

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**

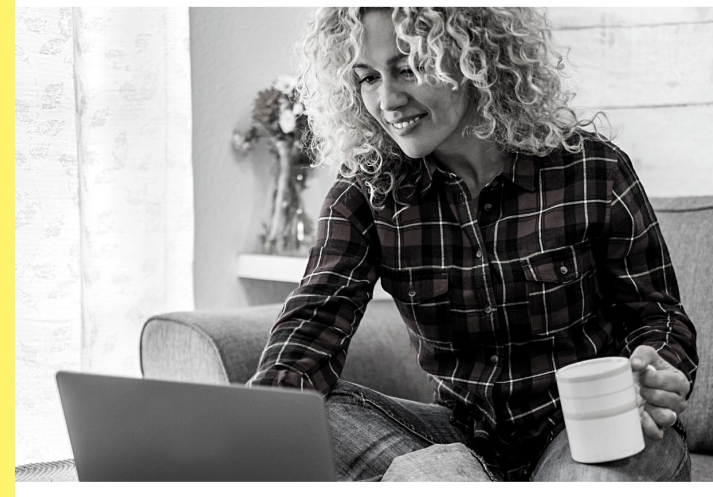
☎ 855-268-3767 (toll-free)

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.

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.

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 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
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 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

**THE NATIONAL DOMESTIC VIOLENCE
HOTLINE**
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

請至 **HealthCare.gov** 網站投保, 續購或是變 更健康計畫。

沒有健康保險嗎? 我們可以協助您。

- 了解您最適合且最負擔得起哪一項計畫。
- 查看您是否可以得到繳交保費的財務協助。

去年您有購買健康保險嗎?

現在十一月 1 日到一月 15 日正是續購或是變更計畫的時機。重新審閱您的計畫。比較您的選擇。

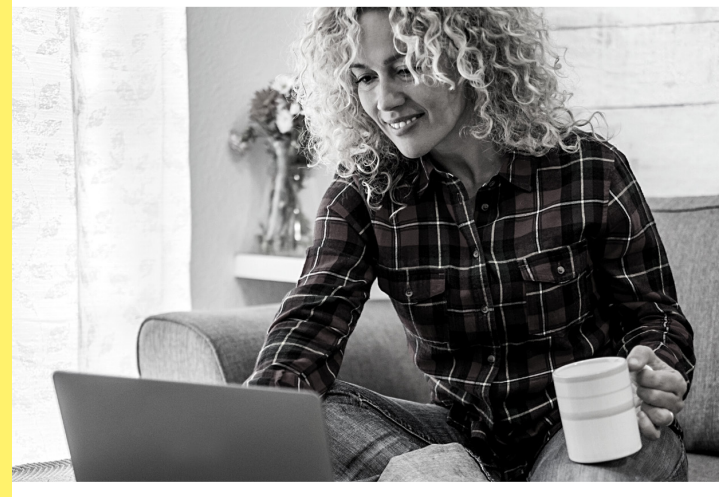
- 您的健康計畫需求可能有所改變。
- 每一年都有新的計畫推出, 福利可能會改變, 而有些計畫會中止。
- 家庭人口數和收入的變化會影響您的財務補助。
- 查詢您是否將會自動繼續投保您的計畫。如欲繼續享有福利, 您可能需要重新提交您的資訊。

造訪 **OregonHealthCare.gov** 網站
免費獲取當地專家提供的服務

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 Español,
Русский, Tiếng Việt, 汉语, 漢語的相關資訊。
您也可以索取大字版或其他格式的資訊。

給**家庭暴力**倖存者 奧勒岡州健康保險 指南



造訪 **OregonHealthCare.gov**
網站獲得當地專家提供的免費服務。

幫助您保持家庭健康。

在十一月 1 日到一月 15 日之間,
或在生活事件發生的 60 天內加入。

440-5050 (2022 年九月)



Visit OregonHealthCare.gov

為您的地點保密

地址保密計劃 (ACP) 幫助曾受親密伴侶的家暴、性侵、跟蹤，或是人口販賣的倖存者免費轉寄郵件服務，保護他們的實際住址訊息。提供本計劃參與者一個替代地址可轉發到他們實際居住的地址。這個替代地址符合大部分州與當地政府機關對於地址的要求。

個人只可透過經過檢察官指派的受害者代言人來代理申請地址保密計劃。如欲申請地址保密計劃，請聯絡與您鄰近的申請助理。更多資訊請造訪：go.usa.gov/xm4ta 網站。

特殊申請條款

通常，Marketplace 與奧勒岡健康計畫 (OHP) 申請書要求所有會員納稅戶中所有人包含您配偶的資訊。在家庭家暴的情況中，倖存者在申請健康保險時可以不包含他們的伴侶。為了助您正確地完成填寫申請書，找到本地的申請助理，請造訪：OregonHealthCare.gov 網站。

問：誰可以幫助我？

答：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。他們提供免費並保密的協助。請造訪 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。

問：我可以得到繳保費的協助嗎？

答：根據您的家庭收入提供可按比例調整的財務協助。目前有兩種財務協助：

- 稅務減免：幫您支付每月保費以得到保險
- 分攤費用的減免：降低您必須自行負擔的費用，例如共付額，共同保險，和自付額。

奧勒岡健康計畫 (OHP) 是由奧勒岡州免費提供的健康保險。提供給奧勒岡州符合資格標準的低收入戶。

問：我現在可以申請嗎？

答：通常，您只能在開放加入期間申請保險；但是，某些重大生活事件發生時可以開放一段特許加入時期。以下為一些範例：

- 失去最低重要承保 (例如公司承保)
- 搬遷
- 家庭收入改變
- 生產，收養，或有一名兒童安置在您家中

從符合生活重大改變的那天起 60 天內，您必須選擇並加入一個新的計畫。如果您符合奧勒岡健康計畫 (OHP) 資格，您可以在那一年任何時間加入。



投保、續購或是變更計畫。

請造訪 HealthCare.gov 網站或撥打 800-318-2596 (免付費專線) (TTY: 855-889-4325) 24小時全日提供服務

取得當地的免費服務

請造訪 OregonHealthCare.gov 網站或撥打 855-268-3767 (免付費專線) 或週一到週五早上 8 點到下午 5 點

- 尋找可以免費協助您，並使用您的慣用語言溝通的當地保險經紀或社群組織。

其他資源

奧勒岡州人力資源部門家庭暴力服務

go.usa.gov/xGFpZ

全國家庭暴力熱線

www.thehotline.org

重要日期：

十一月 1 日到一月 15 日。

年度開放期間

生活重大改變的 60 天內

在特許加入期間呈報改變與選購或更改計劃