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State town hall will address questions about Oregon Medical Insurance Pool coverage

(Salem) — Oregonians who have been turned down for insurance because of medical conditions or who have lost their health care coverage due to a layoff can learn about their options at an upcoming town hall presentation. The Oregon Medical Insurance Pool (OMIP), the state's high-risk health insurance pool, is holding the meetings across the state to inform both its members and the general public about the pool and other health care coverage options that may be available.

"Many people who are turned down for insurance coverage because of medical conditions do not realize that OMIP is available," said Tom Jovick, program manager for OMIP. "The town hall meetings will give an overview of the pool as well as other options for the uninsured."

The Oregon Medical Insurance Pool – part of the Department of Consumer and Business Services (DCBS) – provides coverage to Oregonians who have been turned down for individual health insurance because of health conditions as well as Oregonians who exhaust employer-provided COBRA benefits. There are no income limitations for Oregon residents to be eligible for OMIP. However, OMIP is not a free government entitlement program; enrollees must be able to pay the premiums.

The recently enacted American Recovery and Reinvestment Act of 2009 (ARRA) provides assistance for people who lose their jobs to continue group health insurance coverage under their state continuation law or the federal COBRA. These laws entitle former employees to stay on their employer's health plan, but normally they must pay the full cost of the insurance, which many cannot afford. The stimulus package will pay up to 65 percent of premiums for workers who choose to continue group coverage.

Staff members from the Office of Private Health Partnerships (OPHP) and OMIP will give presentations on these programs and be available to answer your questions. DCBS Insurance Division staff will also be on hand to answer questions.

A free training for insurance producers (agents) also will be held earlier in the day. Often it is through insurance producers that the public learns about OMIP and other state programs. Insurance producers must register on-line at www.oregon.gov/DCBS/OMIP.

The meetings start April 29 in Corvallis and end June 11 in Portland. Each town hall starts at 6:00 p.m. Go to www.oregon.gov/DCBS/OMIP to find a location near you. There is no cost to attend the public forum, and no registration is required. Come early for a good seat.

Anyone unable to attend may call OMIP for information at 1-800-542-3104 or go to www.oregon.gov/DCBS/OMIP.

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