

Insurance options expanded in Oregon

The Oregon Health Authority (OHA) is launching a federally funded insurance plan, allowing people with existing health conditions to purchase medical insurance.

The new insurance pool adds another option for uninsured Oregonians with existing medical conditions to purchase health insurance in addition to the existing Oregon Medical Insurance Pool (OMIP).

"There is now another health insurance option for Oregonians with pre-existing conditions who have been denied coverage," said Tina Edlund, deputy director of the Oregon Health Authority. "This federally funded program will be available until 2014, when insurers no longer will be able to deny coverage based on pre-existing conditions."

To qualify for the new high-risk pool, an individual must have been uninsured for a minimum of six months, have an existing medical condition and be a U.S. citizen or legally present. Applications are available now and coverage may begin as early as Aug. 1. Premiums will range from \$221 to \$714 each month, based on age range and plan choice.

These premiums would be higher if there were no federal subsidy. There will be a choice of two comprehensive medical and prescription drug coverage plans, which will include a

deductible of either \$500 or \$750.

Both plan options will have an annual out-of-pocket limit of \$5,950. For those who have been uninsured for less than six months or who otherwise do not meet the federal pool eligibility requirements, OMIP remains available.

Recent federal health reform legislation provides funding for this temporary high-risk insurance pool. A new health insurance exchange, a central marketplace for health insurance that provides one-stop shopping for individuals and small businesses, will be available by 2014, said Edlund.

To apply for the new insurance pool, go to: www.omip.state.or.us or phone 800-848-7280.

Demand for the Oregon Health Plan (OHP) is so high that the state is maintaining a reservation list of people who want to apply for it, then drawing from that list. The next drawing was set for Wednesday, July 21.

People whose names are drawn receive an application packet that asks them questions about income and residency that determine if they are qualified for OHP. To be added to the reservation list, low-income Oregonians should phone 800-699-9075 or 711 TTY, or visit www.ohplist.oregon.gov.

Unclaimed WaMu funds held by Oregon agency

The state of Oregon received \$3.85 million due Oregon residents from the Federal Deposit Insurance Corp. as a result of Washington Mutual bank (WaMu) going into receivership in September 2008.

Although Chase Bank assumed most of WaMu's active accounts, the FDIC is handling the accounts that appeared to be inactive -- those with no record of a deposit, withdrawal or other positive contact with the account holder for at least three years.

In April 2010, Chase made a final attempt to contact dormant account holders, informing them of the impending transfer of funds to the FDIC.

Former WaMu customers in Oregon who might

have funds available for claim can search for their name at oregonstatelands.us (click on Unclaimed Property Name Search). Claims take 90 to 120 days to process.

The state's unclaimed property program is housed in the Dept. of State Lands. It will hold the WaMu funds for 10 years and make efforts to return the funds to Oregon owners. After 10 years, any remaining money must be returned to the FDIC.

All unclaimed property is held in the Common School Fund, a trust fund for Oregon schools. Earnings from the fund are distributed to K-12 public school districts twice a year. During 2010, schools will receive \$50.4 million.



Inmate Lonnie Bourgo (left) and Josephine County Sheriff's Office (JCSO) Deputy Dwayne Durham thin carrot seedlings in a raised-bed garden inside an evacuation yard at Josephine County Jail. The garden, dubbed the Tony Corria Correctional Garden, was developed with the assistance of Greenleaf Nursery, the Josephine County Food Bank and JoCo Master Gardeners, and will give inmates the opportunity to provide

fresh food for themselves and needy members of the community. Sheriff Gil Gilbertson said that the jail's food vendor would buy some of the produce, the rest would go to the food bank. Eventually, the sheriff would like to turn another two acres of jail property into garden plots. Said Deputy Durham 'It's a fun project, gives them something to do other than sit in their cells.' (Photo by Michelle Binker, *I.V. News*)

Richardson warns of state spending crisis

By SCOTT JORGENSEN
IVN Staff Writer

Rep. Dennis Richardson (R-Central Point), a member of the budget-writing Ways & Means Committee, continues to sound the alarm about the levels of state government spending.

Richardson addressed the state government's worsening revenue condition in a July 2 newsletter to constituents.

State spending has grown by 46 percent during the past two budgets, Richardson wrote. The problem, he said, is that "there certainly has not been a 46 percent increase in revenue."

In that time, the state's all-funds budget has grown from \$41 billion to \$60 billion, Richardson said. The budget for the current 2009-11 biennium required the use of \$1.6 billion of one-time money in order to be balanced," he said.

That \$1.6 billion includes federal money through the American Recovery and Reinvestment Act, Richardson added, "which ends at the end of this year."

Oregon's latest revenue forecast showed an \$891 million decrease for the remainder of the biennium, meaning that the state is \$577 million short of meeting its obligations between now and July 2011.

Part of the problem, Richardson said, is that 93 percent of the state's revenue comes from personal and corporate income taxes, but unemployment remains higher than the national average.

He noted that the state's public sector has hired 4,300 government workers since November 2007, when the private sector was hemorrhaging thousands of jobs.

"When we're spending three out of every four dollars

of the general fund budget on wages, and the public sector unions want wages and benefits to go up, we're not going to have meaningful reform until we change the way we view the budgeting process," Richardson said.

Many state agencies have seen drastic increases in their budgets during the past few years, Richardson said.

The Dept. of Energy went from a \$102 million budget in the 2005-07 biennium to \$259 million, he said, a 152 percent increase. The Dept. of Lands went from \$19 to \$33 million, a 68 percent increase; the Dept. of Human Services went from \$10 to \$16 billion, a 60 percent increase.

Also, the Dept. of Environmental Quality went from \$303 to \$401 million, a 32 percent increase; the Dept. of Transportation went from \$2.8 to \$4 billion, a 41 percent increase; and the governor's office went from \$10 to \$17 million, a 58 percent increase, Richardson said.

Oregon is the only state that pays the entire group insurance premiums for its employees and family benefits, Richardson said, adding that the monthly costs per state employee are \$1,100 for medical and \$80 for dental insurance.

Having state employees pay a quarter of the cost could

free up between \$262 and \$350 million, Richardson explained.

Also looming for the state is an increase in costs for the Public Employees Retirement System. Richardson said that the costs for the program are set to increase by 60

percent in the 2011-13 biennium, and will consume between \$400 and \$500 million of state funds.

(Full disclosure: IVN News Editor Scott Jorgensen served as an aide to Rep. Richardson during the 2005 legislative session).

365 Wharf St. • P.O. Box 1062
Brookings, OR 97415

BERNIE BISHOP mazda

service@bbmazda.com
www.bbmazda.com
(541) 469-3126
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Disinfecting Your Well
with Bob Quinn

Sometimes the best therapy for your well is "shock treatment." You won't need to call in the psychiatrist, but if you're planning to place your property on the market, such treatment can help your peace of mind and a potential sale.

This is a process to disinfect a well that has recently been constructed, repaired, or one that could show unacceptable levels of bacterial impurity during a lab test. These coliform bacteria are widely distributed in nature and are also found in the large intestine of humans and animals. After replacing or repairing a pump, or during routine maintenance, these bacteria can enter a well. Their presence in a water supply is an "indicator" of possible pollution.

The treatment is not difficult and involves adequate dosing with a powder chlorine solution or a liquid chlorine. We recommend the use of pool-strength chlorine rather than the weaker household chlorine bleach. In fact, the weaker dosage causes iron bacterial to build a protective shell around itself.

Would You Believe...
It takes approx. 1 gal. of water to process 1/4 lb. of hamburger!

Bob Quinn is the owner of **Quinn's Well Drilling and Pump Service** located at 6811 Williams Hwy., Grants Pass. He is a member of the *Oregon Ground Water Association*. As part of a tradition of information that began more than 50 yrs. ago, these columns are provided to help take the mystery out of well drilling and ground water.

Visit Quinn's web site at www.quinwell.com — it's a tremendous source of information. We provide well drilling, plus we install, maintain, and repair complete water pumping systems. Contact our professional staff by phone, e-mail, or visit our office.

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