

Starting Aug. 1, 2011 Oregon children can enroll in health insurance year-round

When can Oregon children apply for health insurance?

Starting Aug. 1, 2011, children under age 19 can sign up for health insurance throughout the year. Coverage typically starts in September for people who sign up in August. Federal health reform prohibits insurance companies from denying coverage to children with pre-existing conditions or making kids wait before pre-existing conditions are covered.

Why is this new?

For part of 2010 and 2011, most insurance companies in Oregon only enrolled children during the months of February and August. This was because of concerns about the costs of enrolling high-risk children after changes made by federal reform. However, the 2011 Legislature established a Children's Reinsurance Program that spreads the cost of insuring high-risk children among all companies licensed to sell health insurance in Oregon. As a result, insurance companies that sell individual health plans covering children are expected to offer coverage throughout the year.

Who does this affect?

Children under age 19 who apply for an individual health plan. These children may now seek health insurance through a variety of insurance companies or programs of their choice. Children can now be on same plan as the rest of their family members, regardless of their health status. These changes do not apply to children who are covered under a parent's employer plan since group plans are already prohibited from denying coverage to anyone based on pre-existing conditions.

Is the health statement still required?

Even though insurance companies cannot deny coverage to children with health problems, the companies will need information about a child's health to make the reinsurance program work. This means that children may be required to complete the Oregon Standard Health Statement on or after August 1 as part of their application.

What about children in limited-income families?

In Oregon, children have additional coverage options through the Healthy Kids program – and these options are also available year-round. For more information or to request an application, visit www.oregonhealthykids.gov or call 1-877-314-5678.

What about adults?

Today, adults who need individual health plans can still be turned down for coverage based on pre-existing health conditions. However, Oregon has two programs available to individuals with pre-existing conditions, allowing insurance to be purchased through high-risk pools. Learn more at www.oregon.gov/OHA/OPHP/OMIP/index.shtml.

Beginning in 2014, people can no longer be turned down for health insurance based on pre-existing conditions. Oregon's health insurance exchange will also be available in 2014, making it easier to enroll in health insurance. Tax credits and subsidies will be available through the exchange for those earning up to 400 percent of the federal poverty level, or approximately \$88,200 for a family of four. Visit <http://www.oregon.gov/OHA/health-insurance-exchange.shtml> for more information. Medicaid (Oregon Health Plan), serving Oregon's lowest income residents, will be expanded in 2014 so that more people are eligible. In turn, insurance companies will not be allowed to reject **anyone** based on health.