

**Insurance
Division
toll-free line**

The Oregon Insurance Division has a new, toll-free telephone number you may call with insurance complaints or questions. A consumer advocate will answer the calls. You also may order insurance publications or request complaint forms at this number.

Insurance Division number: 1-888-877-4894.

Insurance Division Web site: www.insurance.oregon.gov

New Member Account Services (MAS) e-mail address

We have a new e-mail address for our billing staff. It is:

mas.fhiap@state.or.us

Who can use this e-mail?

FHIAP members: You may use this e-mail to send us your scanned pay stubs (for those who get insurance at work) or to ask questions about your account. This new e-mail means you no longer have to e-mail more than one of our staff to make sure someone sees it. We check this e-mail address every day!

Employers of FHIAP members: Some employers help us get our reimbursement check to you more quickly by e-mailing payroll reports that show health insur-

ance deductions several days before you get paid. Employers may use this address to send us these records. If you would like to know more about this, call our toll-free number and ask for Member Account Services (MAS). Our toll-free phone number in Oregon is 1-888-564-9669.

Faxing FHIAP

If you send us a fax, please include:

- Your name and reservation number
- The name of the FHIAP employee you are sending it to.

Our fax numbers are:

- Toll-free in Oregon: 1-866-843-8936.
- Salem: 503-378-4678. ■

2007 Income Guidelines

Here are this year's income guidelines for FHIAP. Remember, we look at three months of your income to see if you qualify to remain in the program. If you are self-employed we look at six months. If you are a farmer, fisher or rancher, we look at 12 months of income.

The three months of income we need for most people are the three months

before the month you sign the application. If you sign an application in June, we need proof of income for March, April and May. We add up the three months of income and divide by three to see if you qualify and what your subsidy will be for the new year. ■

Monthly Family Income

Family Size	FHIAP Pays 95%	FHIAP Pays 90%	FHIAP Pays 70%	FHIAP Pays 50%
1	\$0-\$1,064.00	\$1,064.01-\$1,277.00	\$1,277.01-\$1,447.00	\$1,447.01-\$1,575.00
2	\$0-\$1,427.00	\$1,427.01-\$1,712.00	\$1,712.01-\$1,940.00	\$1,940.01-\$2,111.00
3	\$0-\$1,789.00	\$1,789.01-\$2,147.00	\$2,147.01-\$2,433.00	\$2,433.01-\$2,648.00
4	\$0-\$2,152.00	\$2,152.01-\$2,582.00	\$2,582.01-\$2,926.00	\$2,926.01-\$3,184.00
5	\$0-\$2,514.00	\$2,514.01-\$3,017.00	\$3,017.01-\$3,419.00	\$3,419.01-\$3,721.00

For larger family sizes call FHIAP. Income guidelines effective 1/24/2007. Guidelines change every year.

Turned down for insurance?

If you are approved for FHIAP but haven't yet selected an insurance plan, you may hear about the Oregon Medical Insurance Pool (OMIP). The state created this insurance program for people who are turned down for coverage because of pre-existing health conditions. A health insurance agent can help you apply to OMIP, or you can apply on your own by calling OMIP toll-free at 1-800-848-7280. Call FHIAP if you'd like an agent referral.

Your FHIAP subsidy will help pay for two OMIP plans, Plans 500 and Plan 750. (The plans are named for the size of their deductibles). Currently, OMIP is administered by Regence BlueCross BlueShield of Oregon. ■



Take a look at the FHIAP Web site

Check out our FHIAP Web site:
www.fhiap.oregon.gov

Here are some things to look for — they may be of use to you or a friend:



- **2007 Member Guide.** Click on "Applicant Information," then "Publications & Forms."
- **List of individual health plans** (these

are the plans you choose from if you don't get insurance at work). Click on "Insurance Companies" in the left-hand column of the FHIAP page.

- **Direct Deposit information** (for those who get insurance at work).
- **FHIAP rules.** Look under "Links."
- **Safety net clinics in Oregon.** Look under "Links," and click on "Other Health Resources." ■

Applying to stay in FHIAP

Three to four months before your subsidy ends, you will receive a FHIAP application in the mail. Fill out this application to see if you qualify for another year's subsidy and to learn what percent of your premium FHIAP will pay.

You have just 30 days from the date on the letter that comes with your application to get the application back to us. If we don't get the application by the due date, your subsidy will end when the current approval year expires. At that point, you will

have to pay the entire monthly insurance premium or your insurance will end.

Please call if:

- You have any questions or problems filling out the application. We can help.
- You haven't received an application and it is almost a year since you were last approved for FHIAP.

Our toll-free number in Oregon is 1-888-564-9669. Ask for an eligibility specialist. ■

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 an application to stay in the program or a reimbursement check. ■

Proof of citizenship

Don't forget to send us proof of citizenship/identity for each member of your family who is included in your FHIAP subsidy. Many of you have provided this information. If you haven't, you will need to do so when you reapply to stay in the program another year. ■



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. ■

“Living Well with Chronic Conditions” classes

Are you sick and tired of feeling sick and tired? A series of classes developed by Stanford University may help. A variety of organizations around the state are licensed to offer the program.

People who participate in these classes:

- Feel better
- Are more active
- Support each other
- May spend less time at the doctor or in the hospital

This six-week program meets once a week and is free or has a small materials cost, depending on your location. The workshop is targeted for people with asthma,

diabetes, heart disease, arthritis, depression, pain, fibromyalgia and other chronic health concerns.



To find out what class is near you:
Visit: www.healthoregon.org/livingwell
Call (971) 673-0984
E-mail: livingwell@state.or.us

If you get insurance through the Oregon Medical Insurance Pool (OMIP), call 1-866-543-5765.

OMIP will reimburse any costs for members who finish at least four of the six sessions. ■