

# Sign up, renew, or change health plans at **HealthCare.gov**

## Don't have health insurance? We are here to help.

- Learn about what plan might be **best and most affordable** for you.
- See if you can get **financial help** to pay for your plan.

## Did you buy health insurance last year?

Nov. 1 through Jan. 15 is the time to **renew or change plans. Review your plan. Compare your options.**

- Your **health care needs can change.**
- **Each year, new plans are offered, benefits can change,** and some plans are discontinued.
- Changes in income and family size can affect your **financial assistance.**
- Check to see if you will be automatically **re-enrolled** in your plan. You may need to **resubmit** your information to continue your benefits.

Visit **OregonHealthCare.gov** to find **free local help from an expert.**



**OREGON  
HEALTHCARE.gov**

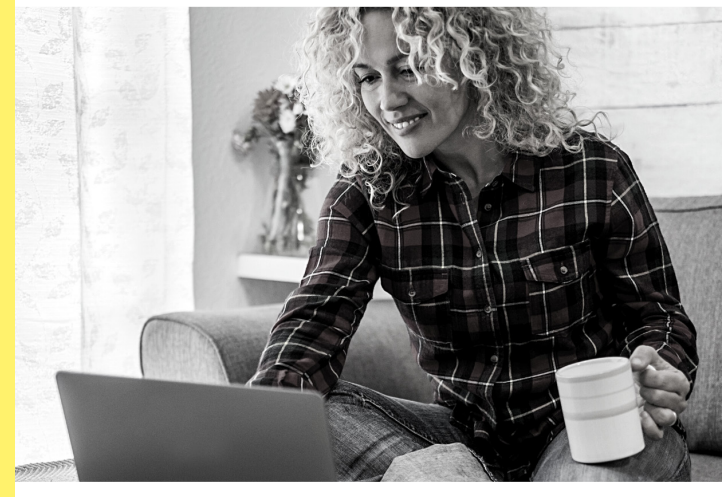
☎ 855-268-3767 (toll-free)

## Other languages or formats

Call 855-268-3767 (toll-free) between 8 a.m. and 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語. You can also request information in large print or other formats.



# Guide to health insurance for **survivors of intimate partner violence** in Oregon



Visit **OregonHealthCare.gov** to find free, local help from an expert.

Keep your family healthy. Sign up from **Nov. 1 to Jan. 15**, or within **60 days** of a life event.

440-5173 (8/22)

**Visit OregonHealthCare.gov**

## Keeping your location confidential

The Address Confidentiality Program (ACP) is a free mail forwarding service to help survivors of intimate partner violence, sexual assault, stalking, or human trafficking protect their physical address information. Participants in the program are provided with a substitute address to be used in place of the address where they live. The substitute address will meet the address requirements for most state and local government agencies.

A person may only apply to the Address Confidentiality Program through a victim advocate that has been designated by the attorney general as an application assistant. To apply to the Address Confidentiality Program, contact an application assistant near you. More information can be found at [go.usa.gov/xm4ta](https://go.usa.gov/xm4ta).

## Special application provisions

Typically, Marketplace and Oregon Health Plan applications require information for all members of your tax household, including your spouse. In situations of intimate partner violence, survivors may apply for health insurance without including their spouse. For help to correctly complete your application, find local application assistance by visiting [OregonHealthCare.gov](https://OregonHealthCare.gov).

### Q: Can someone help me?

**A:** 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 and confidential. Visit [OregonHealthCare.gov](https://OregonHealthCare.gov) or call 855-268-3767 (toll-free) to find someone near you.

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

**A:** Financial assistance is available on a sliding scale based on your household income. There are two types of financial assistance options available:

- Tax credits: Help to pay your monthly premium to have insurance
- Cost-sharing reduction: Reduces your out-of-pocket costs such as co-payments, co-insurance, and deductibles

The Oregon Health Plan is free health coverage offered by the state of Oregon. It is available to low income Oregonians who meet eligibility criteria.

### Q: Can I apply now?

**A:** Typically, you can apply for insurance only during the open enrollment period; however, certain life-changing events can open a special enrollment period. Some examples of these are:

- Losing minimum essential coverage (such as employer coverage)
- Moving
- Change in household income
- Birth, adoption, or placement of a child in your home

You have 60 days from the date of a qualifying life change to shop for and enroll into a new plan. If you are eligible for the Oregon Health Plan, you may enroll at any time throughout the year.



## 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 through Friday

- Find a local insurance agent or community organization that can help you for free in your preferred language

## OTHER RESOURCES

**OREGON DEPT. OF HUMAN SERVICES  
DOMESTIC VIOLENCE SERVICES**  
[go.usa.gov/xGFpZ](https://go.usa.gov/xGFpZ)

**THE NATIONAL DOMESTIC VIOLENCE  
HOTLINE**  
[www.thehotline.org](https://www.thehotline.org)

## IMPORTANT DATES

**NOV. 1 - JAN. 15**

Annual open enrollment period

**WITHIN 60 DAYS OF LIFE CHANGE**

Special enrollment period to report changes and shop for or change plans