

[Oregon Health Plan \(OHP\) Bridge](https://www.oregon.gov/health/ohp-bridge)
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The Oregon Health Plan (OHP) Bridge is a health coverage benefit designed to provide affordable insurance to adults aged 19 to 64 whose incomes exceed the traditional OHP Plus limits but fall below 200% of the federal poverty level (FPL). This program aims to bridge the coverage gap for individuals who might otherwise be uninsured due to income fluctuations.

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Key Features of OHP Bridge:

- **Eligibility:** Adults aged 19 to 64 with incomes between 138% and 200% of the FPL, who
Benefits: Comprehensive coverage, including medical, dental, and behavioral health care. Additional benefits encompass transportation to medical appointments and health-related services. However, OHP Bridge does not cover long-term services and supports or certain climate and housing benefits.
- **Cost:** There are no member costs associated with OHP Bridge—no premiums, co-payments, coinsurance, or deductibles.

Implementation Timeline:

- **Launch Date:** OHP Bridge became available for applications starting July 1, 2024. Individuals meeting the eligibility criteria can apply through Oregon's ONE system or HealthCare.gov.
- **Transition from Temporary Medicaid Expansion:** Prior to the launch, a Temporary Medicaid Expansion allowed eligible adults to retain their OHP Plus benefits. These individuals were transitioned to OHP Bridge starting July 1, 2024, ensuring continuity of coverage.

Purpose and Impact:

OHP Bridge addresses the issue of "churn," where individuals frequently gain and lose coverage due to income changes. By providing stable, affordable health insurance, the program aims to

reduce uninsured rates and improve access to consistent care for approximately 100,000 Oregonians.

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For more detailed information or to apply, visit the [Oregon Health Plan \(OHP\) Bridge](#) page.Sources

Here are six examples of how consumers might utilize the Oregon Health Plan (OHP) Bridge Program:

1. Accessing Preventive Care

- **Scenario:** A 40-year-old self-employed individual with fluctuating income above the standard OHP Plus limits but below 200% of the federal poverty level (FPL) enrolls in the Bridge Program.
 - **Utilization:** They schedule annual physical exams, routine screenings, and vaccinations, ensuring preventive health measures to avoid future complications.
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2. Managing Chronic Conditions

- **Scenario:** A 55-year-old retail worker with diabetes falls into the income bracket covered by the Bridge Program.
 - **Utilization:** They receive comprehensive care, including regular check-ups, access to prescription medications, and nutrition counseling, all without the financial burden of co-pays or deductibles.
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3. Behavioral and Mental Health Support

- **Scenario:** A 28-year-old part-time student experiences anxiety and depression but cannot afford private insurance.
 - **Utilization:** The Bridge Program allows them to access therapy sessions, psychiatric evaluations, and prescribed medications to improve their mental health.
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4. Dental Care

- **Scenario:** A 45-year-old single parent works two part-time jobs but does not qualify for employer-sponsored insurance.
- **Utilization:** They use the program to cover dental exams, cleanings, and necessary procedures, such as fillings or extractions, to maintain oral health.

5. Transportation Assistance for Medical Appointments

- **Scenario:** A 38-year-old seasonal farmworker faces challenges getting to healthcare providers.
 - **Utilization:** The Bridge Program offers transportation services to and from doctor visits, enabling consistent access to care without transportation barriers.
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6. Maintaining Coverage During Income Fluctuations

- **Scenario:** A gig worker with variable monthly earnings frequently transitions between qualifying for Medicaid and losing coverage.
 - **Utilization:** The Bridge Program stabilizes their healthcare access, providing uninterrupted coverage for routine and emergency medical needs regardless of short-term income changes.
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By bridging the gap between OHP Plus and unaffordable private insurance, the OHP Bridge Program empowers individuals to access consistent, high-quality care tailored to their needs.

The Oregon Health Plan (OHP) Bridge Program is primarily funded through federal resources. Under Section 1331 of the Affordable Care Act (ACA), states can establish a Basic Health Program (BHP) to provide affordable health coverage to individuals with incomes between 138% and 200% of the federal poverty level (FPL). Oregon's OHP Bridge Program operates as such a BHP.

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The federal government allocates funds to states with a BHP based on 95% of the tax credits and cost-sharing reductions that eligible individuals would have received if they had enrolled in Marketplace coverage. This funding mechanism ensures that the OHP Bridge Program is predominantly financed by federal dollars, minimizing the need for additional state funding.

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While federal funds cover the majority of program costs, the state is responsible for certain administrative expenses associated with operating the program. This collaborative funding approach enables Oregon to offer comprehensive health coverage to residents within the specified income range without imposing additional financial burdens on the state's budget.

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The Oregon Health Plan (OHP) Bridge Program provides health coverage for adults aged 19 to 64 with incomes between 138% and 200% of the federal poverty level (FPL). Below is a chart detailing the income thresholds for eligibility:

Family Size 200% FPL Annual Income 200% FPL Monthly Income

1	\$30,120	\$2,510
2	\$40,880	\$3,407
3	\$51,640	\$4,304
4	\$62,400	\$5,200
5	\$73,160	\$6,097
6	\$83,920	\$6,994

Note: Income limits are based on the 2024 federal poverty guidelines and are subject to annual adjustments.

[Shared Systems](#)

To determine your eligibility for the OHP Bridge Program, compare your household size and income to the figures above. If your income falls within these ranges, you may qualify for coverage. For more detailed information or to apply, visit the [Oregon Health Plan \(OHP\) Bridge](#) page