

November 2008

Dear Producer:

December is open enrollment month for OMIP enrollees. Enrollees may change plans as follows:

- If they are currently enrolled in a Portability plan they can select only from one of the two Portability plans.
- If they are currently enrolled in a Medical plan, they can select only from the four medical plans.
- If they are currently receiving a FHIAP subsidy then they can only select the \$500 or \$750 deductible plans.

If an enrollee would like to change plans or has questions regarding “Open Enrollment”, please direct them to OMIP customer service at **1-800-848-7280**, or obtain a Plan Change Request form from the OMIP web site at [www.omip.state.or.us](http://www.omip.state.or.us).

The 2009 contracts will not be mailed to existing enrollees this year. However, new enrollees will receive their 2009 OMIP contract along with their acceptance letter and member card. All enrollees can access their contracts on the OMIP Web site at [www.omip.state.or.us](http://www.omip.state.or.us), after December 1, 2008, or by logging on to [www.regence.com](http://www.regence.com). Enrollees may also request a hard copy of their contract by calling **1-800-848-7280**. OMIP will have new revised applications, rate sheets, and enrollee handbooks.

### **Revised Application**

OMIP will accept the current 2008 version of the application through the month of January 2009. **Effective February 1, 2009, the new 2009 version of the OMIP application will be required.**

Below is a brief description outlining benefit and rate changes in the 2009 OMIP Health Insurance Contract.

### **2009 Premium Rate Changes**

Individual premium rates for the OMIP medical plans increase by an average of 15% above 2008 rates. The portability plan rates will increase an average of 20%. These rate changes reflect the rate changes that have occurred in comparable commercial insurance plans.

### **2009 Benefit Enhancements**

#### ***Adult Routine Physical Examinations and Adult Immunizations***

Currently, routine physical examinations and Immunizations are covered for dependent children through age 18. The 2009 benefits have been expanded to include routine physical examinations and immunizations (listed below) for adults age 19 and over. These benefits are not subject to the calendar year deductible; however, they are a covered benefit only if members receive them from Preferred Providers. If enrollees receive these services from Non-Preferred Providers they will be responsible for the full charge for these services and these charges will not accrue toward the enrollees out-of-pocket maximums.

#### **Adult Routine Physical Exams**

- Age 19 – 34      Once every 60 months
- Age 35 – 59      Once every 24 months
- Age 60 and over      Once every 12 months

#### **Adult Immunizations**

- Influenza vaccine (Flu)
- Pneumococcal vaccine (pneumonia)
- Tetanus/Diphtheria Toxoid (tetanus)
- Zostavax (shingles)
- Varicella vaccine (chicken pox)

### ***\$5 Generic Co-payment***

The generic co-pay decreases in 2009 from \$10 to \$5. The Preferred and Non-Preferred brand co-pays remain at \$40 and \$70 respectively. This is a significant benefit increase and enrollees can save a considerable amount of money by using available generic medications. Enrollees can find helpful information about generic and preferred brand alternatives at:

[www.regencrx.com/learn/rxPriceGuide/index.html](http://www.regencrx.com/learn/rxPriceGuide/index.html).

### **Benefit Reminders**

#### ***Smoking Cessation (Free and Clear Program)***

Enrollees are eligible to participate in the nationally recognized Free & Clear Tobacco Treatment Program at no additional cost. However, if the program recommends a prescription, the enrollee is responsible for any co-payments for those prescriptions. We encourage any smokers to enroll in this program. Enrollees may call **1-866-784-8454** to enroll and to find out more about this benefit.

#### ***Living Well with Chronic Conditions Classes***

Enrollees are eligible to participate in community-based courses that inform people how to manage their own chronic conditions. These courses consist of six one-and-a-half hour sessions. They are offered at various locations in Oregon through an accredited program developed by medical professionals and participants of the Stanford University Chronic Disease Self-Management study. OMIP will reimburse the costs for the courses, if any, once the enrollee completes at least four of the six courses. Most classes have no charge. Enrollees may call **1-866-543-5765** for more information regarding this benefit and how to enroll.

Sincerely,



Tom Jovick, PhD  
OMIP Program Manager