

On The Record

COVID-19 special enrollment health coverage period begins

Feb. 15 was the first day of a COVID-19 special enrollment period, which lasts until May 15.

This special enrollment period will allow people throughout the United States, including Oregonians, who are looking for health coverage to shop at HealthCare.gov.

The COVID-19 pandemic has brought significant change to hundreds of thousands of Oregonians, who either lost their job or experienced a loss in income. As a result, these Oregonians may be newly eligible for financial help to purchase health insurance.

Unlike a typical special enrollment period, this enrollment period is available to everyone, not just those who have experienced a life event.

Until May 15, any person who is eligible to shop through the Marketplace may enroll in new coverage or change their current plan.

Insurance agents and community partner orga-

nizations throughout the state are available to help people apply for financial assistance and choose private plans.

People can also browse plans and find out how much savings they are eligible for at Oregon-HealthCare.gov/WindowShop.

Oregonians who do not get health insurance through their job or a program such as the Oregon Health Plan or Medicare may qualify for help paying for 2021 coverage through the Oregon Health Insurance Marketplace. Even if people are temporarily uninsured or are currently enrolled in COBRA coverage, they can sign up for help to get health insurance for 2021.

"The pandemic has made life uncertain for many Oregonians. We want to help you find a way to control your finances," said Chiqui Flowers, administrator of the Oregon Health Insurance Marketplace. "Quality health coverage protects your financial future in

the event that you get sick, injured, or something else unforeseen happens."

"It is true. The pandemic has proven that life is unpredictable. That can be scary when it comes to the health and financial security of your family," said Amy Coven, communications strategist for the Oregon Health Insurance Marketplace. "Health coverage brings predictability to health needs that may arise, as well as a wealth of benefits to keep you healthy."

Individuals making \$51,040 or less per year, and families of four making \$104,800 or less, may get help paying for coverage.

In 2020, more than seven in 10 Oregonians who chose plans through HealthCare.gov got financial help for monthly premiums and out-of-pocket costs. These savings lowered the average premium to just \$145 per month.

To apply, go to Oregon-HealthCare.gov until May 15 and answer a few Oregon-specific questions to

get to the right application. You can also search the "get help" directory on Oregon-HealthCare.gov to find an insurance agent or community partner organization to help complete the application and enroll.

Insurance agents and community partners provide local, one-on-one assistance at no charge to the client.

This help is available virtually and over the phone, as well as in person following safety protocols.

The Oregon Health Insurance Marketplace, a part of state government, helps people get health insurance when they do not have job-based coverage, and do not qualify for the Oregon Health Plan or another program.

The Marketplace is the state-level partner to HealthCare.gov, and a division of the Department of Consumer and Business Services (DCBS). For more information, go to Oregon-HealthCare.gov.

State requires insurers to cover COVID-19 vaccinations

The State of Oregon now requires health benefit plans in Oregon to cover costs of vaccination for COVID-19, following an order by state Public Health Director Rachael Banks.

The Jan. 27 determination cites Oregon Revised Statute 743A.264 (2) and (3) in mandating that private health plans operating in Oregon not charge patients for most costs related to providing the vaccine.

That includes the cost of all doses of the vaccine and associated supplies, and expenses for administering the shot, such as those related to staff time.

The Oregon Health Plan and Medicare programs do not charge patients for costs of vaccinations.

"We are in the midst of

a devastating pandemic that has affected more than 142,000 people in Oregon and claimed almost 2,000 lives," Banks said. "There should be no financial barrier to getting the vaccine, whether it's a copay or administrative fee. Even small costs can be a big burden for people with limited resources, particularly considering the economic challenges people have faced for the last year."

She said she encourages providers to bill patients' insurance for any vaccination costs and avoid asking or expecting patients to cover vaccine administration costs.

In her order, Banks points to "[t]wo safe and effective COVID-19 vaccines (that) are currently approved by

the U.S. Food and Drug Administration (FDA) under Emergency Use Authorization." Both vaccines — one made by Pfizer-BioNTech, the other by Moderna — "are currently available to eligible individuals in Oregon. More COVID-19 vaccines may become available following clinical trials and approval by the FDA."

Therefore, the order continues, "having determined there exists a disease outbreak and that vaccination is necessary to prevent the spread of COVID-19, the cost of vaccination for COVID-19 shall be covered by insurance ..."

Oregonians who have questions about their insurance coverage are encouraged to contact their Coordinated Care Organi-

zation, insurance company or agent.

If they still have questions or concerns, consumer advocates are available.

Oregon Health Plan: Call Oregon Health Authority at 800-273-0557 (toll-free).

Commercial insurance plans: Call the Oregon Division of Financial Regulation at 888-877-4894 (toll-free).

Medicare: Call 800-633-4227 (toll-free).

SNAP food purchases lost to outages can be replaced

The Oregon Department of Human Services (ODHS) is able to replace food purchased with SNAP benefits if there was a loss of food due to the recent power outages.

Food may be replaced for SNAP recipients who:

- Lost food due to a power outage, home damage or other misfortune
- Make a request to replace the food loss within 10 days of the date the food is destroyed in a household misfortune.
- SNAP households that lost or tossed food that was unsafe to eat, can request

SNAP replacement benefits — but they need to do so within 10 days of the loss.

Replacement benefits are not automatic.

More information is

available online at www.oregon.gov/dhs/ASSISTANCE/FOOD-BENEFITS/Pages/Replacement%20-Benefits.aspx.

Daniel S. Chapman June 8, 1972 – February 10, 2021



Devoted to Christine his wife of more than 20 years. Devoted to all his children, also his brothers J.C. and Paul Chapman; mother and stepfather Diane & Bob Zuvich and father James L. Chapman.

A young man with a big heart. We will miss you each and every day.

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Ludmilla White 1922-2021



On Wednesday, January 27, 2021, Ludmilla White passed away at the age of 98.

Ludmilla was born on August 28, 1922 in Odessa, Ukraine to Evgenia and Wilhelm Voigt. She attended The Linguistic Institute in Odessa majoring in German and English. She could speak, read and write in Russian, Ukrainian, German and English.

Ludmilla had a difficult life in the Soviet Union especially once WWII started. When German and Russian troops invaded, her family decided to escape. Unfortunately, this would be without her brother, Vladimir, as he had already been detained to be trained as a soldier. They were refugees wandering across Europe for two years, eventually ending up in Bavaria.

They were assisted by the Red Cross but ultimately survived because of the sewing machine they kept with them from home. This allowed them to make clothing for

people. The people traded food and additional sheets for the clothes. That sewing machine kept them from starving.

She met her husband, Andy, a Master Sergeant in the U.S. Army, while in Bavaria at a Russian/American wedding. They themselves wed on June 22, 1948 in Bavaria. She immigrated to the U.S. in 1952 and proudly became an American citizen in 1957. Andy had a 26yr. military career. Eighteen of those years were spent in Germany which they both enjoyed. They also lived in Southern California from 1966-1976 when they then moved to Cottage Grove, OR.

Ludmilla was an excellent seamstress and needlecrafter. She taught a sewing and craft class through L.C.C. and the local Senior Center for years. She also taught a senior fitness class up until her early 90's. She was an amazing singer and belonged to many choirs throughout her life. She had a passion for gardening, doll collecting and oil painting. She enjoyed history, traveling and was always up for an adventure.

Ludmilla was preceded in death by her husband, Anderson K White, and a son, Anderson (Gene) Eugene White.

She is survived by three children, Robert Dale White, Michael Van White, Tatyana K Munoz, seven grandchildren and five great grandchildren.

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