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## February: Chance to sign up children for health coverage

(Salem) — Oregon families that want to sign up children under age 19 for an individual health insurance policy – or change a child’s coverage – can do so this month. The month of February is one of two annual “open enrollment” periods in Oregon; the next opportunity is August.

As a result of federal health reform, children can no longer be turned down for insurance coverage for health reasons. However, many insurers 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.

“This makes it more important than ever for families to purchase coverage before a youngster becomes ill,” said Teresa Miller, administrator of the Insurance Division of the Oregon Department of Consumer and Business Services.

The new enrollment periods do not affect employer-based plans. Even before federal reform, employer group plans were prohibited from denying coverage to children and adults based on health. 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. The new enrollment periods apply to all children seeking an individual policy, not just those with pre-existing conditions.

Even with the new enrollment periods, some circumstances allow children to obtain coverage at any time of 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.

Also, insurers may choose to cover children outside open enrollment periods as long as they do not deny coverage to children with pre-existing conditions. Check with each insurance company to see if this option is available.

“Clearly, families have the most insurance choices in February and August,” Miller said.

Not all Oregon insurers offer child-only policies. However, 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.

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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