

A etto ngonuk seni ewe **State of Oregon**

Health Insurance remw me pwan noum chon angang kena

Angei **pwonupwon**ka tongeni moni remw me pwan noum chon angang kena

**Ewe State of Oregon a kan angang
fiti HealthCare.govren an epwe anisi
chon non Oregon kena ar repwe angei
pwonupwonun tumunun safei.**

Met a wor eom osupwang fiti
eomuwe insurens?

Ika pwe a wor eom kena osupwang murin
eom sainita ren insurens, iwe kori ewe
Oregon Division of Financial Regulation.

Churi orhim.info/DFRcomplaint
Kori 888-877-4894 (ese wor mon)
Email DFR.InsuranceHelp@dcbs.oregon.gov

Pwan ekkoch fosun fonu kena ika
maaken kena?

Kori **855-268-3767** (ese wor mon) seni
8 a.m. tori 5 p.m. Sarinfan tori Animu ren
eom kopwe tungor ei poraus non Español,
Русский, Tiếng Việt, 汉语, 漢語, watten
maak, ika pwan ew maak.



Ew amwen ren
kukun Bisinis kena

Visit OregonHealthCare.gov

Ese nifinifin ifa watten ika kukunun, meinisin kompeni kena ra mochen chon angang kena remi pechakun, nge kukun bisinis kena ra kan angei ar pusin chomongen aweiresino kena. An Oregon we Small Business Health Options Program (SHOP) a kan anisi kukun bisinis kena me pwan ekkena esapw ren ar repwe angei profit non Oregon ar repwe awora insurens ren safei ra tongeni moni ngeni nour chon angang kena.

ESE KAN WOR NOUM CHON ANGANG?

Sainita non HealthCare.gov

Ika pwe en ese kan wor noum chon
angang kena, iwe meni kopwene nafeno ren ew
health insurance plan seni non **HealthCare.gov**,
ikewe ka tongeni kamo me pwan awewefengeni
plans kena.

HealthCare.gova kan ewe chok neni ikewe ka
tongeni angei tax credits kena ren an epwe
anisuk ne moni ren premiums kena me pwan
mon eom pusin momo kena usun chok co-pays
kena me pwan deductibles kena. .

Churi **HealthCare.gov** ika kori **800-318-2596** (ese
wor mon) ren eom kopwe katonong. En ka pwan
tongeni churi **OregonHealthCare.gov** ika kori
855-268-3767 (ese wor mon) ren eom kopwe
kuuta ekkena ESE WOR MON, non aramas aninis
ren eom kopwe sainita.

En kopwe pwan nafeno ren ewe Akoten
Safean Oregon (Oregon Health Plan, OHP), ina
a kan awora ese wor mon ika tekiakisin mon
pwonupwon ren chon non Oregon kena mei
tekiakis ar monitonong.

Nengeni me mwan ewe pwonupwon, plans kena
me pwan koturutiwen mon kena ra kaworeno
ngonuk non **OregonHealthCare.gov**.

KOSAPW MENUKANO EKKEIRANIN MEI AUCHEA.

NOV. 1

Aewin ranin eom kopwe sainita, asofosefani,
ika asiwini plans kena.

JAN. 15

Saingtonon ranin eom kopwe sainita,
asofosefani, ika asiwini plans kena.

EWE ATTUN FANSOUN EPWE ETTO REN EOM KOPWENE KATONONG

Meni en ka nafeno ren ew sakonon attun
fansoun katonong ika pwe ka kan angei
ewe fokkun watten asiwinin menauwom.
Ei mei pachenong asiwinino kena usun
chok eom ka nouni emon semirit, ka
pupunu ika mwouno, asiwininon non eom
monitonong. Ren chomongen poraus
churi **HealthCare.gov**.



A wor noum chon angang me pwan ka mochen awora insurens?

En ka tongeni angang fengen fiti emon chon angangen insurens ika chon awora insurens ren eom kopwe angei ewe fichin pwonupwonun mwich ren noum kewe chon angang. Ekkoch kukun bisnis kena repwene nafeno ren ew tax credit ren an epwe anisir ne moni ren pwonupwon ika pwe ra kan moni ew plan mei afateno.

Ika pwe kose kan awora insurens ngeni noum chon angang kena, iwe pesei ngenir ar repwe angei pwonupwonun emon me emon seni non HealthCare.gov, ikewe meni ir repwene nafeno ren aninisin moni ren an epew anisir ne moni ekkewe momon ren pwonupwon.

Met ngang uwa nafeno ren ewe Small Business Health Care Tax Credit?

Ewe IRS Small Business Health Care Tax Credit a kan anisi kukun bisnis kena ra nafeno ren ar repwene akoturatiw ewe mon ren kaworen health insurens ngeni noun chon angang kena. Oregon kukun bisnis kena repwene kan tori ekkewe awukukun tekiakisin tetenin kena ra tapweto ren ar repwe nafeno ren ewe tax credit:

- Chon angang ra kan chokukun seni 25 chon angang kena ra kan full-time equivalent (FTE) (esapw pachenong chon ani ewe bisnis we family/chiechien kena ika chon angang kena non chok fansoun season kena ina ir ra angang kukun seni 120 ran nupwen ewe fansoun a tongeni takises non ewe ier)
- Moni awukukun niwinir kena iteiten ier ren \$56,000 ika kukun seni ren emon me emon chon angang
- Moni esapw kis seni 50 percent ren FTE an chon angang kena mon premium kena
- Moni ew mei afateno plan ren safei ika ngii seni ew insurens kompeni mei fitinong

Kaeo chomong usun non **OregonHealthCare.gov**.

Met epwene fis ika emon chon angang ese mochen ai we kaworen insurens?

Ika pwe ewe insurens plan ka awora a tori ekkoch sakkun awukuk kena ren ar repwe tongeni moni me pwan pwonupwonun, nge emon chon angang a finata an esapw sainita ren ena, iwe ewe chon angang a tongeni sainita ren ew plan non HealthCare.gov nupwen ewe attun fansoun suukunon katonong (Nov. 1 to Jan. 15). Achema ngeni noum chon angang kena pwe ir resapw nafeno ren monien aninis.

META EI KAMON PWONUPWON?

Ekkena kukun bisnis non Oregon fiti emon tori 50 chon angang kena ra tongeni moni ew plan mei afateno wenewen seni ew seni ekkewe chon awora insurens ra fitinong. Ika pwa ka eani ew kukun bisnis fiti chokukunon seni 25 chon angang kena ir ra angang unusen fansoun, iwe meni en kopwene nafeno ren ewe Small Business Health Care Tax Credit. **Eomuwe bisnis a nafeno ren SHOP ika pwe en ka:**

- Angei ew ofes ika nenien chon angang me non an ewe SHOP we nenien aninis.
- Angei 50 ika chokukunonon chon angangen FTE kena.
- Awora pwonupwon ngeni meinsin noum kewe FTE chon angang kena (ra angang arapakan 30 ika nap seni awa kena ew wik).
- Katonong non esapw kis seni 70 percent seni noum kewe FTE chon angang kena non eomuwe SHOP plan. Chon angang kena fiti

Met ngang upwene awora insurens ngeni nei chon angang kena?

Ika pwe ka angei chokukun seni 50 chon angang kena ra kan full-time equivalent (FTE), iwe en kosapw pwan kan awora insurens, me pwan en kosapw sap ngeni pakingino ren eom kose aworano ena. Nenien angang kena ir ra angei 50 ika chomongenon FTEs repwene fofor ngeni ew paking ika pwe ir rese kan awora pwonupwonun health insurens ir ra tongeni monir ina ra tori awukukunon wukukun pwonupwonur kena ren nour chon angang kena. Pwonupwon ra tongeni monir a kan pwonupwon ina mor kena esapw nap seni 9.02 percent seni an emon chon angang we monitonong iteiten ier non 2025.

Paking kena seni ewe IRS ra kan akapacheno usun ekkei ra tapweto:

- Ese wor pwonupwon ra aworano: \$2,500 x (FTEs – 30) ew ier
- Pwonupwon ra aworano, nge esapw ew ra tongeni moni ika ese kan tori ewe awukukun mor kena ra mochen: Kukunon seni ewe kapach me asan ika \$3,750 x FTEs ika a angei ew Advanced Premium Tax Credit

pwonupwon seni non an pwan ew nenien angang plan, Medicare, Medicaid, ewe pekin sonfiu, ika programen sonfiu kena seni mwan rese kan pachenong non ewe akapachen.

(Nenien angang kena ina ir ra kan katonong non pwonupwonun SHOP nefinen Nov. 15 me pwan Dec. 15 ew me ew ier ra tongeni awora pwonupwonun SHOP nge ika mo pwe rese tori ei percentin ra mochen.)

Ren awewe, ika pwe ew nenien angang a angei 50 chon angang kena, 21 seni ekkena ra angei pwonupwon seni non HealthCare.gov, me pwan ese kan aworano pwonupwon ina a kan tori ekkewe met ra mochen, iwe ewe nenien angang epwene kan moni ew paking ren \$50,000 (\$2,500 x 20 = \$50,000). Churi irs.gov ren eom kopwe kaeo chomong usun ewe Employer Shared Responsibility Payment.

Met ngang upwene awora pwonupwon ren punuwen me pwan noun chon angang kena?

Apw, nge ika pwe en kose kan tongen eom kopwe awora health insurens ren punuwen me pwan noun noum chon angang kena, iwe ir repwene nafeno ren monien aninis ren ar repwe moni ewe mon ren health care. Ese wor pakingen takises ren eomuwe bisnis ika pwe ir ra angei monien aninis. Ir ra tongeni katonong me non **HealthCare.gov** ika seni ar korior **800-318-2596** (ewe wor mon) ren ar repwe katonong. Ir ra pwan tongeni churi **OregonHealthCare.gov** ika kori **855-268-3767** (ese wor mon) ren ar repwe kuuta emon chon sineinapen insurens non nenier ren an epwe anisir ne kuuta ewe fichin plan.

