



## What is Healthy Kids?

- Healthy Kids is Oregon's recently expanded health coverage for uninsured Oregon children and teens.
- Healthy Kids offers **no-cost or low-cost coverage** to all uninsured Oregon kids and teens up to 19 years of age. No child will be put on a waiting list or be turned down due to pre-existing conditions.
- No family makes too much money for Healthy Kids. Even middle-income families can qualify; a family of four earning as much as \$67,000 annually may still qualify for the low-cost option.
- Healthy Kids coverage lasts for one full year and includes all the care kids need, including regular check-ups, prescriptions, dental, vision, mental and behavioral health care.

## Who's Eligible?

- Eligibility is based on age, residency and income. The child must be under the age of 19, live in Oregon and be a legal resident. Family income will determine whether the child qualifies for the no-cost or low-cost option.
- Healthy Kids has options for families at every income level; even middle-income families can qualify for the low-cost option. For example, a family of four earning as much as \$66,000 annually may still qualify for the low-cost option.

## What does it Cost?

- There are 3 options for Healthy Kids coverage based on family size and income; no-cost, low-cost and full-cost.
- **No-cost:** For families who fall into the no-cost option, they do not pay for coverage.
- **Low-cost:** For families who fall into the low-cost option they pay a small portion of the monthly premium on a sliding scale; how much they pay depends on their income. On average, families with two to four children will pay a total of about \$50 a month for health coverage for all kids.
- **Full-cost:** For the full-cost option, families buy into the program at full cost. Current monthly rates range from \$165 to \$475 per child, depending on the age of the child and the plan of choice.

## Why Children Need Health Insurance...

- Children without health coverage don't get the care they need when they need it: in fact, they're ten times more likely than insured children to miss out on needed medical care.
- Children without health coverage are far more likely to go without regular, preventative care and end up getting expensive treatment in an emergency room instead.
- The cost of covering children is already inexpensive compared to the cost of letting them remain uninsured. It will also yield economic benefits over a lifetime. Preventing illness and keeping kids healthy improves school performance and leads to more success in adulthood.

## Oregon's Innovative Outreach Program

- Healthy Kids has an innovative and aggressive outreach program partnering with community organizations, businesses, schools and others around the state in order to reach out to families in local areas and provide families with help filling out the application.

## How is Healthy Kids Funded?

- Healthy Kids is funded through a 1% tax on insurance premiums. Covering kids through a 1% premium tax makes good financial sense; this raises about \$39 million dollars, drawing down over \$100 million in federal matching funds.
- Expanding health coverage for children is an important step in bringing down the price of health care for everybody.
- Children without health coverage are less likely to get the health care they need when they need it. They're far more likely to go without regular, preventive care and to end up getting expensive treatment in an emergency room instead.
- The cost of covering children is relatively inexpensive compared to the cost of letting them remain uninsured, yielding economic benefits over a lifetime.
- Preventing illness and keeping kids healthy also has been shown in many studies to improve school performance, reduce absenteeism, and lead to more success in adulthood.

**Families with uninsured children should apply for Healthy Kids today:  
Call 1-877-314-5678 or apply online at [www.OregonHealthyKids.gov](http://www.OregonHealthyKids.gov)**