How you can save more on
health insurance

When you sign up for health insurance, choose a plan based on your needs and budget. If you sign up through HealthCare.gov, you may also qualify for financial help.

What types of financial help are available?

HealthCare.gov is the only place where Oregonians can get help paying for premiums and out-of-pocket costs. You might qualify for:

Tax credits to help pay for premiums: If you qualify, you can take your tax credit in advance and apply it equally to your monthly premium or claim the total tax credit on your tax return and receive it as a lump sum. If you are on a tight monthly budget, using the credit throughout the year may be your best option.

Cost-sharing reductions to help cover out-of-pocket costs: Cost-sharing reductions help pay for out-of-pocket costs such as co-pays for doctor visits and deductibles. You must choose a silver-level plan and meet certain income limits to qualify.

The Oregon Health Plan: The Oregon Health Plan (OHP) is Oregon's Medicaid program. Oregonians can apply for OHP at any time. It provides health care coverage for low-income Oregonians, including working families, children, pregnant women, single adults, and seniors. To qualify for OHP, you must meet income and residency requirements. Oregonians may also qualify based on age and disability status. OHP includes benefits such as regular checkups, prescription drugs, mental health care, addiction treatment, and dental care.

What might I qualify for?

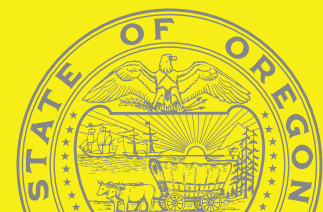| Household size (what you claim on your tax return)	Earn less than this per month? You may qualify for OHP.	Earn less than this per year? You may qualify for tax credits.
1	$1,396	$48,240
2	$1,893	$64,960
3	$2,390	$81,680
4	$2,887	$98,400

What else should I know?

Important: If there are any changes to your income or the number of your dependents, you need to update your information at **HealthCare.gov**. This ensures that you receive as much financial help as you qualify for or that you will not pay any back at the end of the year.

OREGONHEALTHCARE.GOV

Get FREE, local help
OregonHealthCare.gov | 1-855-268-3767 (toll-free)

OREGON HEALTH INSURANCE MARKETPLACE