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## Year-round children's enrollment starts Aug. 1

(Salem) — As of today, all Oregon children under age 19 may once again sign up for health insurance throughout the year.

“We are pleased that we found a way to make it as easy as possible for parents to enroll their children in health insurance plans – and for families to have as many choices as possible,” said Teresa Miller, administrator of the Oregon Insurance Division. The division is part of the Department of Consumer and Business Services.

For part of 2010 and 2011, most insurance companies in Oregon only enrolled children during February and August. This was because of concerns about the costs of enrolling high-risk children after changes made by federal health care reform. However, the 2011 Legislature established a Children's Reinsurance Program that spreads the cost of insuring high-risk children among all companies that provide health insurance coverage to Oregonians.

As a result, insurers that sell individual health plans (plans bought by people who aren't covered by health insurance through an employer) are offering coverage to children throughout the year. Additionally, some companies that had dropped child-only plans for children not on a family policy will resume offering this type of coverage. In fact, Oregon's seven-largest health insurers all plan to offer child-only coverage.

Federal health reform generally prohibits insurers from denying individual coverage to children with pre-existing conditions. However, under the rules implementing the new children's reinsurance program, if a family ends a child's coverage with an insurance company, that company does not have to take the child back for a year.

Children from families of all income levels also have coverage options through Oregon's Healthy Kids program.

This fact sheet provides key facts about enrolling children in Oregon:

<http://insurance.oregon.gov/consumer/federal-health-reform/072211-factsheet-child-enrollment.pdf>.

Consumers who have questions about health insurance or other types of insurance can call the Insurance Division's consumers advocates at 1-888-877-4894 or, in Salem, 503-947-7984.

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