

# 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](https://bit.ly/DFRcomplaint)  
**Call** 888-877-4894 (toll-free)  
**Email** [DFR.InsuranceHelp@dcbs.oregon.gov](mailto: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](https://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](https://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](https://OregonHealthCare.gov) to find free local help from an expert.



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[SHIBA.Oregon.gov](https://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](https://www.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.

**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](https://www.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](https://www.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](https://www.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](https://www.OregonHealthCare.gov) and clicking Get Help.

## Take action now

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 – JAN. 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

