



JOINT WAYS & MEANS SUB-COMMITTEE ON HUMAN SERVICES

HOWARD “ROCKY” KING, EXECUTIVE DIRECTOR

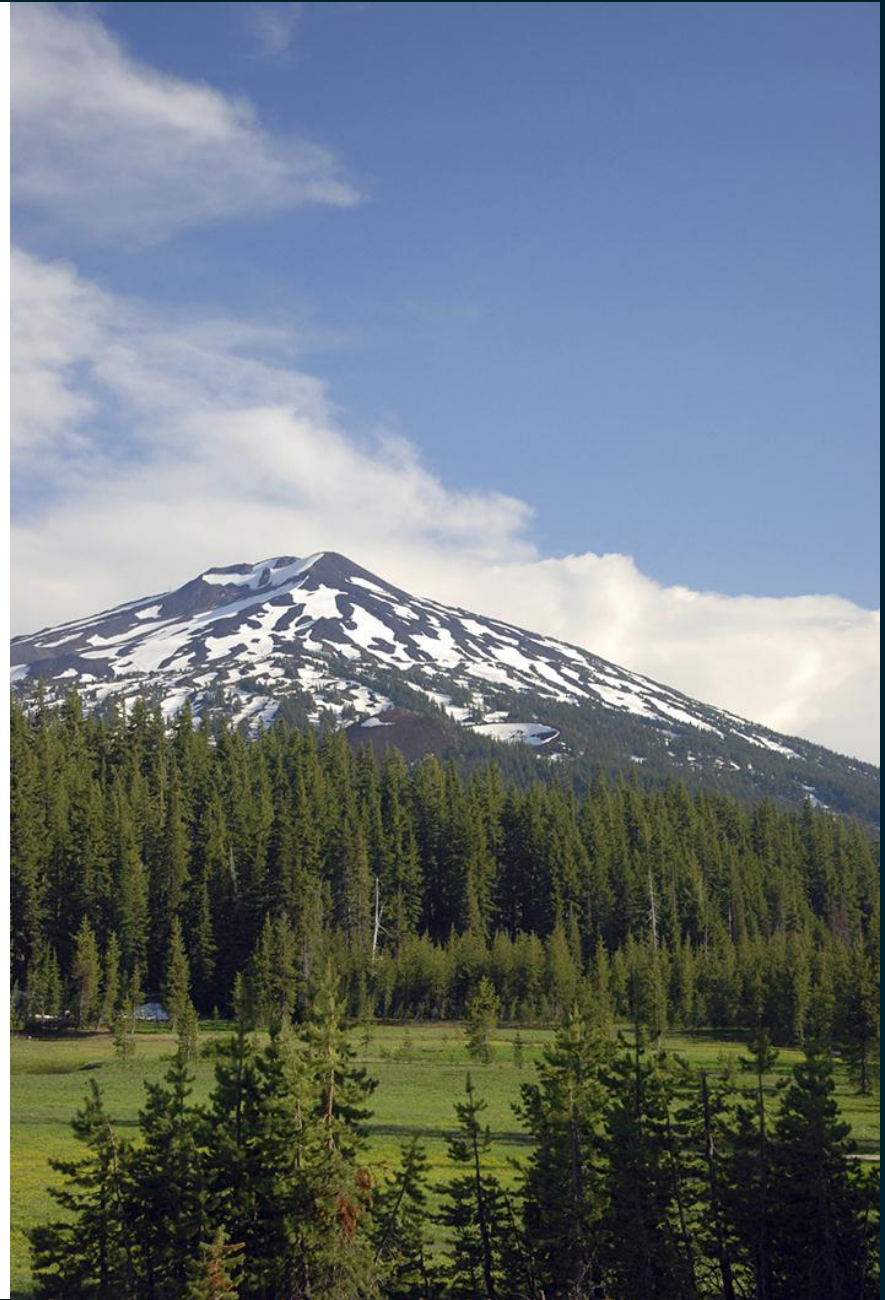
FEBRUARY 20, 2013

MISSION

Improving the health of all Oregonians by providing health coverage options, increasing access to information, and fostering quality and value in the health care system

BACKGROUND

- Created in 2011 by Oregon Legislature
- Formed as public corporation
- Key piece of Affordable Care Act



GOVERNANCE

- Board of Directors:
 - Appointed by Governor, confirmed by Senate
- Represents: small business, large business, consumers, providers, OHA director, and insurance commissioner
- Legislative Oversight Committee:
 - Representatives Greenlick and Thompson
 - Senators Boquist and Monnes-Anderson

ONE HOUSE ONE DOOR

Individuals
and
Families



Small
Employers



PORTAL



Username Password LOGIN



WHAT IS COVER OREGON?

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Individuals



Families



Employees



Employers

I need...



affordable Insurance for Myself

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GET STARTED

FIND AN AGENT



FIND A COMMUNITY PARTNER



BECOME A COMMUNITY PARTNER



REGISTER YOUR TRIBE



BECOME AN AGENT

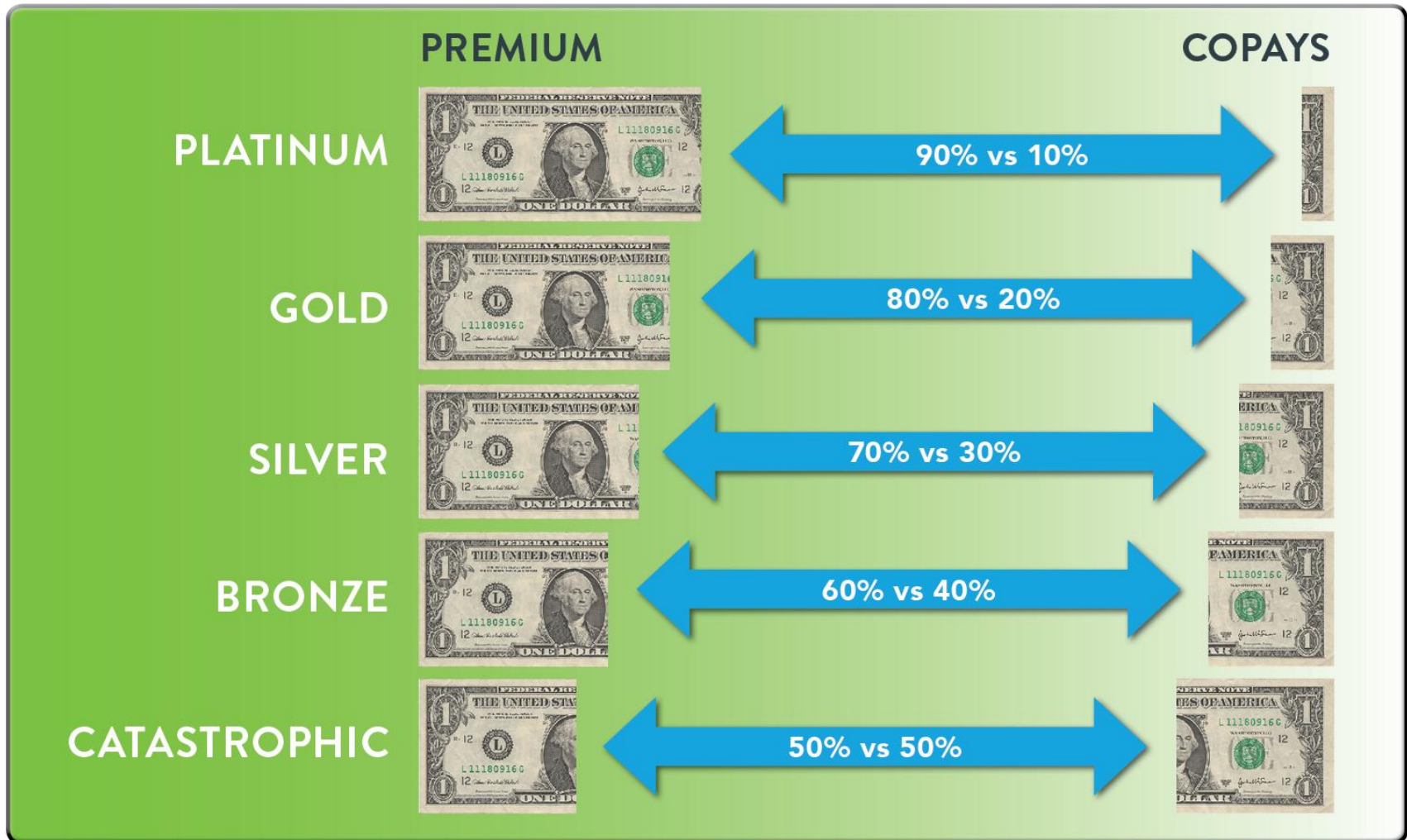


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CONSUMER BENEFITS OF NEW HEALTH CARE RULES

- No one can be denied, no lifetime limits
- Carriers must spend 80% of premiums on care
- Health plans held accountable for quality
- Essential health benefits:
 - Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Maternity and newborn care
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services, and chronic disease management
 - Pediatric services, including oral and vision care

INFORMED DECISIONS ABOUT PREMIUMS VS. COPAYS

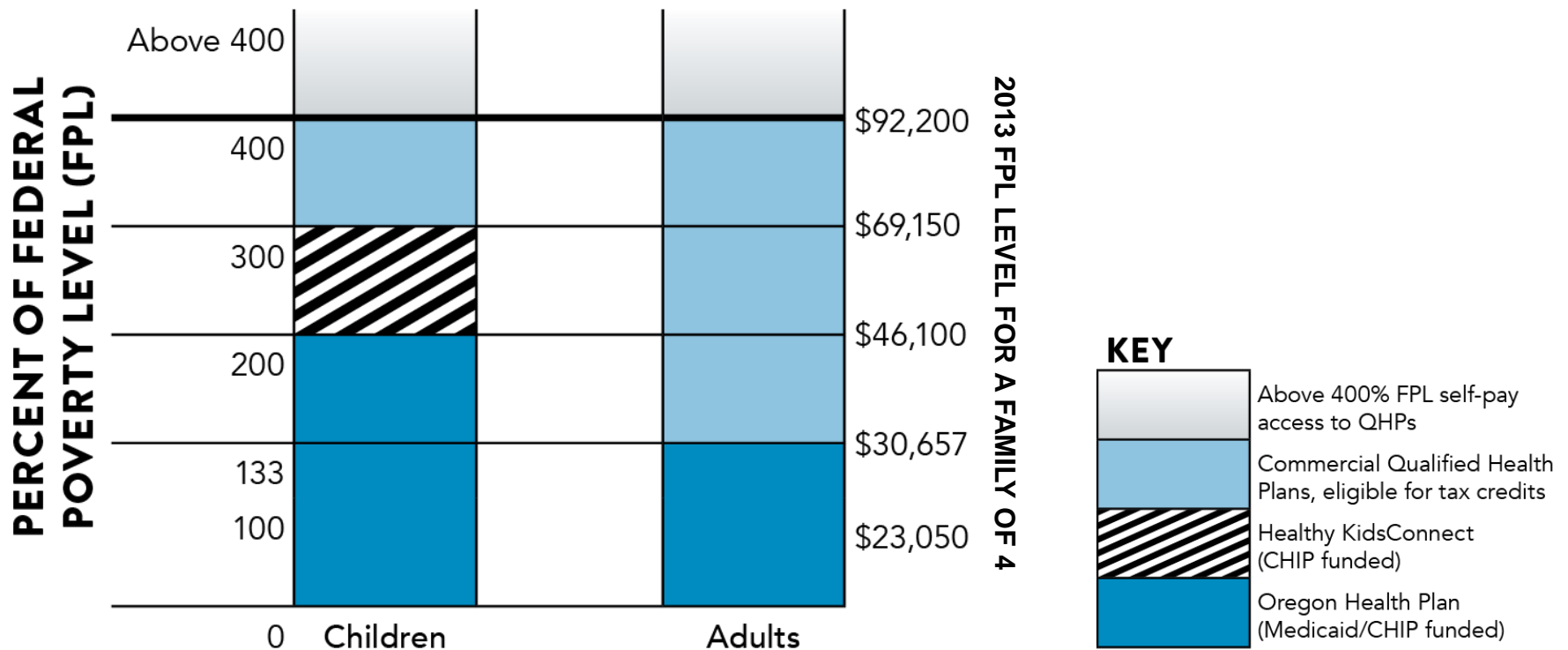


INDIVIDUALS AND FAMILIES

- Financial assistance
- Apples-to-apples
- Price transparency
- Quality grades



ELIGIBILITY FOR FINANCIAL ASSISTANCE





SMALL EMPLOYERS

- Small employer tax credits
- More choices:
 - Traditional
 - Carrier
 - Metal Tier
 - Broad
- Online tools

Traditional Choice

	Carrier A	Carrier B	Carrier C	Carrier D
Platinum	\$400	\$395	\$450	\$420
Gold	\$375	\$375	\$400	\$380
Silver	\$350	\$330	\$380	\$340
Bronze	\$325	\$300	\$340	\$320

Carrier Choice

	Carrier A	Carrier B	Carrier C	Carrier D
Platinum	\$400	\$395	\$450	\$420
Gold	\$375	\$375	\$400	\$380
Silver	\$350	\$330	\$380	\$340
Bronze	\$325	\$300	\$340	\$320

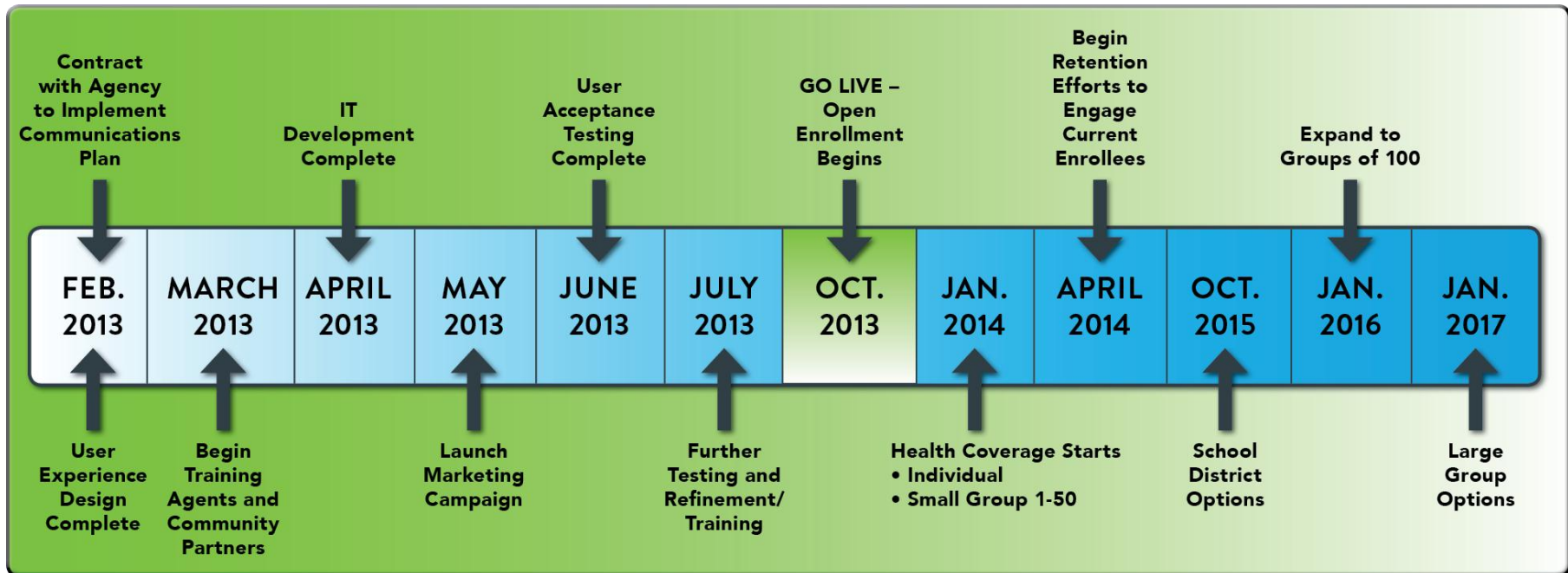
Metal Tier Choice

	Carrier A	Carrier B	Carrier C	Carrier D
Platinum	\$400	\$395	\$450	\$420
Gold	\$375	\$375	\$400	\$380
Silver	\$350	\$330	\$380	\$340
Bronze	\$325	\$300	\$340	\$320

Broad Choice

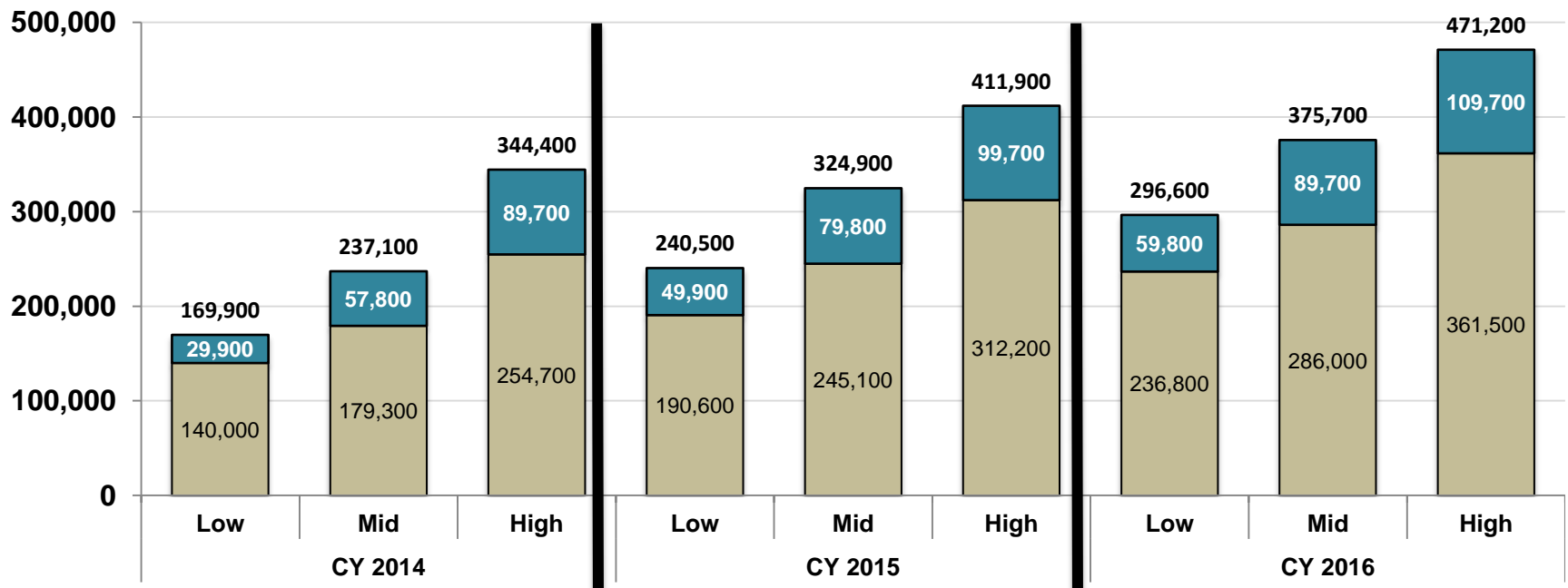
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TIMELINE – 2013 AND BEYOND



COVER OREGON ANNUAL ENROLLMENT ESTIMATES

Low – High Enrollment Ranges

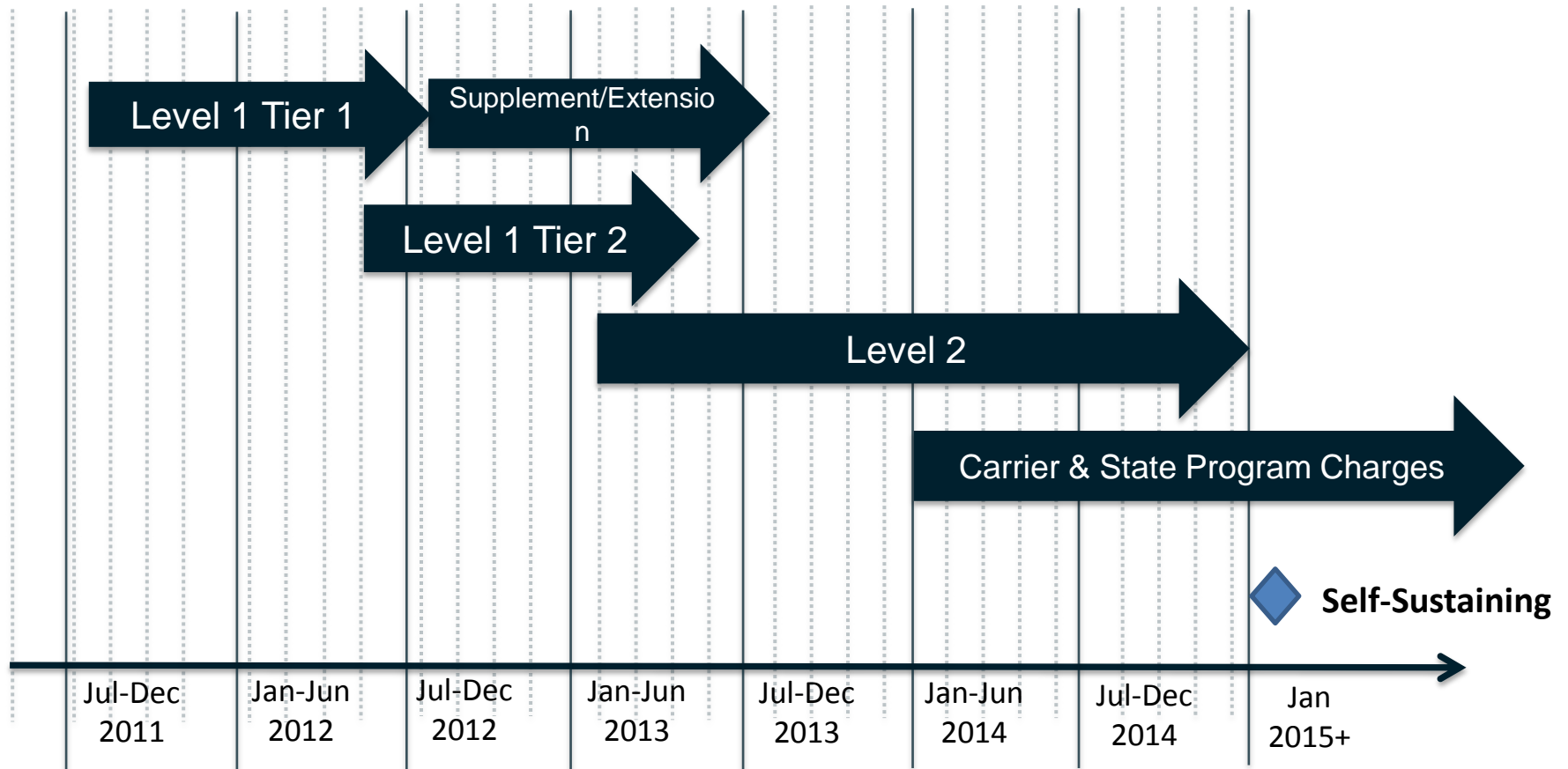


**As of December 31st of each year*

■ Individual

■ SHOP

FUNDING OVERVIEW



*Establishment, includes supplement & no-cost extension

2013-2014 DRAFT BUDGET SUMMARY

Expense Category	CY 2013	CY 2014
Compensation (includes fringe)	\$14,945,145	\$24,698,653
Contracted Labor (anticipated increased non-permanent labor costs to address season enrollment spikes)	\$4,198,338	\$5,632,692
Professional Services	\$74,012,045	\$48,499,148
Professional Services – General (includes management consulting, translation services, survey development, and financial oversight)	\$1,868,348	\$3,377,166
Intergovernmental (IGA) Professional Services (includes legal services, eligibility and enrollment processing; this does not include IGA services that are already included under IT Professional Services or Consumer & Stakeholder Outreach)	\$4,539,883	\$5,601,716
IT Professional Services	\$67,603,814	\$39,520,266
<i>Development</i>	\$26,277,292	\$0
<i>Operations, Maintenance, & Upgrades</i>	\$32,386,616	\$37,880,013
<i>User Interface & Implementation Management</i>	\$7,170,264	\$814,696
<i>Other IT Professional Services (includes corporate website development, hosted services and network services)</i>	\$1,769,642	\$825,557

2013-2014 DRAFT BUDGET SUMMARY

Expense Category		CY 2013	CY 2014
Consumer & Stakeholder Outreach		\$21,511,519	\$15,159,870
Outreach Grants		\$1,380,000	\$6,840,000
General Administrative Expenses		\$4,693,951	\$4,870,713
	<i>Admin Expense</i> <i>(includes travel, bank fees and other assorted fees)</i>	\$474,079	\$679,649
	<i>IT Software/Hardware & Other Dues and Licenses</i>	\$1,160,657	\$735,882
	<i>Occupancy</i>	\$769,182	\$1,405,514
	<i>Office Equipment</i>	\$1,096,225	\$418,181
	<i>Office Expenses & Supplies</i>	\$315,684	\$478,327
	<i>Telecom</i>	\$616,259	\$724,544
	<i>Training & Development</i>	\$261,865	\$428,616
Total Expenses		\$120,740,998	\$105,701,076

4 AREAS OF INTEGRATION WITH OHA

- IT – Development and maintenance
- Consumer and stakeholder outreach
- Customer service center
- Paper applications and appeals

LIGHTNING ROUND

- Communications and marketing
- Plan management
- IT
- Community partners
- Community meetings and public input

LONG-TERM VISION

- Larger employers
- Additional products
- Coordinated care models
- Quality and value
- Buying power



SLEEPLESS IN SALEM

- Health carrier participation
- Schedule and trade offs
- Federal regulations
- Impacts of reforms on rating

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