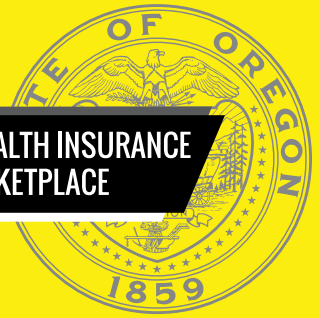




# Elen sawas de epwelpen kairada ieias en roson mwahu (insurehns) ni soh isaispe ong towe mehlel en COFA



OREGON HEALTH INSURANCE MARKETPLACE

Pohnpeian

Compact of Free Association (COFA) Premium Assistance Program kaunopdahr elen sawas ong epwelpen roson mwahu ong mehn nan epwelpen Micronesia kan iei me iangahki: Epwelpen Marshall, wein FSM (Chuuk, Kosrae, Pohnpei, Yap) oh Epwelpen Palau. Sawas wet ong mehn wehi pwukat me kin koukousoan nan epwelpen Oregon.

## IRE 1



### Get Ready

- Komw kak alehdi elen sawas wet de oaritik pen sawas me sang Oregon Health Plan ni omw pahn:
- Nempehn I-94 me kin mih nan passport
- Nempehn US Social Security de Alien Registration ma mie sapwelimwomwi.
- Kisin likou me pahn kadehde sapwelimwomwi address (laisin en diraip, state ID, de sohte lipilipil).
- Kapin sapwelimwomwi check de W-2 sang ni omwi wasahn doadoahk.
- Mengitikpen insurehns en roson mwahu me komw kak alehdi ni wasahn omw doadoahk.
- Kisin likou me kasalehda me komwi sohte kak alehdi insurehns sang Oregon Health Plan. Ma komwi sohte kolokol kisin tehn doaroapwe wet komw kak tehk nan ire kesilu pwe komwi en pil kak diarada aramas me pahn kak sewesei komwi.

## IRE 2



### Komw kak alehdi elen sawas wet de oaritik pen sawas me sang Oregon Health Plan ni omw pahn

- Pwarek **OregonHealthCare.gov** nan interned pwe komwi en kak tehkada ma komwi de omwi peneinei kak iang paiaiwahuki elen sawas wet.
- Ma komwi kak ale sawas sang OHP, komw kak audehda doaropwe me pahn mweidong komwi en alehdi insurehns sang OHP.
- Ma komwi sohte kak alehdi sapwelimwomwi insurehns sang OHP ah komw pil kak douhla oh audehda doaropwe me pahn kak kamangai iong komwi COFA Premium Assistance Program.

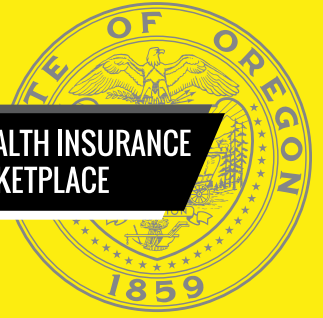


## IRE 3



### Komwi ahnehki ansou mwahu sang nan November 1, 2018 lel ni December 15, 2018 pwe komwi audehda doaropwe pwukat ni soh isaispe

- Komw kak telepwohn ehng kiht ni nempehn telepwohn **1-855-268-3767** de komw kak pil tehkada nan interned **OregonHealthCare.gov** pwe komwi en pil kak alehdi mengihtikpen ihs me pahn kak sewesei komwi ni pein atail mahsen en Pohnpei.
- Komw kak pein telepwon ehng sapwelimwomwi community partner de insurance agent pwe komwi en kak wiahda appointment pwe komwi en tuong emen aramas ni sansal de nan telepwohn.



## OREGON HEALTH INSURANCE MARKETPLACE

### IRE 4



#### Komwi kak alehdi sawas pwukat ma komwi

- Doadoangki irail kan me sawas ong audehda application ong insurens wet ni Clinic kan de sohn sawas ni pali en insurens, irail pwihn wet me kak kadar sapwelimwomwi application ong health insurance de komw kak pein audehda nan interned ni **OregonHealthCare.gov**, de komw pil kak pein kadar nan posto, fax de email.
- Ma sapwelimwomwi application kadehdahr me komw kak alehdi iren sawas ong insurens en roson mwahu wet, komw pahn alehdi kisin likou me pahn lelewong komwi ni omwi tungoal ihmw.
- Komw kak doadoangki interned **HealthCare.gov** pwe komwi en pil sain up ong ekei health insurance me mihmi ni silver-level health.
- Komw pil kak kadaredo kadehdepen me komwi alehdier sawas wet ni omw pahn kilelehdi pein sapwelimwomwi **HealthCare.gov** account nan cellphone de computer.

### IRE 5



#### Komw kak tepda doadoahngki sapwelimwomwi 2018 Health Insurance ni Jan. 1, 2018

- Sapwelimwomwi insurehns me komw piladahr o pahn kadarehng komwi sapwelimwomwi member card.
- Rapahki toahkte de ihmwen wini me iang uhsang te noumw insurehns plan en.
- Sapwelimwomwi insurehns pahn pwain ni omw pahn kin tuong toahkte kan, epwelpen soumwahu karuwaru kan, kosou sang toahkte kan me kin kak sewese kalopiala soumwahu doar ma komw kin kalapw wia omwi kosou me koneng kan, wini kan me komwi anahne ale oh pil soang teikan me en kakeirada ieias mwahu en paliwar ni omw pahn tuong toahkte.

Ma komwi anahne sawas en lokaiahn Pohnpei, komw kak telepwohndo ni nempohn telepwohn **1-855-268-3767** de pil doadoangki interned ni website wet **OregonHealthCare.gov**.

## FREQUENTLY ASKED QUESTIONS

### Ihs me kak alehdi insurens en roson mwahu wet?

Komw kak alehdi ma komwi:

- Sounpar 19 de pil laudsang
- Komwi sohte liseian.
- Komw wia emen towe mehlel en epwelpen Republic of Marshall Islands, Federated States of Micronesia, Republic of Palau me pidelong eng nan epwelpen America pahn koasondi en COFA.
- Wen tala depe me komwi kin wiahda wasahn ahmw doadoahk.

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

- Komwi sohte kak alehdi insurehns sang OregonHealthPlan de Medicare.
- Komwi sohte kak alehdi insurehns sang omwi wasahn doadoahk.
- Komwi sohte kak alehdi insurehns pwehki komw wia emen sounpei, de komwi retire sang nan sounpei, de ma komw wia dependent men ong sounpei me active de me retire.
- Komwi sohte kak alehdi insurehns sang ong me retire sang nan pelien sounpei, insurance riau et iei Veteran's Administration de Tricare.

Ma komwi sohte kak alehdi sawas me sang COFA Premium Assistance Program ah komw kak pil alehdi ekei insurehns me sohte pweipwei de pweitikitik. Komw pil kak tekahda nan interned ni website **OregonHealthCare.gov**.

### Ia duwen ai pahn kak sain up?

- Komwi kak pwarala ni ehu community partner de insurance agent nan ohmwi wasahn kousoan pwe komwi en kak alehdi sawas ni pein omwi tungoal lokoia. Pwihn wet kak kawehweiong komwi:
  - Ia duwen COFA Premium Assistance Program e kin doadoahk
  - Ia duwen omwi pahn kak register de enroll nan health insurance.
  - Soangen insurehns dah me pahn mwahu ong pein komwi.
- Komw kak eker nempehn telepwohn **1-855-268-3767** de komw kak pil doadoangki interned **OregonHealthCare.gov** pwe komwi en kak alehdi sawas me soh isais pe.

## FREQUENTLY ASKED QUESTIONS

### Eh pahn ia mwomwen nei insurehns en roson mwahu e pahn doadoahk?

- Insurehns en roson mwahu me paieu me sansal ni kendake pwukat: Bronze, Silver, Gold oh Platinum. COFA Premium Assistance Program me kin pwukoahki pwain me standard level Silver level plan me through **HealthCare.gov** (komw anahne tehk mwahu ma sapwelimwomwi plan iang mihmi nan COFA program's list me kamanamanlar).
- Insurehns pwukat kin pwain ni omwi pahn tuong toahkte, kohla ni emergency, pwain wini kan, pil pwain epwelpen kosou pen soumwahu teikan (me pahn raseng mammogram, koasou pen suhke, kosoupen inta, sawas pen roson en mwahliel oh pil soang teikan).
- Ma mie ier pein omw toahkte me komw kupwurki ken pil tuongte ahpw doadoangki sawas wet komwi anahne tehkada me noumw toahktehn iang mihmi nan "in network" ong insurehns me komw piladahro.
- Mie me pahn kak sewesei komwi pilada songen insurehns plan dah me pahn mwahu ong komwi ma komw pwarek community partner de insurance agent nan ahmw wasahn kousoan.

### Ih sou pahn anahne pwain insurehns de isais pen tuong toahkte kan?

- State en Oregon uhdan kin pwain insurance oh sahpis teikan sang toahkte de ihmwen wini me komwi doadoahngki de tuong ma toahkte de ihmwen wini o iang in network.
- Tehk noumw kisin likou sang rehn ahmw insurance plan oh pil omw toahkte kan, ma mie kisin likou de bill me komwi sohte wehwehki de komw anahn sawas eng komw kak call de pwarek omwi community partner de insurance agent.
- Ma mie isais iou me komw pil pein pwukoakier oh pwainla ah komwi anahne insurance en uhd pwain eng komwi, komw kak alehdi kaweid pe ni omw pahn visit website **OregonHealthCare.gov** de email lang **COFA.Marketplace@oregon.gov** de pil eker telepwohn **1-855-268-3767**.

### Ia duwen ma ih sohte sain up insurehns wet, ih sou pahn uhd anahne pwain kalokepe nan pahr 2019?

Koaros mehn Micronesia me mihmi pahn COFA ahpw koukousoan nan epwelpen America de US pahn anahne pwain kalokope ma sohte insurehns. Mie songen irair kei me pahn elehda ken sohte pwain isais wet me pahn pid wasahn omw kousoan oh mwomwen noumw peidei de mwohni me ke kin wiahda. Pwe komwi en pil alehdi mengitik mwahu pen kalokepen isais wet komw kak kohla ni website **HealthCare.gov** de pil komw kak tuong emen semenin wiahda tax.

## FREQUENTLY ASKED QUESTIONS

La mwomwen wekideklan momour de ieias en emen emen? La mwomwen wekidaklahn mour de ieias pahn kak wekidala ai tungoal insurehns et? La duwen ai pil pahn repwohtki?

Wekideklan mour iei me iangahki pwopwoudla, neitik, sohla kak alehdi health insurens de wen sehnt me ke wiahda pil wekidekla. Soangen wekidek pwukat kin elehda me pahn pil kin mie wekidaklahn sapwelimwomwi health insurance. Eri ma mie wekidek la iou me sansalehr powe, komw anahne:

- 1** Komw doadoahngki interned oh kohla ni website **HealthCare.gov** pwe komwi en repohtki wekidekla me mie ier.
- 2** Komw pil kak repoht kieng COFA Premium Assistance Program ni website **COFA.Marketplace@oregon.gov** de pil eker telepwohn nempe **1-855-268-3767**.

### Ih pahn anahne sain up eng Oregon Health Plan Plus?

Ma komw kak alehdi sawas sang Oregon Health Plan Plus ah komwi ahpw pilada me komwi sohte pahn enroll eri COFA Premium Assistance Program pahn sohte kak sewesehkin komwi isais pen dahme komw pahn kin pwain ong ehu insurens plan.

Dahme karehda ih anahne ien sain up ong insurehns plan me COFA program wet kamanalahr nan website **HealthCare.gov**?

**HealthCare.gov** iei me kihda pelien sawas pwe en kak diarada ma komw pahn kak alehdi isais en advanced premium tax credits (APTC) oh pil katikala ahmw wen seins me komw pahn anahne pwain nan sounpwung ehu.

### Ih pahn kak sain up ong insurens en pelien wie ngih pwe COFA Premium Assistance Program en kak awpalihala isais kan?

Soh. Ong nan pahr 2019, COFA Premium Assistance Program wet pahn apwaliete insurens en medical wie ngih ape sohte iang.

## IET MWOMWEN OMW PAHN PEIN KAK ALEHDI INSUREHNS ME PAHN SOHTE PWEIPWEI:

Doadoangki interned kohla ni website **OregonHealthCare.gov** pwe komwi en apply de sain up ong Oregon Health Plan (OHP).

- Ma komw kak alehdi OHP komw kak sain ong insurens sang OHP.
- Ma komw sohte kak alehdi OHP pwehki kahrepe kei, komw kak uhd apply ong COFA premium assistance ni omw pahn pwarek community partner de insurens agent me kin mihmi nan omwi wasahn kousoan.

- Noumw kisin likou me pahn kasalehda me komw kamanamanieng en alehdi pelien sawas sang COFA pahn pekederiong komwi nan mail box de ni omw tungoal ihmw. Kisin likou wet me pahn kadehde iange Silver-level insurens me komw kak doadongki.

## HEALTH INSURANCE TERMS TO KNOW:

**Advanced Premium Tax Credits (APTC):** Iei tax credit iou me kak kaitikala dahme komwi pahn pwain ong noumw insurens en pali en roson mwahu. Ni ansou me komwi pahn apply insurehns wet ah komw kak estimate ia wen pepwelpenomw de wen seins komw kak wiahda ni wasahn ahmw doaodahk pahr ehu. Ma sapwelimwomwi estimate pahn mihmi ni wen sens ieu me komw kak save ah komwi anahn doadoangki advance payment en premium tax credit pwe en kak katikala sapwelimwomwi bill en insurens nan sounpwung kan. Eh inenen kesempwal komwi en estimate ni keneinei, pwehki ni ihmwin pahr de ansoun tax ma premium tax credit me komw doadoangki laudla ah komwi pahn uhd pwain ni ansoun tax. Ma komwi kihdi tikitiksang wen me komwi kak doadoangki o komwi pahn anahne uhd pwainehng COFA program wen sens iou me pahn dehde ni omwi pahn wiahda sapwelimwomwi tax ni ihmwin pahr.

**Elehn sawas me pahn kohsang ni insurens wet iei:** Epwelpen roson mwahu oh sawas teikan sang rehn toahkte oh winih kan pahn pweipwei sang nan insurehns wet.

**Co-insurance:** Iei me wehwehki ih wen seins me komwi anahne pwain ong wen sahpi en epwelpen roson mwahu me komw doadoangkilahr nan ehu pahr.

**Co-payment:** Met me wehwehki uwen seins me komwi pahn pwukoahki pwain ong isais pen epwelpen soumwahu sang rehn toahkte. Uwen seins wet me COFA Premium Assistance Program pahn uhd pwainehng komwi.

**Isais me komwi anahne pwain (Deductible):** Iei met me wehwehki wen sens de isais me komwi anahne pwain lau sapwelimwomwi insurens pahn uhd doadoahk. COFA Premium Assistance Program pahn uhd pwain ong komwi wen sens me komwi doadoangkilahr omwi tuong toahkte.

## HEALTH INSURANCE TERMS TO KNOW:

### **Kamanamanehr ong**

**sawas wet:** Met me wehwehki me komwi mweimwei eng de kamanamanlahr en alehdi sawas pen insurens wet.

**In-Network Services:** Iei toahkte kan oh pil ihmwen wini kan me pwungkiengehr sapwelimwomwi insurens plan me re pahn wia pwukoahn apwali soumwahu de kihda sawas pen epwelpen soumwahu. Isais ong sawas wet kin pweitikitik ma komw doadoangkihte toahkte de ihmwen wini pwukat.

### **In-Network Out-of-Pocket**

**Costs:** Iei met me wehwehki wen sens me komwi doadoangkilahr ong sapwelimwomwi insurens de ni omwi tuong toahkte de pwarek ihmwen wini kan. COFA Premium Assistance Program pahn uhd pwain ong komwi ong wen sens me komw pwainkier isais pwukat.

**Insurance Carrier:** Iei insurens company de plan me komwi pilada en towehda.

**Monthly Premiums:** Iei uwen isais me komwi pahn pwainehng sapwelimwomwi insurehns nan sounpwung koaros. COFA Premium Assistance Program pahn pil pwainla isais wet ah komw pahn alehdi mengitikpen isais en sahpiis pwukat nan omwi tungoal mail box. Komw anahne nekidala doaropwe pwukat ni keneinei.

**Network:** Iei met me wehwehki wasahn apwali soumwahu kan oh toahkte kan oh pil wasahn kihda dipwisou en apwaliala omwi tungoal soumwahu. Met me rasehng, ihmwen wini, kisin clinic kan oh toahkte kan irail me wiahda de inou ong omwi tungoal insurehns me re pahn pahkieng komwi sawas pen roson mwahu kan.

**Out-of-Network Services:** Iei toahkte kan de ihmwen wini kan me kihda epwelpen soumwahu kan ahpw re sohte iang towehda de kondirak ieng sapwelimwomwi insurens o. Isais pen sawas me kin kosang soangen toahkte de ihmwen wini pwukat kin ekis pweilaud.

**Out-of-Network Out-of-Pocket Costs:** Iei met isais me komw pein pwukoahki oh pwain ehng toahkte de ihmwen wini me sohte iang contract ong sapwelimwomwi insurehns o. COFA Premium Assistance Program pahn sohte pwainehng komwi wen sens me komwi pein sapankihda oh pwainki sahpiis en out of network kan.

**Open Enrollment:** Iei met me wehwehki ansou mwahu me komwi kak towehda ehu insurens, pwe en apwalih ong omwi roson mwahu.

**Primary Care Provider:** Met wehwehki toahkte de nurse me pwukoahki en apwalih ong komwi epwelpen soumwahu kan oh sahpiis teikan me pid roson mwahu.

**Standard Silver-Level Plan:** Insurehns en roson mwahu wet de elen sawas kan mih nan lepel paieu. Iet akan lepel paieu pwukat: Bronze, Gold, Silver oh Platinum. COFA Premium Assistance Program pahn pwain insurehns me kamanamanla ong Standard Silver – Level Plan akan.



## IMPORTANT DATES:

**Oct. 1** – Meet with a community partner or insurance agent to learn more and get ready to sign up for health care.

**Nov. 1, 2018 through Dec. 15, 2018** – Open enrollment

- **November 1, 2018** – Open Enrollment starts. This is the first day you can apply for health insurance. If you have worked with a community partner, or agent, you should have all the information you need.
- **December 15, 2018** – Last day to sign up for health insurance if you want health insurance coverage to start January 1, 2019.
- **December 15, 2018** – Open enrollment ends. If you have not signed up for health insurance by this date you will have to wait until fall 2019\* for 2020 health insurance coverage. You may have to pay a penalty for not having health insurance in 2019.

\* Unless you experience a life change, such as getting married or having a baby, and can sign-up through a Special Enrollment Period.