

# How can I keep health insurance if I lose my job?

April 2010

INSURANCE Tips

## Free help with your insurance questions or complaints

Consumer Advocacy  
Hotline

Toll-free  
1-888-877-4894

Salem  
503-947-7984

E-mail  
cp.ins@state.or.us

Follow DCBS on  
Twitter



[twitter.com/DCBSCory](http://twitter.com/DCBSCory)

## Insurance Division

350 Winter St. NE  
P.O. Box 14480  
Salem, OR 97309-0405

Phone: 503-947-7980  
Fax: 503-378-4351  
Web: [insurance.oregon.gov](http://insurance.oregon.gov)



You may have a number of choices, depending on the circumstances of your job loss, whether your employer remains in business, and your health. Our consumer advocates can help you sort through the choices, based on your personal situation.



## Continue your employer insurance

- ▶ If your employer stays in business, a federal law known as COBRA allows most employees to continue their same coverage for 18 months (longer under some circumstances).
- ▶ If your employer has fewer than 20 employees, Oregon has a similar law called state continuation. You can keep your same coverage for a limited amount of time.
- ▶ **Normally, employees must pay the full cost of the insurance.** However, if you lost your job after Aug. 31, 2008, and before June 1, 2010, the federal economic stimulus package may pay 65 percent of these costs. Read more at <http://insurance.oregon.gov/FAQs/federal-stimulus-cobra-faq.html>.

## Buy a portability plan

- ▶ Buy a portability plan through the same insurance company that offered your employer plan. These health plans cover pre-existing conditions as long as you apply within 63 days of losing employer coverage. Talk to your employer's benefits administrator and/or your former insurance company.

## Get on your spouse's plan

- ▶ If your spouse or domestic partner receives insurance coverage through work, you may be able to add yourself and/or family members to that plan. Contact your spouse's employer as soon as possible.

Continued on back

## Buy an individual health plan

- ▶ Apply directly to an insurance company for an individual policy for you and your family members. In most cases, the higher the deductible, the lower the monthly premium.

## Buy insurance through the Oregon Medical Insurance Pool (OMIP)

- ▶ If you or a family member are turned down for an individual plan, you can buy insurance through OMIP, a state program that insures people who are turned down because of medical conditions or who can't access a private-sector portability plan. Call 1-800-848-7280 or visit [www.omip.state.or.us](http://www.omip.state.or.us).

## Oregon Health Plan (OHP)

- ▶ Members of low-income households may qualify for OHP or Medicaid. For an application, call toll-free: 1-800-359-9517.
- ▶ Depending on family income, children may be eligible for free or low-cost health coverage for doctor visits, dental care, vision, medicines, and more through the Healthy Kids program. For more information or to request an application, call 1-877-314-5678 or visit <http://www.oregonhealthykids.gov>.
- ▶ Oregonians in low-income households also may qualify for food stamps, Temporary Assistance for Needy Families, or other assistance. To find out, call Oregon SafeNet at 1-800-723-3638 or visit <http://www.oregon.gov/DHS/index.shtml>.

## Family Health Insurance Assistance Program (FHIAP)

- ▶ This program helps pay the monthly premium for private insurance for adults and children who have been uninsured two months or longer and meet other guidelines. Call 1-888-564-9669 or visit [www.fhiap.oregon.gov](http://www.fhiap.oregon.gov).

**Insurance Division**  
350 Winter St. NE  
P.O. Box 14480  
Salem, OR 97309-0405

Phone: 503-947-7980  
Fax: 503-378-4351  
Web: [insurance.oregon.gov](http://insurance.oregon.gov)

