

# 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](https://www.healthcare.gov), you may also qualify for financial help.

## What types of financial help are available?

[HealthCare.gov](https://www.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 use it to lower your monthly insurance cost (your 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 are another form of financial help. They lower what you pay when you get care at a doctor's office, in a hospital, or from another provider. You must choose a silver-level plan and meet certain income limits to qualify.

**The Oregon Health Plan:** Apply for OHP any time of the year. The Oregon Health Plan provides free health care coverage for families, children, pregnant women, single adults, and seniors. To qualify for OHP, you must meet OHP income limits and live in Oregon. You may also qualify based on age or disability status. The best way to find out if you can have OHP is to apply. Apply at [OHP.Oregon.gov](https://www.ohp.oregon.gov).

## What might I qualify for?

| Household size<br>(what you claim on<br>your tax return) | Earn less than this<br>per month?<br>You may qualify for OHP. | Earn less than this<br>per month?<br>Your children may qualify for OHP. | Earn less than this<br>per year?<br>You may qualify for tax credits. |
|--|---|---|--|
| 1  | \$1,396   | \$3,086   | \$48,560   |
| 2  | \$1,893   | \$4,184   | \$65,840   |
| 3  | \$2,390   | \$5,282   | \$83,120   |
| 4  | \$2,887   | \$6,380   | \$100,400  |

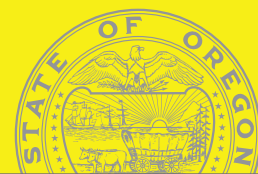
## What else should I know?

**Important:** If there are any changes to your income or the number of your dependents, you need to update your information at [HealthCare.gov](https://www.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](https://www.oregonhealthcare.gov) | 1-855-268-3767 (toll-free)



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