

# Lost your coverage? **Enroll now!**

If you don't have health insurance, or will be losing coverage through your employer or another program, learn about other options:

## COBRA

The continuation of your employer coverage.

- **Eligibility:** Anyone in the household who previously had access to employer coverage is eligible for COBRA.
- **Enrollment:** Within 60 days of losing job-based coverage.
- **Cost:** You pay the full monthly premium, plus a 2 percent administrative fee.
- **Note:** Unless your former employer stops contributing towards your COBRA premium or you are within 60 days of when your employer coverage ended, once enrolled in COBRA, you cannot cancel mid-year and enroll in a plan through the Marketplace without another qualifying event.

## State Continuation Plan

Allows employees of smaller employers (fewer than 20 employees) to keep the same group health insurance coverage for up to 9 months after loss of a job or loss of coverage because of a reduction in work hours.

- **Enrollment:** You must notify the insurer in writing the latter of: 10 days after the date you become eligible; or 10 days after the date the insurer notifies you of your eligibility.
- **Cost:** You have to pay the full price of the state continuation coverage.
- **Find out more** by visiting [go.usa.gov/xvhjb](https://go.usa.gov/xvhjb).

## Oregon Health Plan (OHP) and OHP Bridge

Free health coverage offered by the state of Oregon.

- **Eligibility:** Oregon residents who meet immigration and income requirements.
- **Enrollment:** Enroll anytime.
- **Find out more and apply** at [OHP.Oregon.gov](https://OHP.Oregon.gov) or get free help from a trusted OHP-certified community partner.
- **Get started** by finding out if you or your kids may qualify at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

## Medicare

Health coverage administered by the federal government.

- **Eligibility:** Medicare is for U.S. citizens and some permanent residents 65 and older and some people with disabilities.
- **Enrollment:** You may qualify to enroll mid-year after losing creditable health coverage or you can enroll during the annual enrollment period from Jan. 1 to March 31.
- **Sign up:** Enroll in Medicare Parts A and B through Social Security.
- **Want help?** Contact the **Oregon Senior Health Insurance Benefits Assistance (SHIBA)** program at **800-722-4134** (toll-free) or visit [SHIBA.Oregon.gov](https://SHIBA.Oregon.gov).

## HealthCare.gov (the Marketplace)

Website where you can apply for help paying your premium and out-of-pocket costs while you shop.

- **Eligibility:** Anyone lawfully present in the U.S.
- **Enrollment:** Nov. 1 to Jan. 15 or within 60 days of a qualifying event (such as losing employer-based coverage).
- **Get started** by comparing your options at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).
- **Find free, local help** at [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp) or call **855-268-3767** (toll-free).
- **Live in Washington?** Visit the Washington Health Benefit Exchange online at [WAhbexchange.org](https://WAhbexchange.org) or call **855-923-4633** (toll-free).

**Compare your options** at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

Find out what coverage you may qualify for and how much you can save.

**Want one-on-one help?**

Find free, local help at [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp) or call **855-268-3767** (toll-free).



# 失去保险?现在就参保吧!

若您没有医疗保险,或者将失去雇主或其他计划保险,您可以了解其他参保选择:

## COBRA

让您继续享受雇主保险。

- **资格:** 家中之前参加过雇主保险的任何人士均符合资格参加COBRA。
- **参保:** 丧失失业保险的 60 天内。
- **费用:** 您支付全额月保费,外加百分之二的管理费。
- **注:** 除非您的前雇主不再为您的 COBRA 保费供款,或距离您的雇主保险结束后未满足 60 天,否则参保 COBRA 后,您不得在年中退保并通过 Marketplace 参加其他计划(除非发生其他符合资格的事件)

## 州保险延续计划

小企业(员工不足 20 人)员工可通过本计划在失业或因为工时减少而丧失保险后将原团体医疗保险延长最多 9 个月。

- **参保:** 您必须在以下时间的较晚者书面通知保险公司: 您符合资格之日后的 10 天内;或保险公司向您通知资格之日后的 10 天内。
- **费用:** 您要支付全额州保险延续费用。
- 请登录 [go.usa.gov/xvhJb](http://go.usa.gov/xvhJb) 了解更多信息。

## 俄勒冈州健康计划 (OHP)

俄勒冈州提供的免费医疗保险。

- **资格:** 符合移民及收入要求的俄勒冈州居民。
- **参保:** 随时参保。
- 登录 [OHP.Oregon.gov](http://OHP.Oregon.gov) 了解更多信息并申请,或向值得信赖的 OHP 认证社区合作伙伴获取免费帮助。
- 请先登录 [OregonHealthCare.gov/WindowShop](http://OregonHealthCare.gov/WindowShop) 了解您或您的子女是否符合资格。

## Medicare

由联邦政府运作的医疗保险。

- **资格:** 面向美国公民、某些年满 65 岁的永久居民以及某些残疾人士。
- **参保:** 您在丧失可抵免医疗保险后的年中即符合参保资格,或者您可以在 1 月 1 日到 3 月 31 日的年度参保期内参保。
- **登记:** 通过社会保障参加 Medicare Part A 及 B。
- **需要帮助吗?** 请致电 800-722-4134 (免费电话) 联系俄勒冈州老年人医疗保险福利援助 (SHIBA) 计划或登录 [SHIBA.Oregon.gov](http://SHIBA.Oregon.gov)。

## HealthCare.gov (the Marketplace)

您可在本网站选购保险,并申请帮助支付保费和自付费用。

- **资格:** 任何合法居留美国的人士。
- **参保:** 11 月 1 日到 1 月 15 日,或发生符合资格事件(如丧失雇主保险)后的 60 天内。
- **在开始参保前,敬请登录** [OregonHealthCare.gov/WindowShop](http://OregonHealthCare.gov/WindowShop) **比较您的选择。**
- **您可登录** [OregonHealthCare.gov/GetHelp](http://OregonHealthCare.gov/GetHelp) **或致电 855-268-3767 (免费电话)** 寻求免费的本地帮助。
- **住在华盛顿?** 请登录 [WAhbexchange.org](http://WAhbexchange.org) 上网访问 Washington Health Benefit Exchange 或拨打 855-923-4633 (免费电话)。

登录 [OregonHealthCare.gov/WindowShop](http://OregonHealthCare.gov/WindowShop) 比较您的选择。

了解您符合哪些保险资格以及可以节省多少钱。

**需要一对一帮助?**

您可登录 [OregonHealthCare.gov/GetHelp](http://OregonHealthCare.gov/GetHelp) 或致电 855-268-3767 (免费电话) 寻求免费的本地帮助。

