

2021 Oregon Application for Individual & Family Insurance

Thank you for choosing Providence Health Plan (PHP) for your individual health insurance coverage.

THIS FORM IS FOR NEW ENROLLMENT ONLY. DO NOT USE THIS FORM IF:

- + You currently have an active Providence Health Plan Individual & Family insurance plan in the state of Oregon. To learn how to make changes to your existing plan, please see the attached Additional Information page.
- + You want to enroll with the Marketplace and/or need federal financial assistance to help pay your premiums. To determine if you qualify for federal assistance, you must apply for coverage at [Healthcare.gov](https://www.healthcare.gov). You can also call the Health Insurance Marketplace at 1-800-318-2596 to learn more.
- + You're entitled to Medicare Part A and/or enrolled in Medicare Part B. For information about Providence Medicare plans, please visit [ProvidenceHealthPlan.com/Medicare](https://www.ProvidenceHealthPlan.com/Medicare).

If you need assistance completing your application, contact your Insurance Agent/Producer or call the Providence Health Plan Sales team at 503-574-5000 or 1-800-988-0088, TTY: 711.

Before You Begin

Here's some important information about this form.

Everyone listed on this form will be enrolled in the same single plan. A separate application is required for any family members who want coverage on different plans.

All plans purchased using this application will expire December 31, 2021. All plans are guaranteed renewable for the next plan year. We'll send you information at the end of the plan year, if you are eligible, about renewing your coverage for 2022.

Learn about different plans, compare coverage and check rates at [ProvidenceHealthPlan.com](https://www.ProvidenceHealthPlan.com).

This form does NOT cancel any active coverage you might already have. To avoid paying two premiums or having overlapping coverage, you need to cancel any currently active coverage you might have on a plan from either the Health Benefit Exchange or an employer, even if the policy is with Providence Health Plan.

Once you've completed this form:

Submit pages 1–6. If the form isn't signed, dated, fully completed, or if we need additional information, the date your coverage starts may be delayed. Your application will expire 60 days after the signature date, and we will not accept any postdated applications.

Step 1 of 5: Specify Enrollment Period

Select one of the following enrollment options:

Option 1:

- I'm enrolling for new coverage during **Open Enrollment** (11/1/2020–12/15/2020)

Open Enrollment is your opportunity to enroll for coverage without requiring a Qualifying Event.

We must receive your completed application **no later than 12/15/2020**. Your effective date will be 1/1/2021 upon timely receipt of your initial premium payment.

Option 2:

- I'm enrolling for new coverage during a **Special Enrollment Period** (1/1/2021–12/31/2021)

You **MUST** have experienced one of the Qualifying Events listed below and submit your application and required documentation. We must receive this completed application and required documentation **within 60 days** of the qualifying event.

____/____/____

DATE OF QUALIFYING EVENT

Your **effective date** will be determined based on the type of qualifying event and the date we receive your completed application, conditioned on timely receipt of your initial premium payment. Your effective date cannot be prior to the qualifying event. Please see the attached **Additional Information page** to learn more.

If you're applying outside of Open Enrollment (11/1/2020–12/15/2020), you MUST select a qualifying event:

- | | |
|---|---|
| <input type="checkbox"/> Involuntary loss of individual or group coverage except for failure to pay the premium | <input type="checkbox"/> Involuntary loss of Medicaid or CHIP coverage |
| <input type="checkbox"/> Marriage or domestic partnership* | <input type="checkbox"/> Loss of Advance Premium Tax Credit (APTC) or Cost Sharing Reductions (CSR) |
| <input type="checkbox"/> Birth, adoption, placement for adoption or foster care of a child | <input type="checkbox"/> Newly eligible for a state- or federal- sponsored premium assistance program |
| <input type="checkbox"/> Qualified Medical Child Support Order (QMCSO) or acquisition of legal guardianship | <input type="checkbox"/> Newly gains access to an individual coverage HRA (ICHRA) or is newly provided a qualified small employer health reimbursement arrangement (QSEHRA) |
| <input type="checkbox"/> Permanent move to a new PHP service area that offers different health plan options | <input type="checkbox"/> Survivor of domestic abuse/violence or spousal abandonment and wants to enroll in a health plan separate from the abuser or abandoner |
| <input type="checkbox"/> Loss of coverage as a dependent due to age | <input type="checkbox"/> Denial of Medicaid or CHIP eligibility determined after open enrollment ended or more than 60 days after a qualifying event |
| <input type="checkbox"/> Loss of coverage due to end of marriage or domestic partnership* | |

*A Domestic Partner must be a member of the Policyholder's same sex, 18 years of age or older, and must have legally registered a Declaration of Domestic Partnership and obtained a Certificate of Registered Domestic Partnership in accordance with Oregon state law.

Step 4 of 5: Choose a Plan

01 | Medical Plans:

You can learn more about each of the medical plans listed below by reading their corresponding Summary of Benefits and Coverage (SBC) at [ProvidenceHealthPlan.com/sbc](https://www.providencehealthplan.com/sbc).

APPLICABLE COUNTIES	NETWORK	MEDICAL PLAN (CHECK ONE)
Clackamas, Hood River, Multnomah, Washington, Yamhill (Newberg zip code 97132 only)	Connect*	<input type="checkbox"/> Connect 1500 Gold <input type="checkbox"/> Connect 4500 Silver <input type="checkbox"/> Connect 8550 Bronze
Benton, Clackamas, Clatsop, Crook, Deschutes, Douglas, Hood River, Jackson, Jefferson, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Washington, Yamhill	Choice*	<input type="checkbox"/> Oregon Standard Gold (Choice Network) <input type="checkbox"/> Oregon Standard Silver (Choice Network) <input type="checkbox"/> Oregon Standard Bronze (Choice Network) <input type="checkbox"/> HSA Qualified 7000 Bronze (Choice Network)
Baker, Columbia, Coos, Curry, Gilliam, Grant, Harney, Josephine, Klamath, Lake, Malheur, Morrow, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco, Wheeler	Signature	<input type="checkbox"/> Oregon Standard Gold (Signature Network) <input type="checkbox"/> Oregon Standard Silver (Signature Network) <input type="checkbox"/> Oregon Standard Bronze (Signature Network) <input type="checkbox"/> HSA Qualified 7000 Bronze (Signature Network)

***If you choose a Connect or Choice plan:** You will need to choose a Medical Home and a Primary Care Provider (PCP) upon enrollment. To choose from available Medical Homes, PCPs, and doctors in your area, you can visit [ProvidenceHealthPlan.com/findaprovider](https://www.providencehealthplan.com/findaprovider). To learn about Medical Homes, please see the attached **Additional Information page**.

02 | Dental Plans: To purchase a dental plan, you MUST also purchase one of the above medical plans.

APPLICABLE COUNTIES	DENTAL PLAN (CHECK TO ENROLL)
All counties in Oregon	<input type="checkbox"/> Providence Progressive Dental

Providence Progressive Dental:

- + All covered members on the plan will be enrolled.
- + There is an additional premium of \$32 applied to each covered member on the policy.
- + Connect Plans: Coverage for children 18 and younger will be supplemental to the pediatric dental coverage already included under the medical plan.

Pediatric Dental Disclaimer:

Our Standard and HSA medical plans DO NOT include pediatric dental coverage. Under the health care reform law (the Affordable Care Act or ACA), if you purchase one of these plans outside of the Marketplace, we must have reasonable assurance that you have obtained separate pediatric dental coverage through a Marketplace-certified pediatric dental plan. This requirement applies whether you obtain coverage for children or adults. Marketplace-certified pediatric dental plans can be found through the Federal Health Insurance Marketplace at [HealthCare.gov](https://www.healthcare.gov).

Step 5 of 5: Read, Sign & Submit

Certification of Completion and Correctness

I affirm that the answers given in this Application for Coverage are complete and correct. I am providing these answers as part of the application procedure required by Providence Health Plan (PHP) to enroll for insurance coverage.

I understand that if this application contains any intentional material misstatements or omissions, other than misstatements or omissions related to the use of tobacco products, PHP may rescind, modify or cancel the contract, and/or take any other legal action available to it by law. I understand that misstatements or omissions related to tobacco use may result in rate modification, to the extent permissible under state and federal law. I will promptly inform PHP in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect.

I understand and agree that no coverage shall be in force until the effective date determined by PHP and that PHP may contact me to clarify answers on this application.

As the applicant, I understand I have the right to inspect the information in my file. I understand that I can visit [ProvidenceHealthPlan.com](https://www.providencehealthplan.com) to educate myself about PHP's privacy practices. I understand that I can get a copy of PHP's Notice of Privacy Practices by going to [ProvidenceHealthPlan.com](https://www.providencehealthplan.com) and selecting "Notice of Privacy Practice" or by calling Customer Service at 503-574-7500.

Communications: By signing this form, I authorize Providence Health Plan and its affiliates and vendors to communicate health plan information to me via text message and/or email, using my associated contact information provided on this form. I understand that these communications will not include marketing, advertising, or promotional material, and I may rescind this authorization at any time by submitting my request to Providence Health Plan. I do not wish to receive e-mail or text messages from Providence Health Plan.

Signature

1. I understand that this is an individual health insurance contract and I verify that neither my employer nor any third party will be paying the premium on this policy except as permitted by state or federal regulation.
2. I verify that I am not entitled to Medicare Part A and/or enrolled in Medicare Part B. (The federal government does not allow health plans to issue Individual coverage that duplicates coverage available through Medicare.)
3. I am the parent or legal guardian of all dependent children listed on this application.
4. I verify that the home address I provided on this application for myself is accurate, as well as any other address provided by me for any dependents included on this application.
5. I understand that I must update my information with Providence Health Plan anytime there are changes from what I wrote on this application.
6. I affirm that if I choose a medical plan without pediatric dental coverage, I will obtain pediatric dental coverage through a separate Marketplace-certified pediatric dental plan, and that I will notify Providence Health Plan if I do not obtain coverage.
7. I understand that:
 - + Providence Health Plan will send me an offer of coverage in the mail containing terms for initial premium payment.
 - + I need to pay my initial premium payment by the due date specified on my offer of coverage to effectuate my policy.
 - + After my policy has been effectuated, Providence Health Plan will send me a legal contract.
8. I understand that this application does not terminate other coverage through the Health Benefit Exchange, Providence Health Plan or other carriers.

Sign on next page →

By signing, I agree to the above conditions. Policyholder signature and date required. Signature is considered valid only if it is hand written ("wet") or e-signed with approved third-party software.

SIGNATURE OF POLICYHOLDER, LEGAL GUARDIAN OR POWER OF ATTORNEY

____/____/____
DATE (MM/DD/YYYY)

PRINT NAME

Signed by Policyholder Applicant
for Spouse or Domestic Partner

SIGNATURE OF SPOUSE OR DOMESTIC PARTNER (IF APPLICABLE)

A copy of legal guardianship or power of attorney must accompany this form if not signed by the Policyholder.

For Producer Use Only

I, (the producer) certify I have explained the eligibility provisions to the applicant. I have not made any statements about benefits, conditions or limitations of the contract except through written material furnished by Providence Health Plan.

I have informed the applicant that the effective date of coverage is assigned only by Providence Health Plan and provided the Oregon Disclosure Information required. I certify that the information supplied to me by the applicant has been truly and accurately recorded here. All fields are required.

PRODUCER NAME

AGENCY NAME

PRODUCER NPN

EMAIL ADDRESS

____/____/____
DATE (MM/DD/YYYY)

PRODUCER SIGNATURE

Submission Instructions

01 Review your completed application to make sure you didn't miss anything.

Remember: if your application is incomplete, lacks a signature or signature date, or if additional information is required your effective date may be delayed. Your application will expire 60 days after the signature date, and we do not accept any postdated applications.

02 Mail pages 1-6 to: or Fax pages 1-6 to:

Providence Health Plan
P.O. Box 4649
Portland, OR 97208-4649

503-574-8131

03 What happens now?

- + We will mail you an offer of coverage that will include the amount of your initial premium payment and when it's due.
- + In order for your coverage to take effect, we must receive your initial premium payment within 15 days after the effective date of coverage or within 15 days after the date of our offer of coverage and initial payment request, whichever is later.
- + We suggest making a copy of this completed application for your records.

Additional Information



What is a Medical Home?

When you enroll in a Connect or Choice plan, you are required to choose a Medical Home. A Medical Home is a cooperative, patient-centered clinic made up of providers and staff who work with you to address your physical & mental health needs and goals. The Medical Home you choose coordinates all elements of your care across hospitals, specialists, pharmacies, home health services, and community resources to ensure greater accessibility, shorter wait times, and an integrative approach to your health. A referral from your Medical Home is required to see a specialist.

I'm signing up during a Special Enrollment Period due to a Qualifying Event. When will my coverage take effect?

Applications received with Qualifying Events will be given an effective date according to the table below.

Note: If the qualifying event is birth, adoption, placement for adoption or foster care of a child, or a court order, coverage will be effective from the date of the event. If you would prefer a regular prospective effective date based on the table below, please call Membership Accounting at 503-574-5791 for further instructions. For further instructions and details related to a Special Enrollment Period (SEP), visit ProvidenceHealthPlan.com/qe.

Date we receive your application	1st–15th of the month Example: We receive your application on March 12th.	16th–last day of the month Example: We receive your application on March 28th.
Effective date of coverage	1st day of the following month Example: Your coverage will start on April 1st.	1st day of the 2nd following month Example: Your coverage will start on May 1st.
Due date for your initial premium payment (Refer to your offer of coverage for more information)	Within 15 days after the effective date of coverage or within 15 days after the date of our offer of coverage and initial payment request, whichever is later.	Within 15 days after the effective date of coverage or within 15 days after the date of our offer of coverage and initial payment request, whichever is later.

How do I make changes to an existing plan?

If you are an active Individual & Family Plan policyholder in the state of Oregon and would like to make changes to your current plan, visit ProvidenceHealthPlan.com/forms to complete an Individual & Family Plan Change Form. Please note that outside of Open Enrollment (11/1/2020-12/15/2020), some plan changes require a Special Enrollment Qualifying Event (described on page 1).

This application form is only for new enrollment in an Individual & Family Plan purchased directly from Providence Health Plan. That means if you are an active member and submit this application for new enrollment, you will be enrolled in a new policy which will result in duplicate coverage and two premium payments.

Non-discrimination Statement

Providence Health Plan and Providence Health Assurance comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Providence Health Plan and Providence Health Assurance do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Providence Health Plan and Providence Health Assurance:

Provide free aids and services to people with disabilities to communicate effectively with us, such as:

- + Qualified sign language interpreters
- + Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provide free language services to people whose primary language is not English, such as:

- + Qualified interpreters
- + Information written in other languages

If you are a Medicare member who needs these services, call 503-574-8000 or 1-800-603-2340. All other members can call 503-574-7500 or 1-800-878-4445. Hearing impaired members may call our TTY line at 711.

Filing a Grievance

If you believe that Providence Health Plan or Providence Health Assurance has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Non-discrimination Coordinator by mail:

Providence Health Plan
and Providence Health Assurance
Attn: Non-discrimination Coordinator
PO Box 4158
Portland, OR 97208-4158

