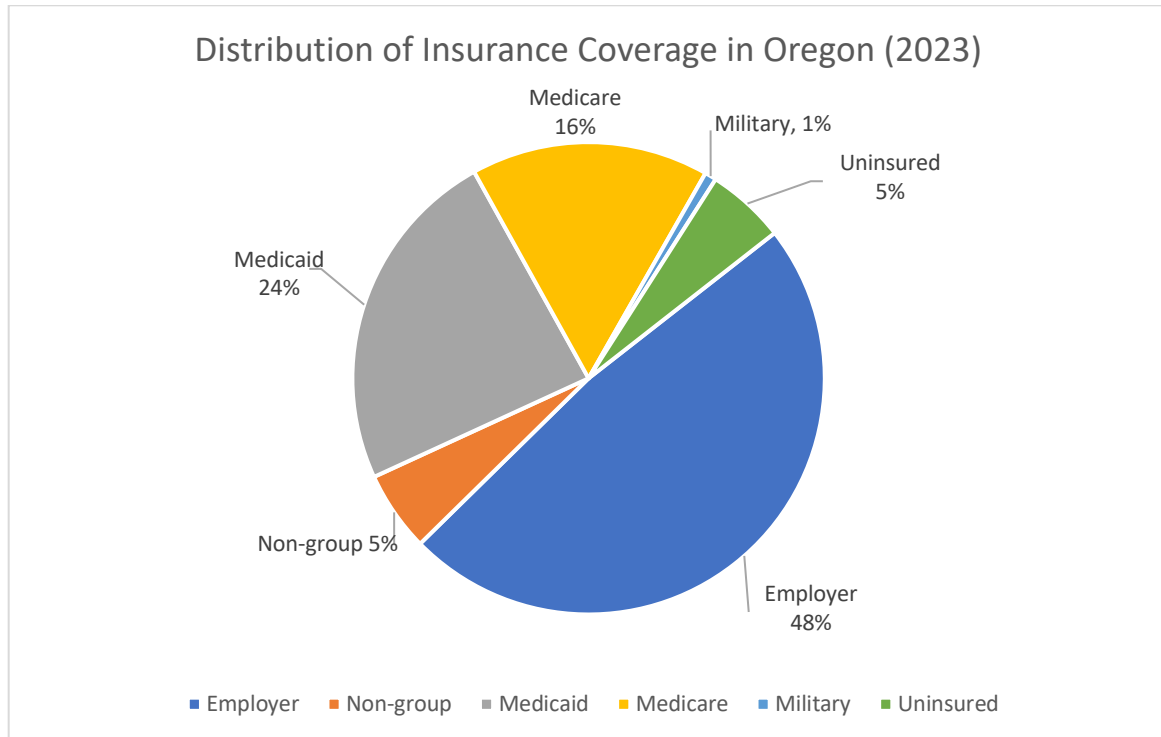


# Oregon

## Sources of Insurance Coverage



*\*Source: KFF, Health Insurance Coverage of the Total Population, 2023*

### Medicare

In Oregon, [677,300](#) residents are enrolled in Medicare, 16.3% of the population (2023 data). Of those, [59%](#) are enrolled in Medicare Advantage. For Oregonians in the traditional Medicare program, the Oregon Division of Financial Regulation regulates Medicare Supplemental insurance policies. The state provides consumers with one-on-one counseling and assistance regarding the Medicare program through the [Senior Health Insurance Benefits Assistance \(SHIBA\) program](#).

### Medicaid and the Children's Health Insurance Program (CHIP)

In Oregon, approximately [987,200](#) people are enrolled in Medicaid or CHIP, 23.8% of the state population. Oregonians can enroll in CHIP or Medicaid through the [Oregon Health Plan](#). In 2014, Oregon adopted Medicaid expansion under the Affordable Care Act, which covers [758,000 low-income adults](#).

In [Oregon](#), pregnant women and infants up to [190% FPL](#) are eligible to enroll in Medicaid. CHIP-funded coverage is available for children up to 305% FPL. The [Oregon Health Authority](#) oversees

the Medicaid Program. In Oregon, most Medicaid enrollees receive benefits via coordinated care organizations (CCOs).

In 2024, Oregon established a Basic Health Program under the Affordable Care Act, called the [Oregon Health Plan Bridge](#) (OHP Bridge). It provides health insurance coverage for people just above the income threshold for Medicaid eligibility, up to 200% FPL. OHP Bridge covers medical, dental and behavioral health services with \$0 premiums and no member cost-sharing.

### Employer-sponsored Insurance (ESI)

In Oregon, approximately [2 million](#) people are covered by employer-sponsored insurance (ESI), or [48.2%](#) of Oregon's population. In 2023, approximately [46%](#) of Oregon's private employers offer ESI. However, offer rates vary significantly by size of firm. In Oregon, [97.5%](#) of large firms (50 or more employees) offer ESI, while only [30.8%](#) of small employers offer ESI.

In Oregon, approximately [33.6%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large private firms (50 or more employees) that offer health insurance, [55.9%](#) self-fund at least one health plan.

### Individual Market Insurance

Approximately [5.5%](#) of Oregon residents are enrolled in the individual market (2023 data). In 2024, [145,509](#) Oregonians selected a plan through the Affordable Care Act Marketplace, which in Oregon is run in partnership with the federal government. It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Oregon by the [Oregon Division of Financial Regulation](#), which conducts oversight to ensure compliance with state and federal health insurance laws.

### Military Coverage

Some Oregon residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [0.8%](#), or [34,400 residents](#).

### The Uninsured

Approximately [5.4%](#), or [226,000](#) Oregon residents are uninsured (2023 data). Oregon has the [14<sup>th</sup> lowest uninsured rate](#) in the country. Among non-elderly populations, certain populations of color are more likely to be uninsured than White Oregonians. Hispanic Oregonians have the highest [uninsured rates](#) (13.1%) followed by American Indian and Alaska Native Oregonians (12.1%). White Oregonians have an uninsured rate of 5.6%. Lack of insurance is also highly correlated with income. Of the nonelderly population, approximately [10.2%](#) of people under 100% FPL are uninsured, while only [3.1%](#) of people at or above 400% is uninsured.

## State Regulators: Oregon

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Oregon is based in Seattle, WA. Media inquiries may be submitted [here](#).

### Oregon Division of Financial Regulation (DFR)

The Oregon Division of Financial Regulation (DFR) regulates the business of insurance in the state. For health insurance, the DFR is responsible for:

- **Licensure:** Insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with the Financial Examinations Unit [biennially](#).
- **Form review:** DFR reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), No Surprises Act, as well as state benefit mandates and network adequacy standards.
- **Rate review:** Health insurers offering plans to individuals and small employers (with fewer than 50 employees) must submit proposed premium rates to the Division, and the agency has the authority to review and require adjustments before rates can be used. Information about insurers' proposed and final rates is available [here](#).
- **Marketing:** DFR is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses and provides oversight of insurance agents and brokers. Consumers can check a broker or agent's license status [here](#).
- **Enforcement:** The Oregon Division of Financial Regulation has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, imposing fines, or seeking an injunction. DFR releases periodic statements on market conduct examinations [here](#).
- **Appeals:** Under the Affordable Care Act, health insurers must provide enrollees with an internal review of adverse benefit determination, and enrollees have the right to an external and independent appeal. The Oregon Division of Financial Regulation operates the state's external review system and provides consumers with information about the external review process [here](#).

### Oregon Health Authority

Oregon's Health Authority (OHA) runs the state's Medicaid and CHIP programs, and manages the contracts with the coordinated care organizations (CCOs) that deliver Medicaid and CHIP benefits. A map of participating CCOs is available [here](#) and Medicaid enrollment reports are available [here](#).

OHA contracts with an external quality review organization ([EQRO](#)) to perform quality reviews of CCOs, including assessments of quality, timeliness, and access to care. The results of these reviews are provided in reports published [here](#).

OHA can conduct an enforcement action against a CCO if it fails to meet its contract obligations. Enforcement actions can include requiring the MCO to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the CCO's contract.

OHA has also published several reports evaluating plans under Medicaid, including the results of enrollee surveys and assessments of the program's impact on access to services, uncompensated care costs, and health outcomes. These reports can be found [here](#).

### [Oregon Department of Justice \(DOJ\)](#)

The Oregon Department of Justice (DOJ) represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The DOJ accepts complaints from consumers about deceptive or unlawful business practices. Consumers can file complaints [here](#).

### Other Sources of Information

#### [Health Insurance Navigators, Agents and Brokers \(collectively, “consumer assisters”\)](#)

Although Oregon's health insurance Marketplace is run by the federal government, the state provides grants to local organizations called “Navigators” that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Oregon-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the “[Find Local Help](#)” search portal onHealthCare.gov.

