

HEALTH

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That expansion allows individuals at 138 percent of the poverty level to qualify for OHP. The result is that in 2016 a million Oregonians were insured under the Oregon plan; nearly one in four Oregonians across the state and one in three in some rural counties, including Wallowa County.

Insurance coverage is good news for any individual or family, especially as health care costs rise. The introduction of ACA was an attempt to bring health care insurance within an affordable range for all Americans. The plan was not perfect, legislators from both parties agree. But it did result in some very positive trends.

In Wallowa County, for instance, the number of uninsured individuals has dramatically decreased in the last six years, according to Lisa Ladendorff, executive director of the North East Oregon Network (NEON), a federally funded non-profit that assists Eastern Oregon residents with healthcare issues.

The Affordable Care Act helped Oregon expand the Medicaid population from those at 100 percent of the poverty level to include those at 138 percent of the poverty level. In other words, to people making no more than \$16,394 per year per person. Thus it effectively expanded to cover many of the working poor, Ladendorff said.

And in rural communities working poor can describe the financial situation for a significant portion of the population if by “working poor” one means hardworking individuals who work for low wages. According to the 2010 census, the per capita income for Wallowa county was \$23,023.

The number, 28.4 percent of Wallowa County residents, is not the full number of working poor for the county. It is only the percentage of residents poor enough to qualify for OHP benefits expanded under ACA.

There are still an estimated 560 individuals living without insurance in the county according to NEON. That is eight per-



Kathleen Ellyn/Chieftain

A Wallowa County resident gets ready to crunch the numbers one more time, hoping to find the money for needed services.

cent of the county population. Eight percent uninsured is a huge improvement over the 19 percent (1,330 individuals) that were uninsured in 2010. By that count 770 individuals gained insurance in the last six years, though the actual number is a great deal higher as 18 to 26 year-olds who are insured under their parents insurance are not reported. That unreported number is significant, Ladendorff said, and those unreported college-age individuals who are aging out of parental coverage are among the most likely to sign up for insurance coverage.

“I’ve seen a lot of 26-year-olds re-enrolling,” Ladendorff said.

The insurance available to college level individuals was one of two very important benefits of the ACA. The other was that individuals with pre-existing conditions could not be denied insurance.

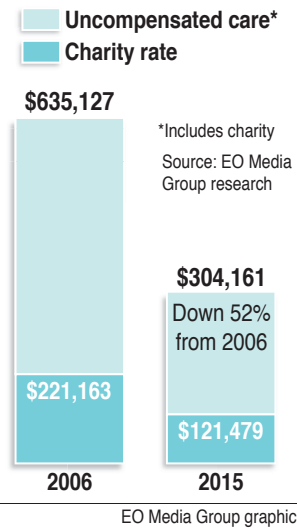
But benefits alone would not have resulted in as many individuals gaining coverage. The penalty for not carrying insurance was the stick that pushed many individuals into signing up for health insurance.

Under the rules of ACA, individuals who do not carry insurance must pay a penalty of \$695 per adult and \$347.50 per child (with a maximum of \$2,085) on their taxes. Adult couples with no children pay \$695 per person or 2.5 percent of household income whichever is highest.

Those tax penalties go toward healthcare spending on ACA subsidies, Medicare, Medicaid, and other federal and state healthcare programs.

Wallowa Memorial Hospital costs

Expenses to the hospital have been significantly reduced by the Affordable Care Act.



Co-ops popular

The ACA is not the only way Wallowa County residents gain coverage and avoid penalties. Health Care Co-ops are becoming more popular in the county. There are four such co-ops in operation in Wallowa County according to Ladendorff.

They are not health insurance, and each operates differently, Ladendorff said. “They are limited to persons who meet certain criteria, often including religious faith, and do not cover preexisting conditions. They do not have to meet the same criteria as qualified health plans, but they do allow people to avoid the tax penalties.”

NEON is familiar with all four of the Co-ops and able to advise residents on how to access these benefits.

INSURANCE FOR WORKING POOR BENEFITS HOSPITALS

Another benefit of insuring the working poor was that hospitals saw large decreases in unpaid bills and were able to expand free health-care benefits.

In 2006 Wallowa Memorial Hospital reported a Charity Rate of \$221,163 and Uncompensated Care costs (which includes Charity Care) were \$635,127. By 2015 those costs to the hospital had been significantly reduced: \$121,479 for the Charity Rate and \$304,161 in Uncompensated Care.

Fortunately for Oregonians, even if Congress were to completely cancel ACA without making reasonable provision for the one million Oregonians covered through the plan, many residents would be in a much better position than the 199 million individuals in other states – because of the history of OHP.

“We should remember that Oregon was pioneering this insurance track with the Oregon Health Plan, along with other programs such as the Healthy Families Programs before the Affordable Care Act came out,” said Ladendorff.

Furthermore, according

to information just released by the Oregon Health Authority, Oregon has signed a waiver extension with the U.S. Centers for Medicare and Medicaid that should continue OHP for five years. That legal authority to continue OHP did not, however, come with funding attached, nor did it continue the expanded benefits currently available through the ACA.

But as mentioned earlier, OHP, expanded or otherwise, does not help families or individuals who are still “working poor” but not quite poor enough to qualify for OHP. Those individuals, often scraping from paycheck to paycheck, must buy their insurance at increasing prices, with deductibles as high as \$8,500, from the few providers left in rural Oregon. For those on the low end of the earning scale, as many rural residents are, the short term is all they can plan for.

As reported in the Chieftain in August 2016, Wallowa County residents are no longer able to get individual medical insurance coverage from Lifewise or PacificSource. Other health insurance companies agreed

to continue coverage only if rates were increased. Insurance companies readily acknowledge these rates in rural locations are “insupportable.”

So, paying the tax penalty is the only solution available given their income.

“You cannot work full time at minimum wage in Oregon and qualify for OHP,” said Vixen Radford of NEON. “Your child may still qualify, but you cannot make more than \$8.45 per hour and qualify. I have this conversation in inter-agency meetings all the time. I hear people say ‘anyone can afford insurance, they just have to budget for it.’ I got tired of hearing that and made up a budget for a Wallowa County resident - I did not even include budgeting for groceries or gas - and began showing it to the groups and asking “what would you like to see this family do without to pay insurance fees?”

As Congress considers changes to the ACA, Rep. Greg Walden of Oregon, is hearing from a number of organizations, including NEON, on what does and does not work in the ACA.

HOW RESIDENTS CAN FOLLOW THIS ISSUE AND MAKE THEIR NEEDS KNOWN

Contact Rep. Greg Walden.

Walden is no newcomer to the problems of the working poor in rural areas. He has represented the rural and eastern 2nd District for 18 years.

He was also on the boards of Hood River Memorial Hospital in his hometown and the Oregon Health & Science University Foundation. When he became

chairman of the House Energy and Commerce Committee, Walden inherited President Trump’s declared intent to scrap ACA. For many, the fear was and still is that ACA would be scrapped out of hand, without a viable replacement. Walden’s position has modified under the onslaught of reports from citizens and health care organizations. He now speaks of preserving some aspects

of ACA and not “pulling the rug out from under” the 200 million American’s who are benefited by ACA. Citizen input is still a valid way to make your needs known.

Despite adding last minute town halls to his jam-packed schedule, Walden has not been able to keep up with the volume of consumer reports he is receiving on the issue. He has no immediate plan to visit Wallowa County.

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Jeanette Hueckman, Agent
101 W Main Street
John Day, OR 97845
Bus: 541-575-2073
www.jeanettehueckman.com

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