting at [HealthCare.gov](https://www.healthcare.gov)
- Help Oregonians transition to using [HealthCare.gov](https://www.healthcare.gov)
- Connect customers to resources and in-person assistance
- Provide support and training to community partners and agents
- Oregon continues to have competitive individual and small group marketplaces

# 2015 ENROLLMENTS (NOV. 15 - 30, 2014)

PRELIMINARY QHP ENROLLMENT* NUMBERS	
Using HealthCare.gov	7,185
Outside HealthCare.gov	12,035
<b>Total Enrollments</b>	<b>19,220</b>

\*Enrolled means a person has selected a plan. Consumers must pay first month's premium for their coverage to become effective. These numbers do not identify whether the first month's premium has been paid

# OUTREACH & EDUCATION ACTIVITIES

- Direct mail campaign
- Email campaign
- Coordination with CMS, carriers and Oregon Insurance Division on outreach and messaging
- Targeted public education campaign in coordination with [HealthCare.gov](https://www.healthcare.gov)
  - Air dates: Nov. 17-Dec. 15, Jan. 15-Feb. 15
- Garner earned media coverage about key dates during open enrollment
- Host enrollment events

# DECEMBER CO ENROLLMENT EVENTS

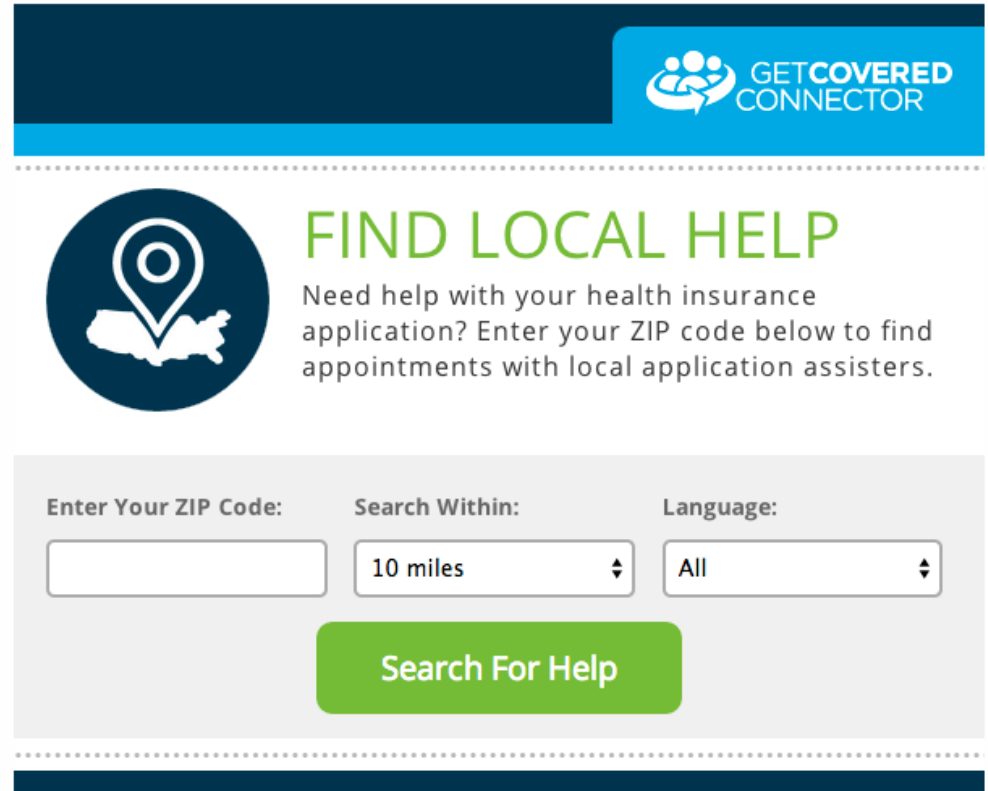
DATE & TIME	EVENT LOCATION
Dec. 8, 10 am – 4 pm	Durham
Dec. 9, 3-7 pm	Beaverton
Dec. 10, 11 am – 3 pm	Eugene
Dec. 12, 11 am – 3 pm	Keizer
Dec. 13, 9 am – 2 pm	Portland

- CO staff and agents are staffing the events
- Earlier events held in Beaverton, Medford, Bend, Keizer, and Portland
- Other events sponsored by community partners listed on CO website <https://www.coveroregon.com/events/>



# CONNECT CUSTOMERS TO LOCAL HELP

- Agent and community partner database at [CoverOregon.com](http://CoverOregon.com)
- Connect to helpful resources on [HealthCare.gov](http://HealthCare.gov)



The screenshot shows the 'GET COVERED CONNECTOR' interface. At the top right is the logo with the text 'GET COVERED CONNECTOR'. Below it is a circular icon with a location pin and a map of Oregon. To the right of the icon is the heading 'FIND LOCAL HELP' and a paragraph: 'Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.' Below this is a search form with three fields: 'Enter Your ZIP Code:' (text input), 'Search Within:' (dropdown menu showing '10 miles'), and 'Language:' (dropdown menu showing 'All'). A green 'Search For Help' button is centered below the form.

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# PROVIDE SUPPORT TO PARTNERS AND AGENTS



**GET AFFORDABLE HEALTH INSURANCE NOW**

**APPLY FOR COVERAGE AND FOR FINANCIAL HELP TO PAY FOR IT.**

HealthCare.gov is now open for Oregonians, and it's only way to get a tax credit to lower the cost of insurance.

KEY DATES:	<b>NOVEMBER 15, 2014</b> Open enrollment begins.	<b>DECEMBER 15, 2014</b> Deadline to enroll in coverage starting January 1, 2015.
	<b>DECEMBER 31, 2014</b> Last day of coverage for 2014 plans.	<b>FEBRUARY 15, 2015</b> Last day of open enrollment for 2015.

Enroll now at:  
**HealthCare.gov**

Find expert help at:  
**CoverOregon.com**

- Refreshed outreach materials that promote [HealthCare.gov](https://www.healthcare.gov)
- Trainings for community partners and agents
- Cross-training partners to help clients fill out QHP and OHP/Medicaid applications
- Provide information on how to get certified with the federal marketplace



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# COVER OREGON ENROLLMENTS IN 2014

# 2014 ENROLLMENTS (OCT. 1, 2013 – DEC. 1, 2014)

COVER OREGON	
Total Medical Enrollments	448,839
QHP Enrollments	107,587
OHP Enrollments	341,252
Total Dental Enrollments	20,793

# 2014 NET ENROLLMENTS / EFFECTUATIONS (ON DECEMBER 1, 2014)

- Net QHP enrollments 76,601  
(after processing non-pay terminations)
- Net QHP lives effectuated 68,570  
(after processing non-pay terminations)
- Effectuation Rate: **89.5%**

# QHP DEMOGRAPHICS (AS OF NOV. 1, 2014)

BY GENDER	PERCENTAGE
Male	43%
Female	57%
<b>TOTAL</b>	<b>100%</b>

BY MEDAL TIER	PERCENTAGE
Bronze	24%
Silver	64%
Gold	10%
Platinum	1%
Catastrophic	1%
<b>TOTAL</b>	<b>100%</b>

# QHP DEMOGRAPHICS (AS OF NOV. 1, 2014)

BY FINANCIAL ASSISTANCE STATUS	PERCENTAGE
With Financial Assistance	77%
Without Financial Assistance	23%
<b>TOTAL</b>	<b>100%</b>

BY AGE	PERCENTAGE
Age < 18	5%
Age 18-25	7%
Age 26-34	16%
Age 35-44	16%
Age 45-54	20%
Age 55-64	35%
≥ 65	1%
<b>TOTAL</b>	<b>100%</b>



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# COVER OREGON 2014 QHP ENROLLEE STUDY



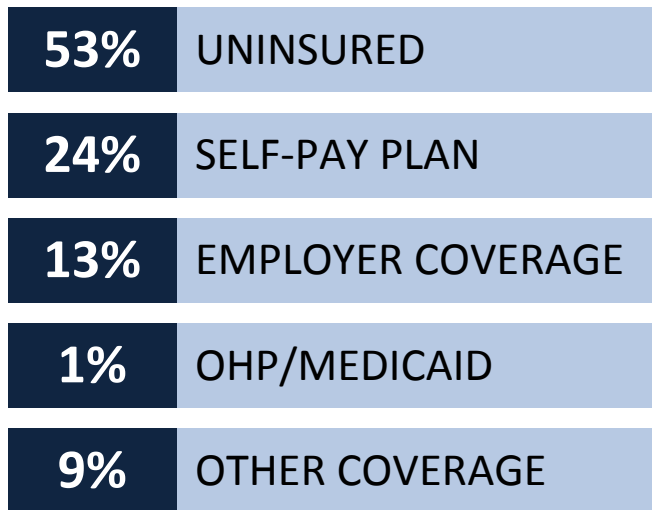
# QHP ENROLLEE STUDY

- Cover Oregon commissioned a study from Center for Outcomes Research & Education (CORE), lead by Dr. Bill Wright
- Study objectives:
  - Understanding enrollment – Who enrolled, why did they enroll and how did they chose their plan
  - Connections to care – How connected to care were people before and after enrolling in coverage; how hard was is to access care before they enrolled
  - The health of enrollees – What are the likely health care needs of new enrollees, and how does it compare to other insured or uninsured populations

# UNDERSTANDING ENROLLMENT

**KEY FINDING: MOST NEW ENROLLEES WERE UNINSURED BEFORE SIGNING UP**

## What Kind of Coverage Did QHP Enrollees Have Before?



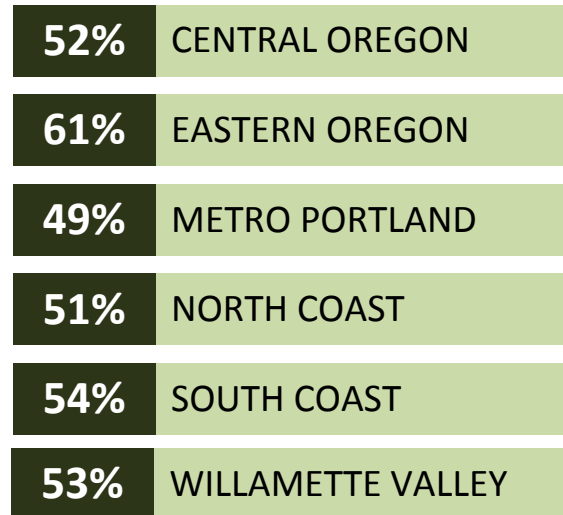
Computed using responses from Q1-Q3 on the enrollment survey (n = 2096).

38% were uninsured for 12 months prior to coming to Cover Oregon

15% had at least some coverage in the prior 12 months

PROPORTIONAL “COVERAGE GAINS” WERE LARGEST IN THE RURAL AREAS:

## What Percent Were Uninsured at the Time of Enrollment?



Computed using responses from Q1-Q3 of survey. Statewide average= 53%. (n=2066).

# UNDERSTANDING ENROLLMENT

**KEY FINDING: COST WAS THE MOST IMPORTANT FACTOR IN CHOOSING**

## WHY DID PEOPLE SWITCH?

Affordability was a key reason people used Cover Oregon to switch plans.

**88%** of those who already had some other coverage were paying a monthly premium for it.

Of those, **77%** said the premium in their old plan was sometimes or often difficult to afford.

WHICH OF THE FOLLOWING WAS **MOST IMPORTANT** TO YOU WHEN YOU CHOSE A HEALTH PLAN THROUGH COVER OREGON?

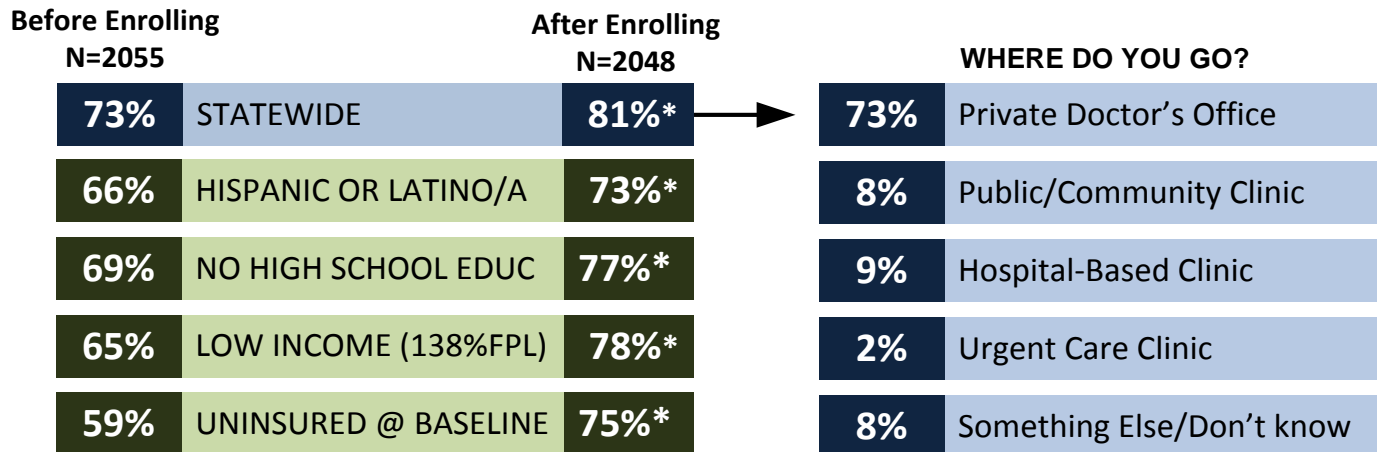
All Enrollees (n=1926)		Insured at Baseline (n=991)
<b>59%</b>	Premium amount	<b>54%</b>
<b>7%</b>	Copayments	<b>6%</b>
<b>6%</b>	Quality ratings of the plans	<b>8%</b>
<b>9%</b>	Whether my doctor was in the plan	<b>12%</b>
<b>9%</b>	Whether certain types of care were covered	<b>10%</b>
<b>10%</b>	Something else	<b>10%</b>

The most common other responses were:  
*Lower deductible or Total cost/out of pocket expenses.*

As a group, cost and out-of-pocket financial risk were the most important drivers of plan choice.

# CONNECTION TO CARE

## KEY FINDING: ENROLLING ENHANCED CONNECTIONS TO CARE



Computed using responses from Q11-Q13 on the enrollment survey. See detailed data tables in the Appendix for more results on these questions. \*Percent increase is statistically significant ( $p < .05$ ).

After enrolling, people were more likely to say they now had a “usual place to go” to receive health care. These connections were mostly to clinics and outpatient settings, not the ER, and improvements were particularly significant among traditionally vulnerable or underserved populations.

# HEALTH PROFILES

## KEY FINDING: ENROLLEES WERE FAIRLY HEALTHY OVERALL

### Percent Who Have Been Told by a Doctor They Currently Have....

QHP Enrollees		Comparison Group (see note)
7%	DIABETES	10%
7%	ASTHMA	17%
20%	HYPERTENSION	28%
18%	HIGH CHOLESTEROL	20%
13%	DEPRESSION	42%
12%	ANXIETY DISORDER	36%
3%	PTSD	n/a
32%	1 OR MORE PHYSICAL	53%
16%	1 OR MORE MENTAL	42%
10%	1 OR MORE OF EACH	28%

Computed using responses from Q29-30 on the enrollment survey. Total n=2114 respondents. Comparison results are from the Oregon Health Study's 2011 survey of a panel of 17,677 low-income Oregonians on Medicaid or uninsured.

### OVERALL HEALTH DESCRIBED AS GOOD, VERY GOOD, OR EXCELLENT

QHP Enrollees		Comparison Group
85%	ALL RESPONDENTS	55%

### SELF-REPORTED SMOKING RATE

QHP Enrollees		Comparison Group
9%	ALL RESPONDENTS	40%

New QHP enrollees were generally healthier than those on Medicaid or uninsured, according to similar surveys of Oregonians conducted recently in those populations.

# SUMMARY OF KEY FINDINGS

- Understanding enrollment –
  - Over half of enrollees were uninsured before signing up. Of those who already had coverage most came to Cover Oregon looking for more affordable choices. Price and out-of-pocket risks were the biggest drivers of plan choice
- Connections to care –
  - Unmet health care need due to costs were a problem prior to enrolling, especially for minority and low income populations. Signing up helped improve connections to a usual place for care
- The health of enrollees –
  - Overall, new QHP enrollees seemed to be healthier than populations who participated in recent studies of Medicaid or uninsured people in Oregon



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# UPDATE ON ADVANCE PREMIUM TAX CREDITS (APTC)

# BACKGROUND

- Cover Oregon made errors calculating tax credits
- Problem is larger than initially reported
- Contracted with ECONorthwest to do an independent analysis
- Cover Oregon has a plan to help those impacted



# COVER OREGON'S PLAN

- Cover Oregon's goal is to make any person harmed by our miscalculation whole
- Actual impact of mistake cannot be determined until a person files their taxes
  - Advanced Premium Tax Credit is based on projected income
  - Actual taxable income amount is necessary to determine actual tax credit
- Cover Oregon will send information to everyone getting a tax credit:
  - How to identify a problem
  - How to file a claim

# COVER OREGON'S PLAN

- Claims process will be in place prior to sending tax forms
  - Cover Oregon is required to send tax forms by January 31
  - Customer service and support available