MEDICAL BENEFITS INFORMATION
PLEASNOTE: Oregon Health & Science University requires that all students, residents, fellows and interns carry a major medical insurance policy. You are expected to provide proof of coverage before your official start date. As indicated in your offer letter, you are not provided insurance directly by the IDD or OHSU as part of your traineeship.

Useful Information for those Needing Assistance with Securing Coverage:

INDIVIDUAL PLAN HEALTH INSURANCE OPTIONS

The Process: Steps and Considerations

A. This is a 2-step process

#1 Determine eligibility

#2 Choose a health insurance plan

For each step there are some important pieces of information you need at hand and there are some important considerations to keep in mind.

B. Go to healthcare.gov website www.healthcare.gov/lower-costs and fill out the application online in order to determine eligibility (#1)

C. Income - you will be asked for an estimate of your “modified adjusted gross income” for the entire calendar year.

➢ If income is “low” you may qualify to apply for the Oregon Health Plan (OHP)

➢ If income is “high” you may qualify to purchase commercial insurance via the Health Insurance Marketplace

➢ Depending on income and family factors you may qualify for a rebate later

➢ The final rebate is determined from your pertinent income tax documents

➢ It’s important to estimate your income high if you wish to have as many options and flexibility as possible and so as to avoid needing to pay back any tax credit should you make more money than expected (note, the person listed below who can offer assistance can explain this to you in detail)
D. At the end of step #1, the program will calculate your income and eligible benefits information. This “eligibility determination letter” explains whether you are eligible for insurance via OHP or the Health Insurance Marketplace.
   ➢ If you are eligible for OHP, you will need to call the number provided to complete the process
   ➢ If you are eligible for the Marketplace you will be directed to health insurance options; we highly recommend you contact Donna Quintana (see below) for guidance

E. Purchasing medical coverage via each mechanism (i.e., OHP vs the Health Insurance Marketplace) has different advantages and disadvantages. OHP plans typically are free, but often offer very limited choices. The Health Insurance Marketplace has many more options from which to choose, but many of those options likely cost more for monthly premiums.

F. The Marketplace application (#2): Health Insurance Marketplace - Things to consider:
   ➢ Monthly premium
   ➢ There are numerous variables you choose from to determine a specific plan and the monthly premium – e.g., deductible amount, particular services desired, desired copay, start date of coverage.
   ➢ It’s important to have in mind where or to whom you want to go for medical care ahead of time. The site is too overwhelming to help direct you.

Helpful resources for considering plans include:

https://www.healthcare.gov/choose-a-plan/


G. For the purchasing of a plan via the Health Insurance Marketplace, Donna Quintana is familiar with the OHSU LEND Program and is available to help you navigate the process of purchasing a plan. You don’t pay anything directly for her assistance. She received compensation from the insurer chosen (which doesn’t affect your premium).

H. If you plan to pursue coverage via the OHP, Ms. Quintana is not able to assist you. However, she may be able to help set you up with someone who will.

Donna is VERY KNOWLEDGEABLE.

Donna Quintana, RHU
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Other Options:

Trainees may have access to major medical insurance coverage via other mechanisms beyond purchasing an individual plan. Specifically, a trainee may have coverage via other sources, which will meet OHSU’s requirements for coverage. Examples of this include (but may not be limited to):

1. Coverage via parents’ plan
2. Coverage via a home university student health plan
3. Coverage via a spouse or domestic partner’s work
4. COBRA

If a trainee has medical insurance coverage from a source other than an individually purchased plan as described above (e.g., home university plan, parents’ insurance plan), we recommend that one check to determine whether that plan covers expenses while “traveling”. Calling to inquire whether the plan covers expenses while at OHSU for their traineeship.