GREENBERG & ASSOCIATES INSURANCE

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* * * IMPORTANT BULLETIN * * *

TO: ALL GROUP HEALTH INSURANCE CLIENTS

FROM: GREENBERG & ASSOCIATES INSURANCE

DATE: September 1, 2009

RE: Healthy Kid's Plan – Funded by the Oregon Premium Tax Becomes Effective October 1

The Healthy Kids plan created by Governor Kulongoski and the Oregon Legislature (<u>House Bill 2116</u>), will provide coverage for all <u>uninsured</u> Oregon children up to age 19. Kids need to have been uninsured for at least two months to qualify. The plan offers the following components:

- Expands access to Oregon Health Plan (OHP) services for the lowest income families. The OHP Plus benefit package will be provided to children in families with incomes up to 200% of the Federal Poverty Level (FPL).
- For families with access to Employer Sponsored Insurance, premium assistance will be available up to 300% of the FPL through the Family Health Insurance Assistance Program (FHIAP) on a sliding scale based on income.
- Working families with incomes at or above 200% of the FPL, without access to Employer Sponsored Insurance options and who cannot afford to buy individual coverage, will have access to a new state sponsored insurance option. Premium assistance will be provided for families earning up to 300% of the FPL.
- Families at or above 300% of the FPL will have access to private insurance plans and will pay the full premiums.

The Healthy Kids plan is being rolled out in three phases, beginning now and continuing through January 2010. Applications are available online or by calling 1-877-314-5678 to have one mailed to you. Please see the attached brochure for more information.

Sincerely,

Sharon Greenberg and Adrienne Hutchins