

# Family Health Insurance Assistance Program

# CONNECTIONS

Fall 2007

## Administrator's Message

Dear FHIAP members:

As you prepare for the holidays, Medicare may not be the first topic that comes to mind. However, family gatherings are the perfect opportunity to make sure that relatives or friends with Medicare are properly insured.

Since many people first signed up for Medicare prescription drug insurance, for example, plan prices have gone up. Some plans changed the drugs that they cover. It's a good idea for everyone to re-visit their coverage.

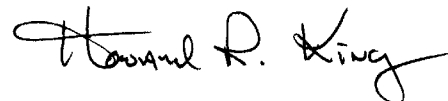
***People who are eligible for Medicare have until Dec. 31 to join or change Medicare prescription drug plans. However, Medicare urges you to make changes by Dec. 7. This way, your pharmacy will be ready when your 2008 coverage starts on Jan. 1.***

The computer savvy members of your family can help compare prescription drug

plans using the tools at [www.medicare.gov](http://www.medicare.gov). You can also get free, unbiased help from the Senior Health Insurance Benefits Assistance Program (SHIBA). This is a state program that trains volunteers to help people in all parts of the state understand Medicare.

SHIBA's toll-free in Oregon phone number is: 1-800-722-4134. You will be asked to use the telephone keypad to enter your zip code. You will then be routed to a local volunteer who can help you. Be sure to do this as soon as possible. ■

Howard "Rocky" King



Administrator



### Contact us

Toll-free in Oregon:  
1-888-564-9669

In Salem:  
503-373-7419

Web:  
[www.fhiap.oregon.gov](http://www.fhiap.oregon.gov)

Email: [fhiap@mail@state.or.us](mailto:fhiap@mail@state.or.us)

## Oregon Prescription Drug Program

Even though your FHIAP-subsidized health insurance plan includes prescription drug coverage, you may know someone who needs help with drugs costs. One resource is the Oregon Prescription Drug Program. This is a state program that makes all drugs eligible for discounts. People can enroll in less than a minute by phone. Call 1-800-913-4146. You will receive a discount card in the mail days later. Take this card to

a participating pharmacy and see if the drug you want is less.

Even if you have prescription insurance, you may get this discount card and see if it helps in certain cases. For example, perhaps you need a drug not covered by your plan. You could use the card to see if it helps with the price. Your friends and family with Medicare may also benefit from the card. ■

# Healthy Kids Update

Oregon voters defeated Measure 50, which proposed an increase in tobacco taxes to provide health coverage to uninsured children.

Also, the *Oregon Helps* Web site can tell a family if they might get help from state or federal programs, including the *Oregon Health Plan*. The Web site is: <http://www.oregonhelps.org/>

## Don't postdate checks

(For those who don't get insurance at work)

We can't accept postdated checks. These are checks that are sent to us with a future date for deposit. If you send us one, we must send it back.

**State rules require FHIAP to deposit your check by the second business day after it is received. ■**

## What happens next?

An estimated 67,000 Oregon children already qualify for existing medical assistance programs. If you know someone with children who are uninsured, you may want to suggest they call *Oregon Health Plan* for an application. The phone is: 1-800-359-9517.

Meanwhile, a group called the Oregon Health Fund Board is working on a state-wide plan to provide health insurance to all Oregonians. The board's report will go to the 2009 Oregon Legislature. If you are interested in this group's work, visit: <http://healthfundboard.oregon.gov/>. ■

## Denied insurance?

If an insurance company turns you down for coverage, don't give up. The Oregon Medical Insurance Pool (OMIP) covers adults and children who are denied coverage because of a pre-existing medical condition. Your FHIAP subsidy will help pay the premium.

An eligibility specialist will send you another one. Select Medical Plan 500 or 750.

If you have certain medical conditions, you automatically qualify for OMIP and don't have to apply first to an insurance company. To see if this is you, call OMIP at 1-800-848-7280. If so, you will still need to fill out an OMIP application.

If this happens, keep your denial letter. Call OMIP toll-free in Oregon at 1-800-848-7280. Ask for an application. When you apply, include your denial letter and your FHIAP *Certificate of Eligibility*. If you need another certificate, call FHIAP.

If you would like help applying to OMIP, FHIAP can refer you to an insurance agent. For help, call FHIAP's toll-free number in Oregon (1-888-564-9669). Ask for an agent referral. ■

## E-mail FHIAP billing staff

Tired of phone tag? Don't forget that you can e-mail our Member Account Services (billing) staff at: [mas.fhiap@state.or.us](mailto:mas.fhiap@state.or.us)

**You can use this e-mail address if you:**

- Have questions about your billing account (payments or statements)
- Scan and e-mail your pay stubs (if you have insurance through an employer)
- Want to tell us about rate changes for your employer plan

- Need to tell us about changes in your employment or family members
- Want to request the forms needed to have your reimbursement check deposited directly into your bank account. (This information can also be found on our Web site.)
- Have address or phone number changes ■

# Direct Deposit

(For FHIAP members with employer insurance)

The state can deposit your reimbursement check directly into your account if you fill out the paperwork. This won't necessarily mean you will get the money earlier. However, it means you won't have to worry about your check getting lost in the mail.

## To get the paperwork, you may:

- Call or e-mail us and we'll send you the forms.
- Visit our Web site:  
[www.fhiap.oregon.gov](http://www.fhiap.oregon.gov)

You must fill out *both* the *W-9* and the state's *Direct Deposit Authorization Form*. On the *W-9* form, check the box that says *individual* and put your Social Security number where it asks for *Tax Identification Number*. Don't forget to sign the forms. Part of the *Direct Deposit Authorization Form* must be completed by your bank.

(Note: Do not follow the computer links to the direct deposit forms provided on our reimbursement check to you. That site does not include the *W-9* form.) ■

## Change phone/address?

Don't forget to let FHIAP know if you change your phone number or address. It is very important that we be able to reach you. If we don't have a current address, for example, you may not get a reimbursement check. ■

# INSURANCE TALK

## Out-of-pocket maximum

Many health insurance policies have something called an "out-of-pocket maximum" or "annual maximum" that tells you the most you will pay in a year for covered medical expenses. Some plans use the term "coinsurance maximum" instead of "out-of-pocket maximum". In those plans, the deductible and the "coinsurance maximum" must be added together to determine the maximum amount you must pay each year. In either case, if you have a major health problem that is covered — like a heart attack — you would not have to pay more than the maximum amount.

If you have Medical Plan 500 through the Oregon Medical Insurance Pool, for example, the out-of-pocket maximum is listed as \$1,000. This maximum is a "coinsurance maximum," that does not include the \$500 deductible. So, after you add the deductible and the "coinsurance maxi-

imum," the most you'll pay for covered services in a year is really \$1,500.

This assumes that you use "in-network" doctors. These doctors have a contract with the insurance company that limits how much they charge for medical services. If you use "out-of-network" doctors, you pay more.

The out-of-pocket maximum starts over every year. Each member of your family may have their own out-of-pocket maximum. If you have a large family, many insurance companies limit the number of maximums per family. OMIP, for example, limits the amount any family will pay in a year to \$4,500 for Medical Plan 500.

If you want to know the most your whole family might have to pay in a year, read your insurance contract carefully. You may also call your agent or your health insurance company's toll-free customer service line and ask. ■



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

## ¿Habla español?

Si usted desea recibir información en español, por favor llame al 503 373-1692 o la línea gratuita para ayuda en español es 1-888-564-9669. Las horas de negocio son: 9 a.m. hasta 5 p.m., lunes a viernes. ■

## FHIAP member questions: What do I do if I...

### Get Married?

To add a husband/wife to your health plan, call FHIAP for an *Add Dependent* form. You may also download this form: [www.fhiap.oregon.gov](http://www.fhiap.oregon.gov). Look under *Applicant Information* and *Publications and forms*. We will change your family size and count your spouse's income when you re-apply to stay

in FHIAP but not before. We will also need proof of citizenship/identity for new family members at the time you re-apply. You may submit it sooner, however. If you plan to enroll your new spouse on your insurance plan, don't forget to contact your insurance company. ■

## 2008 rate increases

If you get insurance through your employer, your monthly premium may change soon. If you know your rates will change, please contact Member Account Services (MAS) by phone or e-mail so that we can send an EV (*Enrollment Verification*) form. We need updated information from your employer to pay you correctly. If you wait until the rates change, our check to you may

be delayed or be for the wrong amount. To report a rate change:

Call and ask for Member Account Services (MAS): 1-888-564-9669

E-mail MAS: [mas.fhiap@state.or.us](mailto:mas.fhiap@state.or.us)

If you don't get insurance through an employer, we get the new rates for you from the insurance companies. ■