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?

Nov. 1 through Jan. 15 is the 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 ExploreHealthOR.gov/Help to find free local help from an expert.

Brought to you by the state of Oregon.

Explore Health is Oregon’s health insurance marketplace. It helps you compare plans, find financial help and enroll in coverage.

Have a problem with your insurance?

If you have problems after you sign up for insurance, contact the Oregon Division of Financial Regulation.

Visit orhim.info/DFRcomplaint
Call 888-877-4894 (toll-free)
Email DFR.InsuranceHelp@dcbs.oregon.gov

Other languages or formats?

Call 855-268-3767 (all relay calls welcome) between 8 a.m. and 5 p.m. Monday through Friday to request this information in español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.

EXPLORE HEALTH

Contact us

855-268-3767 (all relay calls welcome)
info.marketplace@oha.oregon.gov

EXPLORE HEALTH

HEALTH INSURANCE OPTIONS FOR SERVICE MEMBERS AND VETERANS IN OREGON



VA Health Care
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**, calling **877-222-VETS (8387)**, visiting a local VA health care facility, or making an appointment to see a County Veteran Service Office at **ehlinks.info/ODVAcounty**.

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. This can be stand alone coverage or used with other insurance and has no annual fees or monthly premiums.

Tricare
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.



The Marketplace
ExploreHealthOR.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 **ExploreHealthOR.gov** or by calling **855-268-3767 (all relay calls welcome).**

Eligibility

- All U.S. citizens and people with a current immigration status (except DACA) are eligible to enroll in coverage.
- Plans cover adults and children.
- Enroll during Open Enrollment or with s\ Special Enrollment Period, which is a 60-day window that can opens after qualify life events. These include separation from active duty, getting married, having a baby, or losing other health insurance coverage.

Cost

- Pricing of plan tiers (Gold, Silver, Bronze) is based on the level of out-of-pocket costs for the member.
- Financial help may be available as premium tax credits which reduce net monthly premiums, as well as cost-sharing reductions to help reduce out-of-pocket costs for health care.
- No financial help is available through Explore Health if you are enrolled in VA health coverage as it is minimum essential coverage that is considered affordable.

Important Dates

- **Open Enrollment:** Nov. 1 - Jan. 15
- **Special Enrollment Period:** Report life changes and shop for or change plans within 60 days of a qualifying life event

Learn more about enrollment periods at ExploreHealthOR.gov/Dates

Sign up, renew, or change plans
Get free, local help

ExploreHealthOR.gov
855-268-3767 (all relay calls welcome)
8 a.m. to 5 p.m. PST
Monday through Friday