

# Family Health Insurance Assistance Program

# CONNECTIONS

Spring 2008

## FHIAP loss of subsidies

This is a sad time at FHIAP because this is the month we must end the subsidies of about 4,300 adult members because of a change in federal policy that reduced our budget.

If you received a packet about this in the mail or we called your house, this affected you. You are receiving this newsletter because you still have children in FHIAP. Children (under age 19) were not affected.

If you didn't receive a packet and/or phone call, this didn't affect you.

We worked hard to find health care for those who will lose subsidies. The state will allow them to move to Oregon Health Plan

(Standard benefit). Most chose to do this and will be on OHP Standard starting June 1.

The people who lost subsidies were selected because they have the lowest incomes in our program and are the most likely to qualify to stay in OHP Standard after their first six months is up.

At this point, we don't expect more cuts in the program.

The 2009 Oregon Legislature will discuss FHIAP's budget. More information on the loss of subsidies can be found on our Web site: [www.fhiap.oregon.gov](http://www.fhiap.oregon.gov). ■

### 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)

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

## Don't forget to ...

Because FHIAP is not accepting new members, you can't get back in the program in the near future if you lose your subsidy. Our waiting list for an application is now about two years.

This means it's very important to follow FHIAP requirements. You can find "changes you must report" and other important information in your FHIAP handbook, or guide. These include:

- Return your redetermination application by the due date, even if it is incomplete. (We'll send you a letter saying what we are missing.) Follow up with a phone call to us to explain the problem. Maybe we can help.
- Send us address, name and/or phone number changes. If you don't get a redetermination application or a bill because we don't have current information you could lose FHIAP.
- Let us know if you become eligible for insurance through an employer. We will check out the employer's health plan to see if it meets minimum requirements. If so, FHIAP will help pay your share of the costs for the employer plan.
- Pay your bills on time (for FHIAP members who don't get insurance through an employer). We can't pay the insurance company until you pay us.
- Tell FHIAP if you or your children are approved for OHP. Please use the *Request to End FHIAP Subsidy* form. (See page 2 for information on where to get the form.) ■

# Public hearings on health care reforms

Even if you can't attend one of the meetings listed here, there are other ways you can learn about health care reform.

Here is the address of an online conversation about health reform in Oregon:  
[www.talkhealthreform.org](http://www.talkhealthreform.org)

Also, visit the Oregon Health Fund Board Web site. The board will deliver a blueprint for health reform to the 2009 Legislature. It posts committee recommendations on its Web site:  
[healthfundboard.oregon.gov](http://healthfundboard.oregon.gov)

Also, once the board has a proposal, it will hold more public meetings to gather public comment. The schedule will be posted on its Web site.

Health care is on everyone's mind – the cost and quality of care plus who gets help with care. Oregon leaders are developing a proposal for quality, affordable health care for Oregonians. **But what does that mean?**

## Reform meeting locations:

### ■ Klamath Falls

Wednesday, May 14  
Senior Center  
2045 Arthur St.

### ■ Medford

Thursday, May 15  
Jackson County Library Services  
205 S. Central Ave.

### ■ Washington County

Tuesday, May 20  
Sunset Presbyterian Church  
14986 NW Cornell Road  
Portland

### ■ La Grande

Wednesday, May 28  
First Presbyterian Church  
1308 Washington Ave.

### ■ Ontario

Thursday, May 29  
First Church of the Nazarene  
1131 Alameda Drive

### ■ Coos Bay

Tuesday, June 3  
Southwestern Oregon  
Community College  
1988 Newmark Ave., Empire Bldg.

Attend a **free** public meeting to discuss health care in Oregon. Your participation in small and large group conversations will help shape the future of Oregon's health care. **All meetings are from 7-9 p.m.**

### ■ Eugene

Wednesday, June 4  
Lane Community College Center  
for Meeting and Learning  
4000 East 30th Ave., Bldg. 19

### ■ Bend

Thursday, June 5  
Bend Armory  
875 SW Simpson Ave.

### ■ Portland

Tuesday, June 10  
Ainsworth United Church of Christ  
2941 NE Ainsworth St.

### ■ Salem

Wednesday, June 11  
First Congregational United  
Church of Christ  
700 Marion St. NE

For interpreters and/or childcare, call the Oregon Health Forum: (503) 226-7870 or (800) 501-4220. Or, you may e-mail: [staff@healthforum.org](mailto:staff@healthforum.org). ■

## To end FHIAP

To end a subsidy from FHIAP, please use the *Request to End FHIAP Subsidy* form. We will mail you one or you can download it from our Web site: [www.fhiap.oregon.gov](http://www.fhiap.oregon.gov). ■

Send the form to:

FHIAP  
Attn: MAS (Member Account Services)  
PO Box 5880  
Salem, OR 97304-0880

Or you can:

Fax: 1-866-843-8936  
E-mail: [mas.fhiap@state.or.us](mailto:mas.fhiap@state.or.us)

# INSURANCE TALK

## Five-year medical history vs. six-month waiting period

If you don't get health insurance at work and you apply for an "individual" policy, you must fill out a health statement that asks about your medical history for the last five years. The insurance company uses this to decide:

- If it will insure you
- How it will insure you (offer you a policy with a condition excluded)
- What plans it will offer you

It's important to fill out this health statement completely and accurately. If you leave out important information or lie, the insurance company can "rescind" your policy. This would be the same as though the policy was never issued. You would have to pay any medical bills you had while you thought you were insured.

This is the case even if the information you left off the health statement had nothing to do with a medical claim. For example: you go into the hospital for heart surgery. In researching your claim, the insurance company learns you were treated for asthma but didn't tell them this on the health statement. If the insurance company would not have issued your policy had they known of your asthma, the policy could be "rescinded," leaving you to pay for the heart surgery.

Even if the insurance company sells you a policy, it will not cover **pre-existing conditions** for six months. The company will look at the past six months of medical history to see if you have pre-existing conditions.

## If you get insurance at work

If you get insurance from your employer, your medical history can be used to see if you have pre-existing medical conditions **but not to deny you coverage.**

To determine whether pre-existing conditions are covered, the insurance company may look at your medical history for the past six or 12 months. Typically, the company does this if you have a medical bill (claim) during the time when it wouldn't cover pre-existing conditions.

## Stay insured

In both individual and group health insurance, the way to avoid a waiting period before pre-existing conditions are covered is to keep "creditable" health insurance. As long as you don't go more than 63 days in a row without insurance, you can avoid or reduce a wait to have pre-existing conditions covered.

When you leave an insurance plan you should receive a letter of "creditable coverage." This tells the next insurance company how long you were insured on the old plan and whether you must wait to have pre-existing conditions covered. Make sure you keep these letters. ■

## Pregnancy

Pregnancy is a pre-existing condition for an individual insurance policy. In fact, if you are pregnant, the insurance company won't sell you an individual policy. You can get coverage through the Oregon Medical Insurance Pool, which covers people with pre-existing health conditions. But even this coverage has a six-month wait on pre-existing conditions. The pre-existing condition exclusion is to keep people from waiting until treatment is needed before they apply for insurance. So, unless you are in the first three months of pregnancy when you get insured, it is unlikely the birth will be covered.

*Pregnancy is **not** considered a pre-existing condition when you have "group" (through an employer) insurance.*



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. ■

## Economic stimulus refund



The economic stimulus refund from the IRS will not count as income for FHIAP members who submit redetermination applications. It will count as an asset if you put the money in the bank and it pushes you over FHIAP's \$10,000 limit at the time we are reviewing your application. If you have questions, call and ask for an eligibility specialist. Our toll-free number in Oregon: 1-888-564-9669. ■

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## Your Social Security number

(For FHIAP members who don't get insurance at work)

If your Social Security number is also your health insurance policy "contract" number, you may want to get a new number. This will prevent others from seeing your Social Security number.

How do you know if your Social Security number is the contract number? Your contract number is printed on the bill you get from FHIAP. To change this number, call your health insurance company. The phone number is on your medical card. ■