

Estate Recovery and the Oregon Health Plan

The Oregon Health Authority will no longer implement estate recovery for OHP clients

What is happening?

The Oregon Health Authority is changing the policy on estate recovery for the Oregon Health Plan benefit. The Oregon Health Plan (OHP) is Oregon's public medical, dental and mental health care benefit.

For any coverage that starts **October 1, 2013** or later, members of OHP who are not receiving long-term care services will not be subject to estate recovery. This policy change affects all current and future enrollees on OHP.

Why this is happening?

OHA is making this change because the estate recovery program was not designed for health benefit programs such as OHP Plus. It was designed for long-term care services for people who need them due to age or disability. It allows for reimbursement of public dollars for long-term care services.

These are services that go beyond medical care or hospitalization. Long-term care services can include care in a nursing home care, community-based care, such as a Foster Home or Assisted Living Facility, or full-time assistance with daily living in an individual's own home. Long-term care is not a covered service under OHP Plus.

What about estate recovery for long-term care services?

OHA will continue to implement estate recovery for people receiving long-term care services and supports. These services are not available through a regular OHP application. If someone needs long-term care services, there needs to be a separate assessment process. Please contact your [local DHS Aging and People with Disabilities office](#) to apply for long-term care services.

If I sign up for the Oregon Health Plan, will the state recover from my estate after I pass away?

No. If you sign up for the Oregon Health Plan, the state will not recover any assets from you. The state has changed the policy. Effective October 1, 2013, estate recovery is done only for people receiving long-term care services and/or for people over 55 or who have been in an institutional setting.

The long-term care program is a different program than the Oregon Health Plan. If you were to need long-term care, you would go through a "needs assessment" and receive a different type of benefit based upon your service needs.

I have already filled out an application. The application said that I would be subject to estate recovery. Am I?

You will not be affected by estate recovery if you filled out your application after October 1, 2013. This policy change affects people whose benefits start October 1 or later. You will not be subject to estate recovery for health benefits under the Oregon Health Plan unless you were to move into a long-term care program.

[Updated application booklet insert](#) for applications printed before November 2013.

What is long-term care?

Long-term care services can include care in a nursing home or full-time assistance with daily living in a community setting or in an individual's home. Long-term care is not covered under OHP.