

Brought to you by the **state of Oregon**

Medicare and the **Marketplace:** What you need to know

Free, local **help** for Medicare and the Marketplace

The state of Oregon is working with **HealthCare.gov** to help Oregonians get health care coverage.

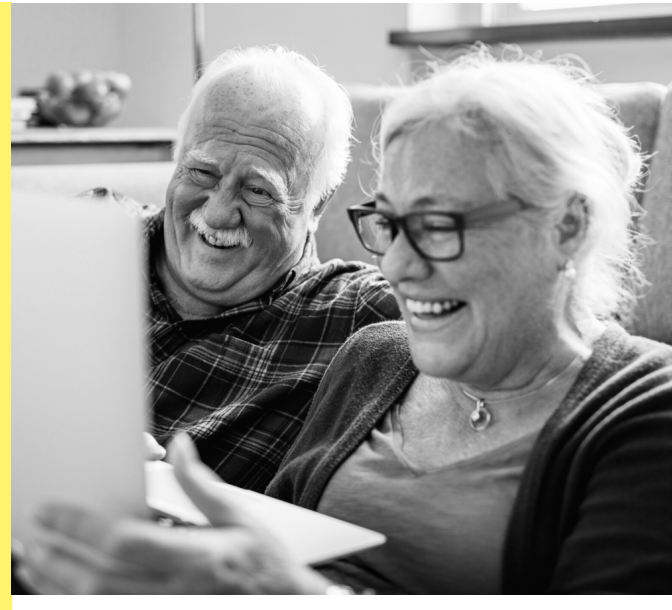
Have a problem with your insurance?

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

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

Other languages or formats?

Call **855-268-3767** (toll-free) from 8 a.m. to 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.



Questions about Medicare? Oregon SHIBA can help by:

- Providing information about Medicare, including what **health and prescription drug plans** are available to you.
- Assisting with Medicare **appeals and complaints**.
- Educating how to **protect and report** Medicare fraud and abuse.

Visit SHIBA.Oregon.gov to find free local Medicare counseling.

Questions about the Marketplace?

We can help with that.

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

Visit OregonHealthCare.gov to find free local help from an expert.

Easing the confusion about
when to transition from the
Marketplace to Medicare and
how to make the move

Visit OregonHealthCare.gov



SHIBA.Oregon.gov
800-722-4134 (toll-free)



Frequently asked questions

Q: If I have Medicare, do I need to do anything?

A: No. If you have Medicare Part A (hospital insurance), you are covered and should not get a plan through the Marketplace. To find out more about your Medicare options, schedule a free counseling appointment with an Oregon SHIBA counselor.

Q: Can I get a Marketplace plan in addition to Medicare?

A: No. It is against the law for someone who knows that you have Medicare to sell you a health plan through the Marketplace or an insurance company. This is true even if you have only Part A or Part B. If you want coverage to supplement original Medicare, you may consider Medigap policies. You can also learn more about other Medicare options, such as Medicare Advantage plans, by calling SHIBA (800-722-4134) or visiting Medicare.gov.

Q: Can I choose the Marketplace coverage instead of Medicare?

A: Generally no. However, you may be able to get a plan through the Marketplace if you:

- Are paying a premium for Part A. You can drop your Part A and Part B coverage. Contact the Social Security Administration for information.
- Have fewer than five years of documented legal resident status to qualify for Medicare or

Medicaid. Your household income determines if you qualify for financial help to pay for the plan through the Marketplace.

Before making a choice, there are two points to consider:

1. If you enroll in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.
2. Outside of the initial enrollment period, you can usually enroll in Medicare only during the Medicare general enrollment period (Jan. 1 to March 31). Your coverage begins the month after you enroll.

If you are currently on a Marketplace plan and you turn 65:

- Three months before the month you turn 65, you should receive information about Medicare.
- You are no longer eligible for financial assistance when you become eligible for premium-free Part A.

If you are currently on a Marketplace plan and you recently became eligible for premium-free Part A:

You are no longer eligible for financial help through the Marketplace, so you must actively cancel your Marketplace coverage. Part A may be retroactively started to the month you turn 65 or the month in which you became eligible for premium-free Part A. This may affect the financial help you received through the Marketplace.

Take action now

Q: When do I cancel my Marketplace coverage?

A: You must contact the Marketplace to cancel your coverage.

- If you are enrolled in a plan **with your spouse or other family members**, you must call the first day that your Medicare begins to remove you from the plan.
- If you are enrolled in a plan **by yourself**, you can cancel at any time during the month before your Medicare begins.

Q: How do I cancel my Marketplace coverage?

A: You need to “report a life change.” The change in this case you are reporting getting other coverage. You can do this by calling HealthCare.gov at 800-318-2596 (toll-free).

Requesting the change and cancelling over the phone usually is the best option, but you can also do it online.

To cancel online:

1. Go to HealthCare.gov. Choose “cancel a plan” under the “topics” menu on the home page or enter “cancel a plan” in the search box.
2. Pay attention to the special instructions for people who have become eligible for Medicare.
3. The instructions will tell you to log in to your HealthCare.gov account.

Q: This is confusing. Can I get help?

A: If you want assistance with your Marketplace coverage, you can find free in-person help from a local agent by visiting OregonHealthCare.gov and clicking Get Help.

Free, local Medicare counseling is available through the SHIBA program. You can reach your local SHIBA office by calling 800-722-4134 (toll-free) and entering your ZIP code.

DON'T MISS THESE IMPORTANT DATES

NOV. 1 – DEC. 15

Marketplace open enrollment when you can sign up, renew, or change plans.

OCT. 15 – DEC. 7

Medicare annual enrollment period

INITIAL ENROLLMENT PERIOD

Starts three months before your 65th birthday and ends three months after their 65th birthday



Melele kein rej itok jen **state** eo an **Oregon**

Medicare im **Marketplace:** Ta eo kwōj aikuj jela

Jibañ eo ejellok wonnen im ebed ilo jukjukinbed ñan Medicare im Marketplace

State eo an Oregon ej jermal ibben **HealthCare.gov** ñan jibañ armij in Oregon ko ebōk aer injuran in taktō.

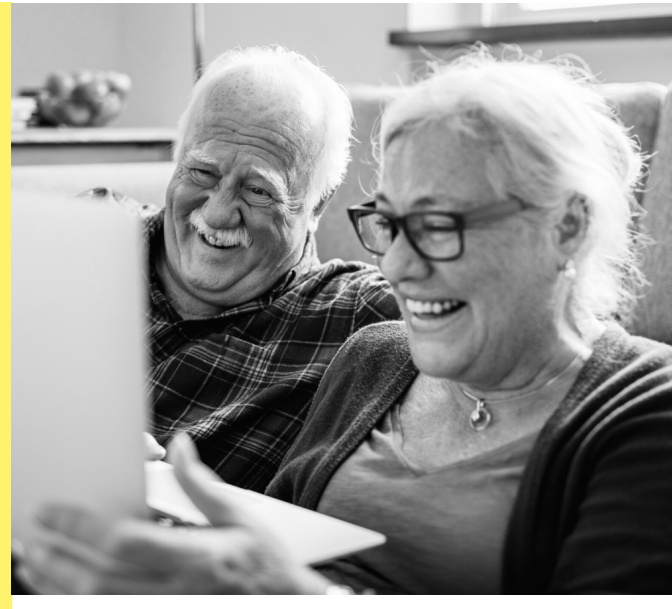
Ewōr ke am abnōnō ibben injuran eo am?

Ñe ewōr am abnōnō alikin am kadeloñ etam ñan injuran, kebaak Opij eo an Oregon ej Kakien Jāān.

Lale bit.ly/DFRcomplaint
Kall 888-877-4894 (ejellok wonnen)
Email DFR.InsuranceHelp@dcbs.oregon.gov

Kain ak wāween ko jet?

Kall ae lok **855-268-3767** (ejellok wonnen) jen 8 awa jibbon ñan 5 awa jota Mande ñan Bolaide ñan kajjitoke melele in ilo kajin Español, Русский, Tiếng Việt, 汉语, 漢語, jeje ko relab, ak ilo bar juon wāween.



Kadiklok poktak ko kin ien oktak eo jen Marketplace ñan Medicare im wāween kōmmāne makūtkūt eo

Visit OregonHealthCare.gov

Ewōr ke kajjitok kin Medicare? Oregon SHIBA emaron jibañ ilo an:

- Lewaj melele kin Medicare, ekoba ta **injuran ko ñan taktō im wūno ko jen taktō** kwōmaron bōke.
- Jibañ kin **jumae im abnōnō ko** kin Medicare.
- Lelok katak kin wāween **kejbarok im ripoot** kin koot im kakkure Medicare.

Lale SHIBA.Oregon.gov ñan lale koonjel in Medicare ko ejellok wonnen im ebed ilo jukjukinbed eo.



SHIBA.Oregon.gov
800-722-4134 (ejellok wonnen)

Ewōr ke kajjitok kin Marketplace?

Kim maron jibañ kin mennin.

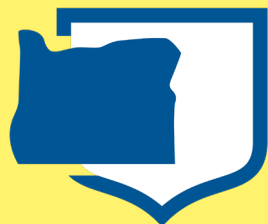
- Bōk melele kin ta injuran eo emaron **emmon tata im diktata wonnen** ñan kwe.
- Lale ñe kwōmaron ebōk **jibañ kin jāān** ñan am kollaiki injuran eo am.

Lale OregonHealthCare.gov ñan kabōk jibañ eo ejellok wonnen im ebed ilo jukjukinbed jen juon armij eo ewōr an kapeel in melele kin jermal kein.



OREGON
HEALTHCARE.gov

☎ 855-268-3767 (toll-free)



Kajjitok ko rekut

K: Ñe ewōr aō Medicare, ewōr ke jabdewōt men eo ij aikuj kōmmāne?

U: Jab. Ñe ewōr am Medicare Paat A (injurān ñan deloñ aujbitol), ewōr a injuran in im kwōjab aikuj bōke juon injuran ilo Marketplace. Ñan lale ta ko kwōmaron bōke ibben Medicare, kōlaajrake juon ien am kwelok ejellok wonnen ibben juon koonjelor jen Oregon SHIBA.

K: Imaron ke bōke juon injuran ilo Marketplace koba ibben Medicare?

U: Jab. Emo iomwin kakien ñan an juon armij eo ejela ewōr am Medicare wia kake injuran in taktō ñan kwe ilo Marketplace ak jen juon kombani in injuran. Mennin ejimwe elañe ewōr wōt am Paat A ak Paat B. Ñe kwōkōnaan am injuran bwe en kobalok ibben Medicare eo am jinoin, kwōmaron lomnak kin kakien ko an Medigap. Kwōmaron bar bōk melele ko relablok kin ta ko jet kwōmaron bōki ibben Medicare, einwōt injuran ko an Medicare Advantage, ilo am kall ae SHIBA (800-722-4134) ak lale Medicare.gov.

K: Imaron ke kelet injuran eo ilo Marketplace im ejab Medicare?

U: Ekka jab. Bōtab, kwōmaron ebōk am injuran ilo Marketplace elañe kwōj:

- Kollaiki wonnen eo aoleb allōñ ñan Paat A. Kwōmaron jolok injuran eo am ilo Paat A im Paat B. Kebaak Opij eo an Social Security Administration ñan melele.
- Ediklok jen lalem iiō in am juon eo ewōr an peba in kwalok emelim iomwin kakien an jokwe ñan am maron tōbrak ñan Medicare ak Medicaid. Kolla eo an rimweo imōm enaj kalikar elañe kwōmaron tōbrak ñan jibañ in jān ñan injuran eo ilo Marketplace.

Mokta jen am kōmmāne kelet eo, ewōr ruo melele ko ñan am lomnak:

1. Ñe kwar kadeloñ etam ilo Medicare alikin an jemlok ien kadeloñ etam eo jinoin, kwōmaron aikuj kollaiki wonnen juon likjab ikijen kadeloñ et toon wōt an wōr am Medicare.
2. Ien eo alikin ien kadeloñ et eo jinoin, ekka am maron kadeloñ et ilo Medicare wōt ilo ien kadeloñ et eo an aoleb ibben Medicare (Janwode 1 ñan Maaj 31). Injurān eo am ej jino allōñ eo alikin am kadeloñ etam.

Ñe ewōr am injuran ilo Marketplace ilo ien in im enaj 65 am iiō:

- Jilu allōñ mokta jen allōñ eo enaj 65 am iiō, kwōj aikuj elo melele kin Medicare.
- Ejako am maron tōbrak ñan jibañ in jān ilo ien am maron tōbrak ñan Paat A eo ejellok wonnen aoleb allōñ.

Ilo ien in kwōj kōjērbal juon injuran ilo Marketplace im kwōj kab jino maron tōbrak ñan Paat A eo ejellok wonnen aoleb allōñ:

Ejako am maron tōbrak ñan jibañ in jān ilo Marketplace, innem kwōj aikuj kaanjel ae injuran eo am ilo Marketplace. Paat A ear jino jen allōñ ko moktalok ear 65 am iiō ak ilo allōñ eo kwar maron tōbrak ñan Paat A eo ejellok wonnen aoleb allōñ. Mennin emaron kakkure jibañ in jān eo kwar bōke ilo Marketplace.

Kōmadmōd kiō

K: Ewi wāween aō kaanjel ae injuran eo aō ilo Marketplace?

U: Kwōj aikuj kebaak Marketplace ñan kaanjel ae injuran eo am.

- Ñe emōj an deloñ etam ilo juon injuran **ibben armij eo belem ak armij ro jet uwaan baamle eo**, kwōj aikuj kall ilo raan eo kein kajuon im ear jino Medicare eo am ñan jolok etam jen injuran eo.
- Ñe edeloñ etam ilo juon injuran **am make**, kwōmaron kaanjel jabdewōt ien iloan allōñ eo mokta jen an jino Medicare eo am.

K: Ewi wāween aō kaanjel ae injuran eo aō ilo Marketplace?

U: Kwōj aikuj “ripoot oktak ilo mour eo am.” Oktak eo ilo keij in ej kwōj ripoot in bōke bar juon injuran. Kwōmaron kōmmāne mennin ilo am kall ae lok HealthCare.gov ilo 800-318-2596 (ejellok wonnen). Kajjitok oktak im kaanjel ilo talebon ekka an wāween eo emmontata, bōtab kwōmaron bar kōmmāne online. Ñan kaanjel online:

1. Etal ñan HealthCare.gov. Kelet “kaanjel ae juon injuran” iomwin “melele ko” jen laajrakin melele ko ilo peij eo imaan ñe ejab kadeloñ “kaanjel ae juon injuran” ilo bok in kabōk eo.
2. Lale jejjetin kōmelele ko ñan armij ro remaron kiō ebōk Medicare.
3. Kōmelele ko renaj kwalok waj kilen am deloñe akkoun eo am ilo HealthCare.gov.

K: Mennin ekōmman poktak. Imaron ke ebōk jibañ?

U: Ñe kwōj aikuj jibañ kin injuran eo am ilo Marketplace, kwōmaron etal im ebōk jibañ ilo opij eo ibben juon rijerbal ilo jukjukinbed eo ilo am lale OregonHealthCare.gov im jibed Ebōk Jibañ.

Ewōr koonjel ejellok wonnen ilo jukjukinbed ilo burokraam eo an SHIBA. Kwōmaron kebaak opij eo an SHIBA ilo jukjukinbed eo am ilo am kall ae lok 800-722-4134 (ejellok wonnen) im likūt ZIP code eo am.

JAB MELOKLOK RAAN KEIN RAUROK

NOBOMBA 1 – TIJEMBA 15

Ien kadeloñ et ilo Marketplace ilo ien kwōmaron kadeloñ etam, kōkkāal a jañij injuran.

OKTOBA 15 – TIJEMBA 7

Ien kadeloñ et aoleb iiō ilo Medicare

IEN KADELOÑ EO KEIN KAJUON

ej jino jilu allōñ mokta jen raan in kememe eo am bwe en 65 am iiō im jemlok jilu allōñ alikin raan in kemem eo am bwe en 65 am iiō

