



JOEL DAVIS/The Oregonian

Fred and Shelly Lettenmaier recently obtained health insurance for 10-year-old Alfredo and an older son through a federally funded program.

FAMILY'S PERSISTENCE PAYS OFF IN SEARCH FOR HEALTH INSURANCE THEY COULD AFFORD

■ **FAMILY:** Fred Lettenmaier, 45; Shelly Lettenmaier, 42; and their sons, Jose, 17; and Alfredo, 10. They live in North Portland.

■ **FAMILY CHALLENGE:** Fred works as a security guard and Shelly is a homemaker. Fred does not receive health insurance from his employer. Until a year ago, the family was covered by the Oregon Health Plan. Then Fred changed jobs and his new job paid a little more. The difference in income bumped the family out of eligibility for the Oregon Health Plan but was not enough to pay for private insurance.

The family lacked coverage for more than a year, and during that time Fred and Shelly worried about the kids' health care. "We all need insurance, but they need it the most," Shelly said.

Both Jose and Alfredo were treated for asthma when they were younger, and if one of them had had an attack, it would have meant a visit to the emergency room. "Any kind of medical care is expensive," Fred said. And any medical emergency would have plunged the family into debt.

They weren't alone. According to Children First for Oregon, a non-profit network of advocates for children and families, in 1996, 8 percent of Oregon's children were without health insurance, and most of those children had at least one parent who worked fulltime.

■ **CHILDREN'S HEALTH INSURANCE PROGRAM:** Fred never gave up searching for health insurance. He questioned friends about their coverage and he got an estimate from a private company — \$400 a month, much more than the family could af-



ford. Every week Fred called the Multnomah County Northeast Portland Health Center to ask about changes in eligibility to the Oregon Health Plan or any new programs the fam-

ily might qualify for. One day the staff told him about CHIP, the Children's Health Insurance Program.

A new federal-state partnership, funded with money from cigarette taxes, CHIP covers children in working families whose incomes are too high for the Oregon Health Plan but too low to pay insurance premiums. The coverage includes basic health care as well as the routine wellness checks that help keep kids healthy.

Children can get their vision and hearing checked, and immunizations and mental health care are covered.

Jose and Alfredo were among the first Oregon kids to qualify for CHIP. Recently, Fred and Shelly qualified for another state program that provides subsidized insurance, so now the whole family is insured. "It's a big relief," Fred said.

FOR MORE INFORMATION

■ **CHILDREN'S HEALTH INSURANCE PROGRAM:** A new program designed to provide health insurance to children of low-income working families.

■ **WHO QUALIFIES:** Children younger than age 19 whose monthly family incomes are below \$2,330 (170 percent of the federal poverty level — \$1,371 monthly for a family of four. Children must have been without health insurance for six months.

■ **CALL:** 1-800-359-9517

■ **CHILDREN'S HEALTH SUMMIT:** U.S. Rep. Darlene Hooley, D-Ore who worked to pass the CHIP legislation, is sponsoring a daylong meeting of people involved in children's health care. Donna Shalala, U.S. secretary of health and human services, will speak.

■ **WHEN:** 9 a.m. to 3 p.m. Sept. 14

■ **WHERE:** The Holiday Inn in North Wilsonville

■ **RESERVATIONS:** 1-888-446-6535
 Registration, including lunch, is \$15
 — Erin Riley

My Family profiles families that have found innovative solutions to common family issues. If you know a family that has met a challenge, send name, address, daytime phone number and a short description of the solution to Erin Riley, The Oregonian Family and Education Team, 1320 S.W. Broadway, Portland, Ore. 97201; or call 221-8147.