

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

Call 888-877-4894 (toll-free)

Email 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.

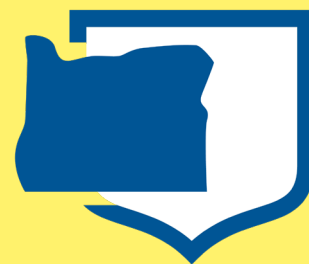


440-5168 (08/22)

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

TEN THINGS TRANSGENDER PEOPLE SHOULD DISCUSS WITH THEIR PROVIDER

bit.ly/10ThingstoDiscuss

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

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.

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.

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 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 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.

TAKE ACTION NOW

SIGN UP, RENEW, OR CHANGE PLANS

HealthCare.gov

800-318-2596 (toll-free)

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

GET FREE LOCAL HELP

OregonHealthCare.gov

855-268-3767 (toll-free)

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

Oo uu kuu Keenay Gobalka Oregon

Dhib ma ku qabtaa caymiskaaga?

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

Booqo go.usa.gov/xerSG

Call 888-877-4894 (wicitaan lacag la'aan ah)

limeelka DFR.InsuranceHelp@dcbs.oregon.gov

Luuqadaha kale ama qaababka?

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



Tusmo ku aadan Caymiska Caafimaadka ee Bulshada LGBTQ



Caymisyada caafimaadka ee qiimaha jaban ayay heli karaan dhammaan dadka reer Oregon bilaa takoor.



Caymiska Caafimaadka ee nimoow-naagga

Codsashada caymiska:

- Marka aad codsato caymiska, waa inaad adeegsataa magaca ku qoran kaarkaaga Social Security si looga hortago in wax isdabo maraan. Nidaamka ayaa xaqiijin doona aqoonsigaaga asagoo adeegsanaaya kaydka xogta ee Maamulka Social Security. Waa inaad sidoo kale doorataa jinsiga ku qoran inta badan dukumiintiyadaada sharciga ah. Marketplace (Suuqa Caymiska) ayaan ka xaqiijin doonin jinsigaaga wax diiwaanno kale ah, laakiin xogta aad ku bixiso codsigaaga caymiska ayaa loo diri doonaa shirkadaada caysmiska caafimaadka.

Caymisyada laga saaray dadka nimoow-naaga ah:

- Kahor inta aadan iska diiwaan gelin caymis, waa inaad eegtaa shuruudaha buuxa ee caymiska ee ku qoran caddeynta Caymiska, Shahaadada Caymiska, ama dukumiintiyada kale ee aad ka helayso shirkada caymiska iyo Marketplace (Suuqa Caymiska). Dukumiintiyadaan ayaa sharaxaaya shuruudaha buuxa ee caymiska, ayna ku jiraan waxyaabaha ka reeban. Haddii aad su'aalo ka qabto waxyaabaha uu dabooli karo ama uusan daboolayn caymisku, waxaa habboon inaad la xiriirto shirkada caymiska si toos ah aadna kala hadasho magaca qorshaha gaarka ah ee ku qoran Khulaasada Dheefaha ama dukumiintiyada kale ee caymiska. Ka reebista adeegyada caymiska caafimaadka dadka nimoow-naagga ah ayaa noqon karta takoor jinsi oo sharci daro ah. Sharciga daryeelka caafimaadka ayaa mamnuucaaya takoor ku saleysan jinsi, iyo aasaasyo kale, oo lagu sameeyo qaar kamid ah barnaamijyada iyo adeegyada caafimaadka.

Adeegyada Kahortaga ah:

- Caymisyada laga iibsado Marketplace (Suuqa Caymiska) waa inuu daboolaa adeegyada kahortaga ah sida tallaalada iyo baaritaannada hubinta ah. Shirkadaada caysmiska caafimaad ayaan xadidi karin adeegyada kahortaga ah ee lagu taliyay ee gaarka u ah jinsi ayadoo cuskanaysa jinsiga lagu aqoonsaday markii aad dhalatay, aqoonsigaaga jinsi, ama jinsiga diiwaanka kuugu qoran. Haddii dhakhtarkaagu go'aansho in adeegga kahortaga ah uu caafimaad ahaan muhiim kuu yahay, aadna buuxiso shuruudaha tallada iyo shuruudaha caymiska, caymiskaagu waa qasab inuu daboolo adeegaaga sida lagu caddeeyay Khulaasada Dheefaha ama dukumiintiyada kale ee caymiska.

Xog badan ka eeg [HealthCare.gov/Transgender-Health-Care](https://www.healthcare.gov/transgender-health-care).

KHAYRAADKA

LIISKA DHAKHAATIIRTA BIXIYA CAAFIMAADKA DADKA NIMOOW-NAAGGA AH EE OREGON
bit.ly/ORTransHealth

TOBAN WAXYAABOOD OO DADKA NIMOOW-NAAGGA AH AY TAHAY INAY WAYDIIYAAN DHAKHTARKOODA
bit.ly/10ThingsToDiscuss

MEESHA LAGA BILAABO, WAXA AAD WAYDIINAYSO: TUSMADA QOYSASKA AWOODA LEH EE DADKA LGBT GA AH EE DOORANAAYA CAYMISYADA CAAFIMAADKA
bit.ly/LGBTQHealthGuide

Su'aal: Ma heli karaa caawimaad ku aadan bixinta kharashka caymiskayga caafimaadka?

Jawaab: Haa. Sanadkii lasoo dhaafay in ka badan todobo kamid ah 10 kii qof oo reer Oregon ah oo caymis ka iibsaday Marketplace (Suuqa caymiska) ayaa helay caawimaad dhaqaale, taasoo yareysay lacagaha joogtada ah ee bishii laga qaado oo laga dhigay kuwo hooseeya ilaa \$1 bishii. Ogoow cadadka lacagta aad badbaadsan karto adoo booqanaaya OregonHealthCare.gov/WindowShop.

Su'aal: Yaan ku darayaa xubnaha qoyskayga?

Jawaab: Caymisyada Marketplace (Suuqa Caymiska) ee baxsha caymiska qoyska ee laabaneyaasha kala jinsiga ah waa inay isla caymiskaas siiyaan laamaneyaasha isqaba ee isku jinsiga ah. Adiga iyo xaaskaaga waa inaad si wadajir ah u codsataan haddii aad sharciyan isqabtaan aadna qorsheynaysaan inaad caymiska federaalka wadajir u buuxisaan.

Su'aal: Ma qasab baa inaan caymis caafimaad yeesho? Waligay ba ma jirane.

Jawaab: Caymiska caafimaadku wuxuu kaa caawinayaa inaad caafimaad hesho asagoo daboolaa daryeelka kahortaga ah, wuxuuna kaa caawinayaa inaad iska ilaaliso qarashaadka caafimaadka ee qayru caadiga ah marka xanuun ama shil ku galo. Qorsheyaasha caymiska ee lagu baxsho HealthCare.gov iyo Caymiska Caafimaadka Oregon (OHP) waxaa ku jira adeegyada badan ee kahortaga ah oo lacag la'aan ah. Haddii aadan caymis caafimaad haysan, xataa wax u eg cudur fudud ama shil yar ayaa kuugu kici kara tobanaan ama boqolaal kun oo doolar.

Ka fiiri adeegyada caymisku daboolaaqo barta bit.ly/OHIMcoverage.

Su'aal: Sidee ayaan ku helayaa caymiska iigu haboon?

Jawaab: Halkaan ayaad ka helaysaa waxyaabaha ugu muhiimsan ee aad tixgelinayso:

- Kafakar nooca daryeelka aad u baahan tahay.
- Kafakar dhakhaatiirta ama isbitaallada aad doonayso inaad booqato, iyo sidoo kale daawooyinka aad u baahan tahay in caymisku daboolo.
- Kafakar cadadka qarashka kaa bixi kara, oo raadi caymisyada ku haboon miisaaniyadaada. Ka fakar lacagaha bil kasta la bixiyo, lacagaha caymisku jarto, iyo lacagaha aad qaybta dhiibayso.

Su'aal: Tan waa mid jaho wareer badan. Qof maa i caawin karaa?

Jawaab: Haa. Ururada bulshada ee maxaliga ah iyo mukhalasiinta caymiska ee gobalka oo dhan ayaa kaa caawin kara helitaanka qorshaha caymiska caafimaadka oo kuugu haboon. Caawimaadoodu waa bilaash. Booqo OregonHealthCare.gov ama wac 855-268-3767 (wicitaan bilaash ah) si aad u hesho qof kuu dhow.

Caymiska Caafimaadka ee Oregon (Medicaid)

Adiga iyo qoyskaaga ayaa u qalma caymiska caafimaadka bilaashka ah ee uu baxsho Caymiska Caafimaadka Oregon (OHP). Waxaad codsan kartaa aadna iska diiwaan gelin kartaa OHP xili kasta oo kamid ah sanadka. Marka la gaaro waqtiga cusbooneysiinta OHP kaaga, waxaad heli doontaa waraaq laguugu soo dirayao boostada.

Si aad u hesho xog dheeraad ah ama aad u codsato caymiska caafimaadka bilaashka ah ama qiimaha jaban ee OHP, booqo ONE.Oregon.gov ama hel iskaashade bulsho oo kuu dhow.



YAYSAN KU GAFIN TAARIKHAHAAN MUHIIMKA AH NUFEMBAR 1

Maalinta koobaad Diiwaan Gelinta Furan si aad isku qorto, u cusbooneysiiso, ama u badesho qorsheyaasha.

JANAAYO 15

Maalinta ugu danbaysa si aad isku diiwaan geliso ama iskaga qorto caymiska caafimaadka, ilaa inaad waajahayso maahee dhacdo nolosha badelaya bartamaha sanadka. Si aad wax uga ogaato mudooyinka diiwaan gelinta gaarka ah, booqo bit.ly/whencanlenroll.

HADDA QAAD TALAABO ISKA DIIWAAN GELI, CUSBOONEYSII, AMA BADEL CAYMISYADA

HealthCare.gov

800-318-2596 (wicitaan bilaash ah)

(TTY: 855-889-4325) 24 saacadood maalintii

HEL CAAWIMAAD BILAASH

OregonHealthCare.gov

855-268-3767 (wicitaan bilaash ah)

8 a.m. ilaa 5 p.m. Isniinta - Jimcada