

OMIP
We're here for you!



HEALTH RATES
Valid January 2009

INSTRUCTIONS:

- You and your dependents must be Oregon residents to be eligible for OMIP.
- Determine your rates:
 - A. If you are unable to obtain individual health insurance due to health conditions, use *Monthly Rate Schedule A* or,
 - B. If you have exhausted COBRA benefits and are not being offered a portability plan, or if you have a portability plan but are moving out of the portability service area, use *Monthly Rate Schedule B*.
 - C. If you receive a federal Health Coverage Tax Credit (HCTC), use *Monthly Rate Schedule A*.
- Using the *Health Benefit Plan Summary*, determine which plan will best suit your needs.
- Determine the number of persons to be covered by the plan.
Individual insures one person.
Two-party insures an adult and one dependent.
Family insures an adult and two or more dependents.
- Find the age of the oldest family member to be covered by the plan.
- Your billing options are monthly, quarterly (every three months), or monthly by checking account deduction. Indicate your selection on the *OMIP Application Form*.
- To determine the amount you would pay under the three billing options, multiply the monthly rate by the number of months in the billing cycle. If you choose monthly payments, your rate will be the rate given in the schedule. If you choose quarterly payments, your rate will be three times the rate given in the schedule.
- Please note: Monthly payments are available through automatic bank withdrawal or by direct bill. If you prefer to pay using automatic bank withdrawal, complete the *Authorization Agreement* portion of the *OMIP Application*. Be sure to include a voided check or deposit slip to verify account information.
- Do not send money with the application. You will be sent a bill for the first premium payment after your completed application is processed.
- If you have any questions, please call OMIP Customer Service at 1-800-848-7280.

MONTHLY RATE SCHEDULE A • MEDICAL ELIGIBILITY

(AND THOSE RECEIVING FEDERAL HEALTH COVERAGE TAX CREDIT)

| 2009 PLAN 500 | | | |
|--------------------------|------------|-----------|---------|
| | Individual | Two-party | Family |
| Age 0-17 | \$232 | \$464 | \$696 |
| Age 18-19 | \$261 | \$522 | \$754 |
| Age 20-24 | \$294 | \$588 | \$820 |
| Age 25-29 | \$316 | \$632 | \$864 |
| Age 30-34 | \$352 | \$704 | \$936 |
| Age 35-39 | \$367 | \$734 | \$966 |
| Age 40-44 | \$436 | \$872 | \$1,104 |
| Age 45-49 | \$501 | \$1,002 | \$1,234 |
| Age 50-54 | \$575 | \$1,150 | \$1,382 |
| Age 55-59 | \$660 | \$1,320 | \$1,552 |
| Age 60-64 | \$660 | \$1,320 | \$1,552 |
| Age 65+ | \$694 | \$1,388 | \$1,620 |

| 2009 PLAN 750 | | | |
|--------------------------|------------|-----------|---------|
| | Individual | Two-party | Family |
| Age 0-17 | \$214 | \$428 | \$642 |
| Age 18-19 | \$240 | \$480 | \$694 |
| Age 20-24 | \$271 | \$542 | \$756 |
| Age 25-29 | \$291 | \$582 | \$796 |
| Age 30-34 | \$324 | \$648 | \$862 |
| Age 35-39 | \$338 | \$676 | \$890 |
| Age 40-44 | \$402 | \$804 | \$1,018 |
| Age 45-49 | \$461 | \$922 | \$1,136 |
| Age 50-54 | \$530 | \$1,060 | \$1,274 |
| Age 55-59 | \$608 | \$1,216 | \$1,430 |
| Age 60-64 | \$608 | \$1,216 | \$1,430 |
| Age 65+ | \$639 | \$1,278 | \$1,492 |

| 2009 PLAN 1000 | | | |
|---------------------------|------------|-----------|---------|
| | Individual | Two-party | Family |
| Age 0-17 | \$205 | \$410 | \$615 |
| Age 18-19 | \$231 | \$462 | \$667 |
| Age 20-24 | \$260 | \$520 | \$725 |
| Age 25-29 | \$279 | \$558 | \$763 |
| Age 30-34 | \$311 | \$622 | \$827 |
| Age 35-39 | \$324 | \$648 | \$853 |
| Age 40-44 | \$385 | \$770 | \$975 |
| Age 45-49 | \$443 | \$886 | \$1,091 |
| Age 50-54 | \$508 | \$1,016 | \$1,221 |
| Age 55-59 | \$583 | \$1,166 | \$1,371 |
| Age 60-64 | \$583 | \$1,166 | \$1,371 |
| Age 65+ | \$613 | \$1,226 | \$1,431 |

| 2009 PLAN 1500 | | | |
|---------------------------|------------|-----------|---------|
| | Individual | Two-party | Family |
| Age 0-17 | \$159 | \$318 | \$477 |
| Age 18-19 | \$179 | \$358 | \$517 |
| Age 20-24 | \$202 | \$404 | \$563 |
| Age 25-29 | \$217 | \$434 | \$593 |
| Age 30-34 | \$241 | \$482 | \$641 |
| Age 35-39 | \$252 | \$504 | \$663 |
| Age 40-44 | \$299 | \$598 | \$757 |
| Age 45-49 | \$344 | \$688 | \$847 |
| Age 50-54 | \$394 | \$788 | \$947 |
| Age 55-59 | \$453 | \$906 | \$1,065 |
| Age 60-64 | \$453 | \$906 | \$1,065 |
| Age 65+ | \$476 | \$952 | \$1,111 |

MONTHLY RATE SCHEDULE B • PORTABILITY ELIGIBILITY

| 2009 PLAN 750 | | | |
|--------------------------|------------|-----------|---------|
| | Individual | Two-party | Family |
| Age 0-17 | \$207 | \$414 | \$612 |
| Age 18-19 | \$207 | \$414 | \$612 |
| Age 20-24 | \$207 | \$414 | \$612 |
| Age 25-29 | \$254 | \$508 | \$706 |
| Age 30-34 | \$311 | \$622 | \$820 |
| Age 35-39 | \$318 | \$636 | \$824 |
| Age 40-44 | \$383 | \$766 | \$954 |
| Age 45-49 | \$395 | \$790 | \$965 |
| Age 50-54 | \$486 | \$972 | \$1,147 |
| Age 55-59 | \$498 | \$996 | \$1,171 |
| Age 60-64 | \$508 | \$1,016 | \$1,191 |
| Age 65+ | \$508 | \$1,016 | \$1,191 |

| 2009 PLAN 1500 | | | |
|---------------------------|------------|-----------|--------|
| | Individual | Two-party | Family |
| Age 0-17 | \$165 | \$330 | \$484 |
| Age 18-19 | \$165 | \$330 | \$484 |
| Age 20-24 | \$165 | \$330 | \$484 |
| Age 25-29 | \$203 | \$406 | \$560 |
| Age 30-34 | \$239 | \$478 | \$632 |
| Age 35-39 | \$249 | \$498 | \$652 |
| Age 40-44 | \$297 | \$594 | \$714 |
| Age 45-49 | \$317 | \$634 | \$754 |
| Age 50-54 | \$383 | \$766 | \$886 |
| Age 55-59 | \$397 | \$794 | \$913 |
| Age 60-64 | \$405 | \$810 | \$929 |
| Age 65+ | \$405 | \$810 | \$929 |

NOTE:

Individuals who are eligible for OMIP due to *portability* reasons may only select the Portability Plans 750 and 1500. However, if you think you might also be eligible due to *medical* reasons and you would like to select a Medical Plan 500, 750, 1000 or 1500, then you must apply for and meet the medical eligibility criteria as well as complete *Section C of the OMIP application*.

Please refer to the *OMIP Member Handbook* to review the medical eligibility criteria and the portability eligibility criteria. The *OMIP Member Handbook* will explain to you whether or not you qualify for *medical* or *portability* coverage.