



## Compact of Free Association Premium Assistance Program, Oregon Health Plan frequently asked questions

### Contact information:

- Oregon Health Plan (OHP) customer service center: 800-699-9075 (toll-free)
- Client services for current OHP members: 800-273-0557 (toll-free)
- Nurse advice hotline for members on open card (open 24 hours a day, seven days a week): 800-562-4620 (toll-free)
- Oregon Health Insurance Marketplace, COFA Premium Assistance Program: 855-268-3767 (toll-free)
- Marketplace application assistance (HealthCare.gov): 800-318-2596

### Things to know:

- The **COFA Premium Assistance Program** has helped people in Oregon who entered the United States under a Compact of Free Association treaty to pay for their health coverage premiums and out-of-pocket costs.
- A **coordinated care organization (CCO)** is a network of providers (physical health care, addictions and mental health care, and dental care providers) who work together for people enrolled in OHP. CCOs focus on prevention and helping people manage chronic conditions such as diabetes. You will be assigned to a CCO depending on where you live.
- **Frequently asked questions (FAQs)** are questions that we hear often. In this document, we address the most often asked questions. If you have more questions, contact us.
- **Medicare Savings Program (MSP)** helps Medicare beneficiaries pay for Medicare benefits and out-of-pocket service costs.
- **Open card** is a situation in which an OHP member is not assigned a CCO. Members on open card can see any provider who accept OHP coverage. If you are unsure of your benefits, call the OHP client services unit at 800-273-0557 (toll-free) to ask.
- **Oregon Health Plan (OHP)** is Oregon's Medicaid program. It is a federal- and state-funded health benefits program for low-income people living in Oregon.

### Frequently asked questions:

1. Who is eligible for OHP?
  - a. The Oregon Health Plan (OHP) provides health coverage for low income people who live in Oregon, including working families, children, pregnant people, single adults, and seniors. Eligibility for OHP benefits is based on age, household size, income, and immigration status for adults who are not pregnant. Recently, OHP eligibility expanded to include people who live in Oregon and entered the United States under a COFA treaty.
2. Do I need to apply for the COFA Premium Assistance Program?
  - a. No. Due to recent Medicaid rule changes, you may now qualify for OHP benefits. This has removed the need for the COFA Premium Assistance Program.
3. If I am on OHP, do I need to file taxes?
  - a. If you previously had health coverage through the Marketplace, you need to file taxes for any premium tax credits paid for your medical insurance before becoming eligible for OHP. You are not required to file taxes to report your OHP benefits.

4. How will I be assigned a CCO?

- a. After you apply for OHP and your benefits are approved, you will be assigned to a CCO based on where you live. See the chart below to find out what CCO is assigned to your area.

5. How do I find who my CCO is?

- a. The OHP client services unit can help you: 800-273-0557 (toll-free). The chart below shows which CCO is assigned to your area.

<b>Coordinated Care Organization</b>	<b>Contact</b>	<b>County</b>
Advanced Health	541-269-7400 800-264-0014 (toll-free)	<ul style="list-style-type: none"> <li>• Coos</li> <li>• Curry</li> </ul>
AllCare CCO	888-460-0185 (toll-free)	<ul style="list-style-type: none"> <li>• Curry</li> <li>• Josephine</li> <li>• Jackson</li> <li>• Parts of Douglas</li> </ul>
Cascade Health Alliance	541-883-2947 888-989-7846 (toll-free)	<ul style="list-style-type: none"> <li>• Parts of Klamath</li> </ul>
Columbia Pacific CCO	503-488-2822 855-722-8206 (toll-free)	<ul style="list-style-type: none"> <li>• Clatsop</li> <li>• Columbia</li> <li>• Tillamook</li> </ul>
Eastern Oregon CCO	503-765-3521 888-788-9821 (toll-free)	<ul style="list-style-type: none"> <li>• Baker</li> <li>• Gilliam</li> <li>• Grant</li> <li>• Harney</li> <li>• Lake</li> <li>• Malheur</li> <li>• Morrow</li> <li>• Sherman</li> <li>• Umatilla</li> <li>• Union</li> <li>• Wallowa</li> <li>• Wheeler</li> </ul>
Health Share of Oregon	503-416-8090 888-519-3845 (toll-free)	<ul style="list-style-type: none"> <li>• Clackamas</li> <li>• Multnomah</li> <li>• Washington</li> </ul>
InterCommunity Health Network	800-832-4580 (toll-free) 541-768-4550	<ul style="list-style-type: none"> <li>• Benton</li> <li>• Lincoln</li> <li>• Linn</li> </ul>
Jackson Care Connect	855-722-8208 (toll-free)	<ul style="list-style-type: none"> <li>• Jackson</li> </ul>
PacificSource Community Solutions	800-431-4135 (toll-free)	<ul style="list-style-type: none"> <li>• Crook</li> <li>• Deschutes</li> <li>• Hood River</li> <li>• Jefferson</li> <li>• Parts of Klamath</li> <li>• Lane</li> <li>• Marion</li> <li>• Polk</li> <li>• Wasco</li> </ul>
Trillium Community Health Plan (North)	877-600-5472 (toll-free)	<ul style="list-style-type: none"> <li>• Clackamas</li> <li>• Multnomah</li> </ul>

Trillium Community Health Plan (South)	541-485-2155	<ul style="list-style-type: none"> <li>• Washington</li> <li>• Lane</li> <li>• Western Linn</li> <li>• Douglas</li> </ul>
Umpqua Health Alliance	541-229-4842	<ul style="list-style-type: none"> <li>• Most of Douglas</li> </ul>
Yamhill Community Care	855-722-8205 (toll-free)	<ul style="list-style-type: none"> <li>• Yamhill</li> <li>• Parts of Washington</li> <li>• Parts of Polk</li> </ul>

6. Can I keep my current doctor?
  - a. Your CCO may assign a primary care doctor to you. Your CCO will send you a letter with your doctor’s information. You may also receive a CCO identification card, which will list your assigned doctor. If you want to change to your existing primary care doctor, call your CCO.
7. Can I see any doctor?
  - a. You must see a doctor that is in network with your CCO. If you need help finding a doctor, contact your assigned CCO.
8. Will I have to pay for any prescriptions, services, or visits if I have OHP?
  - a. There should not be a cost if the service is covered by OHP. If you have received one, make sure to bring your CCO card with you to your appointments. You can contact your CCO to find out if a service is covered.
9. What will OHP cover?
  - a. The chart below shows typical benefits covered by OHP. There may be more services that OHP covers. If you have questions about if a specific service is covered, contact your CCO.

<b>Service category</b>	<b>Included services</b>
Chemical dependency care	
Dental	<ul style="list-style-type: none"> <li>• Basic services including cleanings, fluoride varnish, fillings, and extractions</li> <li>• Urgent or immediate treatment</li> <li>• Dentures</li> <li>• Stainless steel crowns for molars</li> <li>• Other crowns for pregnant people and children younger than 21</li> <li>• Sealants, root canals on back teeth for children younger than 21</li> </ul>
Hearing	<ul style="list-style-type: none"> <li>• Hearing aids and hearing aid exams</li> </ul>
Home health	<ul style="list-style-type: none"> <li>• Private duty nursing</li> </ul>
Hospice care	<ul style="list-style-type: none"> <li>• End-of-life care</li> </ul>
Hospital care	<ul style="list-style-type: none"> <li>• Emergency treatment</li> <li>• Inpatient and outpatient care</li> </ul>
Immunizations and vaccines	<ul style="list-style-type: none"> <li>• Such as the flu shot or measles-mumps-rubella (MMR) vaccine</li> </ul>
Labor, delivery and post-partum care	
Laboratory tests and X-rays	
Medical care from a physician, nurse practitioner or physician assistant	<ul style="list-style-type: none"> <li>• Such as a checkup or general appointment</li> </ul>
Medical equipment and supplies	<ul style="list-style-type: none"> <li>• Such as diabetes testing strips or crutches</li> </ul>
Medical transportation	<ul style="list-style-type: none"> <li>• Such as ambulance or nonemergency transportation to an appointment</li> </ul>

Mental health care	<ul style="list-style-type: none"> <li>• Such as therapy or medical treatment</li> </ul>
Physical, occupational and speech therapy	
Prescription drugs	<ul style="list-style-type: none"> <li>• OHP with Limited Drug only includes drugs that are not covered by Medicare Part D</li> </ul>
Vision	<ul style="list-style-type: none"> <li>• Medical services</li> <li>• Services to correct vision for pregnant people and children younger than 21</li> <li>• Glasses are covered for pregnant adults and adults who have qualifying medical condition such as aphakia or keratoconus, or after cataract surgery.</li> </ul>

10. Can I lose OHP?

- a. If you are approved for OHP benefits, your Notice of Eligibility will explain changes that you are required to report to OHP. Your OHP benefits may end if you experience certain changes, such as moving to live in another state. OHP will send you a notice each year to renew your benefits. If you do not respond, your benefits may cancel. It is important to update your address with OHP if you move. If you are out of state for more than 30 days, your benefits may close. When you return, you can reapply for OHP benefits.

11. What happens if I need to leave Oregon for more than 30 days?

- a. You should report that you are temporarily leaving Oregon. If you are moving to live outside Oregon, your OHP benefits will close. You can re-apply for OHP benefits when you return to Oregon.

12. Will OHP cover me when I go to another state (to visit, to live, etc.)?

- a. You may be able to use your OHP benefits to receive emergency care or to fill a prescription when you are in another state. You should work with the provider and your CCO to determine what is covered by OHP benefits. OHP will not cover services used outside the United States. If you are moving to live in another state, you can not keep OHP benefits.

13. I do not have my I-94. Do I need that for OHP?

- a. It is required only that you provide information that is on your I-94 to apply for OHP benefits. If you do not have your I-94, you can provide a copy of a foreign passport or I-766 Employment Authorization Document to verify immigration status. You may be asked to provide a copy of your immigration document. If requested, you should send in the front and back copy of your immigration document.

14. My passport is expired. Will that be an issue?

- a. No. An I-94 arrival/departure record, foreign passport, or I-766 Employment Authorization Document can be used to verify immigration status.

15. I received a denial letter for OHP. What should I do?

- a. Your Notice of Eligibility will explain why you were denied OHP benefits and your information may be sent to the Marketplace. If you have questions about your eligibility, call the OHP client services team at 800-273-0557 (toll-free).

16. Why am I changing from the COFA Premium Assistance Program to OHP?

- a. Recent expansion to Medicaid rules means people who entered the United States under a COFA treaty can get OHP benefits. If eligible for full OHP benefits, you are no longer eligible for financial help through HealthCare.gov. If you are no longer eligible for premium tax credits you will be disenrolled from the COFA Premium Assistance Program.

17. What happens if my spouse and I are on the same Marketplace plan together, but one of us does not get OHP?

- a. If both you and your spouse entered the United States under a COFA treaty, you should first call OHP customer service at 800-699-9075 (toll-free) to make sure the eligibility decision is correct. If it is correct, you should inform HealthCare.gov – call 800-318-2596 (toll-free) – that you now have OHP (Medicaid). HealthCare.gov can cancel your coverage and keep your spouse on the Marketplace plan. If the person with OHP is not removed from the private plan at HealthCare.gov, the COFA Premium Assistance Program will stop paying for the plan for both people. If you want help reporting this change to HealthCare.gov, go to OregonHealthCare.gov/GetHelp.
18. Can I have Medicare and OHP?
- a. If you have Medicare, you may qualify for a Medicare Savings Program that can help lower your costs. You may also qualify for both Medicare and OHP benefits, depending on your situation.
19. I'm older than 65, but not eligible for Medicare. Do I qualify for OHP?
- a. You may qualify for certain programs if you are 65 or older, blind, or disabled.
20. I have to pay a premium for my Medicare parts A and B. Can I get OHP instead?
- a. You may qualify for the Medicare Savings Program, which provides financial help to pay costs associated with Medicare. You may also qualify for OHP benefits in addition to your Medicare coverage.
21. What is a Medicare Savings Program?
- a. The Medicare Savings Program is a Medicaid program for people who are eligible for Medicare. There are three levels of the Medicare Savings Program. They are:
    - o Qualified Medicare Beneficiaries (**QMB**): The state pays your Medicare monthly premiums and your out-of-pocket costs for Medicare approved services. If you are eligible for QMB, you will also have lower prescription drug plan premiums and reduced costs when filling a prescription.
    - o Specified Low-Income Medicare Beneficiary (**SMB**): The state pays your Medicare Part B premiums. You will also qualify for a reduced prescription drug plan premium and lower costs to fill prescriptions.
    - o Specified Low-Income Medicare Beneficiary (**SMF**): The state pays your Medicare Part B premiums. You will also qualify for a reduced prescription drug plan premium and lower costs to fill prescriptions.
22. I received a letter that says I have QMB, what is that?
- a. The state of Oregon pays your Medicare Part A and Part B monthly premiums and your out-of-pocket costs for Medicare approved services. If you are eligible for QMB, you will also have lower prescription drug plan premiums and reduced costs when filling a prescription.
23. I received a letter that says I have OHP, but I already have Medicare. Why?
- a. Your income may be low enough to qualify for both OHP benefits and Medicare. OHP will pay for services after Medicare pays first. OHP may also cover services, such as preventive vision and dental, that are not covered by Medicare.
24. Who can I call if I have questions about Medicare or a Medicare Savings Program?
- a. If you have questions about Medicare benefits, call Oregon's Senior Health Insurance Benefits Assistance (SHIBA) program at 800-722-4134 (toll-free). If you have questions about the Medicare Savings Program or OHP benefits for people on Medicare, contact the Aging and People with Disabilities (APD) or Area Agency on Aging (AAA) office in your area. You can find a local office at <https://go.usa.gov/xseNk>.
25. I have Medicare and received a bill. What do I do?
- a. If you have both OHP or Medicare Savings Program and Medicare benefits and receive a bill for services, you should contact the OHP client services unit at 800-273-0557 (toll-

free). You should not be billed for services unless they are not covered by Medicare. If you have questions about a bill for services and do not have OHP or Medicare Savings Program benefits, you can contact the SHIBA program at 800-722-4134 (toll-free) or Medicare at 800-633-4223 (toll-free).

## Oregon Health Plan: OHP Get Started Guide

Use the Oregon Health Plan's guide linked below to help you to use your OHP as quickly as possible.

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