

Family Health Insurance Assistance Program

CONNECTIONS

Summer 2007

Administrator's Message

Citizenship

If you reapply to stay in FHIAP and proved citizenship/identity already, you do not have to do this again! FHIAP only needs to see birth certificates and identification for any new family members that you added to your FHIAP subsidy. ■

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

Dear FHIAP members:

The Family Health Insurance Assistance Program (FHIAP) budget was approved by the 2007 Legislature.

Thanks to support from the governor and legislators, we will be able to serve approximately the same number of Oregonians we serve today. Nearly 17,000 adults and children hold private insurance cards with the help of a subsidy.

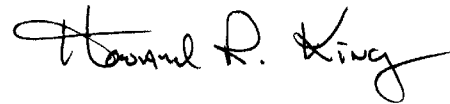
We hope you share information about this program with uninsured friends and family. Also, let them know they can now reserve a FHIAP application online (See story on page 2.)

People who can get insurance at work but can't afford to add family members will

get an application in less than two weeks. People who can't get insurance at work may have a wait so it's important they get on the list as soon as possible.

Have them call us with questions: 1-888-564-9669.

Howard "Rocky" King



Administrator



What if I lose my job?

Call FHIAP as soon as possible but within 30 days of losing the job. Call 1-888-564-9669 (toll-free in Oregon) and ask for a Member Account Services specialist. FHIAP will explain your choices to stay insured.

For example, you may be able to keep your employer's insurance for a limited time. (This is called COBRA or state continuation.) However, your employer no longer pays part of your insurance premium. Your FHIAP subsidy will help pay these costs for FHIAP-approved members. ■

Don't miss your deadline to reapply

FHIAP's wait for *individual* health plan subsidies is growing. This means that if you miss your deadline to reapply to FHIAP to stay in the program, you'll have to get back on the list to reserve an application. It's better to send an incomplete application than miss a due date. If you turn in an incomplete application, we'll send you a letter saying what we still need. ■

Denied for FHIAP

If you no longer qualify for FHIAP and are worried about how you will get health care, you may want to:

Talk to your insurance company before you drop coverage. There may be a different plan that you can afford. If you worked with a health insurance agent, your agent can help you with this. If you would like the name of an agent, call FHIAP for a referral: 1-888-564-9669 (toll-free in Oregon).

Look at other health resources on the FHIAP Web site. Go to (www.fhiap.oregon.gov). Look to the far right of the page

under *Links*. Click on *Other health resources*.

- Oregon Safenet, for example, is an all-purpose referral service that helps Oregonians find health care. Its number is: 1-800-723-3638.
- Oregon Prescription Drug Program (OPDP) provides a free prescription drug discount card to Oregonians. For details: www.OPDP.org or call toll-free 1-800-913-4146. This state program is administered by The ODS Companies. ■

Are you on vacation?

Don't forget to take care of your mail if you go on vacation. FHIAP mail is not forwarded. We don't want you to miss something important like a reimbursement check (for those of you with employer insurance) or a bill (if you don't get insurance at work). ■

Reserve apps online

If your friends or relatives are interested in FHIAP, they may now go online to reserve an application. Tell them to visit www.fhiap.oregon.gov and click the button that says, *Request an Application*. An application will be mailed as we have openings.

If you plan to reapply to FHIAP, you don't need to do this — we will send you an application several months before the end of your subsidy year. However, if you

don't qualify for another year's subsidy but apply in the future, check out our Web site. The online feature allows you to request a FHIAP application 24 hours a day, seven days a week! ■



Certificate of Eligibility

If you are a new FHIAP member and don't get insurance at work, you may be in the process of applying to an insurance company for coverage. If so, don't forget to send your FHIAP Certificate of Eligibility to the company with your application. The certificate tells the insurance company to bill FHIAP, not you, for the premium. Then, FHIAP sends you a bill for your share of the costs. If you get a bill for the full premium, it is usually because the insurance company didn't receive the certificate. It's a good idea to make a copy of the certificate for your records.

days. If yours expires, call FHIAP. We want to know if we can help you. If you are still applying for insurance, we'll send you another certificate. Also, if you get turned down for insurance because of a health condition, you will apply to the Oregon Medical Insurance Pool (OMIP). Don't forget to send a copy of your certificate to OMIP.

Note: Your FHIAP subsidy year begins on the date you were approved for FHIAP. This date is on your FHIAP approval letter. That means that the sooner you get insurance, the better! ■

Need another certificate?

Your first certificate is good for 120

Getting Ready for Medicare

Once you are eligible for Medicare, you may keep your FHIAP subsidy until the end of your FHIAP subsidy year. *However, you may not want to.* If you delay enrollment in Medicare insurance to complete your FHIAP subsidy year, you may:

- Miss a Medicare enrollment deadline and pay a penalty for the remainder of your years in Medicare.
- Miss an opportunity to enroll in a supplemental policy if you have pre-existing health conditions.
- Face a gap in coverage if your FHIAP “end” date doesn’t fall at a time when you can enroll in Medicare insurance.

If you are in the Oregon Medical Insurance Pool, your insurance coverage will be canceled when you become eligible for

Medicare (even if you don’t enroll in Medicare).

Free help with Medicare: To talk to a counselor about your Medicare choices, call the state’s Senior Health Insurance Benefits Assistance (SHIBA) program toll-free: 1-800-722-4134. This service is free.

When you call, you will be asked to use the telephone keypad to enter your zip code.

This allows the state to route the call to a counselor in your area. *Don’t wait until you turn 65 to call!* ■



Where’s my bill?

If you have an individual health plan (don’t get insurance at work), FHIAP bills you for your share of the premium at the start of every month. Sometimes we don’t get the bills in the mail until the second week of the month. *Call us if you don’t receive a bill by the 10th of the month.* If FHIAP is late sending statements, we extend the due date so you have time to pay the bill. ■

INSURANCE TALK

Deductible

This is the amount of money you pay to doctors and other medical providers before the health insurance company begins to pay its share of covered medical services.

In some cases, a medical bill for a single visit will be higher than the deductible. In other cases, it may take multiple visits to reach the deductible. If you can’t pay your share of a bill all at once, ask your doctor’s office for a payment plan.

Example: If you have a \$500 deductible, this means you pay the first \$500 for all covered medical expenses before your insurance pays any part of the bill.

The deductible usually starts over in January of each year. Typically, each member of your family has his or her own deductible. Some plans also have a maximum family deductible.

Some plans have certain benefits, such as those for preventative care, that are paid by the health insurance company without you having to pay the deductible first. Instead, you might have a copayment. Call your insurance company if you don’t know whether a medical service is subject to the deductible or a copay. ■



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. ■

Oregon Medical Insurance Pool (OMIP)

Regence BlueCross BlueShield of Oregon will continue to administer this insurance program for people with pre-existing health conditions. The state recently awarded Regence a new, three-year contract, effective February of 2008. FHIAP members with pre-existing health conditions may be insured

through OMIP; FHIAP helps pay the premium for Medical Plans 500 and 750. ■

OMIP
Oregon Medical Insurance Pool

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

Have a baby?

Notify your insurance company. Call FHIAP toll-free at 1-888-564-9669 for an *Add Dependent* form. This form is also available at: www.fhiap.oregon.gov

Look under *Applicant Information and Publications and forms*.

When it's time for you to reapply to FHIAP, we'll count the baby in your new family size.

Note: If you have a FHIAP question that you'd like to see answered in our next newsletter, send it to: cheryl.martinis@state.or.us or call 1-888-564-9669 and ask for Cheryl Martinis. ■