

COFA Premium Assistance

Our citizenship status should not determine our health outcomes.

Many Oregonians are barred from the essential health services they need due to exclusions based on their citizenship status. In Oregon, Pacific Islanders from Compact of Free Association (COFA) states* legally live, work, pay taxes and study in Oregon yet face a lifetime ban from Medicaid. We can improve the health of this community by covering all COFA residents in the Oregon Health Plan.

**3rd largest
population of
COFA Pacific
Islanders in the
Continental US**

Q: Why premium assistance?

A: A premium assistance program would cover and protect the health of income-eligible Oregon COFA residents with modest (Silver level) insurance coverage with zero premiums and out-of-pocket expenses, the equivalent to OHP.

What's next? Establish a temporary state premium assistance program for 1,000 COFA adults who would otherwise qualify for OHP (Medicaid). Continue to develop a long-term solution including the Basic Health Plan and federal restoration of Medicaid funds for COFA.

** COFA nations in relationship with the United States are the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau.*



APANO strives to center the voices and experiences of those who are uninsured. Our focus is on addressing the affordability barriers, and exclusions due to citizenship status including undocumented Oregonians, legal permanent resident immigrants who face the Federal 5 Year Bar, and residents from the Compact of Free Association (COFA) nations of the Republic of Palau, Republic of the Marshall Islands and the Federated States of Micronesia who face a lifetime ban.

In the coming months, we will be:

- Collecting stories through town halls, testimony opportunities and other venues;
- Collecting 500 pledges from our communities in support of these issues;
- Educating and lobbying our elected officials.

If you are interested in getting involved with APANO's Our Families, Our Health campaign, please contact Kathy Wai at kathy@apano.org or call 971-340-4861.

APANO 
ASIAN PACIFIC AMERICAN NETWORK OF OREGON



**Our Families
Our Health**

Healthy, thriving families lead to strong, resilient communities. When we are healthy, we are more likely to live fulfilling lives and contribute to a vibrant and productive Oregon. And every Oregonian —regardless of the color of their skin, their place of origin, their gender identity, their sexual orientation or their financial resources — deserves the chance to be healthy.

Oregon has made great strides in extending health insurance to all Oregonians, but the job is not done. Over 380,000 Oregonians live without health insurance, due to systematic exclusions, or because the cost of coverage is too much for working families. Yet others who have health insurance cannot access services, due to cost, discrimination and other barriers to access. Communities of color, including Pacific Islanders, rural residents, immigrants, low-income communities, and Lesbian, Gay, Bisexual and Transgender (LGBT) communities are particularly affected.

Help us take the next step to win affordable, culturally competent healthcare for all our families!

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Basic Health Plan (BHP)

Health is essential to economic prosperity. We believe in an Oregon where all residents are able to access the resources they need to thrive.

We know coverage does not always equal access to care. However, coverage (e.g. health insurance) leads our families to access care, particularly preventative care, and develop trust with their providers, which are key drivers of good health. As Oregon celebrates expanded healthcare coverage, we fight to win changes including affordability and immigrant inclusion to protect and care for the remaining uninsured.

BHP Could Cover...



Low-Income Oregonians



Legal permanent residents and COFA Pacific Islanders who are excluded from Medicaid

Q: Will BHP increase my taxes?

A: No. While there are some administrative costs associated, BHP can be designed so there are no long-term additional costs to the state. BHP is funded almost entirely by existing federal subsidies.

What's next? Designing an Oregon Basic Health Plan to expand access to immigrants, provide better care at a lower cost to our families by pooling federal tax credits and shifting Oregon investments. Help individuals save an average of \$1,600 per year.

Reproductive Health Coverage

All Oregonians should have the ability to make their own decisions about when and whether to parent based on what's best for themselves and their families.

Reproductive health care is still out of reach for too many Oregonians—including people who are low-income, people of color, immigrants and people with irregular documentation status, young people, survivors of domestic violence, gay, lesbian, and bisexual individuals, women and transgender people who can become pregnant and/or have reproductive healthcare needs. Currently only 85% of plans in Oregon cover abortion and for those that do, high deductibles or out-of-pocket costs may still prevent people from considering all their options. LGBT people also face systemic barriers tied to homophobia and transphobia. For transgender people, in particular, discrimination poses a significant barrier to accessing health services.

Q: How are Asians and Pacific Islanders affected?

A: We see our communities impacted by disproportionate access to care and therefore disproportionate outcomes. For instance, 18% of live births by APIs in Oregon received late or no prenatal care, 3% higher than the national average, putting those children at risk for low weight at birth and even infant death. It is also important to note that 78% of Asian Americans support some form of legal abortion! Our communities know that equitable access to care is about the health of our families as well as the economic health of all our communities.



1 in 3 women will have an abortion before age 45. This is true for APIs as well.

What's next? Passing a bill that will ensure affordable coverage of the full range of reproductive health services, from contraception and abortion to prenatal and post-partum care, for all insured women and transgender people who can get pregnant.

Cover All Kids

Oregon thrives when all kids have the chance to grow up healthy. All children in Oregon should have access to the health care services they need to be successful in school and throughout their lives.

Research suggests a



mortality risk for uninsured individuals compared with the insured.

Growing up healthy is a challenge for Oregon's undocumented children when they lack health insurance. Children without health insurance are less likely to see a doctor and get the care they need. The recent overhaul of our health insurance system excludes 17,600 Oregon children because of their residency status.

Q: Why should this matter to all Oregonians?

A: Our children are the center of our families, and their care and promise are our highest priority. Investing in their future invests in our future. Studies have shown that increased health insurance led to increased educational and economic outcomes, which would advance Oregon's ambitious high school graduation and postsecondary completion goals and reduce the achievement gap. Ultimately, extending health insurance to all children has the potential to improve educational attainment and strengthen Oregon's economy—something that is good for all our kids and all our communities.

What's next? Pursuing a fix to Oregon statute that currently excludes some of Oregon's children from health care. This would give the Oregon Health Authority permission to provide medical assistance to these children, within available funds. Health insurance is an important part of growing up, as it promotes the health of children while helping prevent needless suffering, economic hardship and even death for some children. Extending health insurance to all children strengthens Oregon.