

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.



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

Visit OregonHealthCare.gov

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.



440-5156 (09/22)



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



**OREGON
HEALTHCARE.gov**

☎ 855-268-3767 (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



Waxaa ku siinaaya gobalka **Oregon**

Gobalka Oregon ayaa la shaqaynaaya **HealthCare.gov** si looga caawiyo dadka reer Oregon helitaanka caymis caafimaad.

Dhib ma ku qabtaa caymiskaaga?

Haddii aad caqabado ku qabto kadib marka aad iska diiwaan gelisay caymis, la xiriiir Waaxda Xeerarka Dhaqaalaha ee Oregon.

Booqo bit.ly/DFRcomplaint
Wac 888-877-4894 (wicitaan bilaash ah)
Iimeel u dir DFR.InsuranceHelp@dcbs.oregon.gov

Luuqadaha kale ama qaababka?

Wac **855-268-3767** (wicitaan bilaash ah) laga bilaabo 8 a.m. ilaa 5 p.m. Isniinta ilaa Jimcada si aad xogtaan ugu codsato luuqadaha Español, Русский, Tiếng Việt, 汉语, 漢語, far waawayn, ama qaab kale.



Medicare iyo **Marketplace (Suuqa caymiska)**: Waxa ay tahay inaad ogaato



Fududeynta jaho wareerka la xiriira marka aad u wareegayso Marketplace (Suuqa Caymiska) ama Medicare iyo sida aad talaabada u qaadeyso

Booqo OregonHealthCare.gov

440-5156 (09/22)

Caawimaada bilaashka ah, ee **maxaliga ah** ee ku aadan Medicare iyo Marketplace (Suuqa Caymiska)

Su'aalo ma ka qabtaa Medicare?

Oregon SHIBA ayaa ku caawin karta ayadoo:

- ku siinaysa xog ku saabsan Medicare, ayna ku jiraan **noocyada caymisyada caafimaadka iyo daawada lagu qoro** ee aad heli karto.
- Caawimaad ku aadan **racfaannada iyo cabashooyinka la xiriira Medicare**.
- Barista sida **la iskaga difaaco loona soo sheego** khiyaannada iyo xadgudubka ka dhanka ah Medicare.

Booqo SHIBA.Oregon.gov si aad u hesho talo bixin maxali ah oo bilaash ah oo ku aadan Medicare.



SHIBA.Oregon.gov
800-722-4134 (wicitaan bilaash)

Su'aalo ma ka qabtaa Marketplace (Suuqa Caymiska)?

Waan kaa caawin karnaa taas.

- Xog ka ogoow nooca caymiska **kuugu haboonaan kara uguna qiimo jaban** ee aad helayso.
- Hubi haddii aad heli karto **caawimaad dhaqaale** si aad ugu dhiibto qarashka caymiskaaga.

Booqo OregonHealthCare.gov si aad u hesho caawimaad BILAASH ah oo maxali ah aadna ka helayso khabiir.



OREGON HEALTHCARE.gov

☎ **855-268-3767**
(wicitaan bilaash)

Su'aalaha Inta badan la Isweydiyo

Su'aal: Haddii aan haysto Medicare, miyaan u baahan nahay inaan wax sameeyo?

Jawaab: Maya. Haddii aad haysato Medicare Qaybta A. (caymiska isbitaalka), waxaad helayso caymis mana ahan inaad caymis ka iibsato Marketplace (Suuqa Caymiska). Si aad xog badan uga ogaato dookhyada Medicare, ka qabso balanta talo bixinta bilaashka ah la taliyaha SHIBA ee Oregon.

Su'aal: Miyaan heli karaa caymiska Marketplace (Suuqa Caymiska) oo dheeri ku ah Medicare?

Jawaab: Maya. Waa sharci daro in qof og inaad haysato Medicare uu kaa iibiyo caymis caafimaad oo lagu baxsho Marketplace (Suuqa Caymiska) ama shirkad caymis. Arintaan ayaa xataa qusaysa haddii aad haysato keliya Qaybta A ama Qaybta B. Haddii aad dooneyso caymis aad ku kaabto Medicare kaaga rasmiga ah, waxaad ka dooran kartaa caymisyada Medigap. Waxaad sidoo kale ka helayso xog dheeri ah oo ku saabsan dookhyada Medicare, sida qorsheyaasha Medicare Advantage, adoo wacaaya SHIBA (800-722-4134) ama booqanaaya Medicare.gov.

Su'aal: Miyaan dooran karaa caymiska Marketplace (Suuqa Caymiska) badelka Medicare?

Jawaab: Caadiyan maya. Hase yeeshee, waxaad caymis ka heli kartaa Marketplace (Suuqa Caymiska) haddii aad:

- Bixinayso lacagta joogtada ah ee Qaybta A. Waxaad iska dhaafi kartaa caymiskaaga Qaybta A iyo Qaybta B. La xiriir Maamulka Social Security si aad u hesho xog.
- Aad haysatto muddo kayar shan sano oo dukumiintiga daganaanshaha rasmiga ah ah si aad ugu qalanto Medicare ama Medicaid. Dakhliga qoyskaaga ayaa

go'aaminaaya haddii aad u qalanto caawimaad dhaqaale si aad ugu dhiibto qarashka caymiska aad ka helayso Marketplace (Suuqa Caymiska).

Kahor inta aadan xulasho samayn, waxaa jira labo qodob oo ay tahay inaad ka fiirsato:

1. Haddii aad iska diiwaan geliso Medicare kadib markii ay mudaadii koobaad ee diiwaan gelintu dhammaatay, waxaa lagaa rabi karaa inaad dhiibto qarashka ganaaxa kasoo daahida isdiwaan gelinta marba haddii aad haysato Medicare.
2. Xili ka baxsan mudada diiwaan gelinta hore, waxaad caadiyan iska diiwaan gelin kartaa Medicare keliya inta lagu jiro mudada guud ee diiwaan gelinta Medicare (Janaayo 1 ilaa Maarso 31). Caymiskaaga ayaa bilaabanaaya bisha ka danbaysa diiwaan gelintaada.

Haddii aad hadda haysato caymiska Marketplace (Suuqa Caymiska) aadna gaarto 65 sano jir:

- Sadex bilood kahor bisha aad gaarayso 65, waa inaad heshaa xog ku saabsan Medicare.
- Uma qalmi doontid caawimaad dhaqaale oo danbe marka aad u qalanto Qaybta A ee aadan bixinayn lacagta joogtada ah.

Haddii aad hadda qaadata caymiska Marketplace (Suuqa Caymiska) aadna dhawaan u qalantay Qaybta A ee aadan bixinayn wax qarash joogto ah:

Hadda kadib uma qalantid caawimaad dhaqaale oo aad ku helayso Marketplace (Suuqa Caymiska), marka waa inaad isla markaba kansashaa caymiskaaga Marketplace (Suuqa Caymiska). Qaybta A ayaa horey kasoo bilaaban karta bisha aad gaartay 65 sano ama bisha aad u qalantay Qaybta A ee aadan bixinayn wax qarash joogto ah. Tan ayaa saamayn kara caawimaada dhaqaale ee aad ku hesho Marketplace (Suuqa Caymiska).

Hadda Qaad Talaabo

Su'aal: Goorma ayaan kansalayaa caymiskayga Marketplace (Suuqa Caymiska)?

Jawaab: Waa inaad la xiriirto Marketplace (Suuqa Caymiska) si aad u kansasho caymiskaaga.

- Haddii aad ka diiwaan gashan tahay caymis **aad kula jirto xaaskaaga ama xubnaha kale ee qoyska**, waa inaad wacdaa maalinta koobaad ee Medicare kaagu bilowdo si lagaaga saaro caymiskaas.
- Haddii aad ka diiwaan gashan tahay caymis **keligaa**, waxaad kansali kartaa marka aad doonto inta lagu jiro bisha ka horeysa inta uusan bilaaban caymiskaaga Medicare.

Su'aal: Sidee ayaan u kansalayaa caymiskayga Marketplace (Suuqa Caymiska)?

Jawaab: Waa inaad "soo sheegtaa isbadel nololeed." Isbadelka aad markaan soo sheegayso waa inaad helayso caymis kale. Waxaad soo gudbin kartaa xogtaan adoo wacaaya HealthCare.gov oo aad ka wacayso 800-318-2596 (wicitaan bilaash ah).

Codsashada isbadelka iyo kansalida caymiska adoo wacaaya ayaa badaanaa ah dookha ugu fiican, laakiin sidoo kale waxaad ka samayn kartaa oonlaynka.

Si aad uga kansasho oonlaynka:

1. Booqo HealthCare.gov. Dooro "cancel a plan (Kansal caymis)" oo ku jirta dookhyada "topics (mawduucyada)" ama ku qor "cancel a plan (kansal caymis)" qaybta baarista.
2. Fiiro gaar ah u yeelo tilmaamaha gaarka ah ee dadka u qalma caymiska Medicare.
3. Tilmaamaha ayaa kuu sheegaaya inaad gasho ciwaankaaga barta HealthCare.gov.

Su'aal: Tan waa mid jaho wareer badan. Ma heli karaa caawimaad?

Jawaab: Haddii aad dooneyso caawimaad ku aadan caymiska Marketplace (Suuqa Caymiska), waxaad ka helayso caawimaad toos ah oo bilaash ah wakiil maxali ah adoo booqanaaya OregonHealthCare.gov ama gujinaaya Get Help (Hel Caawimaad).

Talo bixin bilaash ah, oo maxali ah oo ku aadan Medicare ayaa ka helayso barnaamijka SHIBA. Waxaad ka helayso xafiiska maxaliga ee SHIBA adoo wacaaya xafiiska SHIBA ama garaacaaya 800-722-4134 (wicitaan bilaash ah) kadibna gelinaaya koodhkaaga Boostada.

YAYSAN KU GAFIN TAARIKHAHAAN MUHIIMKA AH

NUFEEMBAR 1 – DISEEMBAR 15

Diiwaan gelinta furan ee Marketplace (Suuqa Caymiska) markaas oo aad isdiwaan gelin karto, cusbooneysiin karto, ama badeli karto qorsheyaasha.

OKTOOBAR 15 – DISEEMBAR 7

Mudada diiwaan gelinta sanadlaha ah ee Medicare

MUDADA DIIWAAN GELINTA HORE

Waxay bilaabataa sadex bilood kahor maalinta aad gaarayso da'da 65aad waxayna dhammaanaysaa sadex bilood kadib marka aad gaarto da'da 65aad.

