COVER OREGON UPDATE

ROCKY KING, EXECUTIVE DIRECTOR

SEPTEMBER 16, 2013
REMINDER OF WHY WE’RE DOING THIS

• More than 560,000 uninsured Oregonians
• Big enrollment goals – public and private programs
• 400,000+ individuals/families will be eligible for financial help
• ACA makes health care more accessible and affordable
• For Oregonians — By Oregonians
ENROLLMENT GOALS (MID-LEVEL)

- **Total**
  - 2014: 160,500
  - 2015: 206,100
  - 2016: 251,700

- **SHOP**
  - 2014: 56,900
  - 2015: 78,500
  - 2016: 88,300

- **Individual**
  - 2014: 217,400
  - 2015: 284,600
  - 2016: 340,000

Cover Oregon
WE’VE BEEN BUSY

- Building an online marketplace
- User testing
- Trained 1,590+ agents/
  1,220+ community partners
- Launched ad campaign
- Opened call center
- Finalized rates (OID) and certified
  carriers/plans
- 100+ community presentations
- Created evaluation metrics
INDIVIDUAL PRIVATE PLAN CARRIERS

ATRIO Health Plans
Get Greater Value From Medicare

bridgespan™

Health Net

HEALTH REPUBLIC INSURANCE

KAISER PERMANENTE®

LIFEWISE
HEALTH PLAN OF OREGON

moda HEALTH
formerly ODS

Oregon’s Health CO-OP

PacificSource
HEALTH PLANS

PROVIDENCE Health Plan

Trillium
Community Health Plan

COVER OREGON
PUBLIC MEDICAL PROGRAMS
SMALL GROUP CARRIERS

- ATRIO Health Plans
- Kaiser Permanente
- Health Republic Insurance
- Moda Health (formerly ODS)
- Oregon’s Health CO-OP
- PacificSource Health Plans
- Providence Health Plan
- Trillium Community Health Plan
DENTAL CARRIERS

BEST Life
BEST Life and Health Insurance Company

Dental Health Services

GUARDIAN

Kaiser Permanente

LIFEWISE
Health Plan of Oregon

moda HEALTH
formerly ODS

PacificSource
Health Plans

Trillium
Community Health Plc

Willamette Dental Group
PLAN CHOICE

Number of plans in individual market: 102

Number of plans in small group market: 72

Number of HSA-qualified plans (tentative): 25
INTEGRATED OUTREACH CAMPAIGN

- Research
- Paid Media
- Community Meetings
- Earned Media
- Marketing Materials
- Online Outreach
- Statewide+ Grassroots Partners

COVER OREGON
REACHING DIVERSE POPULATIONS

• Materials in 7 languages

• Grants:
  ▪ 31 outreach and enrollment grants awarded (first round)
  ▪ 10 small business outreach grants awarded
  ▪ Provider and general outreach grants (2nd round; under review)

• Spanish-language ad campaign

• Assistance in multiple languages

• Culturally relevant materials for tribes

• Search for agents, community partners and tribes by geography and language
TIMELINE

- Oct. 1, 2013: Open enrollment begins
- Dec. 15: Deadline to apply for coverage starting Jan. 1, 2014
- Jan. 1, 2014: Coverage for commercial plans begins
- March 31, 2014: Open enrollment ends for individual market commercial plans
KEEP CALM AND GO LIVE
LAUNCH STRATEGY

• Individuals and small businesses can only enroll with help of agents, community partners or tribes through mid-October

• Agents, community partners and tribes will have access to portal to help customers apply for financial help, compare plans and enroll

• Focus is customer experience

• Call center staff prepped to answer questions and report technical issues
LAUNCH STRATEGY

• Later in October, Oregonians can apply online by themselves, if desired

• Decision dates: Next week for SHOP and early October for wider access

• Approach is standard practice in IT industry

• Allows Cover Oregon to work out operational issues (plans, carriers, call center, etc.)

• Go-Live Team
WHAT CUSTOMERS CAN EXPECT:

• When customer goes to CoverOregon.com, they will be directed to a searchable database of community partners or agents

• Customers will not be able to enroll online by themselves until mid-October; only a community partner or agent can enroll them (service is free)

• Potential long wait times at 1-855-CoverOR

• Customers may not be able to get appointments with community partners or agents on October 1 due to high demand
Welcome to Cover Oregon

Cover Oregon is an online marketplace where Oregonians can compare and enroll in health coverage that fits their needs and budget. We believe that health insurance should be affordable, flexible and accessible to everyone.
Find Help

Use any field below to begin a search. Certified, licensed agents can sell insurance products through Cover Oregon and offer advice about carriers and plans. Certified community partners are trained to help you apply and enroll. They cannot give advice on carriers or plans.

First name
Last name
ID number
Assister type
Languages spoken
Organization
City
County
ZIP code

Search

Back to home
<table>
<thead>
<tr>
<th>NAME</th>
<th>ORGANIZATION</th>
<th>CITY</th>
<th>LANGUAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jake Smith</td>
<td>Family Insurance</td>
<td>Portland</td>
<td>English, Chinese</td>
</tr>
<tr>
<td>Jackson Smith</td>
<td>Blue Agency</td>
<td>Durham</td>
<td>English, Spanish, Japanese</td>
</tr>
<tr>
<td>Joe Usher</td>
<td>Multnomah Insurance</td>
<td>Bridgeport</td>
<td>English, Spanish</td>
</tr>
<tr>
<td>Ann Marie</td>
<td>Family Insurance</td>
<td>Salem</td>
<td>Spanish</td>
</tr>
<tr>
<td>Jake Stone</td>
<td>Family Insurance</td>
<td>Vancouver</td>
<td>English, Spanish</td>
</tr>
<tr>
<td>Penelope Stone</td>
<td>ANC Agency</td>
<td>Tigard</td>
<td>English, Spanish</td>
</tr>
<tr>
<td>Shawn Paul</td>
<td>Family Insurance</td>
<td>Eugene</td>
<td>English, Spanish, German, Russian</td>
</tr>
</tbody>
</table>
IT UPDATE: COMPLETED

- Production servers up and running
- Insurance plans and details loaded
- Carrier accounts established
- Agent, community partner accounts established
- Internal system live testing
- Federal operations and implementation review
IT UPDATE: NEED TO COMPLETE

- Federal hub authority to connect
- Carrier interface testing – data validation
- Continued portal testing
- Ongoing technology challenges
- Implement contingencies where needed

BOTTOM LINE: WE ARE ON TRACK TO LAUNCH
CONTINGENCY PLANS

• The Situation Room
• Triage team
• 50 priority one contingency plan scenarios
• Morning, afternoon and evening debriefs
• On-the-ground partners reporting issues/problems
• 24/7 problem resolution
WHAT KEEPS US UP AT NIGHT

• Scope
• 13,000+ pages of regulations
• Testing (System, User, Performance)
• If you build it, will they come?
TECHNOLOGY CHALLENGES

• Medicaid and Commercial Coverage Integration
• Small Employer Program
• Provider Directories
• Federal Interfaces (IRS/HHS)
• Carrier Enrollment Reporting
• Financial – Reconciliation
• Deferred Scope
• Testing – internal and external
RESOURCES

- Legislator Toolkit
- CoverOregon.com
  - Online calculator
  - Fact sheets
  - Meetings/events
  - Email updates
- Marketing materials at CoverOregonStore.com
- 1-855-CoverOR
- Facebook, Twitter, etc.