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

(Salem)- As unemployment rises, a growing number of Oregonians may lose their health insurance as well as their job.

“Knowing how to stay covered is important, especially for those with medical conditions,” said Teresa Miller, acting administrator of the Oregon Insurance Division. “We know the options can be confusing but our consumer advocates are available to help people sort through them based on their individual situations.”

Advocates can be reached at 1-888-877-4894.

For example, if you lose your job but your employer stays in business, a federal law known as COBRA allows most employees to continue their same coverage for a limited time. If your employer has less than 20 employees, Oregon has a similar law called state continuation. In both cases, employees must now pay the full cost of the insurance.

However, not everyone can afford the COBRA premiums, and COBRA is not available if your employer closes. Here are some other options:

- If a spouse or domestic partner gets insurance at work, you may be able to add yourself and/or family members to that plan under a “special enrollment” (also called a “qualifying event”) without having to wait for the annual “open enrollment” period. Contact your spouse’s employer as soon as possible.
- Apply directly to an insurance company for an individual policy. The higher the deductible, the lower the monthly premium. However, family members with pre-existing conditions may be rejected. People who are rejected for an individual plan may be able to:
  - Buy a “portability plan” through the same insurer that offered their employer plan. These health plans cover pre-existing conditions as long as you apply within 63 days of losing employer coverage. To see if portability is an option for you, talk to your employer’s benefits administrator and/or the insurance company that offered your work insurance.
  - Buy insurance through the Oregon Medical Insurance Pool (OMIP), a state program that insures people who are rejected for private individual coverage because of medical conditions or who can’t get a private-sector portability plan or who are eligible for the federal Health Care Tax Credit (HCTC) program. Call 1-800-848-7280 or visit [www.omip.state.or.us](http://www.omip.state.or.us)

**Warning:** People who go more than 63 days without coverage may have to wait to have pre-existing conditions covered when they next obtain insurance.

(continued)

In addition to these commercial insurance choices, you may qualify for health care or a subsidy to help pay for private insurance through one of several state programs.

### **Oregon Health Plan**

Members of low-income households may qualify for the Oregon Health Plan, or Medicaid. Children and adolescents may qualify for the State Children's Health Insurance Program, or SCHIP, even if adults in the household do not. An estimated 60,000 uninsured Oregon children and adolescents would qualify for SCHIP because they live in households with incomes less than 185 percent of the federal poverty level (or \$2,714 monthly for a household of three). To obtain an application for the Oregon Health Plan, call toll free 1-800-359-9517.

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 log on to <http://www.oregon.gov/DHS/index.shtml>.

### **Help paying private premiums**

You may want to put your name on a first-come, first-served waiting list for the state's Family Health Insurance Assistance Program (FHIAP). This program helps pay the monthly premium for private insurance for adults and children who have been uninsured six months or longer. If you think you will be without insurance for six months, don't wait to put your name on the list. Because of limited funding for the program, it may be between 18-24 months before you receive an application for the program. Call 1-888-564-9669 or visit [www.fhiap.oregon.gov](http://www.fhiap.oregon.gov)

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The Insurance Division is part of the Department of Consumer & Business Services. For more information, visit [www.insurance.oregon.gov](http://www.insurance.oregon.gov). The Department of Consumer and Business Services is Oregon's largest business regulatory and consumer protection agency. For more information, visit [www.dcbs.oregon.gov](http://www.dcbs.oregon.gov).