



# Healthy Kids Plan

## Oregon is breaking down barriers to health care

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

### Breaking barriers to enrollment

#### Simple application process

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

Families will be able to apply in any one of these convenient ways:

- Call a single toll-free line for a Healthy Kids Plan (HKP) application,
- Apply online, or
- Apply at an Oregon Department of Human Services (DHS) branch office or other outreach centers throughout the state.

Application assistance will be available to help families complete forms and provide documentation.

#### Simple eligibility standards

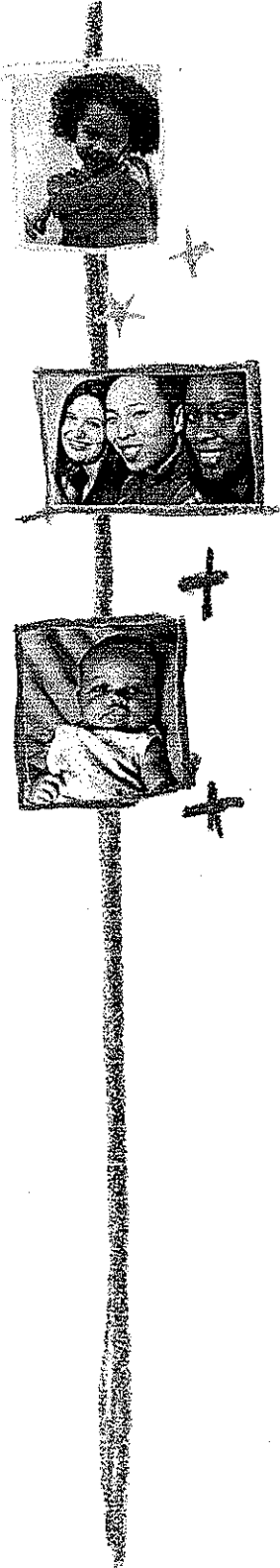
DHS staff will determine eligibility based primarily on family income. Families won't need to provide information about their assets. Eligibility will be determined on an annual basis.

A child will qualify for one of several programs based on family income:

- Oregon Health Plan (OHP)—This will be available for children in families with or without employer-sponsored insurance earning up to 200% of the federal poverty level (FPL). This is an increase from the former coverage limit of 185% FPL.
- Employer-sponsored insurance (ESI)—Subsidized ESI policies will be available for children in families earning up to 300% FPL. This is an increase from the former coverage limit of 185% FPL.
- KidsConnect Plan—The new KidsConnect Plan will be available for children in families without ESI who earn at or above 200% FPL.

#### Frequently used acronyms

<b>DHS</b>	Oregon Department of Human Services
<b>ESI</b>	Employer-Sponsored Insurance
<b>FHIAP</b>	Family Health Insurance Assistance Program
<b>FPL</b>	Federal Poverty Level
<b>HKP</b>	Healthy Kids Plan
<b>OHP</b>	Oregon Health Plan
<b>OPHP</b>	Office of Private Health Partnerships



## Simple eligibility wait times

Most children must be uninsured for two months to be eligible for the Healthy Kids Plan unless they are eligible for Medicaid-funded programs through OHP.

The five exceptions to this requirement are when the child:

- Has a condition that, without treatment, would be life-threatening or cause permanent disability or loss of function;
- Has private health insurance premiums reimbursed by DHS under the cost-effectiveness provision for ESI;
- Has private health insurance premiums subsidized by the Family Health Insurance Assistance Program (FHIAP);
- Was a victim of domestic violence (or had a family member who was a victim); and/or
- Lost coverage due to a family member's loss of employment.

## Breaking barriers to insurance accessibility

### KidsConnect Plan

The Office of Private Health Partnerships (OPHP) will administer the private market component of the Healthy Kids Plan.

OPHP will use a competitive process to select at least one insurance carrier that will serve all of Oregon, and one or more local or regional health insurance carriers in each area.

The selection criteria may include:

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

• All uninsured kids will qualify for 12 months of eligibility with no asset test. They will be enrolled in OHP Plus, FHIAP, the KidsConnect Plan or their family's plan through an employer.

• Families with incomes at or above 300% FPL will be subject to program- and employer-specific open enrollment periods.

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## Breaking barriers to comprehensive coverage

### The Healthy Kids Plan offers something for every child regardless of family income.

The following comprehensive benefit package is available for children in families at all income levels:

- + Medical, dental and vision care including regular check-ups and preventive care;
- + Prescription drugs;
- + Mental health services;
- + Chemical dependency treatments; and
- + Medical equipment and supplies.

#### Children in families earning less than 200% FPL may enroll in OHP Plus or their family's ESI:

- There will be no cost-sharing or premiums for children enrolled in OHP.
- ESIs that provide a minimum level of benefits will qualify for a subsidy through FHIAP.

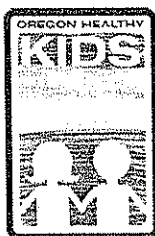
#### Children in families earning from 200% up to 300% FPL can enroll in the KidsConnect Plan or their family's ESI:

- Sliding scale premiums will be based on income.
- There will be some cost-sharing (e.g., co-pays and deductibles).
- Children will be required to enroll in an ESI policy if one is available.
- ESIs that provide a minimum level of benefits will qualify for a subsidy through FHIAP.
- Children in families earning 200% or more FPL without access to ESIs will receive subsidies through KidsConnect.

#### Children in families earning at or above 300% FPL can enroll in KidsConnect:

- There may be higher cost-sharing (e.g., co-pays and deductibles).
- Families will pay the full premium cost.

- There are approximately 116,000 uninsured kids in Oregon.
- About half (~60,000) qualify for programs, but are not enrolled.
- Approximately 234,000 low-income kids received coverage through OHP and FHIAP in May 2008.
- Program enhancements will include extending eligibility for coverage from six months to one year for all programs covering kids. This will help reduce gaps in coverage, ensure more regular access to preventive health care, and reduce the use of emergency department services.
- Service delivery enhancements will include an expansion of school-based health centers. Oregon currently has more than 40 such centers, with several more in development.



## Breaking barriers to information

### Increased outreach efforts

Outreach efforts will emphasize reaching underserved communities by including partners representative of each service area's unique cultural composition.

DHS will organize and coordinate the Healthy Kids Plan marketing and outreach efforts in collaboration with OPHP, the Office for Oregon Health Policy and Research, and community stakeholders.

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

DHS and its partners will distribute information about the Healthy Kids Plan through organizations and groups such as schools, utility companies, large grocery chains, trade associations, chambers of commerce, movie theaters, Head Start and early intervention programs, local social services, advocacy organizations, other state and local government agencies, hospitals and community health clinics, and physicians and nurses.

DHS, in collaboration with OPHP, will provide extensive training for local outreach partners throughout the state.

Application outreach centers will include DHS offices and other facilities such as health clinics, social service organizations and other stakeholder organizations.

- The new KidsConnect Plan will subsidize premiums on a sliding scale for qualifying families from 200% FPL up to 300% FPL.
- Subsidies will range from 70% to 85% of the premium costs.
- Families at or above 300% FPL will pay the full premium.

You can learn more by visiting [www.oregonhealthykids.gov](http://www.oregonhealthykids.gov) or by reviewing House Bill 2117, the Healthy Kids Plan Legislation.

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