



DEPARTMENT OF
CONSUMER
& BUSINESS
SERVICES

Department of Consumer and Business Services

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Health Reform: Oregon Enrollment Periods for Children Under 19

As of Sept. 23, 2010, federal health reform no longer allows insurance companies to deny coverage to children with pre-existing conditions. However, the law does allow insurers to limit enrollment to specific times of year so that parents do not wait until a child becomes sick to buy coverage.

The Department of Consumer & Business Services established [rules](#) for these open enrollment periods. They apply to children under age 19 who seek insurance in the individual market (for people who do not get insurance through an employer). Here are some key facts about the rules and coverage of children in Oregon.

- Children can enroll during an initial enrollment period from one-time Nov. 1, 2010 through Dec. 31, 2010. After that, children may enroll in individual insurance throughout February and August of every year, starting with February 2011. Additional enrollment periods must be allowed in cases such as birth, adoption, or loss of coverage due to divorce or death of a parent.
- Insurance companies may continue to offer coverage to children throughout the year outside of the enrollment periods. However, if they do so, they cannot deny coverage to children with pre-existing conditions.
- Under some circumstances, if a child's coverage with an insurance company ends, that company does not have to sell a new policy to the child for 12 months.
- Children who are already covered under child-only policies will be able to keep their coverage.
- Group plans through employers already are prohibited from denying coverage to anyone based on pre-existing conditions. However, the reform means that group plans can no longer require children to wait for coverage of any pre-existing conditions.
- In 2014, federal reforms will require that most people have health insurance coverage and provide financial assistance so that many more people can afford insurance. In turn, insurance companies will not be allowed to reject *anyone* based on their health.
- In Oregon, children have additional coverage options through Healthy Kids and the state-run high risk pools for children. For more information on Healthy Kids or to request an application, visit oregonhealthykids.gov or call 1-877-314-5678. Learn more about the high-risk pools at: www.omip.state.or.us/ or call 1- 800-848-7280.