

Buñtōn 2: Jikin taktō/kein taktō, kadedeiklok

Lōmṇak kake ñe jejjōt jikin taktō eo ñon kwe:

- Ej aikuj Emman jikin taktō eo am, kwōn lōke im kwo maroñ kwalok būruoṃ/ṃool ñon er. Alikin am loelok er juon allen, ñe eor am kajjitōk kōn jikin taktō eo am, lōmṇak kake ñe kwōj kōṇaan kwalok abṇōṇō eo am ñon er im bar kajjioñ juon allen ibbier, ak ñe ejjab bar kappok jikin taktō ijoko peḷaakum.

Maanjāppopo ñon buñtōn ko jōt:

- Emenin aurok ñe kwōj lore an jikin taktō eo am kapilōk eok ñon bar jikin taktō ko relablok. Waanjoñak, ñe ededeḷok aer kapilōk eok ñon jikin taktō ko relablok, kwōn ke kōṃṃan ien am loelok er?

Buñtōn 3: Melele kōn oṇāān ko ilo injuren eo am

Kwe im injuren company eo am ej ibben dron kōn oṇāān ko ekar ñon injuren eo kwar kelet e. Call e member in injuren eo im kajjitōk kōn melele in ṃwilaḷ in jipañ ko ak lale unin melele in jipañ ko jen injuren eo am.

Lukun waween an injuren ko jermal:

1. Leḷok kaat in injuren eo am ilo ien en kwōj loe lok taktō/jikin taktō eo.
2. Kwōj kōlla ñon jikin taktō eo joñan eo ekkar ñon karōk eo kwar kelet e ilo injuren eo am.
3. Elōñ ien jikin taktō ko rej leḷok oṇāān ko ñon injuren company ko.
4. Injuren company eo ej jilkinwaj (**Explanation of Benefits**) ak **EOB**. Ej kwalok kōn joñan oṇāān eo kwar loelok taktō/jikin taktō eo. Ej kwalok lajrak in oṇāān ko, oṇāān eo elabtata injuren company eo emaroñ e ekar ñon jermal ko ej karōki ilo jikin taktō ko, joñan oṇāān eo injuren company eo ej lolorjake im joñan eo kwōj lolorjake. **EOB** is not a BILL.
5. Enāj iwoj am pepa in oṇāān taktō ko am im ejenolok jen jikin taktō eo am. Kwōj aikuj kōlla ki ijo eṃōj karōke waj.

Buñtōn 4: Melele kōn jimwe ko am

Alikin am lale (EOB) eo am, emaroñ wōr am kajjitōk ikijjien ṃwilaḷ in ak kwo maroñ jab melele kōn jōt jermal ko rejjab jejjōt ñon kalet eo am. Kwo maroñ kane pepa in (complaint) bwen lolorjake abṇōṇō ko.

Kwo maroñ call e lok jikin injuren eo am. Elōñ an jikin injuren eo am drolul in uwaaki kajjitōk ko im renaaj jipañ member ro. Numba eo enāj walok ilo kaat in injuren eo ak book in injuren ko.

Ñe kwōj kōṇaan bwen wōr ri-Jipañ kein 3, im ej wōr wōt am kajjitōk kōn jimwe ko am, ak ñe kwōj aikuj jipañ melele kōn jabdewōt waween ko ikijjien oṇāān injuren ko, kwo maroñ call/tebar e Oregon Department of Finance Regulation im kenono ibben ro reutiej lok ilo ejjelok oṇāān.

Rutiej ro jen jikin injuren ko, kwo maroñ call er ilo toll free hotline: (888-877-4894). Kwo maroñ email lok ilo (cp.ins@oregon.gov) ak lale jikin injuren ko jōt ilo (insurance.oregon.gov).

Buñtōn 5: Kane pepa in karool waj money ko am im kwar kōlla oṇāān taktō ko

Program in enāj karool waj joñan eo kwar jolok ilo jikin taktō ko peḷaakum laplok ñon \$1,000 (Ñon 1 armij eo ear kanne) ak \$2,000 (Ñon bamle eo ear kanne).

Ñon karool waj money ko am kwar kōlla kaki, kwōj aikuj kanne jōt pepa ko:

1. COFA Program pepa in claim ñon karool waj joñan eo kwar kōlla ki.
2. Pepa in rijit eo kwar kōlla ñon jikin taktō, jikin kauno ak bar jōt jikin taktō.
3. Pepa in injuren company (**Explanation of Benefit**) eo am.

Ilo pepa in juj im kameejlok am je etam im melele ko kōn kwe, print im jilkinlok ilo mail ak fax ñon program ne. Likit pepa in (**Explanation of Benefit**) im pepa in rijit ko kwar kōlla oṇāān ko.

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

TARLEP IN MELELE KO IKIJJEN INJUREN:

Jejjōt in melele ko jōt kwo maroñ loe ilo unin melele in jipañ ko ak ilo ien am kappok jipañ jen jikin taktō ko ak kein taktō ko.

Co-insurance: oṇāān eo kwōj bōk konaam ie ilo injuren in taktō eo eṃōj an jenolok ekar ñon percent eo eṃōj karōk e. Kwōj kōlla oṇāān eo kwōj bōk konaam ie im jabdewōt oṇāān eo kwōj aikuj kōlla ki.

Co-payment (or co-pay): Juon oṇāān eo kwōj aikuj kōlla ki ekar ñon ijo konaam eṃōj karōke ilo ien taktō ak jikin taktō ko, enwōt ien ko kwōj loe lok taktō ro. **Co-Payment** ej joñan oṇāān eo eṃōj karōke waj, ejjab jen percent ak joñak ko.

Deductible: Joñan oṇāān eo kwōj kōlla ki ñon

injuren eo ṃokta jen an jinoe jermal jipañ ko an yiio en. Ejjab aolep money ko kwōj make kōlla ki rej tebar joñan oṇāān deductible eo. Oktak in kotebar ko jōt – lale ilo (Summary of Benefits and Coverage) eo am.

Network: Jikin ko, mon taktō ko, jikin taktō ko im rej belok ñon jikin injuren eo am rej juon wōt ñon leḷok jipañ ilo jikin taktō. Kapaaklok injuren company eo am im lale ia kani jikin taktō. Kapaaklok injuren company eo am im lale mon taktō ta kani rej bed ijoko peḷaakum. Ñe juon jikin

taktō etolok jen ijo kwōj bed ie emaroñ kōṃṃan bwe oṇāān ko ren laplok im COFA Program emaroñ jab karool waj joñan eo kwar kolle ki.

Laptata in am maroñ make kōlla: Joñan eo kwo maroñ kōlla ilo ien am injuren ej (juon yiio) ṃokta jen an injuren eo jino kōlla aolepen kotebar ko relukun aurok ñon jipañ. Joñak in ekoba waj oṇāān eo kwōj lolorjake ñon injuren, oṇāān eo kwōj bōk konaam ie eṃōj kajenolok, oṇāān eo kwōj aikuj kōlla ki ilo ien am loelok taktō im bar jōt oṇāān ko renaaj alikar.

Premium: Joñan kein jipañ ko jen KIEN im renaaj leḷok ñon COFA program bwen bōk edroon kōlla ki injuren in taktō eo am. Menin ejjab koba waj ñon deductible, co-payment, ak co-insurance eo am.

Jōt jermal ko ñon böbrae nañinmej: kōṃṃan bwen emakijkij am kakōlkōl ilo jikin taktō enwōt pija ko ñon enbwin, loelok jikin taktō, kenono kōn waween böbrae nañinmej, nañinmej ko relab, nañinmej ko jōt ak ñe kwōj eñjaake kakōlle in nañinmej ko im enāj lablok an Emman aer jermal in böbrae.