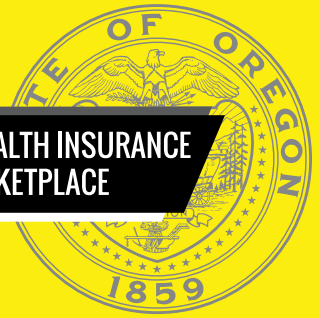




Insurance ren pekin safei/ pioing faniten ekewe chon COFA (Ese Kamo)



OREGON HEALTH INSURANCE
MARKETPLACE

Ewe Compact of Free Association (COFA) Premium Assistance Program a awora "health insurance" weiweita ika insurance ren pekin safei/pioing (ese kamo) faniten ekewe re feito nonomw Oregon seni ewe "**Republic of Marshall Islands**" (RMI), ewe "**Federated State of Micronesia**" (FSM) me ewe "**Republic of Palau**" (PW) fan ewe compact ika tipeew.

Chuukese

1 FOFOR



Kopwe Monota

- Ikei ekoch auchean taropwe kopwe aea ren omw kopwe enroll non ewe COFA Premium Assistance Program:
- Nampan I-94.
- Nampan Social Security ika nampan Alien Resident (ika pwe mei wor noum kana nampan ID).
- Passport seni "Republic of the Marshall Islands" (RMI), "Federated States of Micronesia" (FSM) or "Republic of Palau" (PW).
- Taropwen affatan omw address non Oregon (ussun omw naisenin unteng, state ID, ika pwan ekoch.).
- Ekoch peistap ika W-2 seni omw nenien angang.
- Minne porausen insurance ren pekin safei/pioing ke kan tongeni angei fan omw pekin angang.
- Esinesinin Fich ngeni OHA (Taropwen OHA 640F) mei pwarata pwe kose fich weiweita ika qualify ngeni ewe Oregon Health Plan. Ika ese wor noum ena taropwe, ina kopwe katon ewe unungatin fofor me fan pwe kopwe kutta eman epwe tongeni anisuk.

2 FOFOR



Apply ngeni ewe Oregon Health Plan (OHP)

- Katon ewe website **OregonHealthCare.gov** pwe kopwe sinei ika ke fich weiweita ika qualify ngeni OHP (unusen Medicaid).
- kopwe angei health insurance fan OHP. Isois eu kapin omw na taropwen OHP.
- Ren omw kopwe enroll katon ewe website ren **HealthCare.gov**.
- Ika kose qualify ngeni OHP, ke tongeni satuni ne apply ngeni ewe COFA Premium Assistance Program.

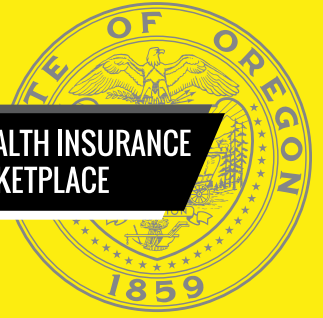


3 FOFOR



Angei Aninis ren Omw Kopwe Enroll non Eu Plan (Ese Kamo) Seni October 1, 2018 ngeni December 15, 2018

- Kori kich ren **1-855-268-3767** ika katon ewe website ren **OregonHealthCare.gov** pwe kopwe kutta eman "community partner" ika "insurance agent" mei sinei foosun fonuom (ese kamo).
- Kori omw ena "community partner" ika "insurance agent" pwe kopwe tingoren omw appointment pwe ami oupwe chu fengen are ika poporaus fengen me non fon.
- Mwtir enrollini ren eu plan mei tufich poputa non Nofemper 1. 2018
- Ika e wor ekesiwinin ren nonomwum, weiweita ika ke pwupwunu are ika ke pwopwo, ke tongeni choni non atun eu fansoun enroll pwe ete osukosukok.



OREGON HEALTH INSURANCE MARKETPLACE

4 FOFOR

Angei noum Health Insurance



- Ke tongeni pwisin atoura omw na taropwen COFA Premium Assistance Program application me ren posto are ika fax. Ike ke mwochen, omw ena chon anisi (“community partner”) ika agent e tongeni wisen fori fan itom.
- Ika ke fich ne angei insurance ren COFA Premium Assistance Program, kopwe resif echö “pre-approval letter” weiweita ika “taropwe me akomwen omw appruf” esap mang seni eu wik.
- Katon ewe website **HealthCare.gov** ren omw kopwe enroll ika apply ngeni eu tufichin plan.
- Katon omw account non ewe website ren **HealthCare.gov**, iwe kopwene fichi sasingen ewe screen (weweita ika “screenshot”) o tinano ena sasing ngeni ewe COFA Program pwe epwe affata ngeni kich ika menni plan ke fen pin angei. Kopwe fichi omw kewe sassing me ren ewe peich a iteni “Congratulations” screen ika ewe peich a iteni “My Plans & Programs”.

5 FOFOR

Aea noum 2019 Health Insurance Poputa non Januari 1, 2019



- Omw health insurance kampani epwe toruk noum katen chochoni ika “member card”.
- Kutta eu ofesin tokter mei nomw non omw “network” (weiweita ika fan tettenin noum insurance).
- Katon an noum we pekin insurance website me aea ar we link pwe kopwe kutta menni tokter ke mochen churi.
- Noum pekin insurance a tongeni moni omw kewe tokter apoinmen, “emergency care” ika atapwanapwan, “preventive care” ika ekoch chekup me safeian epet, ekoch “prescription” ika taropwen safei seni tokter me pwan ekoch metoch.
- Ren omw kopwe tongeni fich ne angei insurance poputa Januari 1, 2019 a men auchea omw kopwe fori ekkei mettoch asan me mwen Tisemper 15, 2018.

Ke tongeni omw kopwe angei aninisin awewe ika chiakku non foosun fonuom.
Kori **1-855-268-3767** ika katon **OregonHealthCare.gov**.

FREQUENTLY ASKED QUESTIONS

Lö re tongeni qualify?

Ke tongeni omw kopwe qualify ika pwe:

- Ke kan tori 19 ierum ika napeseni.
- Kese pwopwo.
- En eman rewiniwos ika citizen non “Republic of the Marshall Islands” (RMI), “Federated States of Micronesia” (FSM) ika “Republic of Palau” (PW) nge ke fen tonong non Merika fan an ewe COFA tipeew.
- Ke nomw non Oregon.
- Wukukun omw moni tonong a kis seni ewe koukun (ussun a affat non ewe “graph”) anongonong won wukukun chon imwom ika famini [include the FPL box].

Household size	Earn less than this each year? You may get financial help.
1	\$16,753
2	\$22,715
3	\$28,676
4	\$34,638
5	\$40,600
6	\$46,561
7	\$52,523

- Kese qualify weiweita ika fich ne angei Oregon Health Plan ika Medicare.
- Kese qualify weiweita ika fich ne angei health insurance fan omw pekin ika nenien angang.
- Kese qualify weiweita ika fich ne angei health insurance anongonong won en eman chon military mei “active”, eman chon military mei fen retire, are ika en noun eman chon military mei “active” ika eman mei fen retire.

- Kese fen nomw fan eu insurance plan non tettenin ewe Veteran’s Administration (VA) ika Tricare.

Ika kese fich ngeni omw kopwe choni ewe COFA Premium Assistance Program, eni kopwe chiwen tongeni qualify ngeni pwan eu health insurance mei katur niwinin are ika ese chok kamo. Ren pwan ekoch poraus katon **OregonHealthCare.gov**.

Met upwe fori ai upwe enroll?

- Churi eman “community partner” ika “insurance agent” non omw community pwe kopwe angei aninisin awewe/chiaaku non foosun fonuom, ese chok kamo. Ekewe chon angangen insurance re tongeni ar repwe aituk:
 - Ekewe auchean napanapen ewe COFA Premium Assistance Program.
 - Met kopwe wisen fori omw kopwe angei health insurance.
 - Menni health insurance plan epwe öch reom.
- Kori **1-855-268-3767** ika katon **OregonHealthCare.gov** pwe kopwe angei aninis non neniom, ese kamo.

FREQUENTLY ASKED QUESTIONS

Met sakun health insurance ngang mei tongeni ai upwe angei?

- Ke tongeni angei eu me nein ekei ruanu kinikinin Health insurance plan: Bronze, Sinifer, Koon me Platinum. Ewe COFA Premium Assistance Program a tongeni moni eu “standard” “kinikinin-sinifer” plan mei kamo non ewe website **HealthCare.gov** (pi kopwe finata menni plan ke mochen nouni me non ewe list ika tetten a mak iter non, weiweita ika ewe “COFA Program’s approval list”).
- Ekei plan ra tongeni moni omw kewe tokter apoinmen, “emergency services” ika tumwunun atapwanapwan, ekoch “prescription” ika taropwen safei seni tokter, “preventive care services” (ussun ekoch chekin kanserin oup weiweita ika “mammogram”, tesen semwinin suke me semwinin feita cha), “mental health services” weiweita ika pekin safei ren ekewe mei terin non mekurer, me pwan ekoch.
- Ika a fen wor noum tokter, kopwe nenengeni ika pwe a nomw non tettenin tokter fan pwungun ewe health insurance ke kan fini.
- Eman “community partner” ika “insurance agent” a tongeni anisuk omw kopwe fini eu öchun plan.

Upwe pwusin moni niwinin ai insurance ika medical bills weiweita ika niwinin non pioing/safei?

- Ewe State-an Oregon epwe wisen moni omw kewe insurance premium (me iteiten maram) me pwan unusen omw kewe bills faniten “in-network services” weiweita ika ekewe tokter me pekin safei/pioing mei nomw non tettenin safei/pioing fan pwungun omw insurance plan.
- Pi kopwe suki me anean fichi unusen noum kewe taropwe mei katou seni noum insurance plan me ika tokter. Ika kese wewe ekoch taropwe ika bill, are ika a wor omw kapas eis, ke tongeni kori omw ena “community partner” ika “insurance agent”.
- Ren omw kopwe sinei pwan ekoch porausen “reimbursement” weiweita ika met repwe niwin ngonuk, ke tongeni katon ewe website ren **OregonHealthCare.gov** ika minato omw na email ngeni **COFA.Marketplace@oregon.gov** IKA kori **1-855-268-3767**.

Ika use mwochen enroll, epwe wor pakking faniten ese wor ai health insurance non atun 2019?

Ekewe rewiniwos weiweita ika chon COFA mei nomw Merika, ina ir repwe moni niwinin ika pakking. A wor met epwe eimwu uu me non ei onnuk, anongonong won ie ke kan nomw ia, pwan wukukun omw moni tonong. Ren pwan ekoch poraus, katon ewe website **HealthCare.gov**, **IRS.gov** ika pwan kori eman chon angangen non takises.

FREQUENTLY ASKED QUESTIONS

Met wewen “life changes” weiweita ika “ekkesiwinin ren nonomwum”? Ei/ekkei mwokutukutun ekkesiwin mei fis ngeniei epwe pwan osukosuka nei ei health insurance? Met upwe fori ai upwe repotenong nonomwei?

“Ekkesiwinin ren nonomwum” a ussun ika ke pupwunu, nounou, akouno omw pekin health insurance, are ika siwini wukukun omw moni tonong. Ekkei metoch e tongeni siwini omw pekin insurance. Ika a wor ekkesiwinin ren nonomwum, iei met kopwene fori:

- 1** Katon ewe website ren **HealthCare.gov** pwe kopwe repotenong omw na ekkesiwin.
- 2** Ren omw kopwe repotenong omw na ekkesiwin, ka tongeni minato omw na email ngeni ewe COFA Premium Assistance Program ren **COFA.Marketplace@oregon.gov** are ika ke tongeni kori **1-855-268-3767**.

Mei onnuk ai upwe enroll non ewe Oregon Health Plan Plus?

Ika ke qualify ne angei Oregon Health Plan Plus nge kese mwochen choni, iwe ewe COFA Premium Assistance Program esap tongeni an epwe moni met ururun kopwe monatiw (weiweita ika omw kewe premium) ren pwan eu plan.

Pwata a men onnuk ai upwe aea ewe website **HealthCare.gov** ren ai upwe enroll non eu plan mei pwung fan ewe prokram?

HealthCare.gov eu ochun website a tongeni nenengeni ika apwunguweno omw fich ne angei “advanced premium tax credits” (APTC) me ika ekoch “cost-sharing reductions” ika discount pwe epwe kotur ngonuk niwini omw kewe premium, weiweita ika met ururun kopwe monatiw me iteiten maram.

Ngang mei tongeni enroll non eu dental plan (insurance ren pekin aisa) fan ewe prokram?

Apw. Non atun ewe ier 2019, ewe COFA Premium Assistance Program epwe chok moni medical insurance weiweita ika insurance ren pekin safei/pioing.

IEI MET KOPWE FORI OMW KOPWE PWUSIN APPLY NE ANGEI HEALTH INSURANCE, ESE KAMO:

Katon ewe website
OregonHealthCare.gov
iwe kopwe apply ngeni ewe
Oregon Health Plan (OHP).

- Ika ke qualify ngeni OHP (unusen Medicaid), ina kopwe pwan apply ngeni omw kopwe angei health insurance fan OHP.

- Ika KOSE fich ika “eligible”, ke tongeni pwan apply ngeni COFA premium assistance non eu “community partner” ika ren eman “agent” me non omw sopw.
- Kopwe resif (me non postu) noum “COFA pre-approval letter” weiweita ika “taropwe me akomwen omw appruf” iwe epwe aiti ngonuk porausen ewe “standard” “silver-level” insurance plan.

IKKEI EKKOCH AUCHEAN KAPAS KOPWE SINEI:

“Advanced Premium Tax Credits (APTC)”: A wewe ngeni eu tax credit a tongeni kotur ngonuk niwinin omw health insurance. Ika ke fori omw application ngeni health insurance, ina kopwe pwungueno epwe fite wukukun omw moni tonong non ei ier. Ika ke nuku ewe wukukun omw moni tonong epwe kis seni ewe koukun, iwe kopwe aea eu “advance payment” seni ewe “premium tax credit” pwe epwe kotur ngonuk niwinin omw health insurance. Pi pwe omw pwungueno ika aneani epwe fakun pwung o ennet. Nesopwonon ewe ier, ika omw na tax credit weiweita ika met ke fen pin angei a nuno seni ewe koukun anongonong won wukukun omw moni tonong, ina kopwe pwan monsefani niwinin (met mei nusun) nupwen kopwene faenini omw na taropwen tax return. Ika omw na tax credit weiweita ika met ke fen pin angei a kis seni ewe koukun met ke kan fich ngeni, ina epwe wor moni epwe touu ngonuk me niwin ngonuk, nge kopwe chok wisen sendini ena moni ngeni ewe program.

“Benefit”: A wewe ngeni ekewe foforen ika angangen pekin health care, ussun noum kewe appointment me unumom safei, ika pwan ekoch angangen tumwun mei pwung ika fich fan eu health insurance plan.

“Co-insurance”: A wewe ngeni met kopwe wisen monatiw anongonong won “percentage” murin omw na health care ika insurance a monatiw ukukun met epwe moni (anongonong won “percentage”).

“Co-payment”: A wewe ngeni met kopwe wisen monatiw faniten eu foforon/ minen health care fan pwungun omw pekin insurance (ese chok mwokutukut) ussun eu \$10 “co-pay” ren unusen omw kewe tokter apoinmen. Ewe COFA Premium Assistance Program epwe monsefani ngonuk niwinin omw kewe “co-payments”.

“Deductible”: A wewe ngeni met kopwe wisen moni ngeni omw health care services me mwen omw insurance plan epwe poputa ne monatiw met ururun epwe moni. Ewe COFA Premium Assistance Program epwe monsefani ngonuk niwinin omw kewe “deductible”.

IKKEI EKKOCH AUCHEAN KAPAS KOPWE SINEI:

“Eligible”: Wewen en mei fich ika qualify ngeni omw kopwe angei ika nounou health insurance.

“In-Network Services”: Ekewe chon aworan safei mei nomw non tettenin totker ika pioing fan pwungun omw health insurance ika plan.

“In-Network Out-of-Pocket Costs”: A wewe ngeni met kopwe moni iteiten maram ren omw health care services weiweita ika pekin tumwun/safei, ussun ekewe monien “deductible”, “coinsurance” me “copayment”. Ewe COFA Premium Assistance Program epwe monsefani ngonuk niwinin omw kewe “in-network out-of-pocket costs” weiweita ika met kopwe monatiw, fan ewe koukun omw insurance.

“Insurance Carrier”: A wewe ngeni ewe kampanien health care ke kan enroll non ika choni.

“Monthly Premiums”: A wewe ngeni met en ika omw insurance kampani oupwe kan monatiw me iteiten maram pwe mon omw insurance. Ewe COFA Premium Assistance Program a wisen moni niwinin omw insurance. Kopwe chiwen resif noum kewe steitmen (bills) me non posto ika mail. Pi kopwe isois noum kewe steitmen.

“Network”: A wewe ngeni ekewe nenien tumwun/safei (weiweita ika clinic, pioing, ika pwan ekoch), me ekewe chon aworan safei (katon ewe taropwe mei mak iter non, me fan, a iteni “Primary Care Provider”) me ekewe tokter ika chon tumwun mei nomw non tettenin “health care services providers” fan pwungun omw insurance.

“Out-of-Network Services”: A wewe ngeni ekewe chon awora safei/ tumwun rese nomw fan tettenin ika pwungun omw health insurance plan.

“Out-of-Network Out-of-Pocket Costs”: A wewe ngeni met kopwe monatiw pwe mon omw kewe “deductible”, “coinsurance” me “copayment” me ekoch minen health care services weiweita ika pekin tumwun/safei mei nomw nukun omw insurance plan. Ewe COFA Premium Assistance Program ese tongeni moni ekei minen ika angangen health care services.

“Open Enrollment”: A wewe ngeni inet chok e men tawe weiweita ika ewe fansoun mei mwumwuta omw kopwe enroll non eu health care plan.

“Primary Care Provider”: A wewe ngeni eman/ekkoch tokter, kangof, “specialist” ika pwan ekoch sakun meinapen tokter ika chon tumwun mei awora aninis/safei ngeni ekewe mi ter ika samwaw fan tettenin me pwungun ekewe minen health care services.

“Standard Silver-Level Plan”: Wewen, a wor ruanu kinikinin ika mosowan Health Insurance – Bronze, Koon, Sinifer me Platinum. Ewe COFA Premium Assistance Program a tongeni moni ekewe plan mei nomw non tettenin “standard” “silver-level” insurance.

EKOCH RAN/PWININ MARAM MEI AUCHEA:

Oct. 1 – Churi ika mwich fengen me eu “community partner” ika “insurance agent” pwe kopwe kaeo auchean porausen omw plan me pwan apply ika enroll non eu health care plan weiweita ika pekin insurance.

Nov. 1, 2018 through Dec. 15, 2018 – “Open enrollment” – ika “fansoun tawe” omw kopwe enroll

- **Novemper 1, 2018** – “Open Enrollment” a poputa. lei ewe aewin ran en mei tongeni apply ngeni health insurance. Ika pwe ke fen pin angang fengen me eman chon ewe mwichen aramas ika “community partner” iwe menip epwene fen unus ngonuk ekewe poraus fan iten ewe insurance.
- **December 15, 2018** – Ewe lasinon ran ke tongeni apply ngeni eu health insurance ika pwe ke mwochen omw health insurance epwe poputa non January 1, 2019.
- **December 15, 2018** – “Open enrollment” a wes. Ika kese chok mina omw health insurance me mwene ei ran, iwe epwe fori pwe kosap tongeni apply ren health insurance tori fansoun “fall” 2019* faniten health insurance non atun 2020. Menip kopwe chok wor pakkingen ika pwe ese wor noum health insurance non atun 2019.

* Tiwan chok ika pwe a wor ekkesiwini ren nonomwum, ussun ika ke pupwunu are/ika nounou, me ika ke tongeni enroll non atun eu “Special Enrollment Period”.

“Pokiten ewe COFA Premium Assistance, uwa tongeni kut eman tokter mei tufich ngeniei anongonong won met sakkun tumwun mei namot ngeni ai samwaw/osukosuk (ussun “long term care” me ika pwan ekkoch), nge nei ena tokter esap chok anisie i non fansoun ai atapwanapwan ika emerchensi, nge epwe tongeni tumwunuei iteiten ran.”