

# Sign up, renew, or change health plans at **HealthCare.gov**

**Don't have health insurance? We are here to help.**

- Learn about what plan might be **best and most affordable** for you.
- See if you can get **financial help** to pay for your plan.

**Did you buy health insurance last year? It is time to renew or change plans. Review your plan. Compare your options.**

- Your health care needs can change.
- Each year, new plans are offered, **benefits can change**, and some plans are discontinued.
- Changes in income and family size can affect your **financial assistance**.
- Check to see if you will be automatically **re-enrolled** in your plan. You may need to **resubmit** your information to continue your benefits.

**Visit OregonHealthCare.gov to find FREE local help from an expert.**

## Other languages or formats

Call 855-268-3767 (toll-free) between 8 a.m. and 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語. You can also request information in large print or other formats.

# Health insurance options for **service members and veterans** in Oregon



Programs are available to help Oregon veterans get affordable health coverage and stay healthy.



440-5112 (8/22)

**Visit OregonHealthCare.gov**

## VA Health Care

[va.gov/health-care](http://va.gov/health-care)

### Overview

- Health care provided by United States Department of Veterans Affairs (VA) medical facilities.
- May be used in conjunction with other health insurance or as standalone coverage.
- Enrollment can be terminated and reinstated.
- Medical care also available outside of VA system through the Veteran's Choice Program.

### Eligibility

- Available to those who were separated under any condition other than dishonorable from active military service after at least two years, and those reservists who completed the full period for which they were called or ordered to active duty.
- Veterans can apply for VA health care at any time by visiting [va.gov/healthbenefits/enroll](http://va.gov/healthbenefits/enroll), calling **877-222-VETS (8387)**, visiting a local VA health care facility, or making an appointment to see a County Veteran Service Office at [go.usa.gov/xmfvd](http://go.usa.gov/xmfvd).

### Cost

- There are no monthly premiums. However, depending on which priority a veteran is assigned, a veteran could be billed co-pays. See rates on the VA website.
- In order for the VA to determine a priority group, veterans must complete a financial means assessment when applying to determine if they are eligible for free or reduced-cost care. Service-connected conditions are treated free of charge.

The VA also provides health insurance coverage through CHAMPVA: [go.usa.gov/xNM2C](http://go.usa.gov/xNM2C). This can be stand alone coverage or used with other insurance and has no annual fees or monthly premiums.



## Tricare

[tricare.mil](http://tricare.mil)

### Overview

- Health insurance provided by the Department of Defense for active duty personnel.
- Not connected to VA medical facilities.
- Three tiers of coverage: Standard, Extra, or Prime.

### Eligibility

- Available to active-duty service members, military retirees (completed 20 years of service), and their dependents.
- Must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

### Cost

- Monthly premiums vary based on veteran's military status.
- Standard and Extra plans have deductibles and no annual fees; Prime plan has an annual fee and no deductibles.

## Get free, local help

[OregonHealthCare.gov](http://OregonHealthCare.gov)

855-268-3767 (toll-free)

8 a.m. to 5 p.m. Monday through Friday

- Find a local insurance agent or community organization that can help you for free in your preferred language

## The Marketplace

[HealthCare.gov](http://HealthCare.gov)

### Overview

- All plans meet a standard of essential health benefits and have no lifetime or annual coverage caps.
- Apply and enroll in health insurance online at [HealthCare.gov](http://HealthCare.gov) or by calling **800-318-2596 (toll-free)**.

### Eligibility

- All U.S. citizens and people with a current immigration status (except DACA) are eligible to purchase coverage.
- Plans cover adults and children.
- Enroll during open enrollment or with special enrollment period, which is a 60-day window that can be triggered by certain life events. These include separation from active duty, getting married, having a baby, or losing other health insurance coverage.

### Cost

- Pricing of plan tiers (Platinum, Gold, Silver, Bronze) is based on the level of out-of-pocket costs for the consumer.
- Based on income, subsidies may be available as a tax credit or reduced monthly premiums, as well as cost sharing to help reduce out-of-pocket medical costs.
- No financial help is available through [HealthCare.gov](http://HealthCare.gov) if enrolled in VA health coverage as this meets the minimum standard for health care coverage.

# 在 HealthCare.gov 注册、续约或 更改健康计划

## 没有健康保险？

我们竭诚为您提供帮助。

- 了解什么计划对您来说会**最好最实惠**。
- 了解您是否可以获得**财务帮助**，以支付您的计划费用。

## 您去年购买健康保险了吗？

是时候续约或更改计划了。

检查您的计划。比较您的选择。

- 您的健康护理需求可能会有所改变。
- **每年都会提供新的计划，福利也会改变**，一些计划会终止。
- 收入和家庭规模的变化会影响您的**经济援助**。
- 检查以了解您是否将自动**重新注册**您的计划。您可能需要**重新提交**信息才能继续享受福利。

访问 [OregonHealthCare.gov](http://OregonHealthCare.gov)，寻找当地专家提供的免费帮助。

## 其他语言或格式

请于周一至周五早上 8 点至下午 5 点致电 855-268-3767 (免费电话)，索要本信息的 Español, Русский, Tiếng Việt, 汉语、漢語版本。您也可以索要本信息的大字版或其他格式版本。

# 俄勒冈州服役人员和 退伍军人的健康 保险选择



一些计划可以帮助俄勒冈州的退伍军人获得平价健康保险，保持健康。



**OREGON  
HEALTHCARE.GOV**

☎ 855-268-3767 (toll-free)



440-5112 (8/22)

**Visit [OregonHealthCare.gov](http://OregonHealthCare.gov)**



## VA 健康护理

va.gov/health-care

### 概述

- 美国退伍军人事务部 (VA) 医疗机构提供的健康护理。
- 可与其他健康保险结合使用, 也可作为独立承保使用。
- 注册可以终止和恢复。
- 在 VA 系统之外, 也可以通过退伍军人选择计划 (Veteran's Choice Program) 获得医疗护理。

### 资格

- 适用于服役至少两年后在任何情况下 (被开除军籍的情况除外) 退伍者, 以及已完成被征召或被命令服现役全部时期的预备役军人。
- 退伍军人可以随时通过访问 [va.gov/healthbenefits/enroll](http://va.gov/healthbenefits/enroll)、致电 **877-222-VETS (8387)**, 到访当地的 VA 健康护理机构, 或在 [go.usa.gov/xmfvd](http://go.usa.gov/xmfvd) 预约到访县退伍军人服务办公室来申请 VA 健康护理。

### 费用

- 没有月保费。但是, 根据退伍军人被分配的优先级, 退伍军人可能需要支付共付额。请参阅 VA 网站上的费率。
- 为了让 VA 确定优先组, 退伍军人必须在申请时完成经济状况评估, 以确定其是否有资格获得免费或低价护理。治疗与服役相关的病症免费。

VA 还通过退伍军人事务部的平民健康和医疗计划 (CHAMPVA) 提供健康保险承保: [go.usa.gov/xNM2C](http://go.usa.gov/xNM2C)。这可以是独立承保, 也可与其他保险一起使用, 没有年费和月保费。



## Tricare

tricare.mil

### 概述

- 国防部为现役人员提供的健康保险。
- 与 VA 医疗机构无关。
- 三层级承保: 标准、额外或优质。

### 资格

- 适用于现役军人、军队退休人员 (服役满 20 年) 及其受抚养人。
- 必须在国防注册资格报告系统 (DEERS) 注册。

### 费用

- 月保费因退伍军人的兵役状况而异。
- 标准计划和额外计划有自付额, 没有年费; 优质计划有年费, 没有自付额。

## 获得当地免费帮助

OregonHealthCare.gov

855-268-3767 (免费电话)

周一至周五早上 8 点至下午 5 点

- 寻找当地可以用您的首选语言免费帮助您的保险代理或社区组织

## Marketplace (市场)

HealthCare.gov

### 概述

- 所有计划都符合基本健康福利标准, 没有终生和年度承保限额。
- 在 [HealthCare.gov](http://HealthCare.gov) 在线申请和注册健康保险, 或致电 **800-318-2596 (免费电话)**。

### 资格

- 所有美国公民和具有当前移民身份者 (童年抵美者暂缓遣返计划 (DACA) 除外) 都有资格购买保险。
- 计划涵盖成人和儿童。
- 在开放注册期或特殊注册期注册, 特殊注册期是为期 60 天的窗口, 可由某些生活事件触发。包括退伍、结婚、生子或失去其他健康保险承保。

### 费用

- 计划层级 (铂金、黄金、白银、青铜) 的定价是基于消费者自付费用的水平。
- 根据收入, 补贴可以作为税收抵免或月保费削减以及分摊费用而提供, 以帮助减少自付医疗费用。
- 如果注册了 VA 健康保险, 则无法通过 [HealthCare.gov](http://HealthCare.gov) 获得财务帮助, 因为这符合健康护理承保的最低标准。