



# OHP Bridge Outreach Toolkit

2024

A communications resource for Oregon Health Plan partners to raise awareness of OHP Bridge.

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# Outreach Toolkit Overview

This toolkit guides Oregon Health Plan (OHP) community partners, health insurance agents and anyone working with the community in partnering OHP Bridge with the goals of:

1. informing the public about a new health coverage option for adults with income between **138 and 200 percent of the federal poverty level**, just above the OHP Plus limit; and
2. connecting newly eligible adults to information about their benefits.

This toolkit includes core messaging, and a resource for partners.

Please send any questions or concerns to [ohpbridge@oha.oregon.gov](mailto:ohpbridge@oha.oregon.gov).



# Background Information

## ELIGIBILITY

- OHP Bridge is for adults with higher incomes starting July 1, 2024.
- OHP Bridge is a new Oregon Health Plan (OHP) benefit package that covers adults with higher incomes. People who can get OHP Bridge must:
  - Be 19 to 65 years old;
  - Have an income between **138 percent and 200 percent of the federal poverty level** (FPL)
  - Have an eligible citizenship or immigration status; and,
  - Not have access to other affordable health insurance.

## BENEFITS

- OHP Bridge benefits are almost the same as OHP Plus.
- OHP Bridge has no member costs. That means no premiums, no co-payments, no coinsurance and no deductibles.
- OHP Bridge will cover medical, dental and behavioral health care. Members will have access to additional benefits, like transportation to medical appointments and health related services. However, OHP Bridge will not cover **Long Term Services and Supports, Climate or Housing**.
- There will be two programs within the OHP Bridge category: OHP Bridge – Basic Health Program and OHP Bridge – Basic Medicaid.
  - Individuals who receive OHP Bridge – Basic Health Program will be enrolled in Coordinated Care Organizations (CCOs).
  - OHP Bridge – Basic Medicaid will offer American Indian/Alaska Native members the continued choice between CCO and Open Card coverage.



# Background Information

## MOVING TO OHP BRIDGE

- Starting July 1 people in Oregon can apply for OHP Bridge using Oregon's ONE System at [ONE.Oregon.gov](https://www.oregon.gov/ONE) or via [HealthCare.gov](https://www.healthcare.gov).
- People on OHP who are likely to be eligible for OHP Bridge have kept their coverage during renewals since April 2023. These people will move to OHP Bridge on July 1 if they still meet the age, citizenship or immigration status, and access to other insurance requirements.
- People with Marketplace plans who are eligible for OHP Bridge will not automatically move to OHP Bridge when it launches. If someone with a Marketplace plan is eligible for OHP Bridge, they can keep their coverage and financial help until their automatic re-enrollment period ends if they do not make updates to their application.
  - Updates include changing contact information, family size, income, etc. If someone makes any updates to their Marketplace application, like a change in contact information or income, their information will be sent to the state to determine eligibility for OHP Bridge.
  - Updates must be reported even if they cause people to move to OHP Bridge. People eligible for OHP Bridge will no longer be eligible for Marketplace-based financial help, like tax credits. People eligible for OHP Bridge will need to cancel their Marketplace health plan; it will not cancel on its own.
- Learn more about OHP Bridge at [OHP.Oregon.gov/Bridge](https://www.oregon.gov/bridge).



# Key Messages for Uninsured People in Oregon

## ENGLISH

- OHP Bridge is a new Oregon Health Plan (OHP) benefit package that covers adults with higher incomes.
- Even if you were not eligible for other OHP programs before, you might be eligible for OHP Bridge. That is because OHP Bridge has higher income limits.
- OHP Bridge is available to adults in Oregon whose income is above the OHP Plus limits. 2024 income limits for OHP Bridge are below. These income limits change in March of each year per federal guidelines.

| Household Size | 2024 Income Limit for OHP Bridge (200% FPL) |
|----------------|---|
| 1              | \$30,120                                    |
| 2              | \$40,880                                    |
| 3              | \$51,640                                    |
| 4              | \$62,400                                    |
| 5              | \$73,160                                    |
| 6              | \$83,920                                    |

- With health coverage through OHP Bridge, you can get the medical, dental and behavioral health care you need, when you need it.
- OHP Bridge has no member costs. That means no premiums, no co-payments, no coinsurance and no deductibles.
- To find updated income limit information visit [orhim.info/resources](https://orhim.info/resources).



# Key Messages for Uninsured People in Oregon

## SPANISH

- Puente a OHP es un nuevo paquete de beneficios del Oregon Health Plan (OHP) que cubre a adultos con ingresos más altos.
- Incluso si antes no era elegible para otros programas del OHP, podría ser elegible para Puente a OHP. Esto se debe a que Puente a OHP tiene límites de ingresos más altos.
- Puente a OHP está disponible para adultos en Oregon cuyos ingresos superan los límites de OHP Plus. Los límites de ingresos para 2024 para Puente a OHP se encuentran a continuación. Estos límites de ingresos cambian en marzo de cada año según las normas federales.


| Tamaño del hogar | Límite de ingresos del 2024<br>para Puente a OHP para adultos<br>(200% FPL) |
|------------------|---|
| 1                | \$30,120  |
| 2                | \$40,880  |
| 3                | \$51,640  |
| 4                | \$62,400  |
| 5                | \$73,160  |
| 6                | \$83,920  |

- Con el seguro médico a través de Puente a OHP, puede obtener la atención médica, dental y de salud conductual que necesita, cuando la necesita.
- Puente a OHP no tiene costos para miembros. Eso significa que no hay primas, copagos, coseguros ni deducibles.
- Para encontrar información actualizada sobre el límite de ingresos, visite [orhim.info/resources](https://orhim.info/resources).



# Partner Resource Document

## ENGLISH



**About OHP Bridge**

OHP Bridge is a new Oregon Health Plan (OHP) benefit package that covers adults with higher incomes. People who can get OHP Bridge must:

- Be 19 to 65 years old.
- Have an income between **138 percent and 200 percent of the federal poverty level (FPL)**.
- Have an eligible citizenship or immigration status to qualify, and,
- Not have access to other affordable health insurance.

**OHP Bridge is free to members**

Just like OHP Plus, OHP Bridge is free to members. That means no premiums, no co-payments, no coinsurance, and no deductibles. All covered services are free.

**What's covered**


OHP Bridge is almost the same as OHP Plus. OHP Bridge covers medical, dental and behavioral health care, pharmacy care, and more. There are a few things that OHP Bridge does not cover.

| OHP Bridge covers  | OHP Bridge does not cover  |
|--|--|
| <ul style="list-style-type: none"> <li>• Medical, dental, behavioral health care, and more &gt; <a href="https://www.oregon.gov/Health/About/Insurance/OHP/Benefits">OHP.Oregon.gov/Benefits</a></li> <li>• Rides to care &gt; <a href="https://www.oregon.gov/Health/About/Insurance/OHP/Rides">OHP.Oregon.gov/Rides</a></li> </ul> | <ul style="list-style-type: none"> <li>• Long-term services and supports to help with tasks of daily living, such as in-home care or assisted living</li> <li>• Health-Related Social Needs: Climate, Housing and Food supports</li> </ul> |

**Using your benefits**

There are three steps to start using your OHP Bridge benefits:

1. Get to know your coordinated care organization (CCO). Your CCO can help you get the care you need. They will send you a plastic member ID card and welcome packet.
2. Pick a provider. Call your CCO or Use their online provider search to find a local primary care provider and dentist, and any additional care you need.
3. Make an appointment.



**What is a CCO?**


Most OHP Bridge members are part of a coordinated care organization, also known as a CCO. A CCO is a network of health care providers who work together to serve people in their community. You can find a list of all CCOs at [OHP.Oregon.gov/Contacts](https://www.oregon.gov/Health/About/Insurance/OHP/Contacts). If you do not know your CCO call 1-800-273-3607.

**Keeping your coverage**

- Most people will need to renew OHP Bridge after 12 months. People on OHP Bridge will be able to keep coverage between renewals even if their income changes.
- **Report changes:** You must report changes to the information you provided, such as if your address or income changes. You must also report any offers of health insurance through an employer. OHP Bridge may end if you have other affordable coverage available to you. Learn more about the ways to report changes or how you can get help at [Benefits.Oregon.gov](https://www.oregon.gov/Health/About/Insurance/OHP/Benefits).

**Have more questions?**

- Visit [OHP.Oregon.gov/Bridge](https://www.oregon.gov/Health/About/Insurance/OHP/Bridge) to see answers to frequently asked questions.



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## SPANISH



**Acerca del Puente a OHP**

Puente a OHP es un nuevo paquete de beneficios del Oregon Health Plan, OHP por sus siglas en inglés (Plan de Salud de Oregon) que cubre a adultos que tienen ingresos más altos. Las personas que pueden obtener Puente a OHP deben:

- Tener entre 19 y 65 años.
- Tener un ingreso entre el **138 por ciento y el 200 por ciento del nivel federal de pobreza (FPL)** por sus siglas en inglés).
- Tener una ciudadanía o estatus migratorio elegible para calificar; y,
- No tener acceso a otro seguro médico asequible.

**Puente a OHP es gratuito para miembros**

Al igual que OHP Plus, Puente a OHP es gratuito para los miembros. Eso significa que no hay primas, copagos, coseguros ni deducibles. Todos los servicios cubiertos son gratuitos.

**¿Qué está cubierto?**

Puente a OHP es casi lo mismo que OHP Plus. Puente a OHP cubre atención médica, dental y de salud conductual, atención de farmacia y más. Hay algunas cosas que Puente a OHP no cubre.

| Puente a OHP cubre  | Puente a OHP no cubre  |
|---|--|
| <ul style="list-style-type: none"> <li>• Atención médica, dental, de salud conductual, y más &gt; <a href="https://www.oregon.gov/Health/About/Insurance/OHP/Benefits">OHP.Oregon.gov/Benefits</a></li> <li>• Transporte a otras médicas, etc. &gt; <a href="https://www.oregon.gov/Health/About/Insurance/OHP/Rides">OHP.Oregon.gov/Rides</a></li> </ul> | <ul style="list-style-type: none"> <li>• Servicios y apoyos a largo plazo para ayudar con las tareas diarias, como atención domiciliar o viviendas en residencia asistida</li> <li>• Necesidades sociales relacionadas con la salud: Apoyos climáticos, habitacionales y alimentarios</li> </ul> |



**Usando tus beneficios**

Hay tres pasos para comenzar a utilizar tus beneficios Puente a OHP:

1. Conoce tu organización de atención coordinada (CCO por sus siglas en inglés). Tu CCO puede ayudarte a obtener la atención que necesitas. Te enviarán una tarjeta de identificación de miembro de plástico y un paquete de bienvenida.
2. Elige un proveedor. Llama a tu CCO o utiliza la búsqueda de proveedores en línea para encontrar un proveedor de atención primaria, un dentista local, y cualquier atención adicional que necesites.
3. Haz una cita.

**¿Qué es una CCO?**


La mayoría de los miembros de Puente a OHP son parte de una organización de atención coordinada, también conocida como CCO. Una CCO es una red de proveedores de atención médica que trabajan juntos para atender a las personas de su comunidad. Puedes encontrar una lista de todas las CCO en [OHP.Oregon.gov/Contacts](https://www.oregon.gov/Health/About/Insurance/OHP/Contacts). Si no conoces tu CCO, llama al 1-800-273-0057.

**Manteniendo tu cobertura**

- La mayoría de las personas necesitarán renovar Puente a OHP después de 12 meses. Las personas con Puente a OHP podrán mantener la cobertura entre renovaciones incluso si sus ingresos cambian.
- **Informa cambios:** debes informar cambios en la información que proporcionaste, por ejemplo, si cambia tu dirección o tus ingresos. También debes informar cualquier oferta de seguro médico a través de un empleador. Puente a OHP puede ser terminado si tienes otra cobertura asequible disponible. Obtén más información sobre las formas en las que puedes informar estos cambios o cómo puedes obtener ayuda en [Beneficios.Oregon.gov](https://www.oregon.gov/Health/About/Insurance/OHP/Benefits).

**¿Tienes más preguntas?**

- Visita [OHP.Oregon.gov/Puente](https://www.oregon.gov/Health/About/Insurance/OHP/Puente) para ver respuestas a preguntas frecuentes.



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# Partner Resource Graphics

ENGLISH


## Comparing Health Coverage



|  | OHP Plus                                  | OHP Bridge Basic Medicaid | OHP Bridge Basic Health Program  | Marketplace Coverage                        |
|--|---|---------------------------|--|---|
| No premiums                                | ✓   | ✓                         | ✓  | Monthly premiums                            |
| No out of pocket costs                     | ✓   | ✓                         | ✓  |   |
| Eligibility                                | Continuous                                | Continuous                | 12 months guaranteed coverage (except for non-financial changes)       | Eligibility may change based on life events |
| Long term services & supports              | ✓   |                           |  |   |
| Health related social needs benefits       | ✓   |                           |  |   |
| Citizenship eligibility                    | Eligible regardless of immigration status |                           | Must be U.S. citizen, national, or have an eligible immigration status |   |
| Access to other coverage might be accepted | ✓   |                           |  |   |

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## When will coverage start for OHP Bridge – BHP?



- Individuals determined eligible **before or on the 15th of the month** will be enrolled on the first of the next month.
- Individuals determined eligible **on the 16th of the month or later** will be enrolled on the first of the following month.

**MONTH 1**

| S  | M  | T  | W  | T  | F  | S  |
|----|----|----|----|----|----|----|
|    | 1  | 2  | 3  | 4  | 5  | 6  |
| 7  | 8  | 9  | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 |    |    |    |

**MONTH 2**

| S  | M  | T  | W  | T  | F  | S  |
|----|----|----|----|----|----|----|
|    |    |    |    | 1  | 2  | 3  |
| 4  | 5  | 6  | 7  | 8  | 9  | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 |    |

**MONTH 3**

| S  | M  | T  | W  | T  | F  | S  |
|----|----|----|----|----|----|----|
| 1  | 2  | 3  | 4  | 5  | 6  | 7  |
| 8  | 9  | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 |    |    |    |    |    |

OHP Bridge start date is based on the day the individual is **determined eligible**, not the date the application was submitted — timeliness can help!

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# Partner Resource Graphics

## SPANISH

### Comparación de Cobertura de Salud



|  | OHP Plus | Puente a OHP Medicaid Básico                                 | Puente a OHP Programa Básico de Salud  | Cobertura del Mercado                           |
|--|----------|--|--|---|
| Sin primas   | ✓        | ✓  | ✓  | Primas mensuales                                |
| Primas mensuales sin costos de bolsillo                        | ✓        | ✓  | ✓  |   |
| Elegibilidad   |          | 2 años, incluso si cambian los ingresos u otro seguro médico | 12 meses, incluso si los ingresos cambian  | Renovación anual durante la inscripción abierta |
| Servicios y apoyo a largo plazo                                | ✓        |  |  |   |
| Beneficios para necesidades sociales relacionadas con la salud | ✓        |  |  |   |
| Elegibilidad de ciudadanía e inmigración                       |          | Elegible independientemente de su estatus migratorio         | Debe ser ciudadano estadounidense, nacional o tener un estatus migratorio elegible |   |
| Se podría aceptar el acceso a otras coberturas                 | ✓        |  |  |   |

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### ¿Cuándo comenzará la cobertura: Puente a OHP – Basic Health Program?



Las personas que se determinen elegibles **antes o el día 15 del mes** serán inscritas el **primero del mes siguiente**.

Las personas que se determinen elegibles **el día 16 del mes o después** serán inscritas el **día primero del mes subsiguiente**.

El calendario a continuación muestra un ejemplo de fechas de cobertura para una persona que se determinaría elegible en el mes de octubre. Las fechas de cobertura reales variarán según el momento de la determinación.

#### OCTUBRE

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| S  | M  | T  | W  | T  | F  | S  |
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 |    |    |

#### NOVIEMBRE

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| S  | M  | T  | W  | T  | F  | S  |
|    |    |    |    | 1  | 2  |    |
| 3  | 4  | 5  | 6  | 7  | 8  | 9  |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

#### DICIEMBRE

|    |    |    |    |    |    |    |
|----|----|----|----|----|----|----|
| S  | M  | T  | W  | T  | F  | S  |
| 1  | 2  | 3  | 4  | 5  | 6  | 7  |
| 8  | 9  | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 |    |    |    |    |

La fecha de inicio de Puente a OHP – BHP se basa en el día en que se **determina que la persona es elegible**, no en la fecha en que se presentó la solicitud. ¡La puntualidad puede ayudar!

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