

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.

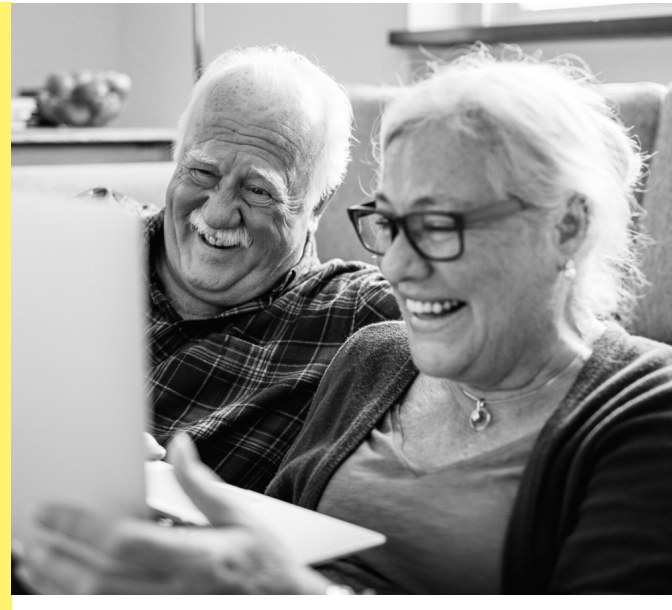
Have a problem with your insurance?

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



Kamwor fanitomw seni ewe fonu Oregon

Medicare me ewe Marketplace: Met mei mennei omw kopwe sinei

Ese Kamo, non neeniomw Aninis ren Medicare me ewe Marketplace

Ewe fonu Oregon iir mei angang fengen me **HealthCare.gov** faniten aramasen ewe fonu Oregon ar repwe angei aninisin tumwunun pekin safei.

Mei wor omw osukosuk ren noun aninisin kamotiwen safei?

Ika mei wor omw osukosuk me mwirin omw ammasow ngeni noumw aninisin kamotiwen safei, kokori ewe ofesin Ennukun pekin Senis non Kinikinin Oregon.

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

Awewe non fosun ekis ika ekkoch nikinikin mak?

Kokori **855-268-3767** (ese kamo) seni kunok 8 nesosor ngeni kunok 5 neekunion. Saarinfan ngeni Enimu omw kopwe chuwmwong ekkei pworous non fosun Español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.



Anen omw kosapw osukosuk ren inet kopwe ekkesiwin seni Marketplace ngeni Medicare me ifan usun anen omw kopwe ekkesiwin

Visit OregonHealthCare.gov

Mei wor omw kapaseis faniten Medicare?
Ach ewe SHIBA non Oregon mei tongeni anisuk an epwe:

- Awora pworousen Medicare, epwe pachenong met sakun **tumwunun inis me aninisin taropwen safei** mei mwumwuta ngonuk.
- Faniten awewen Medicare **chuwmong me menemenemang**.
- Ossukun faniten ifa usun **tumwunun me repwotun** churi me nounougawen Medicare.

Noo ngeni SHIBA.Oregon.gov omw kopwe kunekun pekin emwen ika awewe faniten Medicare ese kamo me non neniomw.



SHIBA.Oregon.gov
800-722-4134 (ese kamo)

Mei wor omw kapas eis faniten Marketplace?

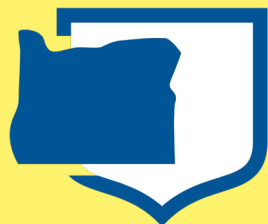
Kich mei tongeni anisuk won ena.

- Kae ngeni ekkena pekin aninis epwe **murino me meekukun** ngonuk.
- Katon ika kopwe tongeni nounou **aninisin senis** an epwe anisuk me meeni ena aninisin safei.

Noo ngeni OregonHealthCare.gov omw kopwe kunekun pekin aninis seni ekkewe mei sinenap me non neniomw.



☎ 855-268-3767 (toll-free)



Q: Ika ngang mei nounou Medicare, upwe pwan feeri eoch mettoch?

A: Apw. Ika ke nounou ei Medicare Kinikin A (Aninisin Kamotiwèn Safei me Pioing), iwe mei unuseoch noumw ei aninisin kamotiwèn pekin safei ese pwan mennei omw kopwe nounou aninis seni ewe Marketplace. Ren omw kopwe pwan sinei sopwusopwun pworousen noumw ina Medicare, feeri ew fansoun omw kopwe chuono ren ewe chon emwen ika awewe seni SHIBA non Oregon esapw kamo.

Q: Ngang mei pwan tongeni nounou aninis seni Marketplace epwe pachengeni nei we Medicare?

A: Apw. Mei nomw non ennuh pun ese mumuta ika emon mei sinei pun en mei nounou ewe Medicare nge epwe amomo ngonuk ew sakun aninisin kamotiwèn safei me non ewe Marketplace ika pwan seni kompanien insurans. Mei ennet ei pworous ika mwo pun ke chok nounou ekkewe Kinikin A ika Kinikin B. Ika ke mochen pwan ew sakun aninis epwe pacheta ren asousoun noumw iwe Medicare, iwe kopwe ekiekeoch won ekkena ennuh (Medigap policies). En mei pwan tongeni sopweno omw kae faniten Medicare, ren pekin Medicare Advance Plan, omw kopwe kokori SHIBA (800-722-4134) ika noo ngeni Medicare.gov.

Q: Ngang mei tongeni fini ewe aninisin kamotiwèn safei seni Marketplace nge esapw ewe seni Medicare?

A: Ita ururun apw. nge, ai nuku en mei tongeni nounou aninis seni Marketplace ika ke:

- Meeni ewe Kinikin A iteiten maram. En mei tongeni awesi noumw kewe aninis Kinikin A me Kinikin B. Kokori ewe ofessin soston ren sopwusopwun pworous.
- Pochokunen manamanen noumw taropwen pwarata pun en mei mwumwuta omw kopwe nonomw non neeniomw epwe kukun seni nimu ier omw kopwe tongeni

nounou aninis seni Medicare ika Medicaid. Omw kopwe tongeni nounou aninisin senis an epwe meeni noumw ina aninisin pekin safei seni Marketplace epwe anongonong won ami moni tonong me choochon non iwomw ina.

Mwemwen kopwe finata menni kopwe nounou, mei wor ruu sakun mettoch kopwe chechemeni:

1. Ika pun ke mang me ammasow ngeni ei aninis seni Medicare nge a fen wesino ewe fansoun ammasow, ina kopwe meni niwinin omw mang ne ammasow non fansoun meinisin omw nounou ei aninis seni Medicare.
2. Kechok tongeni ammasow ngeni ei aninis seni Medicare non ena fansoun ammasow (Saneweri 1 ngeni Maas 31). Noumw ina aninis epwe poputa non ena maram mwirin omw ammasow.

Ika pun ke nounou aninis seni Marketplace iwe a tori 65 ierumw:

- Unungat maram mwemwen omw kopwe tori ier 65, ina repwe esine ngonuk pworousen aninis seni Medicare.
- Ina esapw chiwen mwumwuta ngonuk omw kopwe nounou ewe aninisin senis nupwen a mwumwu ngonuk omw kopwe nounou ewe Kinikin A ese kamo iteiten maram.

Ika pun ke nounou aninis seni Marketplace iwe nge a keran pwan mwumwuta ngonuk kopwe nounou ewe aninis Kinikin A ese kamo iteiten maram:

Esapw chiwen mwumwu ngonuk kopwe nounou ewe aninisin senis seni Marketplace, ina pwata kopwe eukatiw noumw iwe aninisin kamotiwèn safei seni Marketplace. Ewe aninis Kinikin A epwe poputa non ewe maram kopwe ier 65 ika ewe maram a mwumwuta ngonuk omw kopwe nounou ena aninis Kinikin A ese kamo iteiten maram. ei aninis ina epwe ekkewini ika en mei nounou ewe aninisin senis seni Marketplace.

Q: Inet upwe tongeni eukatiw neiwe aninisin kamotiwèn safei seni Marketplace?

A: Kopwe kokori ewe ofessin Marketplace omw kopwe tongeni eukatiw noumw iwe aninisin kamotiwèn safei.

- Ika pun en mei nounou aninisin kamotiwèn safei **meren pwunuwom ika pwan ekkoch choochon non omw famini**, kopwe mwittir koko chok me non ewe ewin raan ka poputa nounou ewe aninis seni Medicare pun epwe kouno noumw ina aninis ke nounou seni punuwom ika ion me non omw famini.
- Ika pun en mei nounou aninisin kamotiwèn safei **seni pwisin en**, en mei tongeni eukatiw ese pwan nifinifin menni raan non ewe maram mwemwen kopwe poputani ewe aninis seni Medicare.

Q: Ifa usun ai upwe eukatiw neiwe aninisin kamotiwèn safei seni Marketplace?

A: Kopwe “repwotei ew ekkewin non manawom” (“report a life change”) Ena ekkewin ke repwotei nge omw ina ka siwini noumw pekin aninisin kamotiwèn safei. En mei tongeni feeri ei omw kopwe kokori HealthCare.gov won ei nampa 800-318-2596 (toll-free).

Koko won fon ina ew anen mecheresin omw kopwe esinesin ei ekkewin me omw kopwe pwan eukatiw ei aninis, nge en mei pwan tongeni feeri me won mecha ika computer.

Anen omw kopwe eukatiw me won mecha ika computer:

1. Noo ngeni HealthCare.gov. Kopwe fini ena mak “cancel a plan” me fan ewe mak “topics” ekkei mak ra nomw non menu nupwen ka keran chok tonong won ei neni ika esapw ina iwe kopwe makkei non ena pwor “cancel a plan” omw kopwe kuta ian kopwe eukatiw me ian.
2. Katoneoch ekkena anapaanap ika aweve faniten aramas ion a mwumwu ngeni epwe nounou aninis seni Medicare.
3. Ekkena anapaanap ika aweve ina repwe erenuk kopwe tonong non omw account won HealthCare.gov.

Q: Mei fitikoko ekkei aweve. Kose mochen ansiei?

A: Ika ke mochen emon epwe anisuk faniten noumw iwe aninisin kamotiwèn safei seni Marketplace, en mei tongeni kunekun chon anisuk non fofoun aramas ese pwan kamo seni ekkewe neni ra wisen mesemes won ena pekin aninis non neeniomw iwe ina kopwe noo ngeni OregonHealthCare.gov iwe ka tiki ena mak Get Help.

Ese kamo, emon ekkewe chon emwen ika aweve faniten aninis seni Medicare me non neniomw iwe mei kamwor seni ewe SHIBA prokram. Ka tongeni kokori ewe ofessin SHIBA non neniomw iwe won ei nampa 800-722-4134 (ese kamo) pwan tikanong omw iwe ZIP code.

KOSAPW TUUNANO EKKEI PWININ MARAM MEI AUCHEA

NOFAMPER 1 – SANUARI 15

Fansoun epwe suuk pekin ewin ammasow, ammasow sefan, ika ekkewini aninis seni Marketplace.

AKTOPER 15 – TISAMPER 7

Fansoun ammasow ngeni aninis seni Medicare iteiten ier.

KEUKUN FANSOUN AMMASOW

Poputa unungat maram mwemwen kopwe ier 65 iwe epwe wes unungat maram mwirin omw ka ier 65.

