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Stay Informed. Stay Covered.

Preparing for Oregon Health Plan Changes Lunch & Learn

October 29, 2026

Hosted by: WHC's Community Advisory Council

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In collaboration with PacificSource Community Solutions & Oregon Health Authority

What is the Community Advisory Council (CAC)?

The CAC brings OHP member voices into local decisions

- **Purpose**

  Advise the Marion–Polk CCO on how to respond to Oregon Health Plan member and community health needs.

- **Community voice**

  The Community Advisory Council represents OHP members across Marion and Polk counties.

- **Core responsibilities**
  - Improve the OHP member experience through meaningful engagement.
  - Help shape and advance the regional Community Health Assessment and Community Health Improvement Plan.
  - Recommend investments that address social determinants of health and equity.

Poll Question: Before today, how familiar were you with the upcoming changes that may affect OHP?

Multiple choice:

1) I know quite a bit about them
2) I've heard about them, but I have questions
3) I've heard very little
4) This is completely new to me
5) All of the above

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House Resolution 1 (HR1)

Changes to Oregon Health Plan

New federal rules require major changes

House Resolution 1 (HR1) and other federal guidance introduced new federal rules that require major changes to Oregon Health Plan.

Some of these changes include:

- Introduction of work or activity rules
- Changes to non-citizen eligibility
- Changes to retroactive coverage
- Introduction of copayments
- More frequent renewals
- Changes to provider taxes and state directed payments
- Changes to the Oregon Health Insurance Marketplace
- Changes to Supplemental Nutrition Assistance Program (SNAP)

Poll: When you hear that OHP changes are coming, what do you most want to know?

1) When will the changes happen?
2) Who will be affected?
3) What will members need to do?
4) Where can people get help?
5) All of the above

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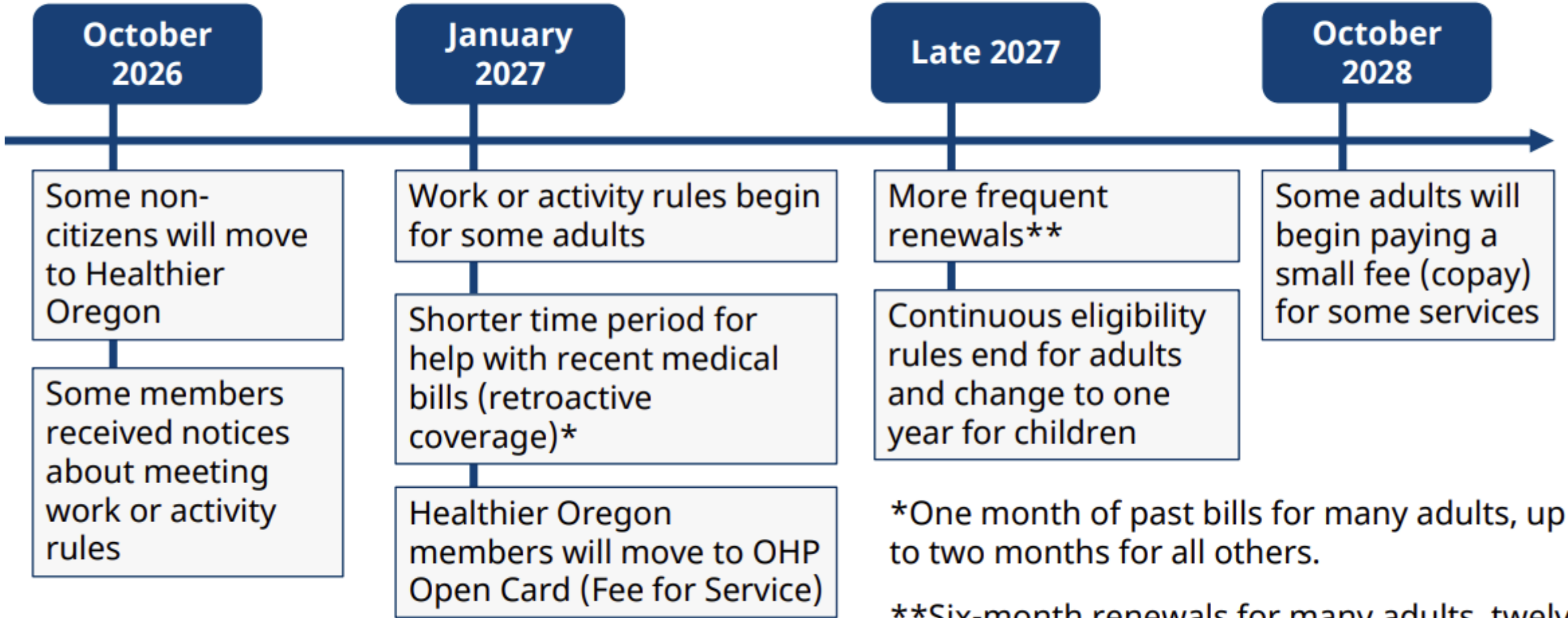
Timeline of Changes to Oregon Health Plan (OHP)



*One month of past bills for many adults, up to two months for all others.

**Six-month renewals for many adults, twelve months for all others.

Poll: Which statement do you think is most accurate about the new requirements?

1) Everyone on OHP will have the same requirements
2) Some OHP members may have new requirements, while others may qualify for exceptions
3) Only people who are working will be able to keep OHP
4) I'm not sure yet

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OHP Work or Activity Rules for Some Adults

OHP work or activity rules

Starting in January 2027

Applies to some adults ages 19 through 64

Does not apply to OHP programs based on disability, pregnancy, or Medicare

When some adults apply or renew, they will be reviewed for:

- One of many exemptions, or
- Qualifying activity (one or in combination)
  - Work
  - Volunteering
  - Education or training

Work or Activity Rules – Lookback period

- When an applicant **newly applies** or **reapplies** for benefits, we will check whether they have an exemption or meet work or activity rules in the **previous month**.
- When members **renew**, we will check whether they had an exemption or met the work or activity rules in **any one** of the **six months** before their renewal due date.
  - Members will only need to meet the rules for a single month in the lookback period, not every month.

Who does NOT need to meet work or activity rules?

OHP members or applicants who:

- Care for a child under 14 or someone with a serious or disabling health condition
- Are pregnant, or had OHP while pregnant in the prior 12 months
- Get SNAP and work rules apply, or already meet work rules for TANF
- Are American Indian/Alaska Native
- Are blind or have a serious or disabling health condition, this includes veterans with a total disability rating
- Have an alcohol and drug use disorder or are in treatment
- Left foster care at age 18 and are now 19-26
- Are in jail or prison

Who does NOT need to meet work or activity rules?

OHP members or applicants who:

- Recently turned age 19
- Spent at least one week away from home to get health care for themself or a dependent, or missed time in work or school to help a dependent while they traveled for health care
- Were admitted overnight as a patient in a hospital or other care facility, or received critical care in home or another setting
- Were on certain other OHP programs before their renewal (not subject to work rules)
- Were recently in jail or prison
- Lived in an area with a federally declared disaster or high unemployment rate
- Are entitled to or receiving Medicare Part A, or are enrolled in Medicare Part B

TANF = Temporary Assistance for Needy Families **SNAP** = Supplemental Nutrition Assistance Program

Poll: If someone you know might be affected by these changes, which question would you want answered first?

1) Do these rules apply to them?
2) Is there an exception that may apply?
3) What will they need to submit?
4) What happens if something is missed?
5) Where can they get help?
6) All of the above

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Update on Medical Exemptions for OHP Work or Activity Rules

Of the roughly 600k adult OHP members who could be subject to work or activity rules...

Some will be excluded or qualify for an exemption

Some will already be meeting work or activity rules

Some will need follow up

1) **Poll: When you hear about the Healthier Oregon to Open Card Transition, what do you most want to know about?**
    1) I’m not sure what Healthier Oregon is
    2) I’m not sure what OHP Open Card is
    3) Will people impacted have the same benefits after this transition?
    4) Will people impacted have access to the same health care providers after this transition?
    5) I want to know where I can go to get questions answers about this topic.

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Healthier Oregon Transition to Open Card

What is Healthier Oregon?

- Healthier Oregon is a mostly state-funded program that allows Oregon to offer full Oregon Health Plan (OHP) coverage, regardless of immigration status.

- The program was created through a bill in the Oregon legislature and launched in 2022.

  Healthier Oregon is primarily state-funded but uses some federal Medicaid funds, including for emergency health care services.

- Through Healthier Oregon, children and adults get the same full OHP Benefits, including physical, behavioral, and dental health care, primary care, hospital care, and prescription medications.

General differences between CCO and Open Card

	Coordinated Care Organization (CCO)	Open Card
Management & Payment	Local network of providers manages care, paid per person	State pays providers directly, paid per service
Provider Network	Restricted to providers within specific CCO network	Any provider who accepts Open Card patients
Care Coordination	Includes dedicated local coordinators	Managed by Acentra Health and CareOregon
Member Enrollment	Per federal changes, Healthier Oregon members will be transitioning from CCOs into Open Card January 2027.	

Does Open Card have the same benefits?

- Open Card has the same OHP covered benefits as CCO membership.
- There are a few services available through CCOs which OHP Open Card does not offer, such as flexible services.
  - Flexible services (also known as “flex funds”) are items or services that help members stay healthy that a CCO can offer, even though they are not a part of regular OHP benefits.
- Members who have questions can contact OHP client services at (800) 273-0557 or Ask.OHP@odhsoha.Oregon.gov

Poll: What do you think could make completing an OHP renewal harder?

Select all that apply:

1) Moving or changing addresses
2) Missing a notice or letter
3) Language or accessibility barriers
4) Not knowing what information is needed
5) Not knowing where to ask for help

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More Frequent Renewals

More frequent renewals

Starting in late 2027

Some adults will renew every six months

All other OHP members will renew once per year

- Currently, most OHP members renew every two years.
- The federal government will require more frequent Oregon Health Plan (OHP) renewals.
- More frequent renewals increase **churn**, the process of rotating on and off Medicaid.
- A greater number of people in Oregon will be uninsured.

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How to Stay Informed

Direct Member Communications

Strategy:
Leverage every available channel across traditional and digital media to get the info out early and often

- Letters, if not opted out
- Emails, if opted in
- Texts, if opted in
- Website updates
- Communications from CCOs, partners, and providers
- Plain language advertising and public service announcements

Members who may be subject to work or activity rules also received a notice in September 2026.

Members should keep contact information up to date, respond to renewal letters and can learn more at OHP.Oregon.gov/HR1.

How to keep your coverage

Keep your contact info up to date so OHP can reach you when it is time to renew.

How to get help

- For questions about renewals, or to report changes:

  Call 800-699-9075, go to Benefits.Oregon.gov, or visit your local ODHS office.

- For questions about using benefits:

  Contact your coordinated care organization (CCO).

  OHP Open Card members contact 800-562-4620

  If you don't know if you have a CCO, call OHP client services at 800-273-0557. You can also learn more at OHP.Oregon.gov/Benefits

Poll: After hearing about these changes, what would be most helpful to you?

1. Knowing where to get trustworthy updates
2. Knowing who to contact with questions
3. Understanding what I need to do
4. Helping someone else understand the changes
5. All of the above

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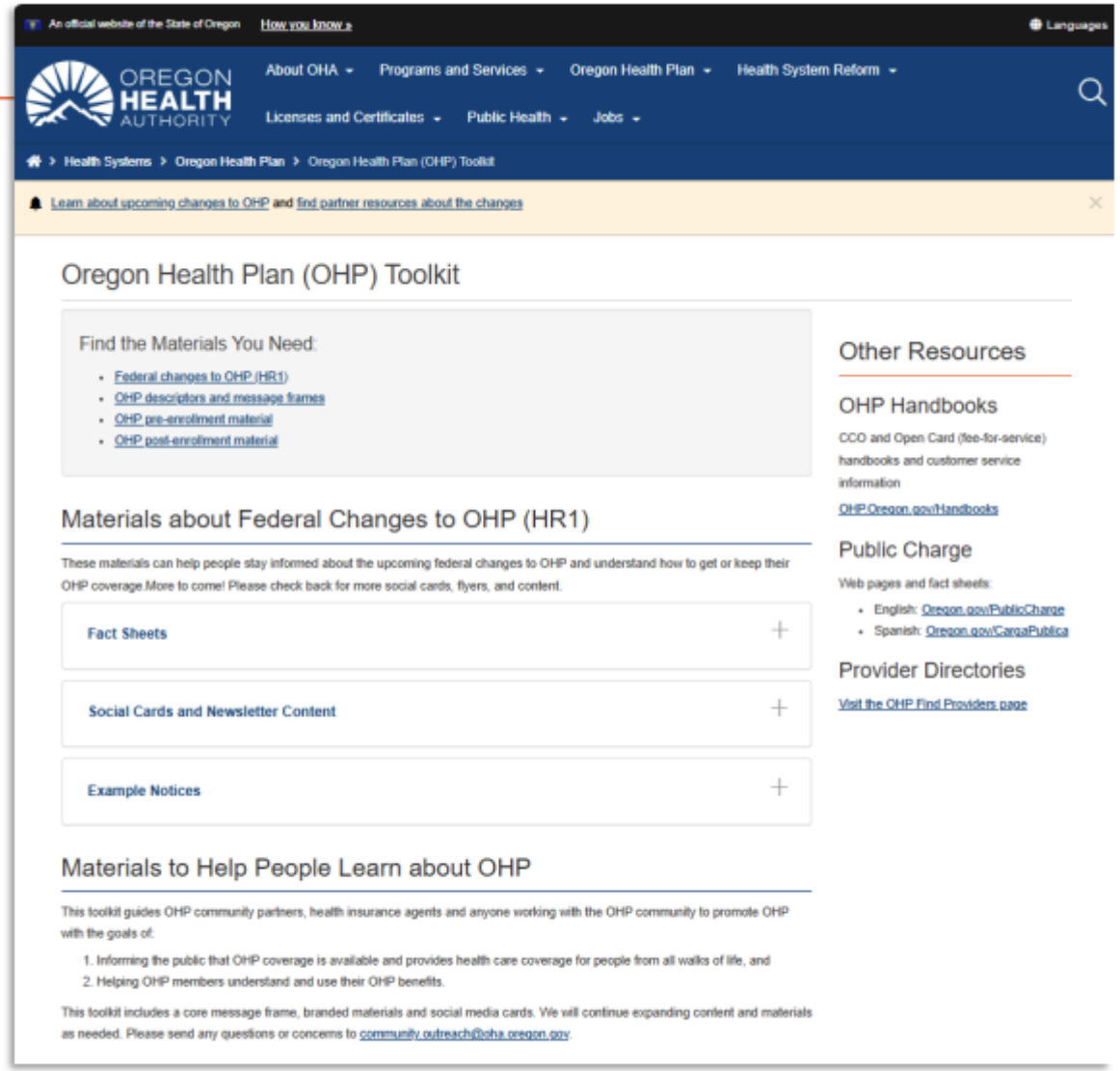
Available Resources

- OHP.Oregon.gov/HR1
  - Information for members about federal changes to Oregon Health Plan
- OHP.Oregon.gov/Toolkit
  - Partner resources: fact sheets, example notices, social cards and newsletter content, enrollment materials, and more
- Oregon.gov/SNAPworkrules
  - Information for members about federal changes to the Supplemental Nutrition Assistance Program



Poll Learning: After today's conversation, which statement best describes you?

1) I understand the upcoming changes much better
2) I understand some of the changes but still have questions
3) I need more information before I feel like I understand them
4) I'm still unsure what these changes mean

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Takeaway/action: What is the most important thing you're taking away from today's presentation?

1) I better understand when changes are happening
2) I better understand who may be affected
3) I better understand exceptions and protections
4) I know what members can do to prepare
5) I know where to go for help or more information

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Chat Waterfall Answer:

Please put your answer in the chat and wait for the facilitator to let you know when to send.

What is one thing you learned today that you would share with another OHP member, family member, or community member?

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Question and Answer Period

Q: What changes if a member goes from a CCO to Open Card?

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Thank you for coming!

Stay in Touch:

- Local resources and events at WHC website: https://willamettehealthcouncil.org/medicaid-updates/
- Follow Oregon Health Authority & Willamette Health Council on social media
- OHA's website on Work/Activity Rules & Federal Changes: https://www.oregon.gov/oha/hsd/ohp/pages/federal-changes.aspx

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