

GREENBERG & ASSOCIATES INSURANCE

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**** IMPORTANT EMPLOYER BULLETIN ****

TO: ALL GROUP HEALTH CLIENTS

FROM: GREENBERG & ASSOCIATES INSURANCE

DATE: SEPTEMBER 22, 2005

**RE: FAMILY HEALTH INSURANCE ASSISTANCE PROGRAM
(FHIAP)**

In a recent Newsletter from the Oregon Health Underwriters Association I found that there are still openings in the Family Health Insurance Assistance Program (FHIAP). FHIAP is a Federal and State partnership to assist low-income families to pay for health insurance premiums for both group and individual premiums.

The assistance provided, ranges from 50% to 95% of the premium depending upon family size and income. As an example, a family of four with family income of \$23,004 or less would qualify for a 95% premium subsidy. A family of four with family income of \$34,044 or less would qualify for a 50% subsidy. This can be a substantial help to many individuals and families. Considering the fact that we have thousands of uninsured individuals, many working full-time, the subsidy can help to make the purchase of health insurance for their families a viable option!

Therefore, if you know of any employees, or their dependents, which are currently going uninsured because they cannot afford group or individual health insurance premiums, have them contact the Insurance Pool Governing Board immediately. Their number is 1-888-564-9669. Also, keep in mind that since you are contributing for coverage on behalf of your employees, most of them are probably insured. However, many may not be insuring their dependents. The employee, therefore, isn't eligible for a subsidy for their premium portions, but their dependents would be! One caveat, however, is that you are not eligible for a subsidy if you have been insured within the last six months.

The more employees and families covered on insurance the better it is for all Oregonians! Please don't hesitate to call us if you have any questions, or if you have employees who need assistance with the enrollment process.

Sharon and Adrienne