

Health Insurance 101

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OVERVIEW

- Health insurance basics
- Using your health insurance
- Health reform
- Shopping for health insurance

HEALTH INSURANCE BASICS: WHAT IS IT? WHY DO I NEED IT?

- Cost of health care
- Dollars and sense
- Premium payments
- Shared risk



HEALTH INSURANCE BASICS: KINDS OF HEALTH COVERAGE

- Commercial insurance
 - Employer coverage
 - small employer
 - large employer
 - Individual/Family coverage
- Public coverage:
 - Medicare
 - Oregon Health Plan, Coordinated Care Organizations (CCOs)
 - Oregon Healthy Kids



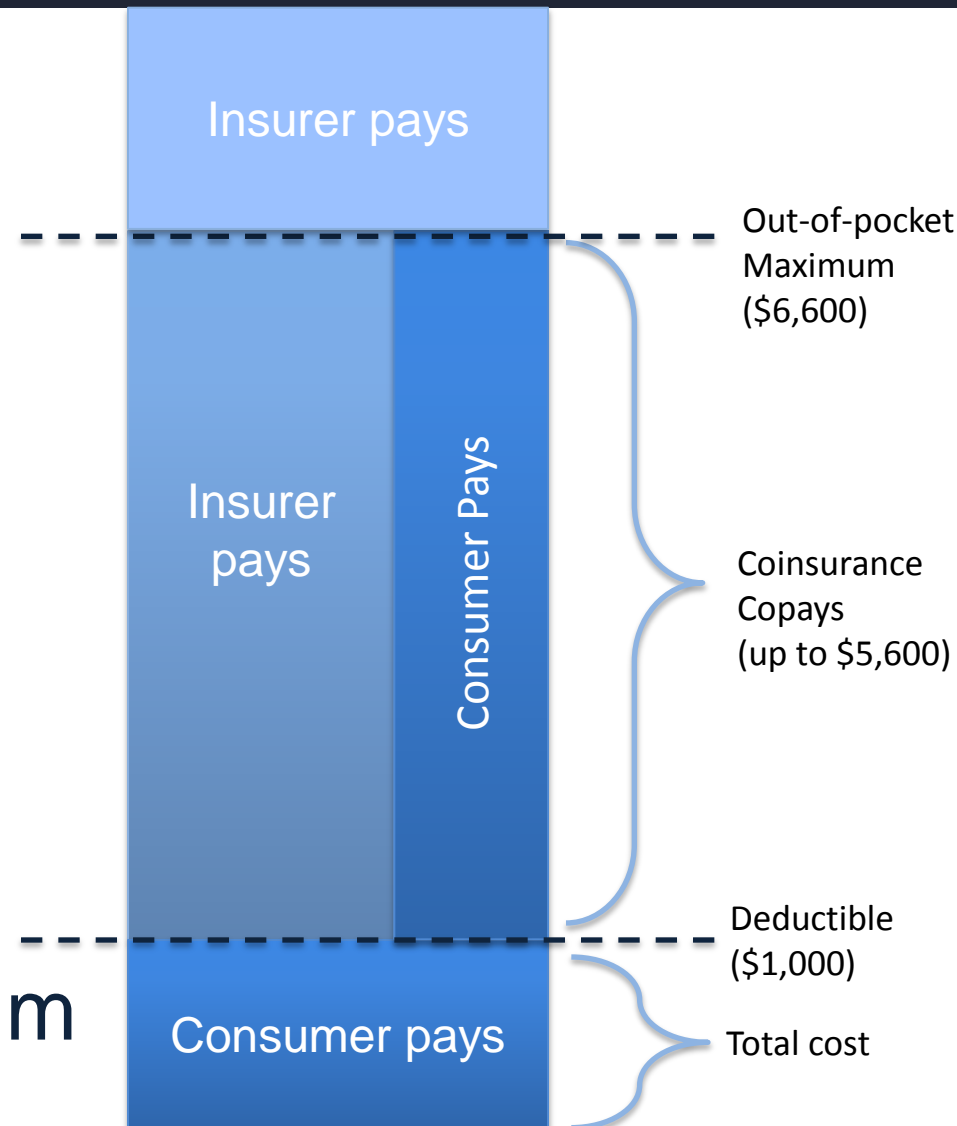
HEALTH INSURANCE BASICS: COMMON TERMS (COST)

○ Premium

○ Cost sharing

- Co-pay
- Deductible
 - Individual
 - Family
- Coinsurance

○ Out-of-pocket maximum



HEALTH INSURANCE BASICS: COMMON TERMS (ACCESS)

- Provider

- Service

- Network

- In-network vs. out-of-network

- Wide network vs. narrow network



QUESTIONS?

USING YOUR HEALTH INSURANCE: NAVIGATING COVERAGE DETAILS 1

○ Provider Network

- Who can you see?
- At what cost?
- In-network vs. out-of-network



USING YOUR HEALTH INSURANCE: NAVIGATING COVERAGE DETAILS 2

- Formulary
 - What Rx is covered?
 - At what cost?



USING YOUR HEALTH INSURANCE: NAVIGATING COVERAGE DETAILS 3

- Reading a Summary of Benefits & Coverage (SBC)
- Reading an Explanation of Benefits (EOB)

USING YOUR HEALTH INSURANCE: WHAT IF THERE'S A PROBLEM?

- Right to appeal coverage decisions
- Right to lodge a complaint
 - Oregon Insurance Division consumer advocacy unit: 888-877-4894, insurance.oregon.gov
 - Medicare assistance line: 800-722-4134
- Restitution

THIS BILL
DOESN'T
MAKE
ANY SENSE
TO ME.

Get free help at
Insurance.Oregon.gov



ANSWERS
& ACTION

OREGON
INSURANCE DIVISION

QUESTIONS?

HEALTH REFORM 101: NEW OPTIONS

- Don't take "no" for an answer

- Financial help

 - Tax credits

 - Who's eligible



- A competitive marketplace: Cover Oregon

- But you'll have to do your part

HEALTH REFORM 101: NEW PROTECTIONS

- Comprehensive coverage
- Co-pay-free preventive care
- Lower out-of-pocket costs
- Gender and age discrimination
- Rebates

QUESTIONS?

SHOPPING FOR HEALTH INSURANCE: THE BASICS

○ Where to shop

- Individuals/Families
- Employers
- Employees

○ Financial assistance

○ Access to providers



SHOPPING FOR HEALTH INSURANCE: TOTAL COST OF COVERAGE

Potential yearly cost for in-network benefits =
(Monthly Premium Minus Any Tax Credits x 12 months)
+
Out-of-Pocket Maximum

Examples:

Single person

Premium: 200/month

Tax credits: \$60/month

Out-of-pocket maximum: \$6,600

Total potential cost: \$8,280

Family of four

Premium: \$570/month

Tax credits: \$0

Out-of-pocket maximum: \$13,200

Total potential cost: \$20,040

SHOPPING FOR HEALTH INSURANCE: PROVIDER NETWORKS

- Types of provider network:
 - Preferred Provider Organization (PPO)
 - Health Maintenance Organization (HMO)
 - Point of Service Plan (POS)
 - Exclusive Provider Organization (EPO)
 - Patient-Centered Primary Care Home (PCPCH)
 - Coordinated Care Organization (CCO)

SHOPPING FOR HEALTH INSURANCE: HOW TO ENROLL

- Cover Oregon basics
- Making plan comparisons
- Free in-person assistance



QUESTIONS?

RESOURCES

- OSPIRG Foundation Health Insurance 101 Guide:
ospirgfoundation.org/resources/orf/so-you-need-health-insurance-now-what
- Enroll America health insurance literacy resources: enrollamerica.org/hil/

My contact information

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I want to be a resource if you have any questions about health insurance or OSPIRG's health care work. Get in touch!