



2014: Opening the Oregon Health Plan to more people

Providing health care coverage for low-income Oregonians

What is happening

New rules took effect January 1, opening the Oregon Health Plan (OHP) to more low-income adults who, in the past, earned too much to qualify but not enough to afford health insurance. In addition, the Oregon Health Authority implemented a simplified, “fast-track” enrollment process. Since January 1, more than 200,000 Oregonians have joined the Oregon Health Plan.

Today, more Oregonians have access to the health care they need, when they need it, bringing peace of mind and financial security to individuals and families across the state.

What it means

More low-income Oregonians will have access to health care coverage, providing them better access to care and more financial stability. Medical debt to providers will be reduced.

1. No more waiting list for the Oregon Health Plan. Find out more about [the Standard Reservation List](#).
2. Income limits are changing. Before, the income limit to qualify for the Oregon Health Plan was very low. A person’s income had to be at or below 100 percent of the Federal Poverty Level (FPL) to qualify. Now coverage is available to people who earn up to 138 percent of FPL. That’s about \$16,100 a year for a single person or \$32,900 a year for a family of four.

Why this is happening

This is happening because Oregon is opening the Oregon Health Plan to more people, as allowed under the federal health care law.

Fast-track enrollment – Most people who will be eligible for OHP have already been screened

Fast-track enrollment is an easier way for qualified Oregonians to enroll in OHP. People who are eligible for fast-track enrollment do not need to apply through Cover Oregon or any other means because they have already been screened through other services. All they have to do is send back a completed “fast-track” form to enroll in coverage.

Fast-track enrollment is available to Oregonians who meet income and residency qualifications for the Oregon Health Plan, and are enrolled in the Supplemental Nutrition Assistance Program (SNAP), or have children enrolled in Healthy Kids/OHP.

The Oregon Health Authority will contact qualified Oregonians directly to let them know how to enroll. [Learn more about fast-track enrollment.](#)

For everyone else – Cover Oregon is the one-stop shop

Cover Oregon is an online marketplace where Oregonians can learn more about available health coverage. Anyone, regardless of income, can apply through Cover Oregon. Cover Oregon includes the Oregon Health Plan, Healthy Kids and private insurance plans. You can download an application at www.CoverOregon.com. You can also have a paper application mailed to you by calling 1-855-CoverOR. Your completed application needs to be mailed or faxed to Cover Oregon. The fax number and mailing address are on the form.

Paper applications are available in multiple languages, and community partners are available to help people with the application if needed. A list of community partners and agents is available on CoverOregon.com. Help is also available by calling 1-855-CoverOR (1-855-268-3767). Paper applications are also available for pickup at your [local DHS Branch Office](#). DHS staff are unable to assist with the application process, so please call 1-855-CoverOR if you have any questions.

Coordinated care – the Oregon difference

In Oregon we have taken a bi-partisan approach to improve the health care system. Most people on the Oregon Health Plan are served by a local “coordinated care organization.” These organizations bring together all aspects of care: doctors, hospitals, dental care, mental health care and public health.

Coordinated care organizations work for better health, better care and lower costs by focusing on prevention, chronic disease management, earlier interventions, and reduction of waste and inefficiency in the health system.

Improved care

Coordinated care organizations are required to meet quality standards or “metrics” that are posted publicly four times a year. The Oregon Health Authority uses these metrics to assess CCOs on how well they are doing in key areas such as access to care, prevention and health screenings, mental health care, and many other metrics.

Cost containment

Under an innovative agreement with the federal government, Oregon will reduce waste and inefficiency in health care and create a more sustainable system. This will allow us to hold down per-capita costs while providing better care.

Financial assistance to pay for private health care coverage

People who earn too much for the Oregon Health Plan may be able to get assistance paying for health insurance through Cover Oregon. Go to www.coveroregon.com to learn what options are available to you and your family.