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Open enrollment starts today for children under age 19

(Salem) — Oregon families that want to sign up children for an individual health insurance policy – or change a child’s coverage - can do so from now through Dec. 31. Children can no longer be turned down for health reasons.

Employer-based plans are already prohibited from denying coverage to children and adults based on health. Federal health reform extends this right to children who do not receive insurance through a parent’s job and seek an individual policy directly from an insurance company.

However, insurers may limit enrollment to certain times of year so that parents do not wait until a child becomes sick to buy coverage, raising the costs of insurance for everyone.

“While children will be able to get an individual policy regardless of their health, parents need to be aware of new timelines,” said Teresa Miller, administrator of the Insurance Division of the Oregon Department of Consumer and Business Services.

The Department of Consumer and Business Services set an initial enrollment period from Nov. 1 through the end of 2010. After that, children may be enrolled in the months of February and August, starting with February 2011. These enrollment periods apply to all children seeking an individual policy, not just those with pre-existing conditions.

Coverage starts Jan. 1, 2011 for children enrolled during the Nov. 1-Dec. 31 period.

While two Oregon insurers have said they will no longer offer child-only policies, this type of policy remains available through other insurance companies. Children who are already enrolled in a child-only policy will not lose coverage.

Also, all of Oregon’s largest health insurers continue to offer family plans in the individual market and will add children under 19 to these policies during open enrollment periods.

Options outside enrollment periods:

- Insurers must accept children under age 19 who meet certain qualifications throughout the year. These include birth or adoption, exceeding a policy’s lifetime limit on benefits, or loss of other coverage due to separation, divorce, death, or end-of-dependent status.
- Insurers may choose to offer coverage to children outside open enrollment periods as long as they do not deny coverage to children with pre-existing conditions. Please check with each company to see if this option is available.
- Families may be able to obtain coverage for their children through Oregon Healthy Kids or the state’s high-risk pools for people who cannot get coverage elsewhere. Call Healthy Kids at 1-877-314-5678. Learn more about the high-risk pools at 1-800-848-7280.

People with questions about these new enrollment periods may call Oregon insurance consumer advocates at 1-888-877-4894 or, in Salem, 503-947-7984.

In January 2014, insurers must also accept adults regardless of health and most people must purchase health insurance.

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