



Healthcare Guidance for Providence Workers on Strike

If you are a Providence employee on strike, here's what you need to know about your health insurance coverage. **At this time, Providence has not threatened to take away your health insurance and Providence should continue coverage until the end of February or later.**

If you are working in your regular position at the start of the month, you should remain covered through that month and the following month. This means if you worked in January, ONA believes your coverage extends until the end of February.

WHAT MIGHT HAPPEN?

- ONA's legal position is that being on strike is equivalent to a personal leave of absence. Therefore, health coverage for anyone currently covered by the health plan must continue at least until the end of February just as it would for a personal leave of absence.
- It is not clear how Providence will approach that issue, so please review this guidance on options so you are prepared if Providence prematurely ends coverage and sends out notices at the end of January.
- Although we will file unfair labor practices over any such attempt, we also know that maintaining coverage while we fight that fight is important.

WHEN CAN COVERAGE END?

- Coverage can only end at the last day of the month if:
 - Your employment with Providence ends.
 - You no longer meet eligibility requirements (e.g., reduced work hours). Being on strike is not equivalent to reduced work hours.
 - You move to a non-covered position.
 - You've been on approved leave (family, medical, personal, etc.) for six months, regardless of pay status.
 - You have been on an approved personal, educational, or military leave of absence for two months, regardless of pay status.
 - You are laid off.
- Being on strike **does not** count as ending your employment nor does it count as reduced work hours. It is akin to being on personal leave so you should continue to have health coverage.

WHAT HAPPENS IF PROVIDENCE ENDS COVERAGE?

- If Providence does stop your coverage during the strike, they must notify you within 14 days.
- After that, you have several options:

1. COBRA Coverage:

COBRA allows you to continue your current health insurance at your own expense for up to 18 months.

- **How COBRA Works:**

- After a “qualifying event” like a strike, Providence must notify the plan administrator within 30 days.
- You will receive a COBRA notice within 14 days.
- You have 60 days to decide if you want to continue with COBRA.
- After choosing COBRA, you will have 45 days to pay your first premium.

- **Cost:** Under COBRA you will pay the full premium (your share + your employer’s share + a 2% admin fee).

- **Retroactive Coverage:** Your COBRA coverage will be retroactive to when your Providence coverage ended, meaning your first COBRA payment will cover the time when you didn’t have insurance.

- **For example,** hypothetically, if Providence notified its carriers of a “qualifying event” on June 1, each carrier would have to send out a notice to ONA members and other employees by June 15. ONA members would then have until July 30 (60 days) to respond. If a member selected COBRA coverage on July 30, they would then have until September 13 (45 days) to make the first premium payment, which provides retroactive coverage back to June 1.

2. Spouse’s Health Plan:

If your spouse has health coverage, you may be able to enroll in their plan due to the loss of your coverage (this is a “qualifying event”).

- **How It Works:**

- Your spouse needs to notify their employer within **30 days** that you are enrolling due to the loss of your coverage.
- Your spouse will need to pay their employer’s required employee contribution.

3. Hardship Funds:

If you need help covering health expenses during the strike, you can apply for Hardship Funds to assist with premiums or out-of-pocket costs.

Visit the application online here: www.oregonrn.org/page/hardshipfundapp

A HYPOTHETICAL

Consider this example: If Providence were to cancel your insurance you can choose to cover your healthcare costs in a couple different ways:

- For a small event like an annual physical, you could self-pay because it would be cheaper than the full cost of the premium.
- For a more expensive event, like a high-cost medication or a hospitalization, you could elect to purchase health insurance to cover that cost.

You would have up to 60 days after cancellation to choose which option is best for you based on health expenses incurred between the time of cancellation and the restoration of health benefits upon your return to work. You can then request Hardship Funds to help cover self-pay or health insurance premium costs.

RETURNING TO WORK AND COVERAGE RESTART

When you return to work after the strike, your health insurance coverage will restart immediately.

- **Claims:** If you had a claim during the time you didn't have coverage, you can elect COBRA to cover those costs retroactively.
- **Premiums:** If you are covered under COBRA during the strike, you may only need to pay for the portion of the month you were not at work, or nothing at all.

ADDITIONAL RESOURCES

Oregon Health Care Marketplace

- If you're looking for more affordable coverage, losing your Providence insurance due to the strike is a "life-changing event" that qualifies you for special enrollment in the **Oregon Health Care Marketplace**. This option can be more affordable than COBRA and allows you to select a plan tailored to your needs although it does not have the benefit of being retroactive like a COBRA plan. You can explore this option at [Oregon Health Care Marketplace](#).

Oregon Health Plan and CHIP

- If your income qualifies, you may also be eligible for the Oregon Health Plan or the Children's Health Insurance Program (CHIP). Visit [OregonHealthPlan](#) for more information.

Disability or Workers' Compensation

- If you're receiving disability or workers' compensation benefits, you will continue to receive health coverage through these programs. If there are any changes to your benefits, contact your union representative immediately.

If you have questions about the Hardship Fund, please contact Courtney Niebel at niebel@oregonrn.org. For any other questions, please reach out to your Labor Representative.

One day longer, one day stronger...

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