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Premium Subsidies

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RHIA Subsidy (Medicare)

Oregon Revised Statute (ORS) 238.420 establishes a trust fund called the Retirement Health Insurance Account (RHIA). RHIA pays a monthly contribution toward the cost of health care coverage for some PERS retirees.

This contribution is applied automatically, if eligible, by verifying your pension service records, and is reflected in the monthly premium you pay.

Following are the requirements for a retired member participating in a PERS sponsored plan to be eligible for contributions from the RHIA toward the costs of premiums for that plan. An "eligible retired member" includes:

1. A retiree who is enrolled in Parts A and B of Medicare and who:
 - is retired, is receiving a PERS service or disability retirement allowance, and had eight or more years of qualifying service at the time of retirement, or
 - is receiving a PERS disability retirement allowance computed as if he or she had eight or more years of creditable service.
2. A surviving spouse or dependent of a deceased "eligible retired member" as described in section 1 of this rule, who is enrolled in Parts A and B of Medicare, and who:
 - is receiving a retirement allowance or benefit from PERS, or
 - was covered under the "eligible retiree member's" PERS sponsored health insurance plan and the deceased retired member retired before May 1, 1991.



RHIPA Subsidy (State of Oregon non-Medicare)

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