

OMIP **OUTLOOK**

Oregon Medical Insurance Pool • 1-800-848-7280

Understanding how the OMIP program is funded

The funding for OMIP allows the program to spread a portion of its costs across the enrollees covered by all licensed commercial health insurers, reinsurers and stop-loss carriers in the state. OMIP receives no General Fund tax dollars to pay for medical or administrative services.

The program has two funding sources:

1) OMIP charges premiums to its enrollees, which cover approximately 55 percent of the total program expenditures. Through December 2007, the average monthly premium per policy was \$402 and the average monthly expenditures per policy, including administration, were \$741. This means that an average of \$337 of the costs per policy is not covered by premiums.

2) OMIP assesses licensed Oregon health insurers, re-insurers, and stop-loss carriers for the expenditure that exceeds the premiums. This assessment funds approximately 45 percent of the program expenditures, and OMIP spreads the payments among the health insurers based on the total number of Oregonians that each insures. OMIP assesses insurers in January and July of each year based on a projection of expenditures for the following six month period. The insurers pass the assessments, as surcharges to commercial premiums, to those companies and individuals they insure. This means that the individuals and employers who pay commercial insurance premiums subsidize 45% of OMIP's costs.

Your 2008 contracts are available on-line!

You can access your contract by logging on to www.or.regence.com. From the 'shortcuts' menu, select 'Benefit Booklets' and click 'go', then type in your ID number and click 'go'.

Advise. Navigate. Reward.

Imagine a place where you can find answers and support for all of your health needs. myRegence.com, powered by the Regence Engine, is your complete source of health and wellness information. And it's simple to understand. So whether you want to get started on an exercise program, need tips on eating healthier, or just want to know if we've paid your claim — Register now.

Quit with Free & Clear

You are in luck! There really is a pot of gold at the end of your rainbow when you or someone you love gives up tobacco for good. The groundbreaking Free & Clear® Quit For Life Program (including free nicotine patches or gum) is tailored to meet your own individual needs. Call 1-866-QUIT-4-LIFE (1-866-784-8454) to learn more.



1.866.Quit.4.Life (784-8454)

March/April 2008

TOWNHALL

Each year, OMIP holds forums around the state that are open to you, our OMIP members.

These forums offer an opportunity to ask questions about your new 2008 benefit plans and to discuss any other issues regarding your health care benefits and costs.

All forums start at 6 p.m. We look forward to seeing you!

TOWN HALL MEETING DATES

DATE	DAY	CITY
March 31	Monday	Roseburg
April 1	Tuesday	Medford
April 2	Wednesday	Brookings
April 3	Thursday	Florence
April 8	Tuesday	Eugene
April 9	Wednesday	Albany
April 10	Thursday	Lincoln City
April 15	Tuesday	Pendleton
April 16	Wednesday	Hood River
April 17	Thursday	Seaside
April 22	Tuesday	Salem
April 23	Wednesday	Portland
April 24	Thursday	Bend

Call: 800-848-7280 for locations (Oregon Toll-Free)

Understanding the differences between payments for providers you use

	In Network	Out of Network	
	Preferred Provider	Participating Provider	Non-participating Provider
Provider charge	\$1,000	\$1,000	\$1,000
OMIP <i>maximum allowed amount</i>	\$500	\$500	\$500
OMIP pays	\$400 (80%)	\$300 (60%)	\$300 (60%)
You pay + <i>above OMIP allowed amount</i>	\$100 (20%) + \$0	\$200 (40%) + \$0	\$200 (40%) + \$500*
Your total cost	\$100	\$200	\$700

*OMIP doesn't pay any part of the bill that is more than its "**maximum allowed amount.**" In this example, the non-participating provider charges \$500 more than OMIP allows. That means you will be responsible for the 40 percent of the \$500 that OMIP does cover plus the \$500 that is above the OMIP allowed amount. As you can see, you owe a total of \$700 by using a non-participating provider compared to \$100 for a preferred provider.

Note: This example assumes you have met your calendar year deductible and represents coinsurance for Plans 500, 750 and 1000. This example also does not apply to preventative services, emergency room and other benefits. This is only an example. Exact terms, conditions, provisions, exclusions and limitations are defined in the OMIP contract.

Participating and Preferred Providers or Participating or Preferred Facilities means providers or facilities that contract with Regence BlueCross BlueShield of Oregon and agree to reduced fees. However, as you can see from the example above, you will have less out of pocket costs by seeking services from a Preferred Provider or Preferred Facility.

Non-Participating Provider or Non-Participating Facility means providers or facilities that do NOT contract with Regence BlueCross BlueShield of Oregon and do NOT agree to reduced fees.

Disease management help

Regence Disease Management programs are offered to members diagnosed with ongoing health conditions, including diabetes, asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), congestive heart failure (CHF), depression and anxiety. Regence also offers a maternity management program called Special Beginnings. As a member in one of the support programs, you will get:

- ❖ Materials to help you understand your condition and how you can keep it under control.
- ❖ A phone number to call and talk to a nurse who can answer your questions.

To learn more about these programs or to request to talk to a nurse, please call 1-(866) 543-5765. Nurses are available Monday through Friday, from 8 a.m. to 5 p.m.

Help with chronic conditions

Are you sick and tired of feeling sick and tired? Register now for “Living Well with Chronic Conditions.”

People who enroll in Living Well workshops:

- ❖ Feel better
- ❖ Are more active
- ❖ May spend less time at the doctor or in the hospital
- ❖ Support each other
- ❖ Communicate better with doctor/family

This six-week program, developed by Stanford University, is available in many areas of Oregon.

To find a workshop near you call the OMIP plan administrator: 1-(866) 543-5765 or visit www.omip.state.or.us and follow the *Living Well* links.