

Updated Monday, Feb. 8, 1 p.m.

The Oregon Department of Consumer and Business Services issued a consent order today that outlines a plan for Moda Health Plan, Inc. to stabilize its financial position and continue to serve its customers. As a result, the department has lifted the Jan. 27 order of supervision and Moda Health Plan, Inc. will resume selling and renewing policies to both individual and group customers in Oregon and Alaska.

[Link to Press Release](#)

[Link to Consent Order](#)

Questions and answers

I'm a Moda policyholder. What does today's announcement mean for me?

The consent order issued by the Department of Consumer and Business Services requires a significant restructuring of Moda's financial situation to stabilize the company and allow it to continue to serve consumers in both the individual and group markets. The announcement means that there will be no changes to your plan in 2016.

Will my claims be paid?

Yes. All provider contracts, including contracts with pharmacies, remain in effect, so consumers should see no disruption in coverage. Claims for 2015 also will be paid.

Can I still see my doctor or get my prescriptions filled?

Yes. All provider contracts, including contracts with pharmacies, remain in effect and are still in place.

Should I continue to pay my premium?

Yes. You must pay your premium in a timely manner to maintain your coverage.

Can I change to another carrier?

Now that open enrollment has ended, you can change health insurance plans only if you experience certain life-changing events, such as a change in family status (for example, marriage or birth of a child) or loss of other health coverage.

Will there be a special enrollment period?

No. Since Moda can continue to provide coverage to its individual members throughout 2016, there is no need for a special enrollment period.

I already switched plans when I heard Moda was struggling. Can I switch back to Moda?

Now that open enrollment has ended, you can change health insurance plans only if you experience certain life-changing events, such as a change in family status (for example, marriage or birth of a child) or loss of other health coverage.

What if Moda can't fulfill the state's requirements?

The law provides many tools DCBS can use to protect consumers and ensure claims are paid if needed. These options include placing the company in receivership and initiating either a rehabilitation or a liquidation.

How many people does Moda enroll?

Moda enrolls about 60,000 people in the individual market in 2016. As of fourth quarter 2015, it enrolled 89,785 in the individual market, 17,460 in the small group market, and 131,840 in the large group market.

Eastern Oregon CCO serves 48,000 Medicaid members. There are 1,100 PEBB members and 42,000 OEGB members enrolled in Moda health plans.

[Click here for a detailed breakdown of Moda members.](#)