

**1) What will my day-to-day financial experience be with the Universal Health Plan in Oregon?**

You will not need to have any financial interactions with your providers. Your care is fully paid for by the Universal Health Plan. Your provider will contact the Universal Health Plan, not you, for payment.

**2) If I lose my job will I still have health insurance?**

Your and your family's eligibility in the Universal Health Plan is determined by your residency not your employment. Employment will be used for those people who live out of state who work for Oregon employers; some Oregonians living out of state will be eligible for the Universal Health Plan.

**3) How does the Universal Health Plan help reduce future bankruptcy due to health care costs?**

For services provided under the Universal Health Plan, medical debt for covered services will be eliminated because all covered services are fully paid by the Universal Health Plan

**4) Will I be able to travel out of state for health care by a specialist at a nationally known facility or expert?**

The Universal Health Plan board will address when that would be covered. The Universal Health Plan will have relationships with out of Oregon health care organizations.

**5) If this is a government funded health care system, won't the government be making my health care decisions?**

No. While the program is publicly funded, your health care decisions will be a private matter between you and your health care provider. You and your provider will together make all medical decisions based on the statewide benefit package.

**6) Will private insurance be eliminated?**

No. Private insurance companies will be allowed to sell policies for those health care procedures or benefits not covered by the Universal Health Plan, such as purely cosmetic surgery. Insurers will not be allowed to sell to Oregonians, policies for procedures or benefits covered by the plan.

**7) What if I need health care while traveling out of the state?**

We anticipate that the Universal Health Plan will cover emergency and urgent health care needs of Oregonians when traveling out of state. The Universal Health Plan Board will address the details of coverage issues like this.

**8) Can I keep my current health plan if I wish?**

No. Your benefits and in some cases additional benefits will be provided by the Universal Health Plan. You may be able to purchase additional insurance for the rare service not covered.

**9) Will home health care be covered?**

Yes. The benefit plan for public employees covers home health care and the Universal Health Plan will do so.

**10) Will more taxes be required?**

Yes. Some of what you today pay in premiums, out of pocket expenses such as copays and deductibles, and employer deductions, will be replaced by new taxes. We anticipate that for most Oregonians the total new taxes you will pay will be less than you and your employer's current spending on premiums, co-pays, deductibles, and the like.