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OHA Temporary Medical Insurance Program Proposal

Overview

The Oregon Medical Insurance Pool (OMIP), which covered approximately 10,000 Oregonians, was established as a safety-net program available to individuals who were not eligible for other public health insurance programs and had been denied commercial health insurance coverage because of preexisting medical conditions. The program was funded through assessments on commercial insurance carriers.

Oregon established its health insurance exchange (Cover Oregon) through Senate Bill 99 (2011) and House Bill 4164 (2012). Since the Affordable Care Act (ACA) guaranteed health insurance coverage beginning January 1, 2014 and Cover Oregon had been established, OMIP was determined no longer necessary and, through House Bill 3458 (2013), coverage through the Program terminated after December 31, 2013.

OHA Temporary Medical Insurance Program (TMIP)

Due to delays in the Cover Oregon enrollment process and the statutory ending of OMIP coverage, there was fear that many OMIP members would not be guaranteed health insurance coverage on January 1, 2014.

In response, the Oregon Health Authority (OHA) has established a program similar to OMIP, the Temporary Medical Assistance Pool (TMIP), which will continue health insurance coverage for OMIP members that were unable to secure other coverage on or before December 31, 2013.

While establishment of the TMIP program is within the statutory authority of OHA, Oregon Revised Statutes (ORS) 735.612 defines the uses for funds designated to the OMIP Account established in the State Treasury, and restricts these funds to paying for the OMIP program. This restriction does not allow OMIP assessments or reserves to pay for the newly established TMIP program if that is the only option available.