

# Healthy Kids Plan

*Oregon is breaking down barriers to health care*

The Governor's Healthy Kids Plan gives *all* uninsured Oregon children under age 19 an opportunity to enroll in comprehensive, affordable, health insurance coverage.



## *Breaking enrollment barriers*

### **Simple application process**

Families won't need to decide what type of coverage to apply for. They will fill out one short and simple Healthy Kids application. Staff will enroll them in the appropriate health care program based primarily on their family's income.

Families can apply in any one of these convenient ways:

- Call a single toll-free line for a Healthy Kids application
- Apply online
- Apply at a DHS branch office
- Apply at other outreach centers around the state

Application assistance will be available to help families complete forms and provide documentation. With some exceptions\*, families may apply for coverage at any time.


### **Simplified eligibility standards**

Department of Human Services (DHS) staff will determine eligibility based on family income. Families won't need to provide information about their assets. Eligibility for Healthy Kids will be determined on an annual basis.

A child might qualify for one of several programs based on the following income limits:

- Oregon Health Plan (OHP)—formerly up to 185%, increased to 200% of the federal poverty level (FPL)
- Employer-sponsored insurance (ESI)—formerly up to 185%, increased to 350% FPL
- New Healthy Kids Private Insurance Plan—200% FPL and above

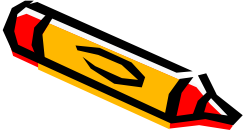
\* Employer-sponsored policies and Healthy Kids Plan applicants with income of more than 350% FPL may be subject to program-specific open enrollment periods

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- Right now, 225,000 low-income kids get coverage through the Oregon Health Plan (OHP).
  - There are currently 117,000 uninsured kids in Oregon.
  - We estimate the Healthy Kids Plan will cover 84,000 new kids in its first three years, and
  - Retain 18,000 kids by extending eligibility to one year.



Children must be uninsured for two months to be eligible for Healthy Kids (if they aren't eligible for Medicaid). The five exceptions to this requirement include the fact that the child:

- Has a condition that, without treatment, would be life-threatening or cause permanent loss of function or disability.
- Has a private health insurance premium reimbursed by DHS under the cost-effectiveness provision for employer-sponsored insurance.
- Has private health insurance premium subsidized by FHIAP.
- Was a victim of domestic violence (or a family member was a victim).
- Lost coverage due to the loss of employment of a parent.



## Affordable, comprehensive coverage

### 1. OHP Plus—or—their parents' ESI (for kids under 200% FPL)


- OHP Plus comprehensive benefits include:
  - Medical, dental and vision care, including regular check-ups and preventive care
  - Prescription drugs
  - Mental health services
  - Chemical dependency treatments
  - Medical equipment and supplies
- ESI must provide a minimum level of benefits to qualify for a subsidy
- No premiums in the employer-sponsored insurance (there will be other cost-sharing)
- No cost sharing or premiums for OHP Plus

### 2. Healthy Kids Private Insurance Plan—or—a parent's ESI (for kids between 200-350% FPL)

- Healthy Kids Private Insurance Plan has the same comprehensive benefits as OHP Plus
- ESI must provide a minimum level of benefits to qualify for a subsidy
- Sliding scale premiums based on income
- Low cost-sharing (co-payments)

### 3. Healthy Kids Private Insurance Plan (for kids over 350% FPL)

- Healthy Kids Private Insurance Plan has the same comprehensive benefits as OHP Plus
- Pay full, but affordable, premium cost
- Higher cost-sharing



All uninsured kids will qualify for 12 months of coverage with no asset test and no waiting periods for pre-existing conditions.





## *Breaking barriers to accessible care*

### **More school-based health centers**

The Governor's budget will also propose a major expansion of school-based health centers. Currently, there are 47 centers in 19 Oregon counties. At least five new centers will open in counties currently without school-based services. Five more centers will open in counties already served by the program.

### **Increased dental preventive care**

The dental sealant program will be expanded, with a goal of sealing the teeth of 50 % of all 8-year-olds by 2010.

### **24-hour hotline**

All Healthy Kids will have access to a 24-hour nurse advice line. This approach has proven to be very effective in reducing the number of unnecessary emergency room visits and directing children to the most effective care in the most appropriate settings.



## *Breaking the information barrier*

### **Increased outreach efforts**

Outreach efforts will emphasize reaching underserved communities by including partners representative of the service areas' unique cultural compositions.

The Office of Private Health Partnerships (OPHP) will organize and coordinate the Healthy Kids Plan outreach and marketing efforts, in collaboration with DHS, the Office for Health Policy and Research and other community stakeholders.

A cornerstone of the outreach program is the Application Assistance Grant Program. Administered by OPHP, the grants will help fund local organizations' efforts to enroll and retain children in the Governor's Healthy Kids Plan.

OPHP and its partners will develop a distinct brand identity for the Healthy Kids Plan using a variety of methods. OPHP will partner with the following types of organizations to display ads or distribute information about Healthy Kids:

- Schools
- Utility companies
- Large grocery chains
- Trade associations
- Head Start/Early Head Start programs
- Chambers of Commerce
- Local social services & advocacy organizations
- Other government agencies
- Hospitals, physicians, nurses & community health clinics

OPHP plans to provide extensive training for local outreach partners across the state, offering 60 training events during the initial year of the rollout and 30 sessions in subsequent years.



## *Breaking barriers to insurance affordability*



### Healthy Kids Private Insurance Plan


OPHP will administer the private market component of the Governor's Healthy Kids Plan.

They will use a competitive Request for Proposals process to select one insurance carrier that will serve the whole state, with one or more local or regional health insurance carriers in each area.

Each service area may be restricted to two health insurance carriers.

OPHP will first issue a Request for Information (RFI) to develop fair and objective criteria for selecting the carriers and measuring their performance. The criteria may include:

- Licensure by the Department of Consumer and Business Services.
- Bids will include both the subsidized and the unsubsidized portions of the new plan.
- Demonstrated capacity to serve the estimated number of Healthy Kids enrollees in the service area.
- Adequate management capability (e.g., financial, memberships, providers).
- Adequate quality assurance protocols.
- Acceptable price (within a target range), with the assumption that providers would be paid at the carrier's contracted rates.
- Evaluation criteria will reflect the importance of access, quality and solvency.

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- The new HKPI Plan provides a sliding scale subsidy for qualifying families from 200% FPL up to 350% FPL.
  - Subsidies range from 50% to 85% of the premium costs.

