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### **Expanding Access to Affordable Health Coverage Through**Community Partnerships

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#### Oregon Health Authority's Strategic Goal



#### This means:

Ensure 100% of people in Oregon have easy access to affordable healthcare, prioritizing communities most harmed by health inequities.

#### Health coverage options in Oregon

#### Public programs

# **OHP Plus**



#### Medicare For individuals 65+ and with certain

## disabilities

#### **VA** benefits

For service members and their family members who qualify

#### Private health insurance

**Employer**sponsored coverage and **COBRA** 

Direct purchase

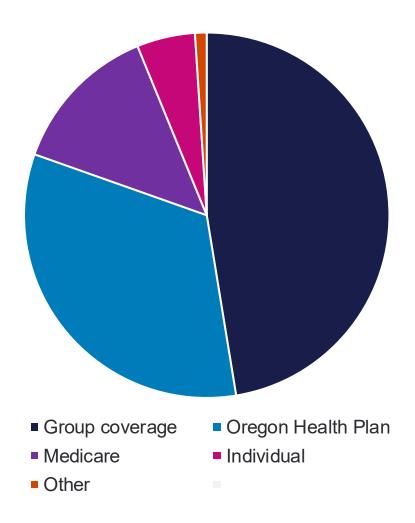
**Oregon** Health Insurance Marketplace

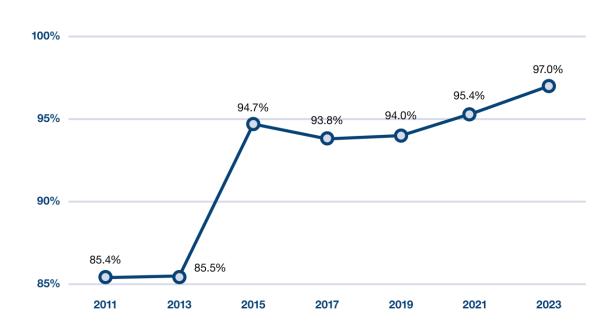




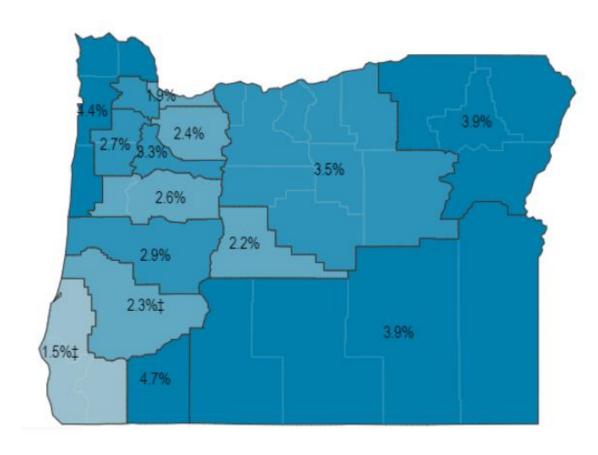
The Marketplace is the only place where individuals who purchase health coverage may get financial help!

## In 2023, 97% of people in Oregon reported having health insurance





#### Uninsurance rates vary geographically



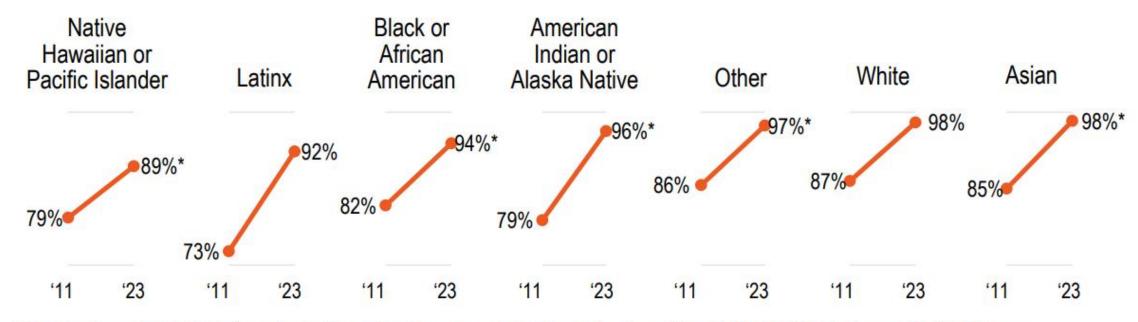
Regions along the north coast, eastern, and parts of southern Oregon have higher uninsurance rates.

#### Did you know?

Among people who were uninsured, about 1 in 3 statewide were probably eligible for OHP and could have received free coverage!

## The coverage gap has narrowed since 2011 by race and ethnicity...

...but there is work left to be done to eliminate health inequities.



<sup>\*</sup> Exact values should be interpreted with caution because of small sample sizes. Results for Middle Eastern or North African respondents are suppressed, i.e., estimates are not shown due to small sample sizes.

#### How we got to 97% enrollment in health coverage

#### 2014 Affordable Care Act enactment

- Expanded Medicaid (Oregon Health Plan, OHP) income limits
- Removed OHP wait lists
- Established health insurance marketplaces

#### July 2024 OHP Bridge, Oregon's Basic Health Program

 Free health coverage for individuals up to 200 percent of the federal poverty level









July 2021 Healthier Oregon Program

 Expands OHP benefits to undocumented immigrants in Oregon Nov. 2026 Move to State-based Marketplace



# Marketplace Outreach Strategies





#### **Community-Based Organizations**

#### Partnerships

- Application Assisters
- Marketplace Referrals
- Health Literacy
   Education

#### Grants

- Outreach
- Education
- Enrollment

## Conduits of Information

- Non-health Service Providers
- Sources of Information

#### **Tribal Outreach**







Educating about Tribal Savings Programs



Tribal-Specific
Training
Program



Attending Tribal Meetings



Tabling at and Sponsoring Tribal Events

#### **General Outreach**



Providing printed publications to resource centers at libraries, community centers, and other information centers and routinely updating materials



Making connections and building partnerships with hospitals, local businesses, and community leaders



Work with advocates for specific communities



Sponsoring and tabling at community events (health related or not)



Attending networking meetings



Hosting informational webinars

#### **State Agency Partnerships**

Oregon Employment Department	Rapid Response Sessions Communicating with Oregon Employers
Department of Motor Vehicles	Direct outreach to individuals who recently turned 26
Oregon Health Authority	Direct outreach to individuals who are licensed with the Health Licensing Office Close partnership with Community Partner Outreach Program (CPOP)
Department of Early Learning and Care	Direct outreach to Early Learning and Care providers Providing information to providers for families
Department of Veteran's Affairs	Collaborate on health coverage information for veterans and their families
Department of Consumer and Business Services	Certifies health plans annually Resolves consumer complaints against insurance companies and agents
Department of Human Services	Senior Health Insurance Benefits Assistance (SHIBA) Program collaboration for health coverage information for Medicare recipients

#### **School Outreach Campaigns**

- Annual campaign to educate parents, guardians and students about health coverage options and open enrollment
- Sponsoring school sports, hanging banners on sports fields and in gymnasiums
- Sponsoring school events and tabling at resource fairs



#### **Other Partnerships**

- County Clerks Offices: Share information in packets with marriage licenses
- OEBB and PEBB: Direct outreach to individuals who are losing coverage through OEBB/PEBB
- Hospitals: Providing Marketplace information to uninsured or underinsured individuals

#### Marketing and Social Media Outreach

- Community-specific marketing tactics to reach priority audiences and communities
  - Example: Gas pump toppers in eastern Oregon rather than bus ads, like ran in urban areas
- Advertisements in-language in culturally-specific publications
- Transcreated (not just translated) publications
- Social media posts and stories in both English and Spanish, often created and posted in real-time by bilingual/bicultural team members



# Strategies you can use





#### Strategies to increase enrollment









Building health literacy through presentations, publications, media, and guest articles Sponsoring and tabling at community events to build program awareness

Information sharing at local community-based organizations and resource centers

Partnerships with insurance agents, application assisters, CBOs, and providers

#### Tips to collaborate with the state and CBOs

Learn	Stay up on health policy changes impacting coverage and care
Vendor	Participate as a vendor in a resource fair
Prescreen	Deputize office staff to prescreen individuals for health coverage programs and offer referrals to application assistance
Refer	Build partnerships with organizations and insurance agents who provide one-on-one application and enrollment assistance for easy referrals
Partner	Partner with Marketplace outreach and education coordinator for local support • Find yours at orhim.info/outreach or stop by our table!

#### How you can help





- Ensure patients are taking advantage of preventive care services
- Ensure patients understand Explanation of Benefits and track health care
  - Offer branded personal medical record logs to patients
- Hang posters and flyers around your office to promote health coverage programs and open enrollment
- Offer health literacy materials to individuals
  - Coverage to Care materials: <u>orhim.info/c2cMaterials</u>
  - Order free printed materials at <u>orhim.info/resources</u>

#### **Questions?**





#### Thank you

You can get this document in other languages, large print, braille or a format you prefer free of charge. Contact the Oregon Health Insurance Marketplace at <a href="mailto:info.marketplace@oha.oregon.gov">info.marketplace@oha.oregon.gov</a> or 855-268-3767. We accept all relay calls.

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## Thank you to the 2025 Forum partners!



















































