

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 LBGT 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



# 由 奧勒岡州 提供

## 對您的保險有疑問嗎？

如果您在投保後遇到問題，請與奧勒岡州金融監管部門聯絡。

造訪 [bit.ly/DFRcomplaint](https://bit.ly/DFRcomplaint)  
網站或撥打 888-877-4894 (免付費專線)  
電子信箱 [DFR.InsuranceHelp@dcbs.oregon.gov](mailto:DFR.InsuranceHelp@dcbs.oregon.gov)

## 其他語言或格式？

週一到週五早上 8 點到下午 5 點可撥打 855-268-3767 (免付費專線) 索取本資訊的 Español、Русский、Tiếng Việt、汉语、漢語、大字版或其他格式。

## 健康保險指南 LGBTQ 社群



所有奧勒岡州民皆可不受歧視的獲得可負擔的健康計畫。

## 跨性別者健康護理

### 申請承保：

- 當您申請承保，您應該使用您社會安全卡上的姓名以避免混淆。本系統將會使用社會安全局的資料庫來核對您的身份。您應該選擇在您的合法文件上所註記的性別。Marketplace 將不會用其他任何紀錄來辨認您的性別，但在您申請表上用於承保的資訊將會被寄至您的健康保險公司。

### 排除跨性別者的計畫：

- 在加入一個計畫前，您應該完整閱讀包含排除範圍的所有承保條款、承保證明，或其他保險公司在 Marketplace 提供的文件。這些文件詳細解釋包含排除條款的完整承保內容。如果您對於計畫中是否承保的項目有疑問，最好直接跟您的保險公司聯絡，並明確指出在福利總結或其他文件中所列出的計畫名稱。排除跨性別的健康保險可能觸犯了反性別歧視法規。健康護理法在特定健康計畫與活動中明文禁止基於性別以及其他方面的歧視。

### 預防性的服務：

- 透過 Marketplace 購買的計畫必須給付接種疫苗和篩檢測驗這類預防性的服務。您的健康保險公司不得根據您在出生時的性別、性別認同、或是資料紀錄的性別來限制為特定性別所推薦的預防性服務。如果您的醫生認定該預防性的服務符合您的醫療需求，並且您也符合建議與承保的資格，根據福利摘要與其他計畫文件的概述您的計畫必須給付該服務。

更多資訊請造訪：[HealthCare.gov/Transgender-Health-Care](https://www.healthcare.gov/transgender-health-care) 網站

## 查詢資源

奧勒岡州跨性別醫療提供者名單

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

跨性別者應該跟他們的醫療提供者討論的十件事

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

從哪開始，該問些什麼：

為 LGBTQ 人士提供強健家庭指南來選擇醫療保險計畫

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



**問：** 是否可以協助我支付健康保險的費用？

**答：** 是的。去年，在 Marketplace 購買保險的奧勒岡州民眾中，十位有七位得到財務協助，讓他們的月保費降低到每月僅需繳付一元。請造訪 [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop) 網站了解您可以省下多少費用。

**問：** 我的家庭應該包括誰？

**答：** Marketplace 計畫所提供異性伴侶的家庭承保也必須提供同性婚姻伴侶相同的承保。如果您與您的伴侶合法結婚並計畫共同申報聯邦稅，您們應該一起申請。

**問：** 我真的需要健康保險嗎？我從來不生病。

**答：** 健康保險提供預防性的治療來幫助您保持健康，也避免您因為生病或意外而產生的高額醫療帳單。HealthCare.gov 網站和奧勒岡健康計畫 (OHP) 所提供的健康計畫包含很多不需付費的預防服務。沒有健康保險，即使看來很簡單的疾病或是小意外都可能導致您必須支付數百數千的金額。

了解何類服務有給付，請參訪 [bit.ly/OHIMcoverage](https://bit.ly/OHIMcoverage) 網站。

**問：** 我如何找到最適合的計畫？

**答：** 需要考慮的重要因素如下：

- 考慮您需要哪一類的照護。
- 考慮您需要經常前往哪些醫生處或醫院就診，以及任何您需要承保的處方。
- 考慮您可以負擔的花費，並尋找適合您預算的計畫。考慮月付額、自付額及共付額。

**問：** 這些資訊讓人頭昏腦脹。誰可以幫助我？

**答：** 是的。全州的當地社群組織與保險經紀可以協助您找到最適合的健康保險計畫。他們免費提供協助。請造訪 [OregonHealthCare.gov](https://OregonHealthCare.gov) 網站或撥打 855-268-3767 (免付費專線) 找到您鄰近地區的協助資源。

**奧勒岡健康計畫 (OHP, Medicaid)**

您與您的家庭可以透過奧勒岡健康計畫 (OHP) 獲得免費醫療的承保。您可以在一年中的任何時間申請並加入奧勒岡健康計畫 (OHP)。當續保奧勒岡健康計畫 (OHP) 的時間來到，您會收到一份郵寄文件。

關於透過奧勒岡健康計畫 (OHP) 申請免費或低保費健康保險的更多資訊，請參訪 [ONE.Oregon.gov](https://ONE.Oregon.gov) 或是您鄰近的本地社群夥伴。



## 不要錯過這些重要日期

**十一月 1 日**

投保、續購或是變更計畫的第一天。

**一月 15**

投保、續購或是變更計畫的最後一天，除非您在年中經歷了一個合規的生活改變。了解更多特許加入時期的相關資訊，請造訪：[bit.ly/whencanlenroll](https://bit.ly/whencanlenroll)。

## 立即採取行動

**投保、續購或是變更計畫。**

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

800-722-4134 (免付費專線)

(TTY: 855-889-4325) 24小時全日提供服務

**免費獲得當地服務。**

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

855-268-3767 (免付費專線)

週一到週五早上 8 點到下午 5 點