

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.

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 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.

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.

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:** Within 60 days of a qualifying event (such as losing employer-based coverage) or starting Nov. 1.
- **Get started** by comparing your options at OregonHealthCare.gov/WindowShop.
- **Find free, local help** at OregonHealthCare.gov/GetHelp or call **855-268-3767 (toll-free)**.
- **Live in Washington?** Visit the Washington Health Benefit Exchange online at WAhbexchange.org or call 855-923-4633 (toll-free).

Compare your options at 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 or call 855-268-3767 (toll-free).



Ma lumisay caymiskaagii? **Hadda isqor!**

Haddii aadan lahayn caymis caafimaad, ama lumin doonto caymiska aad leedahay ee aad adeegsanayso cidda aad u shaqeyso ama barnaamij kale, wax ka ogow kala doorashooyinka kale jira:

COBRA

Sii socoshada caymiska cidda aad u shaqeyso.

- **U qalmida:** Qof kasta oo ka tirsan qoyska oo hore u heli karayay caymiska cidda loo shaqeyyo wuxuu u qalmaa COBRA.
- **Isqorista:** Muddo 60 maalmood gudahood ah laga bilaabo marka la lumiyo caymis ku saleysan shaqo.
- **Qiimaha:** Waxaad bixinaysaa lacagta kaaga soo aadaysa caymiska oo dhan bishii, oo lagu daray boqolkiiba 2 kharashka maamulka.
- **Ogow:** Marka laga reebo ciddii aad hore u shaqeyn jirtay oo joojisa in ay gacan ka geysato lacagta kaaga soo aadaysa COBRA ama aad ku jirto 60 maalmood gudahood marka uu caymiska cidda aad u shaqeyso joogsado, marka aad isqorto COBRA, ma joojin kartid sanadka badhtankiisa oo isma qori kartid qorshe adiga oo adeegsanaya Meesha Caymiska u qaabilsan 'Marketplace' iyada oo aysan jirin dhacdo loo qalmo.

Qorshaha Sii socoshada ee Gobolka

Wuxuu u saamaxaa shaqaalaha u shaqeyya shirkadaha yar yar (ee leh in ka ka yar 20 shaqaale) in ay sii haystaan caymiska caafimaadka muddo ilaa 9 bilood ah ka dib marka la lumiyo shaqo ama caymis iyada oo sababtu tahay dhimista saacadaha shaqada.

- **Isqorista:** Waa in aad caymis bixiyaha kula socodsiiisaa qoraal ahaan ka dib: 10 maalmood ka dib taariikhda aad noqoto qof u qalma; ama 10 maalmood ka dib taariikhda caymis bixiyuhu ku soo ogeysiyo u qalmidaada.
- **Qiimaha:** Waa in aad bixisaa qiimaha buuxa ee lacagta sii socoshada caymiska ee gobolka.
- **Ogow waxyaabo dheeraad ah** adiga oo booqonaya go.usa.gov/xvhjb.

Qorshaha Caafimaadka ee Oregon (OHP) iyo OHP Bridge

Caymiska caafimaadka ee lacag la'aanta ah waxaa bixiya gobolka Oregon.

- **U qalmida:** Dadka degan Oregon ee buuxiya shuruudaha socdaalka iyo dakhliga.
- **Isqorista:** Isqor wakhti kasta.
- **Ogow waxyaabo dheeraad oo ka dalbo OHP.Oregon.gov** ama hel caawimaad lacag la'aan ah oo ka socota qof bulshada u adeega oo lagu kalsoon yahay oo ay aqoonsan tahay OHP.
- Bilow adiga oo ogaanaya haddii adiga ama carruurtaadu ay dhici karto in aad u qalantaan **OregonHealthCare.gov/WindowShop**.

Medicare (メディケア)

Caymiska caafimaad waxaa maamula dowladda federaalka ah.

- **U qalmida:** Medicare waxaa loogu talagalay muwaadiniinta Maraykanka iyo dadka deganaanshaha rasmiga ah leh ee da'doodu tahay 65 iyo ka weyn iyo dadka naafada ah qaarkood.
- **Isqorista:** Waxaa dhici karta in aad u qalanto in aad isqorto sanadka badhtankiisa ka dib marka aad lumiso caymis caafimaad oo la aamini karo ama waxaad isqori kartaa muddada isqorista sanadkii ee ka bilaabanta Janaayo 1 ilaa Maarso 31.
- **Isdiiwaan geli:** Isqor Medicare Qaybaha A iyo B adiga oo adeegsanaya Social Security-ga.
- **Ma rabtaa caawimaad? Barnaamijka Taageerada Faa'iidooyinka Caymiska Caafimaad ee Dadka Waayeelka ah (SHIBA)** ee Oregon kala xiriir **800-722-4134** (khadka bilaashka ah) ama booqo **SHIBA.Oregon.gov**.

HealthCare.gov (Meesha Caymiska u qaabilsan 'Marketplace')

Website-ka halkaasi oo aad ka dalban karto caawimaada bixinta lacagtaada qaybta kaaga soo aadaysa caymiska 'premium' iyo kharashyada jeebka laga bixinayo inta aad adeeganays 'shop'.

- **U qalmida:** Qof kasta oo si sharci ah ugu sugan U.S.
- **Isqorista:** 60 maalmood gudahood marka dhacdo u-qalmitaan ah (sida lumitaanka caymiska ku salaysan loo-shaqeyaha) ama laga bilaabo Noofambar 1.
- **Bilaw** adiga oo isbarbardhigaya kala doorashooyinkaaga OregonHealthCare.gov/WindowShop.
- **Caawimaad lacag la'aan ah, oo degaanka ka jirta ka hel OregonHealthCare.gov/GetHelp** ama wac **855-268-3767** (khadka bilaashka ah).
- **Ku nool Washington?** Booqo Isweydaarsiga Faa'iidada Caafimaadka ee Washington ee dhanka internet-ka WAHbexchange.org ama wac **855-923-4633** (khadka bilaashka ah).

Isbarbar dhig kala doorashooyinkaaga ka jira OregonHealthCare.gov/WindowShop.

Ogow caymiska ay dhici karto in aad u qalanto iyo inta aad badbaadsan karto.

Ma rabtaa caawimaad fool ka fool ah?

Caawimaad lacag la'aan ah, oo degaanka ka jirta ka hel OregonHealthCare.gov/GetHelp ama wac **855-268-3767** (khadka bilaashka ah).

