

Producer Connection

Your connection to important news about
FHIAP, OMIP/FMIP, Healthy KidsConnect, and other state health insurance programs.

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Message from the Administrator

With health care at the top of the news for months, it's no surprise that much of our agency's work has been centered on national reform initiatives.

In March, Congress passed the *Patient Protection and Affordable Care Act* and President Obama signed it into law. Since that time, many of you have been asking us what it all means. Office of Private Health Partnerships (OPHP) doesn't have all the answers, but some things are certain and I can tell you about a few of them.

Federal High-Risk Pool

The federal high-risk pool for those who have been denied coverage due to a pre-existing condition is in place. Program staff have been working behind the scenes with federal officials, our legal counsel in the Department of Justice, the Oregon Health Authority and the Governor's office to structure what is now Oregon's new Federal Medical Insurance Pool (FMIP).

In early May, OPHP assisted the Governor's office in preparing a letter to the Secretary of the U.S. Department of Health and Human Services (HHS), Kathleen Sebelius. Oregon expressed interest in running its own federal high-risk pool and proposed administering it similarly to Oregon Medical Insurance Pool (OMIP). Additionally, the state requested assurance that it would not be held liable for any cost the federal pool incurs should the federal funding run short.

After some clarification, Oregon received approval to run its federal high-risk pool. About 30 other states applied to run their own federal high-risk pools; the remaining states will have a federal high-risk pool run by an independent company that contracts with HHS. Read more about the new program and its eligibility requirements in the article on page 3 of this issue.

Continued on page 2

Office of Private Health Partnerships

Web: www.ophp.oregon.gov • E-mail: ophp.mail@state.or.us
Oregon toll-free: 1-800-542-3104 • In Salem: (503) 373-1692
Hours: 9 a.m. to 5 p.m. • Monday through Friday

Message, continued

We expect FMIP to fill fast and already know enrollment must be capped, at about 2,000 people. If we have to cap enrollment, we will enroll applicants in OMIP, unless they prefer to wait for a vacancy in FMIP. We will analyze enrollment and expenditures each month, and maintain dialogue with federal officials to ensure the program remains operating through December 2013, when new regulations prohibit insurance companies from denying coverage based on a pre-existing condition.

I asked our Information, Education, and Outreach (IEO) team to work with the OMIP staff to put together a training session about FMIP. They've created two Webinars to bring you up to speed and provide an overview of the new application process. Take a look at the article on page 5 and 6 to learn more about FMIP and how to register for the trainings.

Budget Update

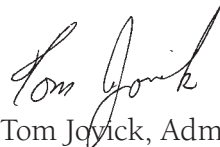
Speaking of trainings, I would like to address my recent decision to cancel the statewide producer trainings. This decision was not easy, but necessary. Like every state agency, OPHP has been affected by the recent budget shortfall. Knowing we must reduce expenses, while working to keep our programs as fully operational as possible, the month-long travel had to be cancelled.

We heard from a lot of producers about their disappointment over the cancellations. Not only were the trainings designed to cover the current state of reform in Oregon, they also provided continuing education law credits (CE).

I appreciate your feedback. IEO staff are already working with OPHP and the Insurance Division to develop web-based trainings covering the status of health care reform in Oregon. They will work with the Insurance Division to structure these new sessions to meet CE guidelines for professional development.

FHIAP remains open to those who have access to insurance at work. At this time, FHIAP is not affected by current budget cuts, and has funding to cover subsidies for those currently enrolled through the end of the biennium. We may need to cap new enrollment sooner than anticipated, but at this time, I encourage you to review your book of business and determine if any of your clients qualify for the program and get them applications.

Healthy KidsConnect, the private market component of Oregon's insurance program for uninsured children has enrolled more than 1,600 kids over the past few months. The Healthy Kids program is still training anyone interested in helping families enroll, and the fee for assisters has recently been increased to \$75 for a successful application, see page 4 for more information. ■



Tom Joyick, Administrator

Oregon Launches Federal High-Risk Insurance Pool

Providing New Insurance Option for Uninsured with Existing Conditions

OMIP-
FMIP
We're here for you!

Federal Medical Insurance Pool (FMIP)

The recent federal health reform legislation provides funding for the temporary high-risk insurance pool. High-risk insurance pools begin operating this summer and will remain available in each state until Jan. 1, 2014, unless the allocation of federal funding falls short. Beginning in 2014, insurance companies will no longer be able to deny coverage to those with pre-existing medical conditions. The insurance exchange, a central marketplace for health insurance for individuals and small businesses, will also be available by 2014. ■

What's the Difference?

To qualify for FMIP, a person must have been uninsured for six months. OMIP has no such requirement.

FMIP will only cover individuals. OMIP allows family coverage to be purchased.

FMIP enrollees must be a U.S. citizen, or lawfully present. OMIP does not have this requirement, as OMIP does not receive state or federal dollars.

FMIP has no pre-existing condition waiting period clause. OMIP will not pay for expenses related to pre-existing conditions for the first six months of coverage, unless the individual has sufficient prior creditable coverage. ■

The Oregon Health Authority recently launched the state's federally funded high-risk insurance pool, allowing people with pre-existing health conditions, who have been uninsured for six months or more, to purchase medical insurance. The new program will be administered by the Oregon Medical Insurance Pool (OMIP) and provides another health insurance option for Oregonians who have been denied coverage.

The new pool is a temporary insurance option created as part of the nation's new health care law. The *Patient Protection and Affordable Care Act*, passed in March, prohibits insurance plans from denying coverage to children based on a pre-existing condition. The new prohibition will take effect as early as fall 2010. Oregon already provides an option for uninsured children with pre-existing medical conditions through Healthy Kids (see page 4 for details). The mandate does not extend to all Americans until 2014. The federal high-risk pool is designed to help fill the gap until then.

Oregon is among the majority of states plus the District of Columbia that have opted to run their own federal program and begin accepting applications. The remaining states chose to have the federal government run their high-risk pool.

The new pool, named the Federal Medical Insurance Pool (FMIP), is structured closely to Oregon's current high-risk pool, OMIP, to create a seamless and transparent structure, simplify the application process, and make better use of new federal program funds. FMIP will use the same third party administrator, Regence BlueCross BlueShield of Oregon, as does OMIP. Additionally, as with OMIP, producers will receive a one-time \$75 fee for each person they assist who completes an application that results in coverage.

Monthly premiums will cover roughly half of medical costs and the federal subsidy will cover the other half. The state is expected to receive \$66 million over the next three years, which is anticipated to cover medical claims beyond the premiums. Should federal dollars fall short, applicants will be put on a waiting list or, if qualified, can enroll in OMIP.

To qualify for the federal high-risk pool, an individual must have been uninsured for a minimum of six months, have an existing medical condition and be a U.S. citizen or lawfully present. For those who have not been uninsured for at least six months, the existing OMIP program remains available. One application serves both programs and is available on the OMIP website (www.omip.state.or.us). Coverage began as early as August 1 for those who submitted applications earlier.

More information on the application, see page 7. You can also visit the OMIP website at: www.omip.state.or.us. ■

Healthy Kids Updates



Become a Healthy Kids Application Assister

Certified Application Assister Organizations (CAAO) reach out to families in local communities and help them apply to the Healthy Kids program. They ensure a client's application is complete and properly submitted to avoid a potential delay for missing information or documentation.

There is a four-hour training each application assister must attend. Those interested in becoming CAAOs must complete a Request for Application (RFA), and be approved by Healthy Kids prior to attending a training.

Click on “Application Assisters” under the Outreach section at www.oregonhealthykids.gov, for details. You may also contact the Office of Healthy Kids directly at 1-877-314-5678.

Reimbursement Rate for Community Application Assisters Increases

The Office of Healthy Kids recently increased the reimbursement rate for CAAOs. The new rate is \$75 for each application a CAAO assists with that leads to the enrollment of a child. Currently about 30 percent of CAAOs are insurance producers.

The Office of Healthy Kids will re-evaluate the CAAO pricing structure again in the fall. ■

What is Healthy Kids?

Healthy Kids provides access to health insurance for all Oregon's uninsured children age 18 and younger, even those with medical conditions.

Healthy Kids' comprehensive health care coverage includes medical, dental, vision, mental health services, and prescription benefits. Preventative services are provided at no cost. Healthy Kids provides options for families at all income levels, removes barriers to access for health care coverage, and builds on programs already available to Oregon families. Eligibility lasts for one full year and is re-determined annually.

Healthy KidsConnect (HKC) is the private market insurance component of Healthy Kids. Administered by the Office of Private Health Partnerships, HKC is for moderate income families that earn too much to qualify for the Oregon Health Plan, but can't afford private health insurance. Families whose annual income is over 200 percent FPL up through 300 percent FPL can qualify for approximately 85 percent to 90 percent premium assistance.

The office also administers the Employer Sponsored Insurance (ESI)/group component for Healthy Kids. Those with access to ESI up to 300 percent of the Federal Poverty Level (FPL) can receive premium assistance in the form of a reimbursement, as long as the employer plan meets federal guidelines.

For more information about Healthy Kids, visit www.oregonhealthykids.gov. If you would like more information on private market insurance programs, visit the Office of Private Health Partnerships at www.ophp.oregon.gov or call 1-800-542-3104 and ask for the Information, Education, and Outreach Unit. ■

Webinars – Your Connection to Anytime Training



OPHP has added a powerful new tool to its training services: The ability to deliver custom “Webinars” to as many as 1,000 simultaneous viewers. But what is a Webinar? And how can it help you?

A Webinar, or Web-based seminar, is a live presentation delivered electronically. Instead of interacting face-to-face, each participant sits at a computer, and is connected to the presenter via the Internet.

Webinars typically follow an agenda and have a specified starting and ending time. Participants can both see and hear the presenter. They view the contents on their computer screens and listen to the audio on their computer speakers. The presenter appears in a small window (think Picture-in-Picture on a television) on the computer monitor. The presentation, usually a PowerPoint or series of documents, is presented in a second, larger window. Short video clips can also be shown.

Most Webinars offer interactive capabilities, which allow for a two-way communication between presenters and the audience. OPHP’s system includes an online text feature that allows participants to submit questions during the session. A program specialist can also be online to answer questions as they come in, without interrupting the flow of the presentation. Questions and answers are viewable to all participants during the presentation.

Once the event is over, the OPHP team will post a recorded version of the Webinar online, along with supporting documents. Participants can then review the presentation, or download documents at their convenience.

There may be no substitute for one-on-one interaction, but in today’s world of increasing travel costs, reduced spending and limited time, a Webinar can be just the tool you need. Training delivered over the Internet allows you to participate at your office, home or some other nearby location, such as an Internet café. All you need is an Internet connection, computer, up-to-date Web browser, and you’re ready.

Registering for a scheduled Webinar couldn’t be easier. Visit the OPHP website, click on the registration widget and enter your contact information in the form. You will receive an automated e-mail with a link to the Webinar. At the Webinar’s scheduled time, login and you are ready to go.

In fact, give it try it now. Learn more about the new federal high-risk pool by registering for an upcoming Webinar. OPHP is offering two 20-30 minute information sessions on the new federal high-risk pool, one on August 4 and the other on August 5. See the following page for detailed information on these Webinars and then register online today. ■



Benefits of Webinars

- **Convenient:** Delivered directly on your computer. No need to leave the office or factor in travel time.
- **Affordable:** No travel costs and registration is free.
- **Efficient:** Webinars pack a lot of information into a short period of time.
- **Ongoing value:** Content and materials available again after the event has ended. Can review the presentation multiple times, and those who were unable to attend, can self-study at their convenience.
- **Ease of use:** Registering and participating is an easy process and requires no more skill than using the average e-mail program. ■

Federal High-Risk Pool Webinar

OPHP has developed a pair of Webinars about the Federal Medical Insurance Pool (FMIP). Each session will run approximately 20-30 minutes. If you are interested in participating, visit www.oregon.gov/OPHP/webinars.shtml and select a session to register online.

Note: You will need to register for each session that you wish to attend.

- **Wednesday, August 4, 9 a.m.**

FMIP Plan Designs and Costs

This session provides an overview of the new federal high-risk pool. Topics include: Eligibility requirements, program funding, how the new pool works alongside the current Oregon Medical Insurance Pool, and the new high-risk health insurance plans, including benefits, deductibles and rates.

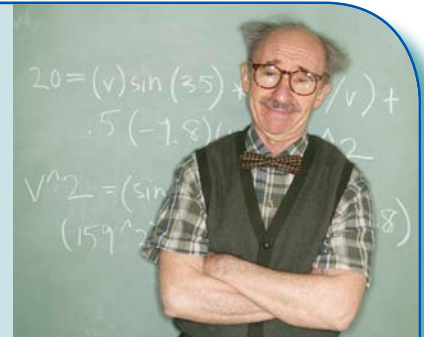
- **Thursday, August 5, 9 a.m.**

High-Risk Pool Application and Its Process

This session provides a comprehensive review of the newly designed FMIP application and the application process. Only one application is required for applying to either the federal or the state high-risk pools. ■

Professor Webinar's Tips & Tricks

- **Test your system:** In order for you to participate in an OPHP Webinar, there are several minimum requirements that your computer system needs. An Internet connection, computer audio, and the free Adobe *Flash* plug-in. Pretty much all modern computers fit this bill, so most users will be fine. We have prepared a test page on our server to allow users to quickly test their systems: www.oregon.gov/OPHP/video/test.shtml.
- If you can see and hear the embedded YouTube clip, then your system is working fine! To see if *Flash* is installed on your system, click the first link in the third paragraph. If for some reason Flash is not installed, the second link will do that for you. It is free. Needless to say, since our Webinars are *Flash-based*, you will not be able to participate via certain devices that do not support *Flash*, such as iPads.
- **Connect early:** We always go live with our Webinars five minutes before the scheduled time. This allows us to make sure everything is working correctly. We recommend that attendees do likewise. We always start on time, and if you are logged in and ready to go, you won't miss a beat! If you connect earlier than five minutes, you will see a message indicating the Webinar title and start time. If it is scheduled to start within the next hour, the time display will be a count-down. The website is: <https://my.dimdim.com/ophp>. *We suggest that you visit this site and bookmark it for later return.*
- **Train many:** Connect your computer to an LCD projector and multiple participants can train together by viewing the Webinar at a single location. An entire team can train together and discuss the Webinar contents without having to invest time and money traveling to and from a physical seminar location. ■



Oregon Insurers Extending Young Adult Coverage Early

Oregon's seven largest insurance companies have voluntarily offered for children under the age 26 to stay on their parents' plan, prior to the federal requirement.

- Health Net Health Plan of Oregon, Inc.
- Kaiser Foundation Health Plan of the Northwest
- LifeWise Health Plan of Oregon
- ODS Health Plan, Inc.
- PacificSource Health Plans
- Providence Health Plan
- Regence BlueCross BlueShield of Oregon

In addition to these companies, a number of national companies that do business in Oregon are extending dependent coverage early. These include Aetna, Cigna, Humana, and UnitedHealthcare. ■

Many young adults in Oregon will not have to wait until the federal health reform bill takes effect in September to stay on their parents' health plan.

The new federal health care law requires insurance companies to allow adult children to stay on their parents' plan up until age 26, for plans sold or renewing after September 2010. However, Oregon's seven largest health insurers — which make up more than 90 percent of the private health insurance market in Oregon — are extending dependent coverage early.

Although the dates vary, many insurance companies began extending the dependent coverage to age 26 in June. Families should check with their insurer or employer to see if this applies to them, and when. The early adoption may not apply to all employer-based plans; large employers that self-insure can make their own decision on whether to start the extension early.

Adult children who have already been dropped from their parents' plan but would qualify to rejoin the plan under the new law generally will have to wait until after September 2010 or when the plan renews to obtain coverage. However, that is not always the case so check with the insurance company or employer.

To learn more about health care reform, visit the U.S. Department of Health and Human Services website at www.healthcare.gov or the Department of Consumer and Businesses Services reform page at: <http://insurance.oregon.gov/consumer/federal-health-reform/federalhealthreform-oregon.html>. ■

One Application for OMIP and FMIP

One application is available for both FMIP and OMIP. A program specialist will determine which program an applicant is eligible for based on information contained in the application. Applications can be downloaded from the website at www.omip.state.or.us. You can also find the new rate sheets and benefits summary online. Individuals who do not qualify for the federal pool will be evaluated for OMIP. If an OMIP/FMIP applicant marks the medical condition list for eligibility, the applicant must have a medical provider affirm that he/she has the condition marked on the application. ■

The image shows a sample of the 'Oregon Medical Insurance Pool/Federal Medical Insurance Pool APPLICATION 2010' form. The form includes the following text:

OMIP-FMIP
We're here for you!

APPLICATION 2010

Oregon Medical Insurance Pool (OMIP) and the Federal Medical Insurance Pool (FMIP) both offer health insurance benefits for those who qualify.

To determine which high risk pool you are eligible for, please review the following questions:

1. Are you an Oregon resident? Oregon residency means you must be a permanent resident of Oregon to be eligible for OMIP/FMIP. A resident is a person who maintains a residence in Oregon, lives there at least 180 days per benefit enrollment year.
 - a. If yes, then please continue onto question number 2.
 - b. If no, STOP you are not eligible for benefits through either high risk pool.
2. Have you been uninsured for the past six months and are you a U.S. citizen or non-citizen U.S. national, or a non-citizen who is lawfully present in the U.S.?
 - a. If yes, you are eligible for health care benefits through FMIP. Please read the eligibility requirements for FMIP to see if you qualify on page 3.
 - b. If no, then you are not eligible for health care benefits through FMIP. Please read the eligibility requirements for OMIP to see if you qualify on page 7.

If you are Health Care Tax Credit (HCTC) eligible you only qualify for OMIP. Please read the eligibility requirements for OMIP.

Please return this completed application to:

Oregon Medical Insurance Pool
PO Box 1271
Mail Station 5K
Portland, OR 97207-1271
Customer Service: 1-800-848-7280
Fax: (503) 225-9474

FHIAP Updates



FHIAP Open to Those with Access to Health Insurance at Work

The Family Health Insurance Assistance Program remains open for individuals who have access to health insurance at work. FHIAP has immediate openings for uninsured Oregonians who can add themselves or family members to a qualified group plan. FHIAP provides sliding-scale subsidies that pay 50 to 95 percent for adults, and 100 percent for children.

Do you know a potential client who has insurance at work, but does not cover their spouse or child due to cost? FHIAP can help.

Do you have a business client who offers health insurance but staff enrollment is low? FHIAP can help.

Start by verifying the employer plan. In order to use a FHIAP subsidy at work, the employer's group health plan must meet a minimum benefit level, known as the benchmark (see below). If it meets the guidelines, employees who are opting out due to costs may be eligible for FHIAP. ■

When It's Time to Renew, it's Time to Benchmark

Help your clients and their employers by having their health insurance plans verified by FHIAP at renewal, or better, let us verify the plan prior to open enrollment.

Each year, FHIAP is required to verify that employer health plans continue to meet minimum standards known as the "benchmark". If FHIAP is not provided a plan update until after the annual renewal, the first employee to reapply for another year's FHIAP subsidy will be asked to obtain a summary of the employer's benefits. We must see a valid summary for the year even if there are no changes in benefits.

Find our Request for Benchmark Analysis Form at:
<http://www.oregon.gov/OPHP/publications.shtml>

If there are rate changes, the employer also will be asked to fill out an Enrollment Verification form for each employee who is a FHIAP member. This form gives us the information we need to accurately reimburse the employee for his or her share of the premium. FHIAP mails this form to the FHIAP member or the employer. ■

New Employer Guide/Publications Available

FHIAP's Employer Guide has been updated. The guide is a handy tool for human resource managers or businesses interested in learning more about FHIAP. We also have payroll stuffers, brochures, and other great tools available for download from the FHIAP website at: <http://www.oregon.gov/OPHP/publications.shtml>

If you would like copies mailed to you, call the Information, Education, and Outreach Unit at (503) 378-5244. ■

