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## **Enroll by Dec. 15 to get Jan. 1 health insurance coverage**

(Salem) – Oregonians have a week left to make sure they have health insurance coverage on New Year's Day.

While open enrollment lasts through Jan. 31, 2016, Oregonians need to apply by Tuesday, Dec. 15, 2015, to ensure they 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.

“Renewing your existing plan may not be the best option as plans and prices – as well as your health needs – can change from year to year,” said Patrick Allen, director of the Department of Consumer and Business Services (DCBS), which houses the Oregon Health Insurance Marketplace. “Although the deadline is approaching, there is still time to compare plans and choose the plan that’s best for you.”

According to the Centers for Medicare and Medicaid Services, consumers who shop and switch plans could save an estimated average of \$569 on their 2016 plan.

Oregonians can sign up, renew, or change their health insurance plans at HealthCare.gov.

Open enrollment 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. People who do not get health coverage through their employer can shop during open enrollment. Even if you recently left your employer and continued your coverage through COBRA, you can shop for a new plan during open enrollment and potentially find a plan with lower premiums. In addition, many people who do not qualify for public programs like Medicare or Medicaid should check to see if they are eligible to shop during open enrollment at HealthCare.gov.

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 help 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.

Consumers whose income or household size has changed will need to report these changes to HealthCare.gov to ensure they get the help they are entitled to. This is necessary even for those who want to keep their current plan.

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>.

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](http://dcbs.oregon.gov).