

Family Health Insurance Assistance Program

CONNECTIONS

Winter 2008

Administrator's message

Dear FHIAP members:

As we start the New Year with resolutions to eat better, exercise more or gain control of a chronic condition, don't forget that help is available from your health insurance company. The insurance companies keep detailed information about health and wellness on their Web sites. If you don't have a computer, it may be worth a visit to your local library or other spot where computers are available.

Insurance companies typically have online forms that help you understand your health risks. They have a variety of approaches to help you make changes. Some reimburse you for classes you might take at a local hospital or help you buy a discounted pedometer to track how far you walk. Often, the companies have systems to

track your progress, whether it is exercise goals or weight loss. There are quit-smoking programs.

Check out your company's Web site. If you can't find the Web address, call the toll-free customer service number on your insurance card. ■



Howard "Rocky" King

Administrator

Contact us

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

In Salem:
503-373-7419

Web:
www.fhiap.oregon.gov

Email: fhiap@mail@state.or.us

FHIAP 2008 income guidelines

We now have the latest income guidelines for our program. See page 2 for the numbers. If your family is larger, call us or visit our Web site. We list the guidelines for families up to 20 members.

- Go to www.fhiap.oregon.gov.
- Look in the section titled "What is FHIAP."
- You'll see income guidelines highlighted in blue. Click on those.

As you see, a family of two can now earn

up to \$2,159 monthly while a family of three can earn up to \$2,714. The percent of the monthly premium that FHIAP pays depends on the family's *gross* (before taxes are taken out) monthly income.

Remember: These guidelines are just to give you an idea of whether you qualify to stay in FHIAP. There are lots of rules about the way we calculate income. It's best to apply if you're uncertain. Call if you are self-employed; different rules apply. If you have questions, call FHIAP at 1-888-564-9669.

(FHIAP 2008 income guidelines continued from page 1)

FHIAP average gross monthly income guidelines effective 1/23/2008. These guidelines change each year.

Family Size	95%	90%	70%	50%
1	\$0-1,084.00	\$1,084.01-1,300.00	\$1,300.01-1,474.00	\$1,474.01-1,604.00
2	\$0-1,459.00	\$1,459.01-1,750.00	\$1,750.01-1,984.00	\$1,984.01-2,159.00
3	\$0-1,834.00	\$1,834.01-2,200.00	\$2,200.01-2,494.00	\$2,494.01-2,714.00
4	\$0-2,209.00	\$2,209.01-2,650.00	\$2,650.01-3,004.00	\$3,004.01-3,269.00
5	\$0-2,584.00	\$2,584.01-3,100.00	\$3,100.01-3,514.00	\$3,514.01-3,824.00

Here's a partial list of changes you must report to FHIAP within 30 calendar days:

- Change of home and/or mailing address/phone number
- Change of name
- Change in employers
- Change in family members
- Someone in your family gets Oregon Health Plan (OHP)
- A family member loses health coverage, including OHP
- Someone in your family can now get employer-sponsored insurance (group)

Ending your FHIAP subsidy

If you want to end your FHIAP subsidy, we need something in writing. We can't stop your subsidy by phone. Please include:

- Your name and reservation number
- The name of each person you are dropping
- The date you want your subsidy to end

You may send the information by e-mail or regular mail.

E-mail: mas.fhiap@state.or.us

Address:

FHIAP
PO Box 5880
Salem, OR 97304-0880

To stop your subsidy, we must get your letter at least 30 days before the first of the month you no longer want coverage. ■

FHIAP reservation list

We have an estimated 18-month to two-year wait for an application in FHIAP. However, we still encourage people to put their names on our reservation list for an application. We mail applications as openings occur.

Meanwhile, you or your children may also qualify for the Oregon Health Plan (OHP), especially if one of you is pregnant or under the age of 19. OHP provides health care with little or no costs. For information, call the OHP Application Center at: 1-800-359-9517. ■

INSURANCE TALK

FHIAP and Medicare

Once you are eligible for Medicare, you can stay in FHIAP until your subsidy year ends. This may be tempting if you pay a lot less for insurance in FHIAP. However, if you stay in FHIAP after you become eligible for Medicare, *you could miss key deadlines or have a gap in coverage.*

Planning for Medicare

Some people think that once they turn 65, they get a Medicare card in the mail and health care is taken care of for life.

Instead, today's Medicare is a package of insurance that you put together. Tra-

ditional Medicare includes basic hospital and doctor coverage with "gaps" that you pay. You decide if you can afford other insurance to cover these gaps. You decide if you want prescription drug insurance. You decide if you want managed care or more traditional care. And, Medicare isn't free.

This article discusses Medicare costs so that you can plan. Even if this doesn't apply to you, it may be helpful to friends and family. Most people are eligible for Medicare at age 65. However, people younger than 65 are eligible for Medicare if they have certain disabilities.

Nursing home care

Medicare does not cover long-term care insurance for people who need nursing home care.

Medicare monthly costs

Ideally you have one of these two Medicare health insurance packages.

Route 1:

Medicare + Medigap supplement + prescription drug insurance

- Part A (hospital coverage): Free for most people
- Part B (doctor/outpatient care): \$96.40 for most people.
- Medigap supplement: \$100 minimum. (There are 12 different Medigap plans sold in Oregon. They are labeled Plan A through Plan L with Plan F being most popular. More than 50 companies sell the plans; prices vary by company.)
- Part D prescription drug insurance: About \$25 though many plans cost more.

Total: At least \$225 a month a person at today's rates.

Route 2:

Medicare Advantage plan with prescription drug insurance

These plans combine Parts A and B coverage, prescription drug coverage and may include additional medical coverage. Vision, dental and routine annual physicals may be included. In return for coverage for lower premium cost, you agree to limits on the doctors and hospitals you can use and you have co-pays for most services provided.

- Part A: Free for most people
- Part B: \$96.40 for most people.
- Plan Premium: Can find plans for \$50 or less. Prices range from 0 to \$150 monthly.

Total: Can be less than \$150 a month per person at today's rates.

(Continued on page 4)



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. ■

Insurance Talk continued from page 3

Help with monthly costs

Parts A and/or B: People with limited incomes *may* be able to receive help paying these premiums through their local state office of Seniors and People with Disabilities.

Part D drug coverage: Some people qualify for extra help with prescription drug coverage. Apply through the Social Security Administration 1-800-772-1213.

If you can only afford Parts A and B, you don't have to buy other insurance. But you risk paying some big bills. Example: You have a deductible for Part A hospital care plus 20 percent of all Part B doctor bills. You won't have help paying for prescription drugs.

Help with Medicare decisions

The state's Senior Health Insurance Benefits Assistance (SHIBA) program trains volunteers to provide free one-on-one counseling on Medicare issues.

Call 1-800-722-4134 to get a volunteer in your area. You may also

call this number to learn how to be a volunteer counselor and help others with Medicare. ■

