

Sainita, asofosefani, ika siwini health plans kena non **HealthCare.gov**

Eaean Eomuwe Insurensin Safei

Fori **ewe teten kopwe** fori murin

Ese wor eom insurensin safei? Kich sia nom ikei pwe sipwe anisuk.

- Kaeo usun met plan epwene **eochuno me pwan aewin tongeni moni** eomw.
- Nengeni pwe ika ka kan tongeni angei **aninisin moni** eom kopwe mon ngeni eomuwe plan.

Met ka kamo insurensin safei non ewe ier a no?
 Nov. 1 tori Jan. 15 a kan ewe fansoun eom kopwe asofosefani ika siwini plans kena. Cheki eom plan. Awewefengeni finieom kena.

- Eomakewe mochenin tumunun safei ra tongeni siwin.
- **Ew me ew ier, minafon plans kena ra kan kaworewow, aninis kena ra tongeni siwin,** me pwan ekkoch plans kena resapw chuen no sopwesopweno.
- Siwin kena non monitonong me pwan saisin family ra tongeni angawa ngeni eom **aninisin moni**.
- Cheki ren eom kopwe kuuna ika pwe en kopwene non automatic **katosefaninong** non eomuwe plan. Meni en kopwene mochen **uweisefaninong** porausom ren eom kopwe sopwesopweino aninikum kena.

Churi OregonHealthCare.gov ren eom kopwe kuuna aninis non nenieom ese wor mon seni emon chon sinenap.



Ew amwenin tetenin foforon eom kopwe weweiti insurensin safei.

Churi OregonHealthCare.gov

HIM-5079 (09/2024)

En ka kan fen angei ewe aewin teten ren eom kopwe aochunano pechakunom seni eom stonong non ew health insurance plan. Ei a kan ewe eochun fansoun ren eom kopwe eis kapaseis kena me pwan fori fofor kena pwe kopwe sinei ifa usun eom kopwe eaea eom insurens nupwen ka semwen.

Ei amwen a kan aweweni ekkewe apoputan ren weweitin eomuwe insurens plan me pwan met kopwe fori nupwen a wor eom kapaseis kena.

Weweiti pwonupwonum
 Nupwen ka sainita **me pwan moni eomuwe aewin maram we premium** (me mwan ewe ranin apechakunenon ren pwonupwon), eomuwe insurens kompeni epwene tinngonuk ew pakechin chon non kena ina mei pachenong:

1. **Aporausen ren anamoten kena me pwan pwonupwonu:** Echo taropwe ina a kan aweweni ekkewe akaewin foforon kena seni eomuwe plan, usun chok meta a pwonupwonuno me pwan meta ese. Kopwe sinei usun met kena kopwe monir (premiums, momofengen, eiumuno, me pwan insurens fengen kena).
2. **Katon insurens ika pwan ekkoch taropwe:** Ei a kan eom pwarata ren insurens fiti poraus chon awora safeom kena repwene mochen ren ar repwe awora angangen aninikum kena. Noumuwe kato ika taropwe epwene usun nge a kono seni ei ew, nge epwene angei ewe chok sakkun poraus.

Amoneta ren eomuwe Tumunun Safei
 Nupwen en ka kan ekkieki usun insurensin safei, iwe kopwe moneta ren eom kewe mochenin tumunun safei seni eom:

- Kuuta emon chon awora:**
- Kori eomuwe insurens kompeny, kuut won ewe website, ika cheki ewe handbook ren chon non ren chon awora kena non eomuwe network. Networks kena ra tongeni siwin, iwe kopwe chekisefani fiti eomuwe health plan.
 - Nupwen ka kan finata io chon awora ka mochen kuuna, iwe cheki ren eom kopwe kuuna ika pwe ka mochen eisini eomuwe insurens kompeny me mwan eom fori ew appointment.

Ateteni ew appointment:

- Koko ren eom kopwe fori ewe appointment. Era pwe en ka kan kuut ren emon minafon chon awora aewin tumun me pwan eis ren ew chekin iteiten ier ika ew churin pechakunom.

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

Angang fiti noumuwe chon awora

- Nupwen ka churi noumuwe chon awora, aporausau ngeni usun wuruwon semwenin eom family, safei kena ka kan angaiir non ei attun, me pwan kapaseis kena ika nonineng kena ka ekkieki usun pechakunom.

Finata ika ewe chon awora a kan ewe mei pung ngonuk:

- En ka mochen emon chon awora ka tongeni nuku me pwan mefi kinamwe ne kapas ngeni. Murin eom aewin churi, ika pwe a kan wor eom nonineng kena usun noumuwe chon awora, iwe finata ika pwe en ka mochen aporausau eom nonineng kena fiti ewe chon awora ika pwan cheki pwan ekkoch chon awora kena non eomuwe network.

Amonata ren eom kewe tetenin fofor murin:

- Tapweisefanino fiti an noumuwe chon awora kewe pesepes. Ren awewe, ika pwe noumuwe chon awora a peseino emon chon sineieochu, met ka fori ew appointment?

Weweiti momon insurens

En me pwan eomuwe insurens kompeny aupwene momofengeni mon kena ren tumun a pwonupwonuno seni eomuwe plan. Kori ewe angangen aninisin chon non kena ren eomuwe health plan ren eom kopwe sineino usun tichikin kena ika aneani ewe aporausen ren anamoten kena.

Ifa usun an insurensin safei foforino iteiten:

1. En ka ngeni noumuwe chon awora noumuwe katon insurens non ewe fansoun ka kuut tumunun safei.
2. En ka monngeni ewe chon awora ekkena momofengen kopwene fori seni ewe plan.
3. Iteiten, ewe chon awora a kan momo ngeni ewe chon awora insurens.
4. Ewe chon awora insurens a tinngonuk ew Awewen ren Anamoten kena (ika EOB). Ei a kan ew unusen porausen ren ewe unusenapen momo kena ren eomuwe churi. A kan maaketiw met ewe chon awora a monngonuk, ewe tekianapen wukukun ewe chon awora insurens a mutata ren ena sakkun safei me pwan met a moni pwe an momonong, me pwan eom momonong ren momon kewe. Ew EOB esapw kan ew taropwen momo.
5. En epwene napeno fichin eom kopwene angei echo taropwen momo mei eimuno seni ewe chon awora. En kopwene moni eomuwe kinikinin momon ren mon ewe.

Kopwe sinei eom pung kena

Murin eom cheki eomuwe EOB, meni a kan wor eom kapaseis kena usun ekkewe tichikin ika ka ekkieki pwe ekkoch sakkun angangen aninis kena repwene pwonupwonuno seni ewe plan nge ina rese kan. En kopwene tongeni fileni ew nanengaw me pwan angei ekkewe angangen aninis kena pwonupwonuno.

En ka tongeni koko wenewen ngeni noumuwe chon awora insurens. Chon awora insurens kena a kan wor ar kena nenien koko ren ar repwe anisi chon non plan kena. Ei nampa a kan maaketiw won noumuwe katon insurens ika non ewe plan handbook.

Ika pwe ka mochen aninis seni pwan emon aramas, a wor eom kapaseis kena usun eom pung kena, ika mochen aninis ren eom kopwe weweiti momon insurens ika pwonupwon, iwe kori ewe Oregon Division of Financial Regulation ren eom kopwe kapas ngeni emon chon aninisin aramas, esapw wor momon non 888-877-4894 (ese wor mon).

Ka kan pwan tongeni email DFR.InsuranceHelp@dcbs.oregon.gov ika kuuta aninisin insurens kena non: bit.ly/DFRcomplaint



Atetenin ren kapasen insurens kena: Kapas auchea kena kopwene kuuna non ewe aporausen ren anamoten kena ika nupwen ka kuut angangen aninisin safei kena

Coinsurance: Ewe persenitin ren mon kena ren ew aninisin tumunun safei mei pwonupwon kopwe moni; 20 persenitin ren ew X-ray, ren awewe.

Copayment (ika copay): Ew awukukfocheno kopwe moni ren ew aninisin tumunun safei mei pwonupwon; \$20 ren ew churi ngeni ewe dokter, ren awewe.

Deductible: Ewe wukukun ka moni me mwan ewe plan epwene poputa ne moni ren ekkoch angangen aninis kena mei pwonupwonuno. Non Oregon, chomong plans kena rese kan mochen pwe ewe chon tonong epwe moni ewe deductible nupwen a kan wor ar churin ofes kena, nge ir repwene moni ewe deductible ren angangen aninis kena usun chok nonomun non pioin kena ika reirei kena. A kan fokkun

auchea ren eom kopwe chechemeni pwe mei wor chomong angangen aninis kena ra pwonupwonuno seni health plans kena, ika non unusen ika ekisichok pekin ena, me mwan a tori ewe deductible.

Network: Ekkewe nenien safei, nenien safei, nenien kamo safei, chon awora me chon awora pisek omw ewe kompanien insurance a fen contract ngenir pwe repwe awora angangen tumunun safei, taropwen safei me pisek. Kopwe kokori omw ewe kompanien insurance ren omw kopwe sinei menni tokter, chon tumun me ekkewe nenien angang mei nomw non ewe neni. Mei tongeni epwe watte om moni tonong ren om kopwe churi emon chon awora aninis ese nomw nukun ewe netip.

Out-of-pocket maximum: Ewe wattenon kopwene moni ren angangen aninis kena mei pwonupwon non ew ierin plan. Murin eom moni ei wukukun won deductibles, copayments, me pwan coinsurance ren tumunun non network me pwan angangen aninis kena, iwe eomuwe health plan a moni 100 pesenitin ren ekkewe momon ren anamoten kena mei pwonupwonuno. Mettoch kena rese kan anea ngeni ewe out-of-pocket maximum ra kan: eomuwe premium iteiten maram, ekkena mettoch ka moni ren angangen aninis kena eomuwe plan ese kan pwonu, me pwan tumun me pwan angangen aninis kena me nukun network.

Premium: Ewe wukukun ka moni ren eomuwe insurensin safei non ew me ew maram. En ka iteiten moni iteiten maram. Ese kan anea ngeni eomuwe deductible ika eomuwe out-of-pocket maximum. Ika pwe kose kan moni eomuwe premium, iwe en kopwene tongeni nusunano eom pwonupwon.

Preventive services: Iteiten tumunun safei, mei pachenong skrinin kena, check-ups, me pwan counselin chon safei, ren ar repwe pinei semwenin kena, semwen ika pwan ekkoch osupwangen pechakunen kena, ika ren ar repwe cheki semwen non ew apoputan foforun nupwen safean a kan fichino an epwe foforieochuno ngeni. Ei a tongeni pachenong apposun flu kena, apposun semwen me pwan skrinin kena.