

Ei esinesin a feito seni ewe mwun **Oregon State**

Ei mwun Oregon me ewe **HealthCare.gov** ra aninis fengen faniten Oregonians ika aramasen Oregon aar repwe nounou aninisin safei ika health insurance.

Mi wor om osukosuk ren noum insurance?

Ika mi wor om osukosuk murin om sign up ren insurance, ka tongeni kopwe contact ewe office Oregon Department of Financial Regulation.

Ka tongeni no ngeni dfr.oregon.gov iwe ka click won "Consumer".

Call 1-888-877-4894 (toll-free)
Email cp.ins@oregon.gov

Ika ke need aninis non pwan kapasen ew fonu ika ew sokun napanap me nukun mak?

Ka tongeni kokori **1-855-268-3767** ese kamo om koko. Ka tongeni koko nefinen kunok 8 nesosor me 5 nekunion, seni Sarinfan tori Enimu ren om kopwe tungor chiakun ei taropwe non fosun Chuuk, Marshall, Palau, Ponape, ika pwan ren aan epwe awateno mesen mak, ika pwan ren ekoch sokun napanapen anea.



**OREGON HEALTH INSURANCE
MARKETPLACE**

www.OregonHealthCare.gov | 1-855-268-3767

Nounoun noum **health insurance**



**Compact of Free
Association (COFA)**
Premium Assistance Program

**lei ew emwenin met kopwe
fori ren om kopwe weweiti
ifa usun nounoun noum
health insurance mi kawor
seni ewe COFA Premium
Assistance Program**

Kopwe fori ekkei tetten ren ei aninis

lei ka fori aewin tettenin met kopwe fori ren om kopwe emwurinoono nonomun inisum ren om tonong non ei health insurance plan mi kawor seni ewe COFA Premium Assistance Program. lei ei fansoun a fich ngonuk om kopwe kapaseis me pwan fori met kopwe tongeni sineiochu ren nounoun noum insurance nupwen fanousn om samau nge pwan nupwen om kese samau.

Ekei a tettenitiw fan, ew emwenin om kopwe weweiti mannapen porausen noum ei insurance pwan met kopwe fori nupwen a wor om kapaseis ren tichikin porausen met mi cover, ren pekin kamom om bill, pwan ese nifinifin.

Aewin tetten: Weweiti usun met mi cover

Ren iei ka fen nom won ei aninis iwe ewe COFA program a mēni om **first month's premium**, ika aewin kamom ei insurance. Om na insurance company epwe tiin ngonuk noum na membership package mi pachonong:

- 1. Summary of Benefits and Coverage:** Ei taropwe epwe urenuk met ekan auchean porausen noum ei insurance ren pekin met mi cover me met ese cover. A murino pwe kopwe sineiochu met uruurun epwe kamotiw ren noum ei insurance (awewe chok ren mēmēn ew me ew maram, ekoch payment kopwe monatiw non ewe neenien churi doctor, pwan ekoch payments me nukun ekena).
- 2. Insurance card or other document:** Ena card kopwe angei ina noum na taropwen pwarata pwe en mi cover ren insurance pwan ekoch porausom mi auchea ngeni ewe doctor epwe sinei ren an epwe tufichin anisuk. Noum na card mi tongeni epwe sokono napanapan seni ei ikei nge epwe chok ina usun makken won.

INSURANCE COMPANY NAME

Plan type	Member Name: Jane Doe
Effective date	Member Number: XXX-XX-XXX
	Group Number: XXXXX-XXX
Prescription Group # XXXXX	PCP Co-pay \$15.00
	Specialist Co-pay \$25.00
Prescription Co-pay \$15.00 Generic	Emergency Room Co-pay \$75.00
\$20.00 Name brand	Member Service: 800-XXX-XXXX

Oruuen tetten: Amonaata faniten tumunun inisum

Non ei fansoun ka ekkekieki usun noum ei insurance, a murino kopwe amonata ekkei metoch faniten aninisin inisum:

Kutta emon noum provider ika doctor:

- Kokori noum na insurance company, ika tota won aar na website, ika fen pwan checki noum na "member handbook" faniten kopwe kuna itten ekena doctor iir mi angang ngeni noum na insurance. Fan ekoch mi tongeni ekewin io doctor mi angang ngeni ena insurance iei mine a auchea kopwe check ren noum na insurance.
- Ika ka fini noum na doctor iwe a murino kopwe pwan kori noum na insurance om kopwe eisēch mwemwen om fori om appointment

Fori om appointment

- Kopwe koko ren om kopwe fori om appointment. Kopwe ureniir pwe ke mochen kutta emon noum minafon doctor ika "primary care provider" iwe ureniir pwe ke mochen kopwe chuunong ren om kopwe check ika fori ew "yearly exam."
- Ika ka chuuri noum na doctor, ka ureni usun uruwon sakun semwen mi wor non om family ika newo. Ka pwan ureni sokun safei en mi nom won, me pwan met sokun kapaseis ika ekiek mi wor remw faniten nonomun inisum."

Sopsoponon oruuen tetten ren tumunun inisum

Finiochu ika mi murino fanitom noum na doctor:

- Mi ëch kopwe nouri emon doctor en mi nukunuk non nge en mi pwan kinamwe non ami poraus fengen. Murin om aewin churi noum na doctor, ika mi wor met ke eani osukosuk ren, iwe ka ekieki ika en mi mochen kopwe poraus ngeni ren met om kana osukosuk ika kopwe fen pwan soutini ne churi oruwan, ika kopwene fen ekiekin ekiesiwini noum na doctor.

Okkotaëchu met kopwe fori:

- Mi auchea om kopwe fakkun fori met noum doctor a eani ëürëür ngonuk. Awewe, ika ra urenuk kopwe chuuri pwan emon doctor mi specialized, ifa usun, en mi kokori ren om kopwe fori om appointment?

Ounungatin tetten: Weweiti usun kamëtiwen noum insurance

En fengen me om na insurance company ouwa aninis fengen ne mëni om na plan. Kopwe kokori ena nampan aninis ren om na insurance om kopwe weweiti tichikin porausan fengen me mannafen met mi cover.

Ifa usun angangen ei metoch sia kan eita ngeni pwe “insurance?”

1. Kopwe ngeni noum na doctor ena insurance card nupwen ka chunong ren.
2. Kopwe mëni ngeni an ena doctor office met ururun kopwe mëni mi pusin affat seni noum na insurance company.
3. Napengeni, ena doctor ekan angei ena payment seni ena insurance company.
4. Ewe insurance company epwe tiin ngonuk ew **Explanation of Benefits (or EOB)**.). lei ewe taropwe epwe pwaar ngonuk mannafen porausan ekewe mëmëën om churi doctor. Epwe attetenatiw met ewe doctor e chargeinuk won, pwan met oukukun ewe insurance epwe mutata ren ewe sokun angang, pwan met ewe insurance epwe wiisen mëni, pwan met ururun en kopwe wiisen wattiw. **Ena EOB esap ew metoch kopwe mëni.**
5. Mi fakun tufich pwe kopwe angei ew taropwen met kopwe mëni me ren ewe doctor. En kopwe wiisen mënatiw met ururun wiisom kopwe mëni.

Ëruanuun tetten: Sinei om pwuung

Murin om ka aneani om kewe EOB mi tufich pwe epwe wor om kapaseis ren tichikin porausan noum we insurance ika fen pwan ekoch metoch kese pwapwaiti pokiten aan ese cover ekoch aninis me non noum we insurance. Ka tufichin om kopwe wanong taropwen om complain ren met ke mochen epwe cover.

Ka tongeni kopwe kokori noum na insurance company. Ekewe chon aninis non ewe insurance company ra tongeni repwe anisuk. Ei nampa a mak won noum na insurance card ika non noum na handbook.

Ika ka mochen epwe wor pwan emon chon anisuk, ika mi fen pwan wor om kapaseis ren ekoch om pwuung, ika ke fen pwan need aninis ren om kopwe weweiti metochun noum ei insurance ka tongeni kopwe kokori ewe Oregon Department of Financial Regulation iwe ka fös ngeni emon ekena chon aninis iter “consumer advocate”. Ena aninis ese kamo.

Enimuen tetten: Usun om wanong taropwen reimbursement

Ei program epwe mëni sefani ngonuk met mi mumuta me non om we insurance met ekewe ka mëni ngeni ewe doctor mi tori ukukun \$1,000 ren emon chok aramas, ika \$2,000 ren ew family.

Ikkei met kopwe fori ren om kopwe tongeni angei sefani noum moni ke monatiw ngeni ewe doctor:

1. Ena taropwe mi mak: **“COFA program reimbursement claim form”**
2. Ena receipt seni noum na doctor, pharmacy, ika pwan io chon anisi om safei
3. Echo copy ren noum we taropwen “Explanation of Benefits”

Ach tungor pwe epwe kurufat om makketiwi porausom non ena taropwe, ka print iwe ka tiini non posto ika fax fengen me ewe receipt me ewe copyn noum we Explanation of Benefits. Kopwe tiini ngeni ewe program.

COFA Premium Assistance Program
Oregon Health Insurance Marketplace
P.O. Box 14480
Salem, OR 97309
Fax: 503-947-7092

AWEWEN KAPASEN NON NOUM INSURANCE:

Ikei ekkei fös en mi tongeni kopwe kuna me non noum na “summary of benefit” ika ka fen pwan tongeni kuna me non ekewe neenien kutta aninis.

Co-insurance: lei ei kinikinin mëmën ekewe aninis seni doctor en kopwe wiisen mënatiw. Ekewe insurance ra finata ei oukuuk anongonong won na perentage ra angei seni niwinin noum na insurance. En kopwe wiisen mëni ena co-insurance fengen me pwan ena “deductible”.

Co-payment (or co-pay): lei ei oukukun mi require om kopwe mëni pun ina wiisom me non ewe insurance faniten sokopaten aninis ka angei seni ewe doctor. Ei co-pay mi kan chok kouk ukukun, ese pwan siwin.

Deductible: lei ei oukukun mi require om kopwe mëni memwen aan ewe insurance epwe mënatiw met wiisan

ren unusen aninisum non ew ier. Esap meinsin met ke wiisen mëni a pachonong non ei deductible. Ew me ew plan mi pwan sokofesen koukun ei deductible. Mi murino kopwe aneani noum na Summary of Benefits and Coverage.

Network: Ikkei ekewe neenien kutta aninis, ekewe doctor, me pwan ekewe chon awora pisekin me peiraakin aninisum iir mi contract ngeni noum we insurance faniten repwe awora aar angang faniten chon cover non ewe insurance. Kokori om na insurance company re nom kopwe sinei ika io kana chon awora aninisum iir mi **in network**. Ika pun emon chon anisuk

mi **out of network** iwe ina epwe mëmong ngonuk pun ina kopwe wiisen mëni nge kosap angeisefani noum na moni.

Out-of-pocket maximum: lei ei koukun me asan ren met kopwe wiisen mëni me non unusen ewe ew ier en mi cover. Ei kopwe mëni me mwen an ewe insurance epwe poputa ne mëni unusen met ekewe aninis om safei. Ei koukun a pachonong deductibles co-insurance, copayments, pwan ekoch sokun charge pwan met mi require me non ewe COFA program non ei ier 2021. Ei kouk ese tongeni nap seni \$1,000 ren emon chok aramas nge \$2,000 ren ew family.

Premium: lei ei mëmën ew me ew maram ewe COFA program a wisen mëni ren noum na health insurance. Ka nounou ei premium me murin om angei ekewe aninis tax credit mi feito seni ewe mwuun federal.

Preventive services: Ikkei ekei sokun aninis inisum ka tongeni angei faniten epwe epeti an esap toruk sokun samau, ika osukosuken inisum. A pwan tongeni anisi om kopwe sinei met sokun samau ka fen nonom won me met mi murino ngonuk om kopwe fori pun esap napeno. Ekkei a pachonong chowan oposun epettin samau, screenings, check, me pwan met doctor a ëürëüra ngonuk pwe kopwe checki.