

## KAISER PERMANENTE AND LABOR

A partnership based on shared values

MAY 2009



March unemployment rates*	%
<b>National</b>	8.5
<b>Oregon</b>	12.1
Portland metro area (includes Beaverton, OR, and Vancouver, WA)	11.8
Salem	12.4
<b>Washington</b>	9.2
Longview-Kelso	14.8

\*Source: Bureau of Labor Statistics

### Unemployed doesn't have to mean uninsured

Kaiser Permanente Northwest is stepping up efforts to make sure people in our region hold on to their health care despite the recession.

Most of us get our health care coverage through our employer. As of March, unemployment in Oregon was 12.1 percent. That was second only to Michigan, which was at 12.6 percent. Washington ranked 15th with a rate of 9.2 percent.

Losing your job doesn't mean you automatically lose coverage. If you were covered by a group plan when you lost your job, you can continue to buy health insurance through your employer's plan. This continuation of coverage, required under federal law, is called COBRA.

The good news is group premiums are usually less expensive than premiums for non-group plans. The bad news is your employer doesn't pay any of the premium; you pay 100 percent.

Brought to you by Kaiser Permanente and the Coalition of Kaiser Permanente Unions



That changes if you lost your job between September 1 and December 31, 2008, though. Under a new federal law, your employer will pay 65 percent of your group health premium for up to nine months. The government helps cover the cost by giving tax credits to the employer. This applies to any premiums you pay after February 17, 2009.

COBRA applies to companies with at least 20 workers. In Oregon, state law extends COBRA-like coverage to workers at smaller firms.

If you didn't sign up for COBRA because of cost, you get a second chance to sign up. Contact your former employer for more information.

Go to <http://www.dol.gov/ebsa/cobra.html> to learn more about COBRA and the premium subsidy.

### Coverage after COBRA

Once your COBRA coverage ends, you can continue your Kaiser Permanente care by purchasing a portability plan. Coverage will not be interrupted, and no medical review is required.

You can also apply for an individual or family plan. A traditional copayment plan is a good choice if you want predictable costs. It's also a good option if you have a family and see a doctor often.

Consider a deductible plan if you want a lower premium. You may also be able to save on taxes by choosing an HSA-qualified high-deductible health plan.

### Medicare and Medicaid

Have you just qualified for Medicare? Kaiser Permanente is a Medicare Advantage organization with a Medicare contract. Our Senior Advantage plans combine Medicare benefits with our coordinated health care system. And no medical review is required.

If you qualify for Medicaid in Oregon, you can choose to receive care at Kaiser Foundation Health Plan of the Northwest (KFHPNW). Go to [www.oregon.gov/dhs](http://www.oregon.gov/dhs) for information about health services for low-income Oregonians.

### Child Health Program

Children are most at risk in times like these. Luckily, our Child Health Program pays premiums for children in low-income households. To qualify for this program, children need to be enrolled in kindergarten through sixth grade at a designated school. There are designated schools in Beaverton, Hillsboro, Multnomah County, and the Salem-Keizer School District. Coverage includes eligible brothers and sisters 3 through 18 years old (while they remain enrolled in school). Contact your child's school for further details.

### Transitions program

If you're looking for coverage while attending community college, our Transitions program may be an option. It pays premiums for eligible low-income students. It's offered at the following community colleges: Chemeketa, Clackamas, Linn-Benton, and Mount Hood. It's also available at four Portland Community College campuses.

Contact your college for more information.





## Nourish your life

Eating healthy is easier than you think. Here are seven simple tips to help you eat well and feel your best.

1. **Change your habits gradually.** New habits are more likely to stick if you make one small change at a time. For example, start by switching from having soda to drinking water with your meals. Then make another change in a few weeks. You'll be surprised at how these small changes can add up.
2. **More fruits and veggies, please.** A good goal is to eat five to nine servings of fruits and vegetables each day. This works out to about 2 cups of fruit and 2½ cups of vegetables.
3. **Avoid trans (hydrogenated) fats and limit saturated fats.** You'll find trans fats in margarine, fried food, and many packaged foods, so read the labels. Avoid saturated fats by choosing lean meats. When you cook, pick healthy options like olive, canola, or avocado oil, which help protect against heart disease.
4. **Eat beans, nuts, fish, or lean poultry instead of red meat.** Get two or three servings of protein each day, but limit red meat consumption because of its saturated fat content.
5. **Help yourself to reduced-fat or fat-free dairy products.** Fat-free milk, yogurt, or cheese provide the calcium and protein you need without the saturated fats you don't. Eat three or four servings a day.
6. **Choose whole, unprocessed grains.** Get more fiber, minerals, and complex carbohydrates by eating whole-grain cereals, breads, and pasta. Brown rice will give you more of these nutrients than white rice.
7. **Cut back on sugar, salt, and high-fat snacks.** Remember the 80/20 rule: If you make smart eating choices 80 percent of the time, you shouldn't have to worry about the occasional treat.

Visit [kp.org/nutrition](http://kp.org/nutrition) for more tips on healthy eating.

## New heart center completes first surgery

Kaiser Permanente member Sally Rutherford received a new heart valve April 6 in the first surgery at our state-of-the-art Center for Heart and Vascular Care, located at Kaiser Sunnyside Medical Center (KSMC).

Yong Shin, MD, chief of cardiovascular surgery at KSMC, performed the operation. Sally's surgery was the first of an estimated 450 heart surgeries that will be performed at the new center each year.



Center for Heart and Vascular Care  
at Kaiser Sunnyside Medical Center

Please send questions and comments  
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that is dedicated to the health of our members.

