



# Oregon

Theodore R. Kulongoski, Governor

## Department of Consumer and Business Services

Oregon Medical Insurance Pool Board

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Dear OMIP Members:

Below is a brief description regarding benefit and rate changes for the 2008 OMIP Health Insurance Contracts. Please note that "Open Enrollment" is December 1<sup>st</sup> through December 31<sup>st</sup>. If you decide to switch to a different OMIP plan for the 2008 benefit year, you must do so during "Open Enrollment".

- If you are currently enrolled in a Portability plan you can select only from one of the two portability plans.
- If you are currently enrolled in a Medical plan, you can select only from the four medical plans.
- If you are currently receiving a FHIAP subsidy then you can only select the \$500 or \$750 deductible medical plans.

### **Plan Change Form**

If you would like to change plans or have questions regarding "Open Enrollment", please call OMIP customer service at **1-800-848-7280** or you can also obtain a Plan Change Request form from the OMIP web site at [www.omip.state.or.us](http://www.omip.state.or.us).

### **Rate Changes**

Individual premium rates for the OMIP medical plans will increase by an average of 11% across the age categories. The \$750 deductible portability plan rates will increase 7% and the \$1,500 deductible portability plan rates will increase 8%. These rate changes reflect the rate changes that have occurred in comparable commercial insurance plans.

### **2008 Benefit Changes**

#### ***Domestic Partner***

The 2008 contracts have been updated to include domestic partner to the definition of an eligible dependent. Please contact Regence at **1-800-848-7280**, for information on how you can add a domestic partner to your contract.

### **2008 Prescription Benefit Changes**

#### ***Contraceptives***

Prescription contraceptives are now a covered benefit for prevention of pregnancy. OMIP has removed the contraceptive medications or devices from the outpatient prescription exclusions section of the OMIP contracts.

#### ***Non-preferred Brand Medications***

All non-preferred brand medications as of January 1, 2008 will increase from a \$60 to a \$70 copayment. Non-preferred brand medications are brand name medications that are not included in the OMIP formulary.

There are several effective and safe generic or preferred medication options available to treat the majority of medical conditions. You can save money by switching to a generic or a preferred brand medication. To help you with switching, we encourage you to contact your doctor regarding using alternatives to non-preferred brand medications. The final decision on medication treatment is between you and your doctor. Regence is available to

work with you and your doctor(s) in this process. For questions regarding your prescription benefits please contact **1-800-848-7280**. You may also find helpful information about generic and preferred brand alternatives at: [www.regencrx.com/learn/rxPriceGuide/index.html](http://www.regencrx.com/learn/rxPriceGuide/index.html).

**Benefit Reminders**

***Smoking Cessation (Free and Clear Program)***

You and your enrolled dependent(s) are eligible to enroll in the nationally recognized Free & Clear Tobacco Treatment Program at no additional cost to you. However, if the program recommends a prescription, you are responsible for any co-payments for those prescriptions. People who stop smoking decrease their risks for chronic illness and early mortality and increase their quality of life. Please call **1-800-848-7280** to enroll and to find out more about this benefit.

***Living Well with Chronic Conditions Classes***

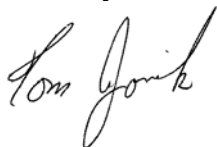
You and your enrolled dependent(s) are eligible to participate and enroll in community-based courses that teach people how to manage their own chronic conditions, including how to talk about them with physicians and insurance companies. These courses consist of six one-and-a-half hour sessions. The classes are offered at locations statewide through an accredited program developed by medical professionals and participants of the Stanford University Chronic Disease Self-Management study. OMIP will reimburse the costs, if any, once you complete at least four of the six courses. Most classes have no charge. Please call **1-866-543-5765** for more information regarding this benefit and how you can enroll.

**Your Contracts Are Now Online!**

The 2008 contracts will not be mailed to you this year. You can now access your contracts by logging on to [www.or.regence.com](http://www.or.regence.com). From the 'shortcuts' menu, select 'Benefit Booklets' and click 'go', then type in your ID number and click 'go'. Then just click on your contract and you are ready to go.

If you do not have access to the internet and would like us to send a hard copy of your contract, simply complete and detach the reply card below and return it to us in the enclosed self-addressed stamped envelope or you can call **1-800-848-7280** to have one sent to you.

Sincerely,



Tom Jovick, PhD  
OMIP Program Manager

**Reply  
Card**

**YES, send me a contract to the following address:**

**Which Plan Option?**

Plan 500, 750 and 1000

Plan 1500

\_\_\_\_\_  
Name (First, Middle and Last, please print)

\_\_\_\_\_  
Member ID #

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City, County, Zip

\_\_\_\_\_  
Phone Number