



## FAST FACTS

- ⇐ Over 24% of Oregon families of children with special healthcare needs report financial problems due to their child's medical expenses.
- ⇐ Nearly 33% of Oregon families of children with special healthcare needs have cut back or stopped working in order to meet their child's health needs.
- ⇐ Under the Federal Family Opportunity Act of 2005, Federal Medicaid dollars will match State General Funds. (60% federal, 40% state).



# Family Opportunity Act

## Expanded access to healthcare for children with disabilities

Families of children with disabilities often face extraordinary out-of-pocket expenses to meet their children's health needs. Even with private insurance, families may not have coverage available for items such as therapies, durable medical equipment, and/or procedures related to the child's disability diagnosis. Many families incur tremendous medical expenses in caring for their children, and some families impoverish themselves in order to maintain eligibility for Medicaid coverage. Over 42% of Oregon families of children with special healthcare needs have inadequate insurance coverage.

HB 2445 would allow Oregon to take advantage of the Federal Family Opportunity Act (FOA), providing families of children with disabilities the opportunity to buy into the State Medicaid Program.

### Who would be eligible in Oregon?

Children (birth-19) who meet SSI disability determination requirements, with a family income up to 300% of federal poverty level.

### How does FOA help?

- ▶ Provides access to necessary healthcare services for some of our most vulnerable children. Oregon's implementation of the FOA would provide many of the critical services not available in a child's existing insurance plan that can be accessed through Medicaid.
- ▶ Encourages participation in employer-sponsored plans. Families must retain their private insurance when an employer pays at least 50% of the premium. Medicaid can be used as a supplement to private insurance.
- ▶ Sliding scale for families. Cost-sharing and/or premiums apply for families between 250%-300% FPL, with total out-of-pocket expenditures (including private health insurance premiums) not to exceed 5% of the family income.

Data: Child and Adolescent Health Measurement Initiative, National Survey of Children with Special Health Care Needs 2001. [www.cshcndata.org](http://www.cshcndata.org)

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