

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

### Have a problem with your insurance?

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

Visit [go.usa.gov/xerSG](http://go.usa.gov/xerSG)

Call 888-877-4894 (toll-free)

Email [DFR.InsuranceHelp@dcbs.oregon.gov](mailto:DFR.InsuranceHelp@dcbs.oregon.gov)

### Other languages or formats?

Call **1-855-268-3767** (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.



440-5168 (08/22)

## Guide to Health Insurance for the **LGBTQ Community**



Affordable health plans are available to all Oregonians without discrimination.



## Transgender health care

### Applying for coverage:

- When you apply for coverage, you should use the name on your Social Security card to prevent inconsistencies. The system will verify your identify using the Social Security Administration databases. You should also select the sex that appears on the majority of your legal documents. The Marketplace will not verify your sex against any other records, but the information on your application for coverage will be sent to your health insurance company.

### Plans with transgender exclusions:

- Before enrolling in a plan, you should look at the complete terms of coverage that is included in the Evidence of Coverage, Certificate of Coverage, or other documents available from the insurer and on the Marketplace. These documents explain the full terms of coverage, including exclusions. If you have questions about what may or may not be covered by the plan, it is best to contact the insurance company directly and refer to the specific plan name as listed on the Summary of Benefits or other plan documents. Transgender health insurance exclusions may be unlawful sex discrimination. Health care law prohibits discrimination on the basis of sex, among other bases, in certain health programs and activities.

### Preventive services:

- Plans purchased through the Marketplace must cover a set of preventive services such as immunizations and screening tests. Your health insurance company cannot limit sex-specific recommended preventive services based on your sex assigned at birth, gender identity, or recorded gender. If your doctor determines that the preventive service is medically appropriate for you, and you meet the criteria for the recommendation and coverage requirements, your plan must cover the service for you as outlined in the Summary of Benefits or other plan documents.

Find more information at [HealthCare.gov/Transgender-Health-Care](https://www.healthcare.gov/transgender-health-care).

## RESOURCES

### OREGON TRANS HEALTH PROVIDER LIST

[bit.ly/ORTransHealth](http://bit.ly/ORTransHealth)

### TEN THINGS TRANSGENDER PEOPLE SHOULD DISCUSS WITH THEIR PROVIDER

[bit.ly/10ThingstoDiscuss](http://bit.ly/10ThingstoDiscuss)

### WHERE TO START, WHAT TO ASK: STRONG FAMILIES GUIDE FOR LGBT PEOPLE CHOOSING HEALTHCARE PLANS

[bit.ly/LGBTQHealthGuide](http://bit.ly/LGBTQHealthGuide)

**Q: Can I get help to pay for health insurance?**

**A:** Yes. Last year, more than seven out of 10 Oregonians who bought insurance through the Marketplace received financial help, lowering their monthly premiums to as low as \$1 per month. Find out how much you can save at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

**Q: Who should I include in my household?**

**A:** Marketplace plans that offer family coverage to a different-sex couple must offer the same coverage to same-sex married couples. You and your spouse should apply together if you are legally married and plan on filing federal taxes jointly.

**Q: Do I really need health insurance? I never get sick.**

**A:** Health insurance helps you stay healthy by covering preventive care, and it helps you avoid costly medical bills in the event of an illness or accident. Health plans offered through HealthCare.gov and the Oregon Health Plan (OHP) include many preventive services at no cost. Without health insurance, even a seemingly simple illness or minor accident can end up costing you tens or hundreds of thousands of dollars.

Find out what services are covered at [bit.ly/OHIMcoverage](https://bit.ly/OHIMcoverage).

**Q: How do I find the best plan?**

**A:** Here are the most important things to consider:

- Think about the type of care you need.
- Think about doctors or hospitals you want to keep visiting, as well as prescriptions you need covered.
- Think about how much you can spend, and look for plans that fit your budget. Consider the monthly payment, deductibles, and co-pays.

**Q: This is confusing. Can someone help me?**

**A:** Yes. Local community organizations and insurance agents across the state can help you find the health insurance plan that is best for you. Their help is free. Visit [OregonHealthCare.gov](https://OregonHealthCare.gov) or call 855-268-3767 (toll-free) to find someone near you.

**Oregon Health Plan (Medicaid)**

You and your family could qualify for free health coverage through the Oregon Health Plan (OHP). You can apply and enroll in OHP at any time throughout the year. When it is time to renew your OHP, you will get a letter in the mail.

For more information or to apply for free or low-cost health insurance through OHP, visit [ONE.Oregon.gov](https://ONE.Oregon.gov) or locate a community partner near you.



**DON'T MISS THESE IMPORTANT DATES**

**NOV. 1**

First day of Open Enrollment to sign up, renew, or change plans.

**JAN. 15**

Last day to apply and enroll into a health plan, unless you experience a qualifying life event mid-year. To learn about special enrollment periods, visit [bit.ly/whencanlenroll](https://bit.ly/whencanlenroll).

**TAKE ACTION NOW**

**SIGN UP, RENEW, OR CHANGE PLANS**

[HealthCare.gov](https://HealthCare.gov)

800-318-2596 (toll-free)

(TTY: 855-889-4325) 24 hours a day

**GET FREE LOCAL HELP**

[OregonHealthCare.gov](https://OregonHealthCare.gov)

855-268-3767 (toll-free)

8 a.m. to 5 p.m. Monday - Friday



# Tau coj los rau koj los ntawm lub Xeev Oregon

## Puas muaj teeb meem nrog koj lub chaw tuav pov hwm kev noj qab haus huv?

Yog tias koj muaj teeb meem tom qab koj tso npe rau kev tuav pov hwm kev noj qab haus huv, txuas lus nrog Feem Hauj Lwm Cuam Tshuam Nyiaj Txiag (Oregon Division of Financial Regulation).

**Mus saib** [go.usa.gov/xerSG](https://go.usa.gov/xerSG)  
**Hu** 888-877-4894 (toll-free)  
**Email** [DFR.InsuranceHelp@dcbs.oregon.gov](mailto:DFR.InsuranceHelp@dcbs.oregon.gov)

## Puas xav tau lwm hom lus los sis lwm tus qauv ntawv?

Hu **1-855-268-3767** (xov tooj hu dawb) thaum 8 teev sawv ntxov thiab 5 teev tsaus ntuj. Hnub Monday txog Friday los thov rau cov ntaub ntawv no ua lus Español, Русский, Tiếng Việt, 汉语, 漢語, ntawv luam loj los sis lwm tus qauv ntawv.



440-5168 (08/22)

## Lus Qhia Rau Kev Tuav Pov Hwm Kev Noj Qab Haus Huv rau lub Zej Zog Cov Neeg Kab Txws (LGBTQ)



## Cov phiaj xwm kev noj qab haus huv tus nqi them taus muaj rau txhua cov neeg hauv Oregon yam tsis muaj kev ntxub ntxaug.



# Neeg Hloov Cev kev noj qab haus huv

## Thov rau kev pab them rau:

- Thaum thov rau kom pab them rau, koj tsim nyog siv lub npe nyob ntawm koj daim npav Xaus Saus los pov thaiv qhov muaj tsis sib thooj. Qhov kev ua hauj lwm yuav txheeb txog qhov yog koj tus kheej siv Lub Chaw Tswj Hwm Xaus Saus cov ntaub ntawv. Koj tsim nyog xav qhov pom tias yog poj niam txiv neej nyob rau cov ntaub ntawv feem cai tseem ceeb. Lub Marketplace yuav tsis txheeb koj qhov yog poj niam txiv neej tawm tsam lwm cov ntaub ntawv, tab sis tej ntaub ntawv nyob ntawm koj daim ntawv thov rau kev pab them yuav raug xa mus rau koj lub tuam txhab tuav pov hwm.

## Cov phiaj xwm rau cov neeg hloov cev tsis suav nrog

- Ua ntej kev tso npe nyob hauv lub phiaj xwm, koj tsim nyog saib rau cov lus muaj txhij ntawm qhov pab them rau uas muaj nyob hauv Pov Thawj Ntawm Pab Them Rau, Ntawv Pov Thawj Pab Them Rau los sis lwm cov ntaub ntawv uas muaj rau tus raug tuav pov hwm thiab nyob rau hauv lub Marketplace. Cov ntaub ntawv no piav qhia txhij txog cov cai ntawm kev pab them rau, muaj cov tsis suav nrog. Yog koj muaj lus nug txog ntawm yam yuav them los sis tsis pab them los ntawm lub phiaj xwm, qhov zoo tshaj txuas lus nrog lub tuam txhab tuav pov hwm ncaj nraim thiab ua ntawv xa mus rau lub phiaj xwm tshwj xeeb muaj npe teev tseg nyob rau daim Ntawv Xaus Lus Txog Txiaj Ntsig los sis lwm lub phiaj xwm cov ntaub ntawv. Tus neeg hloov cev kev tuav pov hwm kev noj qab haus huv tsis suav nrog yam ua tsis raug cai ntxub ntxaug poj niam txiv neej. Kev cai lij choj txwv tsis pub muaj kev ntxub ntxaug saib raws ntawm poj niam txiv neej, lwm yam, nyob hauv qee cov khoos kas kho mob thiab cov kev ua ub no.

## Cov kev pab cuam pov thaiv:

- Cov phiaj xwm tau yuav los ntawm lub Marketplace yuav tsum teeb muaj cov kev pab cuam pov thaiv xws li cov tshuaj txhaj tiv thaiv kab mob thiab cov kev kuaj xyuas. Koj lub tuam txhab tuav pov hwm kev noj qab haus huv tsis tuaj yeem txwv qhov tias yog poj niam txiv neej rau cov kev pab cuam pov thaiv saib raws koj qhov yog poj niam txiv neej txij thaum yug los, qhov paub tias yog poj niam txiv neej, los sis qhov sau tseg tias yog poj niam txiv neej. Yog koj tus kws kho mob txiaiv txim tias qhov kev pab cuam pov thaiv yog kev kho mob phim rau koj, thiab koj muaj thooj li cov cai rau cov lus qhia thiab cov cai kev pab them rau, koj lub phiaj xwm yuav tsum them rau qhov kev pab cuam rau koj tam li sau tseg nyob hauv Daim Ntawv Xaus Lus Txog Cov Txiaj Ntsig los sis lwm phiaj xwm cov ntaub ntawv.

Tau txais tej ntaub ntawv ntau ntxiv rau ntawm [HealthCare.gov/Transgender-Health-Care](https://HealthCare.gov/Transgender-Health-Care).

## LWM COV CHAW MUAJ NTAUB NTAWV

ORGON DAIM NPE KWS PAB SAIB XYUAS COV HLOOV CEV  
[bit.ly/ORTransHealth](https://bit.ly/ORTransHealth)

KAUM YAM TUS NEEG HLOOV CEV TSIM NYOG SIB THAM NROG LAWV TUS KWS PAB KHO MOB  
[bit.ly/10ThingstoDiscuss](https://bit.ly/10ThingstoDiscuss)

## QHOV CHAW LOS PIB, YAM NUG RAU:

KEV RUAJ KHOV NTAWM TSEV NEEG LUS QHIA RAU COV NEEG YOG KAB TXWS (LBGT) XAIV COV PHIAJ XWM KEV NOJ QAB HAUS HUV  
[bit.ly/LGBTQHealthGuide](https://bit.ly/LGBTQHealthGuide)

**NUG:** Kuv puas txais tau kev pab them rau kuv li kev tuav pov hwm kev noj qab haus huv?

**TEB:** Yog. Xyoo tag los, muaj ntau tshaj xya ntawm 10 cov neeg nyob hauv Oregon tus uas yuav kev tuav pov hwm los ntawm lub Marketplace tau txais kev pab nyiaj txiag, txo lawv cov nqi yuav kev tuav pov hwm txhua hli raws li qhov qis uas yog \$1 rau ib hlis. Nrhiav saib seb koj txuag tau nyiaj li cas ntawm [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

**NUG:** Leej twg kuv tsim nyog muab suav rau hauv lub tsev neeg?

**TEB:** Marketplace cov phiaj xwm uas muab kev pab them rau tsev neeg uas muab khub txiv nkawm uas ib tug yog niam ib tug yog txiv yuav tsum muab kev pab them rau cov khub txij nkawm uas yog poj niam los sis txiv nee ib yam nkaus. Koj thiab koj tus khub txij nkawm tsim nyog thov ua ke rau yog tias neb

sib yuav raug raws cai lawm thiab npaj sau cov ntawv them se sib koom.

**NUG:** Puas yog kuv yuav tsum yuav kev tuav pov hwm? Kuv twb tsis muaj mob ne.

**TEB:** Kev tuav pov hwm kev noj qab haus huv pab koj ua kom nyob nyab xeeb losn tawm kev them rau tej kev tuav pov hwm pov thaiv, thiab nws pab koj zam cov nqi kho mob kim nyob rau xwm txheej muaj mob los sis raug teeb meem. Phiaj xwm kev noj qab haus huv muab los ntawm HealthCare.gov thiab Oregon Phiaj Xwm Kev Noj Qab Haus Huv (OHP) suav nrog ntau cov kev pab cuam pov thaiv yam tsis sau nqi. Yog tsis muaj kev tuav pov hwm, nyob rau xwm txheej po muaj mob los sis muaj teeb meem me ntsis yuav ua rau koj tau them nqi txog kau los sis pua txhiab daus las.

Nrhiav saib yam kev pab cuam uas pab them rau nyob ntawm [bit.ly/OHIMcoverage](https://bit.ly/OHIMcoverage).

**NUG:** Kuv yuav nrhiav tau lub phiaj xwm zoo tshaj plaws li cas?

**TEB:** Nov yog yam tseem ceeb yuav tau ua zoo xav:

- Xav txog ntawm yam kev saib xyuas uas koj xav tau.
- Xav txog ntawm cov kws kho mob los sis tsev kho mob uas koj xav mus ntsib, nrog rau cov ntawv sau yuav tshuaj koj xav kom pab them rau.
- Xav txog ntawm tias koj yuav siv nyiaj npaum li cas, thiab saib rau cov phiaj xwm uas haum rau koj qhov peev. Ua zoo xav tus nqi them txhua hli, cov nyiaj yus them ua ntej, thiab sib koom them.

**NUG:** Qhov no ua rau tsis nkag siab. Puas muaj leej twg pab kuv?

**TEB:** Yog. Cov koom haum hauv zej zog thiab cov chaw tuav pov hwm thooob lub xeeb pab tau koj los nrhiav phiaj xwm tuav pov hwm kev noj qab haus huv uas haum koj tshaj plaws. Lawv li kev pab yog pab dawb xwb. Mus saib [OregonHealthCare.gov](https://OregonHealthCare.gov) Los

sis hu 855-268-3767 (xov tooj hu dawb) los pab nrhiav qee tus neeg nyob ze koj.

## Oregon Phiaj Xwm Kev Noj Qab Haus Huv (Medicaid)

Koj thiab koj tsev neeg tsim nyog muaj cai rau kev pab them nqi kho mob sis sau nqi los ntawm Oregon Phiaj Xwm Kev Noj Qab Haus Huv (OHP). Koj thov tau rau thiab tso npe rau hauv OHP thaum twg los tau thooob plaws lub xyoo. Thaum nws txog sij hawm txuas sij hawm koj li OHP, koj yuav tau txais ib tsab ntawv xa raws kev xa ntawv tuaj.

Rau lus qhia ntxiv los sis thov rau kev pab dawb los sis kev tuav pov hwm kev noj qab haus huv tus nqi qis los ntawm OHP, mus saib [ONE.Oregon.gov](https://ONE.Oregon.gov) los sis qhov chaw hauv zos nyob ze koj.



## TXHOB HNOV QAB COV HNUB TIM TSEEM CEEB NO

### KAUM IB HLIS NTUJ TIM 1

Thawj hnuv ntawm Qhib Tso Npe los sau npe, txuas sij hawm, los sis cov hloov phiaj xwm.

### LUB IB HLIS NTUJ TIM 15

Hnuv kawg thov rau thiab tso npe rau phiaj xwm kev noj qab haus huv, tshwj tsis yog koj muaj qhov xwm txheej txog txoj siab uas tsim nyog rau hauv nrab xyoo. Los kawm paub ntxiv txog cov ncuva sij hawm tso npe tshwj xeeb, mus saib [bit.ly/whencanlenroll](https://bit.ly/whencanlenroll).

## UA KEV NQIS TES TAM SIM NO

### SAU NPE, TXUAS SIJ HAWM, LOS SIS HLOOV PHIAJ XWM

[HealthCare.gov](https://HealthCare.gov)

800-318-2596 (xov tooj hu dawb)

(TTY: 855-889-4325) 24 teev rau ib hnuv

### MUAJ KEV PAB DAWB NYOB HAUV ZOS

[OregonHealthCare.gov](https://OregonHealthCare.gov)

855-268-3767 (xov tooj hu dawb)

8 teev sawv ntxov txog 5 teev tsaus ntuj. Hnuv Monday txog Friday