

### Free help with your insurance questions or complaints

Consumer Advocacy  
Hotline

Toll-free  
1-888-877-4894

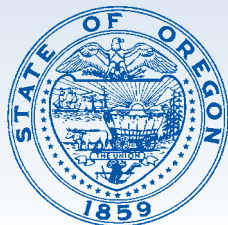
Salem  
503-947-7984

E-mail  
cp.ins@state.or.us

### Insurance Division

350 Winter St. NE  
P.O. Box 14480  
Salem, OR 97309-0405

Phone: 503-947-7980  
Fax: 503-378-4351  
Web: [insurance.oregon.gov](http://insurance.oregon.gov)



## Federal help with health insurance premiums

As part of the American Recovery and Reinvestment Act of 2009, the federal government may pay 65 percent of health insurance premiums for up to 15 months for individuals who:

- ▶ Involuntarily lost their jobs after Aug. 31, 2008, or lose jobs before June 1, 2010, and
- ▶ Qualify to continue their health plan under federal COBRA or state continuation laws.

Employees who are eligible for the subsidy only need to pay 35 percent of their monthly premium to continue their health coverage.

### For employers with 19 or fewer employees

- ▶ Your insurance company must notify employees of this opportunity and give employees the "election" forms to complete.
- ▶ Your insurance company advances the 65 percent of the premium cost.
- ▶ Your insurance company receives reimbursement as a credit on payroll taxes.
- ▶ You must respond promptly to insurer questions about terminated employees.

#### *Your best source of information:*

Your agent or insurance company  
Department of Consumer and Business Services: 1-888-877-4894

### For employers with 20 or more employees

- ▶ You must notify employees of this opportunity and provide them modified COBRA "election" forms to complete; model election forms are at <http://www.dol.gov/ebsa/COBRAModelnotice.html>.
- ▶ You advance the 65 percent of the premium cost.
- ▶ You receive reimbursement from the federal government as a credit on payroll taxes.

#### *Your best source of information:*

Your health plan administrator, agent, or insurance company  
U.S. Department of Labor: 1-866-444-3272  
[www.dol.gov/COBRA](http://www.dol.gov/COBRA)  
IRS: <http://www.irs.gov/newsroom/article/0,,id=204505,00.html>