



NATIONAL ACADEMY  
FOR STATE HEALTH POLICY



## The American Rescue Plan Act (ARPA) Improved Access to Affordable Coverage for Thousands of Oregon Consumers<sup>1</sup>

The American Rescue Plan both increased premium assistance and eliminated the cliff at which middle-income Americans no longer qualified for financial assistance.

Unless Congress acts, these needed affordability supports will expire at the end of this year.

**ARPA lowered costs and expanded access to health insurance for 146,602 Americans enrolled in coverage through the Oregon Health Insurance Marketplace.**

### Historic enrollment growth

ARPA's premium support drove the **highest enrollment on record** and highest enrollment since 2017. This is an increase of 3.9% compared to the same period last year.

- Enrollment includes **approximately 26,000** middle-income individuals who, for the first time, qualified for financial support.

### Substantial affordability support

Oregon Health Insurance Marketplace enrollees' 2021 **premium costs fell by an average of 46%** after the enactment of ARPA.

### Major impact on communities of color

ARPA has especially benefitted Oregon's communities of color who are generally disproportionately impacted by a lack of access to routine care and by the pandemic economy.

In 2022, enrollment increases of at least 3.5% and up to nearly 18% were notable in these communities:

- Hispanic/Latino
- African American, Non-Hispanic
- Asian, Non-Hispanic
- Other, Non-Hispanic
- Multi-Racial, Non-Hispanic

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<sup>1</sup> Factsheet is based on information and data collected from *the Oregon Health Insurance Marketplace*. Data updated as of March 7, 2022.



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**The expiration of ARPA premium affordability measures will dramatically raise premiums, disrupt markets, and increase the number of uninsured, with consumers feeling the impacts as soon as October.**

**Increased cost to consumers**

**More than 130,000 enrollees** from Oregon will see reduced or eliminated financial support without the ARPA. “Sticker shock” from anticipated premium increases will begin as soon as October 2022, when customers begin to receive renewal notices for their insurance coverage.