

Individual Monthly Premiums for Individual-Only age 0-19

Oregon's Best Health Insurance Plans Updated January 2012

Oregon has instituted 2 'Open Enrollment' periods for kids. This means that you can enroll your kids on a health insurance plan only in February (March 1 start date) and in August (September 1st start date). There is no medical underwriting at that time. I recommending insuring kids until then on a "Short Term Medical" plan until then or enrolling them in the State's HealthKids plan. Stay tuned as these rules are subject to change.

My Top Choices in Oregon PPO Plans* *(Preferred Provider Organizations)

Out of Pocket Maximums vary by plan.	Office	Deductible	Deductible	Deductible	Deductible	Deductible
	Co-pay	\$1,000	\$2,500	\$5,000	\$7,500	\$10,000

ODS HEALTH PLANS

Rates change November 1, 2012

1. Beneficial Value	\$25*	\$99	\$77	\$61	\$47	NA
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Plan Highlights: Deductible waived for Accident-related treatment. Optional dental and RX, Preventative care with no copay

*\$25 copay for first 3 Office or Urgent Care visits, then subject to deductible. First 3 Alternative Care visits with copay, 70/30% coinsurance

PACIFIC SOURCE

Rates change January 1, 2013

3. Elect Preferred	\$30	\$129	\$98	\$72	\$56	\$52
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Plan Highlights: \$30 office & Urgent Care copay, 100% coverage for first \$2500 after an Accident, Co-insurance max varies by plan.

Unlimited Naturopathic visits with \$30 copay. \$1000 max chiropractic and accupuncture benefit. 70/30% coinsurance after deductible.

4. Elect Value	Ded. First	NA	\$80	\$51	\$36	\$27
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Plan Highlights: 100% coverage for first \$1000 after an Accident, Preventative care with no copay

No Alternative Care benefit. 60/40% coinsurance after deductible, Best low-cost plan (age 0-1 a higher rate for both PS plans).

PROVIDENCE HEALTH

Rates change November 1, 2012

5. Optimum	\$20	\$128	\$109	\$95	NA	\$77
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Plan Highlights: \$20 office copay, Deductible 'waived' for Accidents & Urgent Care, Vision exam and hardware

No dental available with plan. (Rates for Ages 21-24) 80/20% coinsurance

DO YOU ONLY NEED FROM 30-185 DAYS OF TEMPORARY COVERAGE?

Consider **Short Term Medical coverage**. Only 4-6 medical questions, coverage can start the next day. Very low premiums 30 day minimum to 185 day maximum. I offer 3 excellent plans. Coverage for children waiting for Open Enrollment
 No coverage for pre-existing conditions. Also good if you've been declined for coverage or need a low-cost solution.

THE OREGON MEDICAL INSURANCE POOL (OMIP)				Rates change 1/1/2013		
	Deductible	NA	\$750	\$1,000	\$1,500	
Medical Eligible 750, 1000, 1500 Plans			\$261	\$251	\$203	

See brochure for full details. Coverage begins the 1st of the month. Portability and Medical rates differ

THE FEDERAL MEDICAL INSURANCE POOL (FMIP)				Rates change 1/1/2013		
	Deductible	\$500	\$750			
Plan 500 & 750		\$278	\$262			

Must be uninsured for 6 months. No wait for pre-existing conditions. See Brochure for full details.

DENTAL INSURANCE

I list multiple dental plan options on my website, www.agapeinsurance.net under the tab "Individual Dental"

HOW BEST TO APPLY FOR COVERAGE?

1. Please review the coverage brochure prior to applying for coverage including the exclusions. It is on my web site, or I can email it to you.
2. Please call me to see what method of applying will be best for you. I have online links for many plans.
3. If you want to talk through the coverage call me at 503-650-4325. I can take some applications by phone.
4. I meet some clients at restaurants to complete the application and answer questions.
5. If you come to my office I can take your application in person and answer your questions

NOTES AND ADDITIONAL COMMENTS/DISCLAIMERS

1. All plans require medical underwriting and usually take 2-6 week to underwrite. Approval is not guaranteed.
2. All quotes listed are believed to be accurate. Final rates and approval are determined by the company.
3. The plans listed above are not comprehensive. They represent the best plans this agent recommends.
4. The coverage highlighted is just a highlight; All coverage subject to policy language and provisions.
5. All plans have exclusions and limitations. **Read policy carefully, especially the "exclusion" sections.**

FINAL COMMENTS & PRIVACY STATEMENT

You sometimes need more than this spreadsheet to make a good decision.
 I put the brochures for most of these plans on my web site at www.agapeinsurance.net under the tab 'OR Individual health'.
 Health insurance is a big expense; call me to make sure you are getting into the right plan for you.
 I am only paid if you sign up through me, so I would appreciate your contacting me should you find my information helpful.

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