# GELENCE Financial Assistance Available to Oregonians Needing

The Portland Observer

# Health Insurance

FHIAP provides subsidies of 95%, 90%, and 70% of insurance premium costs, depending upon the applicant's income.

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A new program that offers statesponsored subsidies is helping many uninsured Oregonians purchase the protection of health insurance for the first time. Thousands of Oregonians have already contacted the new Family Health Insurance Assistance Program (FHIAP) to find out if they qualify for subsidy assistance. While interest in the program is high, the program is still accepting applications.

"More than 30,000 people from all over the state have requested information about the program since it opened on May 1," said Howard "Rocky" King, administrator. "However, after receiving an application, some people find

out they do not qualify, which means we have plenty of space for others to apply.

FHIAP provides subsidies of 95%, 90%, and 70% of insurance premium costs, depending upon the applicant's income. Those applying must: be uninsured for at least six months, be an Oregon resident, and meet certain income criteria in order to qualify. For example, a family of four earning less than

\$2,330 a month could qualify for a subsidy

Applicants must first request a place on the reservation list. After a short wait, they receive an application to determine their eligibility for subsidy assistance. If they qualify for a subsidy, they must then enroll in their employer's health insurance plan, or if no empioyer coverage is available, purchase an individual insurance plan.

"If you are without health insurance and have had difficulty affording coverage, the biggest mistake you could make is to assume you will not qualify," said Timothy Ayles of Medford, one of more than 200 insurance agents working with the program. "Many people have access to insurance through their employer, but are unable to afford their portion of the premium. Others who don't have employer coverage don't know how to even begin the process of obtaining health insurance.

Calling the toll-free number to get more information and request a place on the reservation list is an easy first step.

To learn more about FHIAP or request a place on the reservation list, call 1-888-564-9669 from 9 AM to 9 PM, Monday through Friday.

# Back To School With Allergies And Asthma

The key to keeping kids in school is keeping them healthy -Nancy Sander

The beginning of the school year is often a time of excitement for children and parents alike. However, for the estimated 5 million children with asthma, going back to school can be a frightening experience. Asthma is the leading cause of school absenteeism due to a chronic illness. This translates into 46.21 billion in direct and indirect costs including medical fees, lost workdays for parents and missed school days for children. Most these lost days can be prevented by proper education and appropriate health care.

To help parents, school staff and childcare providers protect children with allergies and asthma and reduce the 10 million lost school days each year, the Allergy and Asthma Network -Mothers of Asthmatics, Inc.

(AAN - MA), has released A Bill of Rights for Children With Allergies and Asthma. According to AAN - MA, a child with allergies and asthma and his/her family has the following rights.

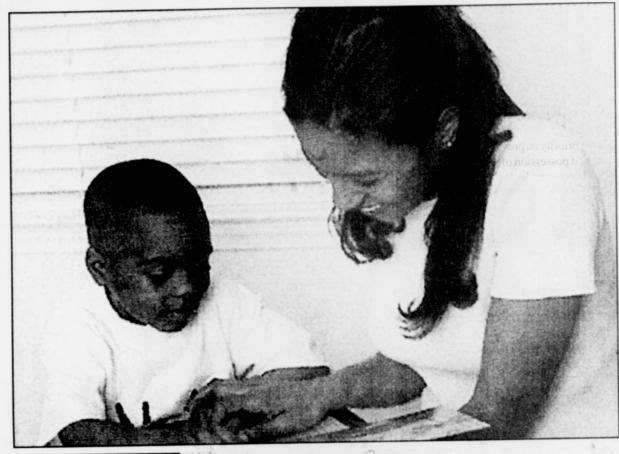
\* To be presented with the proven scientific facts about asthma and allergies clearly and thoughtfully, discussing appropriate concerns without creating needless anxiety.

\* To be cared for by a supportive physician who provides a plan for preventive management of asthma and allergies as well as treatment for acute episodes.

\* To live in a smoke-free environment, making reasonable attempts to eliminate relevant allergens.

\* To have full access to appropriate medications and medical devices so uncontrolled asthma or allergies do not limit potential scholastic, athletic, and social achievements.

\* To learn healthcare self-man-



agement skills to minimize dependence on medical personnel, emergency clinics and hospitalizations.

\* To expect teachers, school nurses, coaches, camp counselors, and other adults entrusted with children's care to understand the enlightened handling of those with asthma and affergies.

"The key to keeping kids in school is keeping them healthy and A Bill of Rights for Children with Allergies and Asthma will help clear up some of the stress and confusion for parents and school administrators by providing guidelines for everyone to follow," commented AAN -MA president and founder, Nancy Sander.

To locate an asthma and allergy specialist in your area, contact the American College of Allergy, Asthma and Immunology at 1.800.847.7777.



# Dealing with

# Darkness:October Story Tips

Halloween Treats Should Be A TreatWhat do you get

if you trick-or-treat at nutritionist's house? Probably a miniature candy bar. Giving children ultra-healthy treats for Halloween turns candy into

"forbidden fruit" and makes it even more appealing to young people. Providence St. Vincent Medical Center nutrition experts recommend parents feed their children a wellbalanced meal before they go trick-or-treating so they eat less candy during the night, hand out miniature candy bars to trick-or-treaters which automatically limits portions, and when Halloween is over, dole out candy to children in small portions so they understand that chocolate and sugar

is okay when eaten in moderation.

#### Pretend it's summer during the winter to eat well

People don't necessarily eat more when the days grow shorter and darker. But they do go outside less, which may account for the extra poundage people tend to put on during the winter months. Providence St. Vincent Medical Center nutrition experts suggest people try to eat the same variety of fruit and vegetables they do during the summer, eat sparingly high-caloric holiday foods, and get regular exercise to avoid the "winter five".

Watch your step when

## exercising

The shorter days of fall make for some dark mornings and evenings - the times when many working people are trying to fit in some outdoor exercise. But exercising in the dark can be hazardous to your health if you don't have the right equipment. Providence St. Vincent Medical Center fitness experts can offer tips on how to work out safely in the dark: wear exercise clothes that have reflective strips and patterns built in, carry or strap on a small flasher or flashlight, run in areas where traffic is minimal, or exercise outdoors during the lunch hour when the sky is usually at its winter brightest.

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### -Minister Louis Farrakhan

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- Community resources and product demonstrations



