



Healthy Kids

Oregon is breaking down barriers to health care

Healthy Kids gives uninsured children under age 19 an opportunity to enroll in comprehensive health insurance coverage.

Key Components of the Plan

- Offers coverage to all uninsured Oregon children up to age 19
- Provides comprehensive health care coverage that includes physical, dental, vision and mental health care
- Creates options for families at all income levels
- Builds on existing programs so the supporting infrastructure is in place
- Removes barriers to coverage
- Includes comprehensive outreach programs to focus on reaching under-served communities and multi-cultural groups
- Requires that most children must be uninsured for the prior two months to be eligible
- Provides twelve-months continuous eligibility for children

Plan Benefits

- The OHP Plus benefit package will be available for families with incomes up to 200 percent FPL
- Premium assistance through the Family Health Insurance Assistance Program (FHIAP) will be available for kids in families with employer-sponsored insurance (ESI) options up to 300 percent FPL, maximizing employer contributions
- Private insurance coverage

Option for Families without Other Choices

- A new state-sponsored insurance option will be offered for families at or above 200 percent FPL who do not have access to employer-sponsored insurance options
- Families earning 200 to 300 percent FPL will receive premium assistance based on income, but will have copayments
- Monthly premiums and copayments will be fully paid by families earning over 300 percent FPL





Funding—Shared Costs

Funding for this expansion of children’s health insurance coverage is shared between the federal government and matching funds from clients, employers and health care providers.

- **Federal government** – The majority of funding, more than 68 percent, comes from the federal government through Medicaid and the Children’s Health Insurance Program (CHIP).
- **Taxes on insurers** – Rather than the General Fund, the matching dollars will come from taxes on health insurers.
- **Employers** – When working families have access to employer-sponsored insurance (ESI), the employer pays a share of the premium, thus offsetting some of the cost for the premium assistance program.
- **Clients** – Depending on their income, families may be responsible for some or all of their premium and related copayments for either ESI or private insurance product.

Affordable Health Care for All Kids

% FPL	Where they get coverage	Estimated Additional Kids Covered	Annual Income for a FAMILY of		Premium Assistance to Family	Estimated Maximum Premium Per Kid (Jan 2010)
			FOUR (2 Adults, 2 Kids)	TWO (1 Adult, 1 Kid)		
Up to 200% FPL	OHP Plus or FHIAP	65,000	Less than \$42,400	Less than \$28,000	100%	N/A
200% up to 250% FPL	FHIAP or Private product	6,000	\$42,400 to \$53,000	\$28,000 to \$35,000	85%	\$40
250% up to 300% FPL	FHIAP or Private product	4,000	\$53,000 to \$63,600	\$35,000 to \$42,000	70%	\$80
300% FPL and up	Private product	5,000	\$63,600 and above	\$42,000 and above	None	\$266

For more information, visit www.oregonhealthykids.gov.