February 5th 2019

I am writing in support of the Oregon Health Insurance Marketplace and wanted to share how valuable they have been for me.

I have been in the insurance industry for 17 years, and have spent the last 5 years focusing solely on health insurance. It has been an interesting 5 years. I remember the years leading up to full ACA implementation and the support we had in the agent community though Cover Oregon. That first year I worked long hours to help clients access health insurance, many of the folks I helped were brand new to health insurance. That was a great time to be able to assist families in Oregon in applying for and obtaining affordable health care.

Open Enrollment for plan year 2015 was the most challenging I have had. Cover Oregon was gone, and our only resource was healthcare.gov. We were tasked with assisting Oregionions who had little other options in transitioning from Cover Oregon to Hc.gov. We were the experts, but we had no support from hc.gov. Our only option was to call into the main 800 line and get who ever answered the phone. Typically we called in to hc.gov the person on the other end of the line knew less than we did, some had even just recently been hired, however this was our only resource. Our agency thought long and hard about possibly not continuing to assist clients as we had no resources, and felt all alone in our work.

Sometime during plan year 2015, and moving into plan year 2016 we were connected to the OHIM. Their services have been invaluable to us as a rural insurance agency and as advocates for our consumers. I rely on them regularly to answer questions, assist with presentations and events as well as sorting out complicated situations for Oregonians who need multiple touch points throughout a many months process to resolve issues. In this ever changing industry having accurate information, updated brochures and well trained experts to assist is a cornerstone in the foundation of families being able to continue to access affordable health care. My experience with the OHIM over the last few years has been extremely valuable to me, and to my community. I know if I don't have the answer, someone is just a phone call away. That resource gives us the confidence to continue to support Oregonians in accessing quality affordable health care.

Please feel free to contact me if you would like any more information.

Sincerely,

Shanon Saldivar