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 insurance company and Explore Health. 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 reasons, in certain health programs and activities.

Preventive services

- Plans purchased through Explore Health 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 decides 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



Brought to you by the state of Oregon.

Explore Health is Oregon's health insurance marketplace. It helps you compare plans, find financial help and enroll in 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 orhim.info/DFRcomplaint
Call 888-877-4894 (toll-free)
Email DFR.InsuranceHelp@dcbs.oregon.gov

Other languages or formats?

Call 855-268-3767 (all relay calls welcome) between 8 a.m. and 5 p.m. Monday through Friday to request this information in español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.

EXPLORE HEALTH

HIM-5168 (10/26)

Contact us

855-268-3767 (all relay calls welcome)
info.marketplace@oha.oregon.gov

GUIDE TO HEALTH INSURANCE FOR THE LGBTQIA2S+ COMMUNITY



Health coverage available to all people in Oregon.

EXPLORE HEALTH

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 ExploreHealthOR.gov/SEP.

Take action now

Sign up, renew, or change plans
Get Free local help

ExploreHealthOR.gov
855-268-3767 (all relay calls welcome)
Monday - Friday
8 a.m. to 5 p.m. PST



Frequently Asked Questions (FAQs)

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

A: Yes. Last year, six out of 10 people in Oregon who enrolled 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 ExploreHealthOR.gov/PlanGuide.

Q: Who should I include in my household?

A: Explore Health offers family coverage to families with same-sex couples and different-sex couples. You and your partner should apply together if you are legally married or a legally registered domestic partner. To qualify for financial help, you may need to file taxes jointly with your spouse or partner.

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 Explore Health 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 ExploreHealthOR.gov/Benefits.

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, and prescriptions you need covered.
- Think about how much you can spend, and look for plans that fit your budget. Consider the monthly premium payment, deductibles, and co-pays.

Q: This is confusing. Can someone help me?

A: Yes. Local enrollment partners across the state can help you find the health coverage that is best for you. Their help is free. Visit ExploreHealthOR.gov or call 855-268-3767 (all relay calls welcome) to find someone near you.

Oregon Health Plan (OHP)

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 coverage through OHP, visit Benefits.Oregon.gov or find a community partner near you.

