

State of Oregon i ong gel sakna hi

Nang leh na nasem te a ding Cidamna Aamahkhan (Health Insurance)

Nang leh na nasem te a ding a kiman coverage la in.

Oregonians (Oregon a tengte) te'n cidamna tawh kisai kikhoina namkim te (Health care coverage) ngah theih nang in state of Oregon HealthCare.gov tawh na kasem khawm uhhi.

Na aamahkhan (insurance) tawh kisai buaina na nei hiam?

Aamahkhan (Insurance) a ding min napiak khit ciang buaina na tuak leh, Oregon Sum-leh-pai lam Thukem cing te (Oregon Division of Financial Regulation) sam in.

orhim.info/DFRcomplaint ah **en kawikawi in.**
888-877-4894 (Sapman piakkullo) **sam in.**
DFR.InsuranceHelp@dcbs.oregon.gov **email khak in.**

Adang kampaute ahikheileh format te maw?

8 a.m pan 5 p.m dong **855-268-3767**
(Sapman piakkullo) sam thei teh. Nipi khuavaak pan Ningani dong (Monday through Friday)
Español, Русский, Tiếng Việt, 汉语, 漢語,
Mal gol ahikheileh adang format tawh hih thute en thei hiteh.



Sumbawlina neute a ding
theihhuaite theihsakna khat.

A gol a neu cih omlo in, company khempeuh in a cidam nasemte kisam a, ahihhang sumbawlina neu ten a mau a khop in hamsatna nei uhhi. Oregon sumbawlina neute a ding teel theih Cidamna Program (Oregon's Small Business Health Options Program (SHOP)) kiang pan Oregon a a om sumbawlina neute leh metna a la lo nasepna te i nasem te uh a ding a kiman cidamna aamahkhan ki ngah thei hi.

NASEM NEILO NA HIAM? **HealthCare.gov ah minpia in.**

Nasemmi na neih keileh. HealthCare.gov tungtawn in cidamna aamahkhan gelna (health insurance plan) khat na ngah thei ding a, tua mun ah lei thei ding in, plan om te tehkak thei ding hiteh,

HealthCare.gov pen premium te leh co-pays leh deductible dan a i ipsung pan piak kul naman te piakna ah a kizang tax credits ngah theihna khatbek a om na mun a hihi.

Minpiakna ding **HealthCare.gov** ah lut ding ahikheileh **800-318-2596** (Sapman piakkullo) sam in. OregonHealthCare.gov ahikheileh (Sapman piakkullo) sam in la MANPIAK KULLO, mimal in huhna la in la ki-ap in.

Sum lutna atawm Oregonians (Oregon a tengte) te a ding amawkna ahikheikeh a tawm man coverage a pia a hi Oregon Health Plan (OHP) ngah nang ki cingtaak kha thei lai ding hi teh.

OregonHealthCare.gov ah na ngah theih ding coverage, plan te leh saving te en thei ding hiteh.

HIH NI THUPITE **MANGNGILH KHA KEN.**

NOV. 1

Ki-apna, athak bawlina, ahikheileh plan te laih theihna ding a masa pen ni.

JAN. 15

Ki-apna, athak bawlina, ahikheileh plan te laih theihna ding a nunung pen ni.

KI-APNA, ATHAK BAWLNA, **AHIHKEILEH PLAN TE LAIH** **THEIHNA DING A NUNUNG** **PEN NI.**

Nuntakna ah kikhelna lianpi khat na tuak khak zenzen leh atuamdiak minpiak ki-ap theihna hun khat ngah theih nang ki cingtaak thei ding hiteh. Tua dan kikhelna I cih ciang in nau neihna, zi leh pasal neihna ahikheileh nupa kikhenna, sumlutna ah kikhelna cih te kihel hi. Hih thu tawh kisai na theihnop beh leh **HealthCare.gov** ah va en in.



HIM-5069 (09/2024)

Visit OregonHealthCare.gov

Nasem nei in aamahkhan bawlsak nuam na hiam?

Na nasem te a ding a kilawm a kituak group covergae na ngah theih nang aamahkhan te tawh ahikheileh aamahkhan puaisa te tawh sem khawm thei hiteh. Ciaptehna ngah plan (Certified Plan) te a lei uh leh sumbawlina neu pawl khat in coverage te piakna ah a noptuam sak ding tax credit ngah thei ding uhhi.

Na nasem te a ding aamahkhan na bawlsak kei leh, a mau te'n mimal khat ciat HealthCare.gov tungtawn in coverage a lak nang in thapia in, tua pan in amau te in coverage man a piakna ah anoptuam ding sum lam huhna ngah kha thei ding uhhi.

Sumbawlina neu te a ding Cidamna lam Khoina Tax Credit (Small Business Health Care Tax Credit) ken ka ngah thei diam?

IRS Small Business Health Care Tax Credit in sumbawlina neu te a ding anasem te uh cidamna aamahkhan a piakna ah abei sumzatna te kiam sak in noptuam sak hi. Oregon sumbawlina neutu in tax credit a ngah nang un anuai a thukhun te tawh kituak in a sep kul ding uhhi.

- Hunbit nasem mi 25 sang a tawmzaw nasem mi nei ding. (Nasep a neipa/ nasep pih te i nulepa sanggam u leh nau te ahikheileh siahpiakkum kum khat sung tawntaung ah ni 120 sang a tawm zaw hunsung bek khauhun zui a nasem te pa thei lo ding hi)
- Nasem khat ciang kumkhat thaman sum \$56,000 ahikheileh tua sang a tawmzaw a pia te.
- FTE nasem te i premium man a tawm pen 50 percent a pia te.
- Pawllut sa aamahkhan company pan Ciaptehna a ngah zato lam ahikheileh ha cidamna lam plan khat a lei te.

OregonHealthCare.gov ah kan beh lai in.

Nasem khat in ka aamahkhan piakna ong nial leh bang ka cih tam?

Na aamahkhan plan piak sawm pen in kiman in a huamkim na lam ah thukhunte sung lut in, ahihhang nasem mi khat in tua pen lak loh ding a a khensat teitei leh,tua nasem mi in min-ap theihna kihon hun sung (Nov. 1 to Jan. 15 in HealthCare.gov ah plan khat siau thei hi. Na nasem te na theihsak ding ah a mau sum lam huhna ngah thei lo ding hi cih a hihi.

Ka nasem te aamahkhan ka piak a kulna?

Hunbit na sem (FTE) mi 50 sang a tawm zaw na neih leh aamahkhan na piak kul lo a, tau dan a na piaklohna hang in danpiakna khat zong tuak lo ding hiteh. FTE mi nasem 50 ahikheileh tua sang a tamzaw a nei nasepna nei te in a mau nasem te ading a ngahhuai thukhun nuai a a tawm pen coverage ahi aki man cidamna aamahkhan coverage a piak kei vua leh dan tatna tuak ding uhhi. Aki man coverage i cih ciang in 2025 kum sung ah nasem khat i kumkhat sumlut i 9.02 percent sang a tamzaw lo i cihna a hihi.

IRS i dantatna pen anuai a bang in ki tuat hi:

- Coverage piavetlo:
\$2,500 x kum khat ciang (FTEs – 30)
- Coverage pia, ahihhang mikim ading kiman lo ahikheileh a tawm pen in hihpelmawh ding akisam thukhunte tawh kituak lo: A tung a equation (Numbat tuatna) sang a tawm zaw ahikheileh \$3,750 x FTEs a sentsang zaw Premium Tax Credit khat ngahna.

Gentehna in, nasep nei pa khat in, nesem mi 50 nei in, 21 ten HealthCare.gov tungtawn in coverage la a, tua nasep nei pa in akisamte tawh a tuak coverage a piak kei leh nasep neipa in 50,000 (\$2,500 x 20 = \$50,000) hih zah dantatna in a piakkul ding hi. Irs.gov ah pai in Employer Shared Responsibility Payment (Nasepneite Tarvuan lakding Sumpiaknathu) thu kan beh in.

Ka Nasemte zi leh pasal te leh a mau a bel te a ding coverage ka piak a kul diam?

Kullo hi, ahihhang na nasem te i zi leh pasal, a mau abel te ading cidamna aamahkhan na piak zawh kei a leh, a cidamna kikhoina ding a piak nang un sum lam huhna ngah ding in ki helthei ding uhhi. A mau te in tua dan sum lam huhna a ngah uh hang nang nasep sumbawlina in sum lam dantatna (Tax penalty) tuak lo ding hiteh. A mau te in hCare.gov ah minpia thei ding uh a ahikheileh 800-318-2596 (Sapman piakkullo) sam in minoia thei uhhi. OregonHealthCare.gov zong ah va en thei uh a ahikheileh 855-268-3767 (Sapman piakkullo) sam in khuasung ah a om aamahkhan lam siam khat kiang pan huhna ngen in a kituak a kilawm pen plan zong thei uhhi.

SAI COVERAGE PEN BANG HIAM?

Nasem khat pan 50 kikal a nei Oregon ah a om sumbawlina nasep neu khat peuh peuh in,ong kipawl aamahkhan pia te lak a khat kiang pan ciaptehna a ngah plan (Certified plan) khat direct in lei thei hi. Nang sumbawlina nasep neu nei in hunbit nasem 25 sang a tawmzaw na neih leh nang nasep in Small Business Health Care Tax Credit siauhna ah kihel thei ding hi teh. **Na Sumbawlina pen anuai a teng tawh a kituak leh SHOP siau ding in kihel thei ding hiteh:**

- SHOP huhpiakna kiim teng ah nasem te nasepna ahikheileh zum na neih leh kihel thei.
- FTE nasem mi 50 ahikheileh atawmzaw na neih leh kihel thei.
- Na FTE nasem te khempeuh coverage na piak leh kihel thei. (Tua nasem te pen kal khat nai 30 ahikheileh a tamzaw na a sep kul)

- Na FTE nasem te na SHOP plan ah a tawm pen 70 percent bang minpia in na ap leh kihel thei. Nang a ahilo nasep neipa midang khat i plan a hi, Cidamna, galkap lam ahikheileh galkap lui program te ah tua na nasem pa a kihel khit leh hih tuatna ah tua te kihel lo ding hi.

(Nov.15 leh Dec. 15 kikal ah kum sim in SHOP coverage ah minpai in a ki ap, nasep sumbawlina neite in hih percentage kispna te kullo in SHOP coverage pia thei uhhi.)

