



## Enrolling Children in an Oregon Health Insurance Plan: eHealthInsurance Answers FAQs About the February 2011 Open Enrollment Period

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MOUNTAIN VIEW, CA, Feb 07, 2011 (MARKETWIRE via COMTEX) -- Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals and families, published answers to frequently asked questions for consumers who wish to enroll their children in individually purchased "child-only" health insurance policies in the state of Oregon.

"Child-only" plans are those made available to children under age 19 with no parent or guardian listed on the same policy. An open enrollment period for child-only health insurance in Oregon began on February 1, 2011 and will run through February 28, 2011. A second open enrollment period will begin August 1, 2011 and run through August 31, 2011.

The 2010 federal health care reform law prevents health insurance companies that offer child-only plans from declining an applicant based solely on his or her pre-existing medical conditions. However, this provision of the federal law is being implemented in different ways by different states.

eHealthInsurance has compiled answers to the following frequently asked questions (FAQs) in order to help consumers understand how federal law and Oregon law work together, and how these provisions apply to them.

### FAQs about the Oregon Child-only Open Enrollment Period

Question: "The federal health reform law is supposed to allow me to enroll my child in private health insurance regardless of my child's health condition. When can I begin doing that in Oregon?"

Answer: Oregon's new biannual open enrollment periods for child-only health insurance policies occur in the months of February and August, beginning this year, and run for the entirety of each month. During these enrollment periods, any child under age 19 can be enrolled in a private, individual health insurance plan.

These biannual open enrollment periods will recur each year until 2014. In addition to these special enrollment periods, it may also be possible to enroll children under age 19 in individual health insurance coverage in the following circumstances(1):

- Birth
- Adoption
- Exceeding a policy's lifetime limit for benefits
- Loss of coverage due to legal separation or divorce of a parent
- Loss of coverage due to death of a parent
- Loss of coverage resulting from cessation of dependent status

Outside of the biannual enrollment periods or qualifying events noted above, health insurance companies are not required to accept applications for child-only plans.

Question: "Why do there need to be specific enrollment periods? Why aren't children simply allowed to enroll in child-only individual health coverage any time of year?"

Answer: A number of states have established annual enrollment periods for child-only health insurance policies to prevent consumers from simply waiting until a child gets sick to sign them up for health insurance. If children were only enrolled when ill, it could possibly cause a spike in the cost of child-only coverage. The creation of specific biannual enrollment periods for child-only health insurance policies may be an effort by the state of Oregon to promote broader consumer access to individual health insurance for children under the age of 19.

Question: "Are rates for child-only health insurance policies going to change?"

Answer: It is not yet clear how federal health care reforms or Oregon regulations will affect the cost of premiums over the long term.

Question: "What counts as a pre-existing medical condition?"

Answer: A pre-existing medical condition may be any past or present medical diagnosis, whether or not the child is still suffering from or being treated for the condition. Not all medical conditions are of concern to health insurance carriers and different carriers may be more, or less, concerned by different conditions.

Question: "Will a sick child with documented health problems pay the same monthly health insurance premium as children in good health if enrolled during the open enrollment period?"

Answer: In Oregon, yes. While some other states may allow insurers to require that children with pre-existing medical conditions pay more for their coverage, this is not the case in the state of Oregon. Rates may vary depending on the child's age and where he or she lives, but not based on the child's health history.

Question: "Where can I go to find health insurance policies for children in Oregon during the new biannual enrollment periods?"

Answer: eHealthInsurance.com is a good resource for consumers who want to find, compare and enroll in child-only health insurance plans during the

Oregon open enrollment periods. eHealthInsurance.com offers 24-hour support, seven days a week, from licensed agents. It allows consumers to compare health insurance policies side by side, find plans accepted by their favorite doctors, and apply for coverage online.

New child-only products may be added to the eHealthInsurance.com website throughout the year. Consumers interested in a particular insurance company whose products are not currently listed on the eHealthInsurance website can contact the insurer directly or contact eHealthInsurance's Customer Care Center at 1-800-977-8860 for more information.

To learn more about your options, you may wish to contact the Oregon Division of Insurance online or by phone at 1-888-877-4894 or (in Salem) 503-947-7984.

Notes: (1) SOURCE: November 1, 2010 Oregon Department of Consumer and Business Services, Insurance Division press release: [http://insurance.oregon.gov/news\\_releases/2010/110110-openenrollmentstarts.pdf](http://insurance.oregon.gov/news_releases/2010/110110-openenrollmentstarts.pdf).

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For more health insurance news and information, visit the eHealthInsurance consumer blog: Get Smart -- Get Covered.

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