

Family Health Insurance Assistance Program

CONNECTIONS

Fall 2006

Administrator's Message

Dear FHIAP members:

You may have read about a new federal law that requires nearly all U.S. citizens to prove citizenship and identity (who you are) when you re-apply for another 12 months of subsidy. FHIAP started enforcing this law on Sept. 1, 2006.

We are providing some information about how to prove citizenship and identity in this newsletter so that you can begin gathering documents. By early October, we will mail you a letter with additional information. You will also receive citizenship information with your application to remain in the program.

I want to stress that while people not already in FHIAP must provide documents before they can receive subsidies, FHIAP members who re-apply will receive a reason-

able amount of time to obtain proof before losing benefits. We understand that it may take awhile to get a birth certificate from another state!

Please don't hesitate to call if you have questions about how to do this. We will do our best to get answers!



Howard "Rocky" King

Contact us

Toll-free:
1-888-564-9669

Web:
www.fhiap.oregon.gov

Email: fhiap@mail@state.or.us

New Citizenship/Identity Requirements

Federal law requires that U.S. citizens who apply for Medicaid programs, including FHIAP, prove citizenship *and* who they are (identity). This means that family members who were not born in Oregon probably will need to provide an original (or certified copy) of their out-of-state birth certificate. We can get this information electronically for Oregon-born family members. All family members must prove identity.

Frequently Asked Questions

When does this start?

The law was effective July 1, 2006 but states didn't receive rules about how to carry out the law until after that date. Oregon decided to require proof of citizenship and identity for all applications received *on or after* Sept. 1, 2006.

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New Citizenship/Identity Requirements (Continued from page 1)

Who must prove citizenship?

Nearly all U.S. citizens who apply or re-apply to FHIAP must prove citizenship and identity. This includes children as well as adults. People who receive Supplemental Security Income (SSI) do *not* have to provide proof because they already proved this to receive SSI.

What about non-citizens?

A similar law already exists for non-citizen applicants and members. Non-citizen applicants must continue to send a copy of their Permanent Resident Card. If we already have one in your file, you do not need to send another copy.

What is the difference between citizenship and identity?

Citizenship proof shows the government you are a legal U.S. citizen. An example of this kind of proof is a U.S. birth certificate. Identity proves who you are; an example of this is a driver's license or other photo identification.

What proves both citizenship and identity?

Any of these three documents can be used to prove citizenship *and* identity:

- 1) U.S. Passport (may be expired if not issued with limitations)
- 2) U.S. Naturalization Certificate issued by the U.S. Citizenship & Immigration Services (USCIS)
- 3) Certificate of Citizenship issued by the USCIS

What if I don't have a passport?

You will need to send two documents. The easiest way for most people to prove citizenship/identity is:

- An original or certified copy of your U.S. birth certificate (no photocopies allowed)

And

- A driver's license (copy is okay)

Important: Oregon-born applicants do *not* need to send a birth certificate, just a copy of your driver's license or other proof of identity.

In addition to the 50 states, a U.S. birth record may be issued by the District of Columbia, American Samoa, Swain's Island, Puerto Rico after Jan. 13, 1941, the Virgin Islands, the Northern Mariana Islands after Nov. 4, 1986, or Guam.

How do I prove identity for my five-year-old?

A school identification card that includes a photo or other school record is acceptable. If your child doesn't have a card, you may write a note that names the child, explains his/her relationship to you and lists the child's date and place of birth. Here is sample text for the note: "I declare under penalty of perjury that Jane Smith is my daughter. She was born on June 24, 1997, in Salem, Oregon."

Make sure you sign and date the note. Don't forget to also send a birth certificate for any children who weren't born in Oregon.

Important: Oregon-born applicants do not need to send a birth certificate, just a copy of your driver's license or other proof of identity.

What if I don't have a birth certificate or a driver's license?

We accept a number of other documents to prove citizenship and/or identity. They are listed on a flyer that will come with your application. You may also view them on our Web site at: www.fhiap.oregon.gov. Click on "citizenship requirements" under "What's New." Or, call us toll-free: 1-888-564-9669.

What if my driver's license or my passport is expired?

An expired driver's license still counts as proof of identity — it shows who you are. The expired passport counts as proof of citizenship as long as it wasn't issued with "limitations."

I sent you a copy of my driver's license when I first applied to FHIAP two years ago. Do I have to send another one?

No. The copy should be in your file.

I just had a baby and want her on my FHIAP subsidy. Do I need to prove citizenship and identity for her?

At the time you re-apply to remain in the program, we will need proof of citizenship and identity for all family members, including the baby.

Do I have to go through this every year?

No, you only need to prove citizenship-identity once.

Oregon Health Plan

What if I can't get the information to you by the time my application is due?

Send the application without the information and keep trying to get the information. If you have trouble figuring out what you need or how to order a birth certificate, call us at 1-888-564-9669. We will do our best to help.

People applying to FHIAP for the first time will not be approved for subsidies to help pay health insurance premiums until we receive this information. Current FHIAP members will have a "reasonable opportunity" to get the documents. We will *not* end your subsidy during this time.

Who pays the fee for getting a birth certificate or passport?

You are responsible for the fees.

I have a question....

Here are ways to get more information or to contact us:

- Call toll-free: 1-888-564-9669. Ask for eligibility.
- E-mail: fhiap.mail@state.or.us
- Visit our Web site:
www.fhiap.oregon.gov
(Click on citizenship requirements)

Vacations

Your Member Account Services (MAS) specialists do go on vacation but their work still gets done. If you need to talk to someone about your bill or pay stub, others can answer your question. If you get insurance at work or COBRA, ask for a MAS group specialist. If you don't get insurance at work, ask for a MAS individual specialist.

If you send information by e-mail, you probably should address the e-mail to several FHIAP specialists for this very reason. If you only have one person's e-mail, call or e-mail FHIAP for more addresses.

Children under age 19, pregnant women and people who are disabled who qualify for FHIAP may also qualify for the Oregon Health Plan (OHP). Families need to know about both programs so they can select the one that best meets their needs.

Differences in the programs

FHIAP: This program helps pay the monthly premium for private health insurance — either an employer-sponsored health plan or an individual health plan. FHIAP members are responsible for co-payments, deductibles and other costs of private insurance. They carry a private insurance card so they have the same ability to see a doctor as anyone else with private insurance. As with any private insurance, FHIAP members may have to wait to get coverage for a pre-existing condition.

Oregon Health Plan (OHP): OHP offers pregnant women, children and people who are disabled health benefits with few or no costs. These benefits may include services, such as vision, which FHIAP does not subsidize. Once approved, OHP clients do not have to wait for coverage of pre-existing conditions. Members hold a Medicaid card.

Many families enroll their children in OHP and non-pregnant adults in FHIAP. This is allowed. Different members of a family may be in different programs. *However, no family member may be enrolled in both OHP and FHIAP at the same time.* If this happens, FHIAP must collect any subsidies the family received during the time the family member was in both programs.

Eligibility for FHIAP/OHP children

Children in either program must be:

- Members of households with income less than 185 percent of poverty (\$2,560 monthly for a family of three)
- Members of families with assets less than \$10,000 (doesn't count home, car or qualified retirement accounts)

Don't miss a deadline!

If you re-apply to stay in the program, don't miss any deadlines. FHIAP still has a waiting list for people who can't get insurance at work and want subsidies for an individual health plan.

If you have trouble completing the application or getting information, call us. We may be able to help. If you turn in an incomplete application, we'll send you a letter saying what we still need. It's better to send an incomplete application than miss a due date!

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Family Health Insurance Assistance Program
PO Box 5880
Salem OR 97304-0880

If you lose your job, you don't lose FHIAP

If you are already on FHIAP and you lose your health plan at work, your subsidy can be used to help pay the costs of keeping your family insured. Call for details: 1-888-564-9669. Ask for Member Account Services.

Oregon Health Plan

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- Citizens or non-citizens who qualify for services
- Oregon residents

Also, some children need to be uninsured six months to qualify for OHP; others do not. OHP has different programs for families of different incomes. Children generally must be uninsured six months to qualify for FHIAP *unless they are coming from OHP*. Call OHP or FHIAP to ask about exceptions to the six-month rule.

OHP phone

OHP's Application Center number is: (1-800-359-9517). This number also is on the back of the FHIAP brochure.

FHIAP Rule Changes

Effective June 1.

Asset limit: You used to be able to own a home and a business property and we didn't count either when looking to see if you had more than \$10,000 in assets. Now, we count all real property (commercial and residential) except the home where you live. The application explains what counts as an asset and what doesn't. Cars and boats, for example, don't count. After looking at the application, call us if you have a question about what to list.

Counting family size: You may include an elderly relative (55 and older) or adult disabled child who lives with you in your family size. However, you must also count any income these family members have. Examples of money you must count include: disability payments, Social Security payments and retirement income.