

Director's Office, 350 Winter St. NE, Room 200, Salem, Oregon 97301-3878

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For more information:

Lisa Morawski, 503-947-7873

Lisa.m.morawski@oregon.gov

Jake Sunderland, 503-947-7897

Jake.w.sunderland@oregon.gov

Health insurance shopping season starts Nov. 1

(Salem) – Starting Nov. 1, Oregonians can sign up, renew, or change their health insurance plans at HealthCare.gov.

Open enrollment begins Nov. 1 and goes through Jan. 31, 2016. It is the time of the year to change plans and, for those who do not have insurance, to buy a plan and avoid a potential penalty on 2016 taxes.

“Even if you already have insurance, take some time during open enrollment to look at all of your options through the marketplace,” said Patrick Allen, director of the Department of Consumer and Business Services (DCBS). “Prices and plans – as well as your health needs – may have changed considerably. You also may qualify for financial help.”

According to the Centers for Medicare and Medicaid Services, last year, consumers who shopped and switched plans saved nearly \$400.

Financial help is available for many people if they enroll through HealthCare.gov. Depending on their income, they may qualify for tax credits to help pay their monthly premium and assistance with out-of-pocket costs such as deductibles and co-pays. Of the approximately 107,000 Oregonians who enrolled through HealthCare.gov for 2015, more than 77,000 received a premium tax credit averaging \$199 per month.

Oregon has a network of insurance agents and community organizations ready to help people enroll. You can find an agent or community partner in your area by going to <http://www.oregonhealthcare.gov/get-help.html> or calling the Oregon Health Insurance Marketplace at 1-855-268-3767 (toll-free).

DCBS also provided grants to 24 agents to create drop-in enrollment centers during open enrollment. These centers will be open during the entire open enrollment period during normal business hours, with some extended hours. You can find the list of enrollment centers at <http://www.oregonhealthcare.gov/get-help.html>.

“In-person help can be extremely valuable in finding the right coverage for you and your family,” Allen said. “We are pleased to be partnering with agents and community organizations around the state to offer this important assistance.”

While open enrollment lasts through Jan. 31, 2016, you need to apply by Dec. 15, 2015, if you want to ensure you have coverage on Jan. 1, 2016. Most consumers who already have insurance through HealthCare.gov or directly through an insurance company will be re-enrolled in their same plan if they do not act by Dec. 15.

To start shopping for plans, visit HealthCare.gov or call 1-800-318-2596 (toll-free) (TTY: 1-855-889-4325).

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The Department of Consumer and Business Services is Oregon’s largest business regulatory and consumer protection agency. DCBS houses both the Oregon Health Insurance Marketplace and the Oregon Insurance Division. For more information, go to dcbs.oregon.gov.