

Karen House, CAF SSP Medical Programs
Manager

Dale Marande, SPD Medical Programs Manager

Authorized Signature

Number: SS-IM-11-002

Issue Date: 01/14/2011

Topic: Medical Benefits

Subject: How the Oregon Medical Insurance Pool (OMIP) and Federal Medical Insurance Pool (FMIP) affect Medicaid eligibility

Applies to (check all that apply):

- | | | | |
|-------------------------------------|-------------------------------|-------------------------------------|---|
| <input type="checkbox"/> | All DHS employees | <input type="checkbox"/> | County Mental Health Directors |
| <input checked="" type="checkbox"/> | Area Agencies on Aging | <input type="checkbox"/> | Health Services |
| <input type="checkbox"/> | Children, Adults and Families | <input checked="" type="checkbox"/> | Seniors and People with Disabilities |
| <input type="checkbox"/> | County DD Program Managers | <input checked="" type="checkbox"/> | Other (please specify): CAF SSP Transmittal Group |

Message: The Oregon Medical Insurance Pool (OMIP) and Federal Medical Insurance Pool (FMIP) work together to provide a high-risk health insurance pool for the state to cover adults and children who are unable to obtain medical insurance because of health conditions. OMIP/FMIP also provides a way to continue insurance coverage for those who exhaust COBRA benefits and have no other options.

Except for OPU, CHIP and HKC, DHS medical program clients can have OMIP/FMIP. However, clients may incur an overpayment with OMIP/FMIP if they receive DHS medical at the same time.

OMIP/FMIP coverage is not allowed to overlap with OPU, CHIP, or HKC as it is *private major medical health insurance*. OMIP/FMIP clients often have a condition that, without treatment, would be life-threatening or would cause permanent loss of function or disability.

- Workers should review the client's OHP-OPU medical application to determine if they are eligible for a waiver of the six-month waiting period following the receipt of *private major medical health insurance* under the provisions of [OAR 461-135-1100](#).
- Workers should review the client's OHP-CHP, HKC medical application to determine if they are eligible for a waiver of the two-month waiting period

following the receipt of *private major medical health insurance* under the provisions of OAR [461-135-1100](#).

To avoid overlap and client overpayment, once determined otherwise eligible for DHS medical, DHS workers should e-mail OMIP at OMIP.Mail@state.or.us to verify the termination date of the *private major medical health insurance*. Include the following information:

- Client name;
- Social Security number;
- If possible, CareAssist or Regence I.D. number;
- DOR of DHS medical application;
- “Applicant has been determined eligible for Oregon DHS medical insurance. To avoid an OMIP/FMIP overpayment and/or overlap of Medicaid with private major medical health insurance, their DHS medical should not begin until their OMIP/FMIP has ended. Please provide confirmation of the termination date of their OMIP/FMIP coverage. DHS medical will be started on the day following their termination date.”

The worker should coordinate the DHS medical start date accordingly.

If you have any questions about this information, contact:

Contact(s):	Joyce Clarkson	503-945-6106	Phone:	Fax: 503-373-7032
	Michelle Mack	503-947-5129		
	Carol Berg	503-945-6072		
	Jewel Kallstrom	503-947-2316		
	Vonda Daniels	503-945-6088		
	Audray Hunter	503-947-5519		
E-mail:	SSP-Policy, Medical			