**Visit ExploreHealthOR.gov to find free local help from an expert.**

**Enroll Nov. 1 to Jan. 15.**

**Don't have health insurance? We are here to help.**

- Learn about what plan might be best and most affordable for you.
- See if you can get financial help to pay for your plan.

**Did you buy health insurance last year? Review your plan. Compare your options.**

- Your health care needs can change.
- Each year, new plans are offered, benefits can change, and some plans are discontinued.
- Changes in income and family size can affect your financial assistance.
- Check to see if you will be automatically re-enrolled in your plan. You may need to resubmit your information to continue your benefits.

**Visit ExploreHealthOR.gov to find free local help from an expert.**

## Other languages or formats

Call 1-855-268-3767 (toll-free) from 8 a.m. to 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語. You can also request information in large print or other formats.

EXPLORE HEALTH

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HIM5050 (10/26)

## Contact us

855-268-3767 (relay calls welcome)

ExploreHealth@oha.oregon.gov

# HOW TO GET HEALTH INSURANCE IN OREGON





**Sign up, renew, or change plans**

**Get free local help**

**ExploreHealthOR.gov**

855-268-3767 (relay calls welcome)

- Find a local enrollment partner that can help you for free.
- Get free help in your language.

## DON'T MISS THESE IMPORTANT DATES

**NOV. 1**

First day to sign up, renew, or change plans.

**JAN. 15**

Last day to sign up, renew, or change plans. If you don't sign up, you could go a year without insurance.

**Q: Can I get help to pay for health insurance?**

**A:** Yes. Last year, more than six out of 10 people in Oregon who bought insurance through the Marketplace got help paying for coverage. Find out how much you can save at **ExploreHealthOR.gov.**

**Q: Do I really need health insurance? I never get sick.**

**A:** Health insurance helps you stay healthy and avoid costly medical bills. If you have an accident and need surgery without insurance, you may pay $40,000 or more. Health plans offered through Explore Heatlh include preventive services at no cost.

**Q: How do I find the best plan?**

**A:** Here are the most important things to consider:

- Think about the type of care you need.
- Think about any doctors or hospitals you want to keep visiting, as well as any prescriptions you need covered.
- Think about how much you can spend, and look for plans that fit your budget. Consider the monthly payment, deductibles, and co-pays.

**Q: This is confusing. Can someone help me?**

**A:** Local enrollment partners, including licensed insurance agents and certified assisters, can help you apply and find the health insurance plan that is best for you. Their help is free. Visit ExploreHealthOR.gov or call 855-268-3767 to find someone near you.

**Oregon Health Plan (OHP)**

OHP is free health coverage offered by the state of Oregon. It is available for lower-income families, children, pregnant women, single adults, and seniors who qualify. You also may qualify based on age or disability status.

You can apply for OHP any time of the year. To apply, go to ohp.oregon.gov, or contact a community partner near you. Find a community partner listed at **OregonHealthCare.gov/GetHelp**.

