

Health Coverage Referral Guide

Oregon Health Plan (Medicaid) Eligibility 800-699-9075 (toll-free)

- Members do not pay a premium and services are available at no cost
- Enrollment available year round
- Eligibility for Oregon Health Plan (OHP) is based on:
 - Family income
 - Household size
 - Age

OHP for most children under 19: less than 305% FPL

OHP for pregnant: less than 190% FPL
Household size includes each expected baby

OHP for adults: less than 138% FPL

**Immigration status no longer impacts eligibility as of
July 1, 2023**

Marketplace Eligibility 855-268-3767 (toll-free)

- Individual plans can be purchased for a single person, a couple, or a family
- Plans can be purchased:
 - Directly through insurance company or insurance agent
 - Through HealthCare.gov
- Financial assistance is available only through HealthCare.gov
- Sign up:
 - During open enrollment (Nov. 1 – Dec. 15)
 - Within 60 days of qualifying life event such as birth, adoption, marriage, loss of other coverage, or moving

Eligible to shop on the Marketplace: above 138% FPL
Unless not eligible for OHP due to immigration status

Cost-sharing reductions: less than 250% FPL
Savings on out-of-pocket costs like co-pays, co-insurance, deductibles, and out-of-pocket maximum

Premium tax credits
Reduces out-of-pocket premium costs monthly

Medicare Eligibility

Senior Health Insurance Benefits Assistance: 800-722-4134 (toll-free)

- Medicare is the federal health insurance program for people:
 - Who are 65 and older
 - Have been on Social Security Disability (SSD) for 24 months
 - With end-stage renal disease and other qualifying disabilities
 - Based on work credits, most people qualify for premium-free Part A

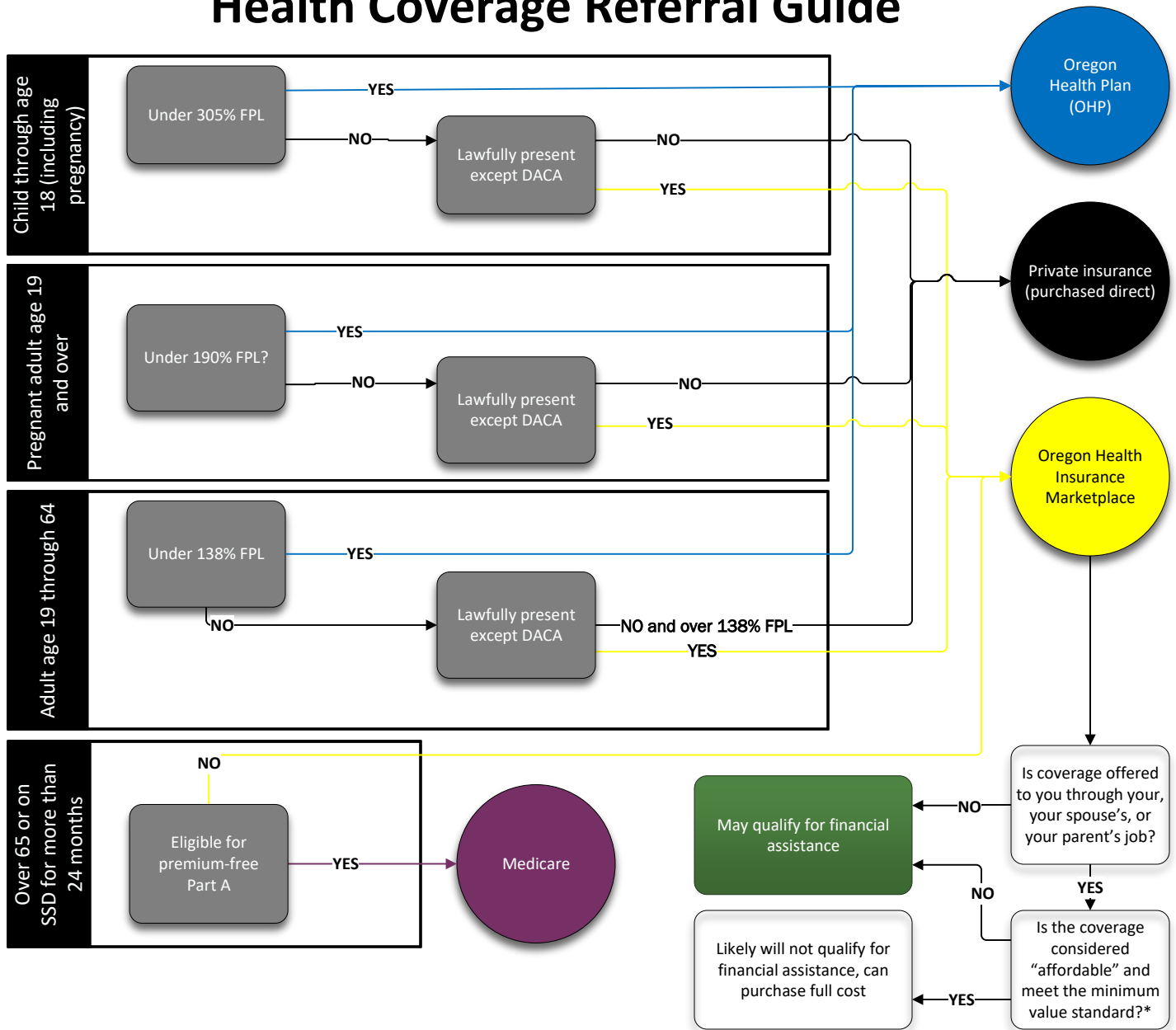
Medicare Savings Program (MSP): less than 135% FPL
State assistance with the cost of Medicare

Limited Income Subsidy: less than 150% FPL
Federal assistance for prescription drug costs

If not eligible for premium-free Part A, can shop on the Marketplace

See other side for contact information for each program and how to find local assistance.

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Oregon Health Insurance Marketplace

General questions: 855-268-3767
HealthCare.gov: 800-318-2596



Oregon Health Plan (OHP)

OHP processing: 800-699-9075
Client Services Unit: 800-273-0557



Medicare Assistance - SHIBA Program

General questions: 800-722-4134

Private insurance (purchase direct)

Insurance agents can help people enroll in health coverage directly through an insurance company.

To find out what coverage, program, or savings you can get visit [OregonHealthCare.gov/WindowShop](https://www.OregonHealthCare.gov/WindowShop)

To find free local community partner organizations, licensed insurance agents, or local SHIBA offices, visit [OregonHealthCare.gov/GetHelp](https://www.OregonHealthCare.gov/GetHelp)