

Health insurance options

If you don't have health insurance, or will be losing coverage through your employer or another program, learn about other options:

HealthCare.gov (the Marketplace)

You can apply for help and shop for plans at the same time.

Enrollment: Nov. 1 to Dec. 15 or within 60 days of a qualifying event (such as losing employer-based coverage).

Eligibility: Anyone legally present in the U.S.

What you pay: Varies depending on plan and if you qualify for financial help.

Financial help: Available based mostly on income and family size (the less you make the more help you receive).

To apply:

- [HealthCare.gov](https://www.healthcare.gov) or 800-318-2596 (toll-free)
- For free local help visit [OregonHealthCare.gov](https://www.OregonHealthCare.gov) or call 855-268-3767 (toll-free)

COBRA

COBRA is the continuation of your employer coverage. You keep your current provider network and coverage. Enroll within 60 days of losing job-based coverage. Anyone in the household who previously had access to employer coverage is eligible for COBRA. You pay the full cost of coverage, plus a 2 percent administrative fee.

Note: Unless your former employer stops contributing towards your COBRA premium, once enrolled in COBRA, you cannot cancel mid-year and enroll in a plan through the marketplace without another qualifying event.

Trade Act Health Coverage Tax Credit

The Health Coverage Tax Credit (HCTC) is available for eligible Trade Act recipients not being claimed as a dependent. Those who are eligible receive a tax credit that covers 72.5 percent of the employee's insurance premiums. You must be enrolled in an eligible plan such as COBRA, an individual plan purchased outside of HealthCare.gov, or through your spouse's employer coverage if the employer is paying less than 50 percent towards the premium. Info: [go.usa.gov/x5MAM](https://www.go.usa.gov/x5MAM) or call 877-639-7700 (toll-free).

Oregon Health Plan

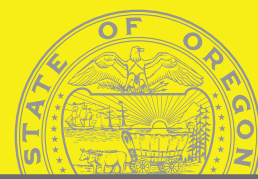
The Oregon Health Plan (OHP) is free health coverage offered by the state of Oregon. Apply at [OHP.Oregon.gov](https://www.OHP.Oregon.gov), or get free help from a trusted OHP-certified community partner. To get help, go to [OregonHealthCare.gov/gethelp](https://www.OregonHealthCare.gov/gethelp) or call 800-699-9075 (toll free).

Medicare

Medicare, administered by the federal government, is for U.S. citizens 65 and older who meet residency requirements and some disabled people younger than 65. You may qualify to enroll mid-year after losing credible health coverage or you can enroll during the annual enrollment period from Jan. 1 to March 31. What you pay depends on your contribution level, the level of coverage selected, and when you enrolled. Info: **Oregon Senior Health Insurance Benefits Assistance (SHIBA)** program, 800-722-4134 (toll-free) or [SHIBA.Oregon.gov](https://www.SHIBA.Oregon.gov).

TO FIND LOCAL HELP, VISIT
[OREGONHEALTHCARE.GOV](https://www.OREGONHEALTHCARE.GOV)

[OregonHealthCare.gov](https://www.OregonHealthCare.gov) | 1-855-268-3767 (toll-free)



OREGON HEALTH INSURANCE
MARKETPLACE