

Marketplace Monthly Updates

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Federal Changes Impacting the Marketplace

“Provisions of H.R.1 and 2025 Marketplace Program Integrity and Affordability Rule”

2025

- DACA recipients no longer eligible for Marketplace coverage

Federal Changes Impacting the Marketplace

“Provisions of H.R.1 and 2025 Marketplace Program Integrity and Affordability Rule”

2026

- Non-extension of enhanced premium tax credits
- Ending of eligibility for PTCs for non-citizens under the 5-year bar
- Changes to actuarial value of plans (**effective date pending final court ruling**)
- Change to premium adjustment percentage methodology
- Increased income verification standards (**effective date pending final court ruling**)
- Increased pre-enrollment special enrollment period verification (**effective date pending final court ruling**)
- Changes to premium payment threshold calculation
- Denying coverage for past-due premiums (**effective date pending final court ruling**)
- Standards for termination of agents' agreements with HealthCare.gov
- Gender affirming care not allowed as an Essential Health Benefit
- Special enrollment period for people under 150% FPL is paused for 2026
- End of auto re-enrollment that moves consumers from bronze to silver plans
- Bronze and catastrophic plans are high-deductible health plans

Federal Changes Impacting the Marketplace

“Provisions of H.R.1 and 2025 Marketplace Program Integrity and Affordability Rule”

2027

- Removal of advanced premium tax credit repayment caps
- Ending of eligibility for PTCs for refugees and asylees
- Shortened open enrollment period

Federal Changes Impacting the Marketplace

“Provisions of H.R.1 and 2025 Marketplace Program Integrity and Affordability Rule”

2028

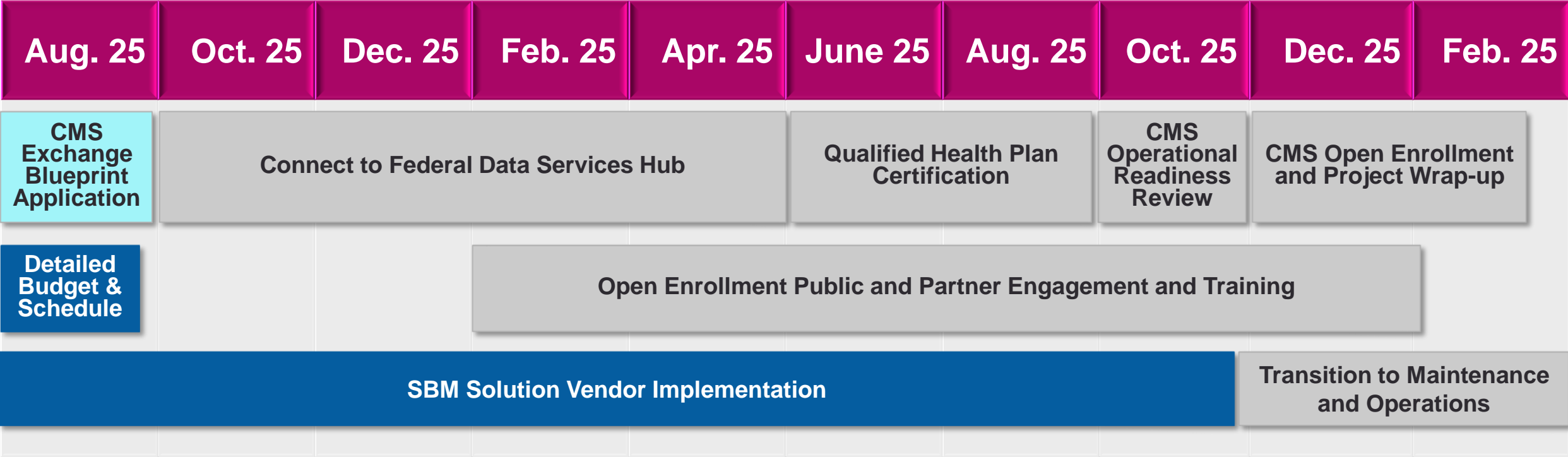
- End of automatic re-enrollment

State-based Marketplace Project updates

- **The Marketplace is moving to implementation** with the solution vendor, GetInsured, and will be sharing more project plans and details with partners in the coming weeks.
- As we plan timelines and engagement activities, we need your help:
 1. Please continue to support Oregonians with gaining health coverage on HealthCare.gov through 2026
 2. Take note of questions, comments, or concerns you hear from your clients or that arise in your office and share them with us:
orhim.info/SBMFAQs

SBM Project Timeline: Phase 2 Implementation

Status: **On Track** Phase: Implementation Total Project Duration: 3 Years & 9 Months



Key:

Done

In Progress

Not Started

11/1/26
Go Live & Move to Operations

3/27
Close Project

SBM Project updates

Give Feedback on the Project

Submit feedback or questions on orhim.info/SBMquestions
View Frequently Asked Questions at orhim.info/SBMFAQs

Stay up to date

Updates will be shared on our SBM Transition Project site: orhim.info/SBMtransition
Sign up for our newsletter at orhim.info/SBMupdates
Get updates and share feedback at Health Insurance Marketplace Advisory Committee (HIMAC) meetings. Learn more about the HIMAC at orhim.info/HIMAC

2026 Health Plan Landscape in Oregon

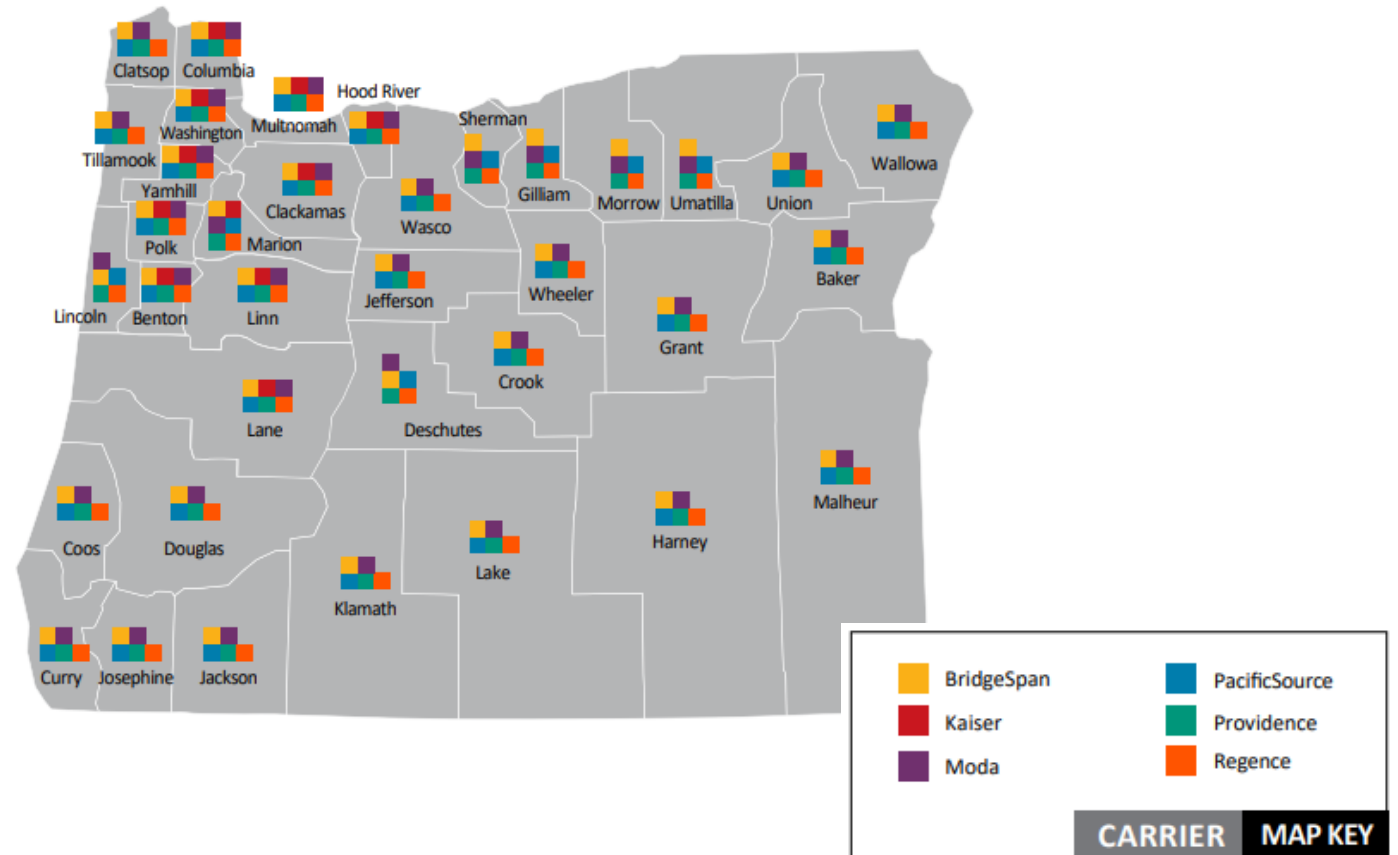
Overall Health Rates

- Individual health plans will see an average increase of 9.7 percent in premiums for 2026.
- Small group health plans will see an average increase of 11.5 percent in premiums for 2026.

2026 Health Plan Landscape in Oregon

Health Plan Availability

- Every county will have health plan choices from at least five insurance companies.
- Kaiser Permanente is offering partial service in Benton, Lane, Linn, and Hood River counties



Marketplace Connection

English with Live Spanish Interpretation

Last Thursday of every Month

10 – 11:30 a.m.

orhim.info/connection

Upcoming outreach events

Know of a community event coming up in your area?

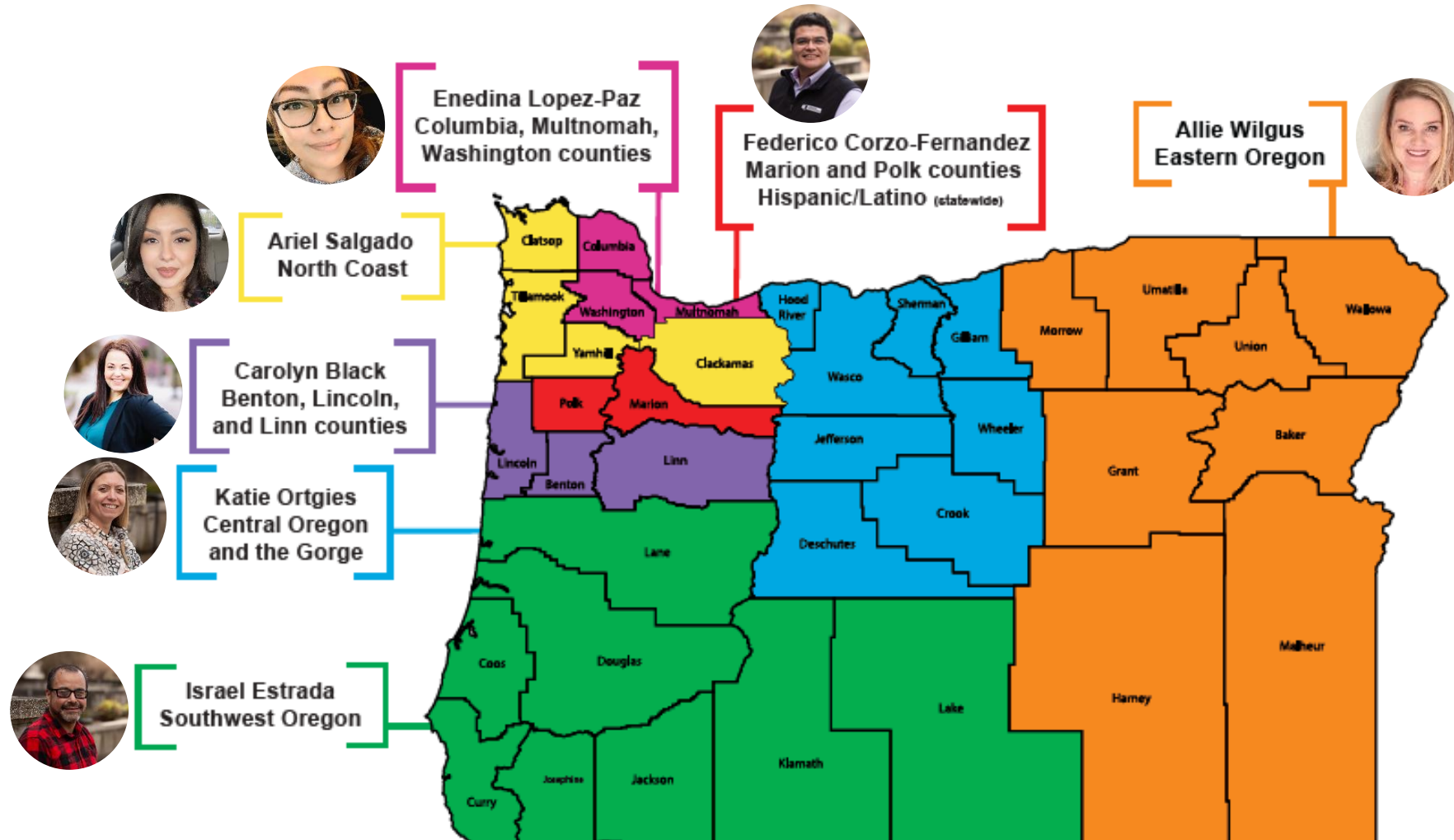
- Contact your Marketplace regional outreach and education coordinator: orhim.info/outreach



Marketplace Outreach Team



Melissa Hendricks
Customer Service Representative
(Statewide)



Connecting with the Marketplace

OregonHealthCare.gov | CuidadoDeSalud.Oregon.gov

Call us at 855-268-3767 (toll-free)

General questions: info.marketplace@odhsoha.oregon.gov

Community partner questions: cp.marketplace@odhsoha.oregon.gov

Insurance agent/broker questions: agents.marketplace@odhsoha.oregon.gov

Resource for assisters and insurance agents/brokers: orhim.info/resources

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Thank you!

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Oregon Health Insurance Marketplace

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