

Ennaan in ej iwoj non kwe jen **Oregon State** in.

Oregon in ej jermal ibben **HealthCare.gov** ñon Oregonian bwen wör jipañ ñon kein taktō.

Elōñ ke am abñōñō ilo injuren eo am?

Ñe emōj am sign up ñon injuren im ej wör wōt am abñōñō, jouj im kepaaklok obij eo an Oregon Department of Financial Regulation.

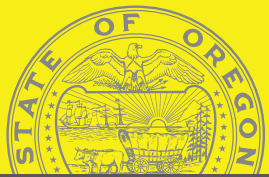
Etal ñon **insurance.oregon** im jibede ijo ej ba “Consumer”.

Call e 1-888-877-4894

Email eo (**cp.ins@oregon.gov**)

Ikijjien kajin ko jōt ak waween ko jōt?

Call e 1-855-268-3767 (toll-free) ikōtaan awa kan 8 jibboñ ñon 5 awa jota. Mandre ñon Bolaidre im kajjitōk kōn melele ko ikijjien kajin Ruuk, Majol, Palau, Pohnpei ak kajjitōk bwen lablok jeje ko ak jabdewōt waween ko jōt.



**OREGON HEALTH INSURANCE
MARKETPLACE**

www.OregonHealthCare.gov | 1-855-268-3767

Ñon kōjermal e injuren in taktō eo am



**Compact of Free
Association (COFA)**
Premium Assistance Program

Buñtōn ko ñon melele im kōjermal injuren in taktō eo am im jipañ ko rej itok jen COFA Premium Assistance Program.

Wōnṃaan!ok kōn buñtōn ko jōt

Edele!ok am bōke buñtōn eo jinoun ilo am kanne ñon injuren in taktō eo im jipañ jen **COFA Premium Assistance Program**. kiiō enāj Emman ñon kwalok kajjitōk im uwaak ko bwe kwōn jola kilen kōjermal e injuren eo am ilo ien am nañinmej ak ājmour.

Menin ej ñon kwalok ñon am melele kōn injuren eo am im ta eo kwōnaj kōṃṃane ñe elōñ am abñōñō ikijjien injuren, oñāan ko, im aolep kajjitōk ko jōt.

Buñtōn 1: Melele kōn injuren eo am

Kiiō ke emōj am kanne ñon injuren im COFA program edede!ok an kōlla oñāan injuren eo am ilo allōñ eo jinoun, injuren company eo enāj bar einwōt dede lok an jilkin waj bakij in member eo ak ebed aolepen men kein ie:

- Melele in jipañ ko im karōk ko jen injuren eo:** Juon pepa eo ej kwalok kōn uniin karōk ko, einwōt ta ko emaroñ im jab maroñ kōlla ki. Kwōn lukun melele kōn oñāan ko (Premium, Co-Payment, deductible im co-insurance).
- Kaat in injuren ak pepa ko jōt:** Eniin ej pepa in kaṃool ko am jen jikin injuren eo am im jikin taktō ko renaaj aikuji ṃokta jen aer jipañ eok. Kaat eo am ak pepa in kaṃool ko remaroñ oktak, ak enāj wör melele ko einwōt juon.

INSURANCE COMPANY NAME

Plan type	Member Name: Jane Doe
Effective date	Member Number: XXX-XX-XXX
	Group Number: XXXXX-XXX
Prescription Group # XXXXX	PCP Co-pay \$15.00
	Specialist Co-pay \$25.00
Prescription Co-pay \$15.00 Generic	Emergency Room Co-pay \$75.00
\$20.00 Name brand	Member Service: 800-XXX-XXXX

Buñtōn 2: ṃaanjāppopo ñon taktō/jikin taktō eo am

Ilo ien eo kwōj !ōṃṃak kōn injuren eo am ṃaanjāppopo kōn jikin taktō eo ilo am kōṃṃane men kein:

Kappok Jikin taktō

- Call e lok injuren company eo am, bikote ilo jikin computer ko, ak lali member book ko elōñ melele ko kōn jikin taktō ko ipe!aakum. Elōñ ien melele ko ipe!aakid rej oktak im enaj emmanlok ñe kwōnaj etale ilo injuren company eo am.
- Ñe edede!ok jikin taktō eo kwar kōṃṃaan, bar lale aten eo aliktata ibben injuren company eo am ṃokta jen am kōṃṃane ien loelok jikin taktō eo.

Kōṃṃan ien loelok taktō eo

- Call e jikin taktō eo im kōṃṃan ien am loelok taktō eo. Le!ok melele non er ke kwōj kappok jikin am taktō im kajjitōk kōn “check lakin yiiō” ak “check ājmour”.
- Ñe kwōj bed ibben taktō eo am, kwalok ñon e kōn nañinmej ko an bamle ko am, uno ko kwōj bōki kiiō ak kajjitōk kōn abñōñō ko ilo mour eo am.

Buñtōn 2: Jikin taktō/kein taktō, kadedeiklok

Lōmṅak kake ñe jejjōt jikin taktō eo ñon kwe:

- Ej aikuj Emman jikin taktō eo am, kwōn lōke im kwo maroñ kwalok būruom/ṁool ñon er. Alikin am loelok er juon allen, ñe eor am kajjitōk kōn jikin taktō eo am, lōmṅak kake ñe kwōj kōṅaan kwalok abṅōṅō eo am ñon er im bar kajjioñ juon allen ibbier, ak ñe ejjab bar kappok jikin taktō ijoko peḷaakum.

Maanjāppopo ñon buñtōn ko jōt:

- Emenin aurok ñe kwōj lore an jikin taktō eo am kapilōk eok ñon bar jikin taktō ko relablok. Waanjoñak, ñe ededeḷok aer kapilōk eok ñon jikin taktō ko relablok, kwōn ke kōmṁan ien am loelok er?

Buñtōn 3: Melele kōn oṅāan ko ilo injuren eo am

Kwe im injuren company eo am ej ibben dron kōn oṅāan ko ekar ñon injuren eo kwar kelet e. Call e member in injuren eo im kajjitōk kōn melele in ṁwilaḷ in jipañ ko ak lale unin melele in jipañ ko jen injuren eo am.

Lukun waween an injuren ko jermal:

1. Leḷok kaat in injuren eo am ilo ien en kwōj loe lok taktō/jikin taktō eo.
2. Kwōj kōlla ñon jikin taktō eo joñan eo ekkar ñon karōk eo kwar kelet e ilo injuren eo am.
3. Elōñ ien jikin taktō ko rej leḷok oṅāan ko ñon injuren company ko.
4. Injuren company eo ej jilkinwaj (**Explanation of Benefits**) ak **EOB**. Ej kwalok kōn joñan oṅāan eo kwar loelok taktō/jikin taktō eo. Ej kwalok lajrak in oṅāan ko, oṅāan eo elabtata injuren company eo emaroñ e ekar ñon jermal ko ej karōki ilo jikin taktō ko, joñan oṅāan eo injuren company eo ej lolorjake im joñan eo kwōj lolorjake. **EOB** is not a BILL.
5. Enāj iwoj am pepa in oṅāan taktō ko am im ejenolok jen jikin taktō eo am. Kwōj aikuj kōlla ki ijo eṁōj karōke waj.

Buñtōn 4: Melele kōn jimwe ko am

Alikin am lale (EOB) eo am, emaroñ wōr am kajjitōk ikijjien ṁwilaḷ in ak kwo maroñ jab melele kōn jōt jermal ko rejjab jejjōt ñon kalet eo am. Kwo maroñ kane pepa in (complaint) bwen lolorjake abṅōṅō ko.

Kwo maroñ call e lok jikin injuren eo am. Elōñ an jikin injuren eo am drolul in uwaaki kajjitōk ko im renaaj jipañ member ro. Numba eo enāj walok ilo kaat in injuren eo ak book in injuren ko.

Ñe kwōj kōṅaan bwen wōr ri-Jipañ kein 3, im ej wōr wōt am kajjitōk kōn jimwe ko am, ak ñe kwōj aikuj jipañ melele kōn jabdewōt waween ko ikijjien oṅāan injuren ko, kwo maroñ call/tebar e Oregon Department of Finance Regulation im kenono ibben ro reutiej lok ilo ejjelok oṅāan.

Rutiej ro jen jikin injuren ko, kwo maroñ call er ilo toll free hotline: (888-877-4894). Kwo maroñ email lok ilo (cp.ins@oregon.gov) ak lale jikin injuren ko jōt ilo (insurance.oregon.gov).

Buñtōn 5: Kane pepa in karool waj money ko am im kwar kōlla oṅāan taktō ko

Program in enāj karool waj joñan eo kwar jolok ilo jikin taktō ko peḷaakum laplok ñon \$1,000 (Ñon 1 armij eo ear kanne) ak \$2,000 (Ñon bamle eo ear kanne).

Ñon karool waj money ko am kwar kōlla kaki, kwōj aikuj kanne jōt pepa ko:

1. COFA Program pepa in claim ñon karool waj joñan eo kwar kōlla ki.
2. Pepa in rijit eo kwar kōlla ñon jikin taktō, jikin kauno ak bar jōt jikin taktō.
3. Pepa in injuren company (**Explanation of Benefit**) eo am.

Ilo pepa in juj im kameejlok am je etam im melele ko kōn kwe, print im jilkinlok ilo mail ak fax ñon program ne. Likit pepa in (**Explanation of Benefit**) im pepa in rijit ko kwar kōlla oṅāan ko.

COFA Premium Assistance Program
Oregon Health Insurance Marketplace
P.O. Box 14480
Salem, OR 97309
Fax: 503-947-7092

TARLEP IN MELELE KO IKIJJEN INJUREN:

Jejjōt in melele ko jōt kwo maroñ loe ilo unin melele in jipañ ko ak ilo ien am kappok jipañ jen jikin taktō ko ak kein taktō ko.

Co-insurance: oṅāan eo kwōj bōk konaam ie ilo injuren in taktō eo eṁōj an jenolok ekar ñon percent eo eṁōj karōk e. Kwōj kōlla oṅāan eo kwōj bōk konaam ie im jabdewōt oṅāan eo kwōj aikuj kōlla ki.

Co-payment (or co-pay): Juon oṅāan eo kwōj aikuj kōlla ki ekar ñon ijo konaam eṁōj karōke ilo ien taktō ak jikin taktō ko, enwōt ien ko kwōj loe lok taktō ro. **Co-Payment** ej joñan oṅāan eo eṁōj karōke waj, ejjab jen percent ak joñak ko.

Deductible: Joñan oṅāan eo kwōj kōlla ki ñon

injuren eo ṁokta jen an jinoe jermal jipañ ko an yiio en. Ejjab aolep money ko kwōj make kōlla ki rej tebar joñan oṅāan deductible eo. Oktak in kotebar ko jōt – lale ilo (Summary of Benefits and Coverage) eo am.

Network: Jikin ko, mon taktō ko, jikin taktō ko im rej belok ñon jikin injuren eo am rej juon wōt ñon leḷok jipañ ilo jikin taktō. Kapaaklok injuren company eo am im lale ia kani jikin taktō. Kapaaklok injuren company eo am im lale mon taktō ta kani rej bed ijoko peḷaakum. Ñe juon jikin

taktō etolok jen ijo kwōj bed ie emaroñ kōmṁan bwe oṅāan ko ren laplok im COFA Program emaroñ jab karool waj joñan eo kwar kolle ki.

Laptata in am maroñ make kōlla: Joñan eo kwo maroñ kōlla ilo ien am injuren ej (juon yiio) ṁokta jen an injuren eo jino kōlla aolepen kotebar ko relukun aurok ñon jipañ. Joñak in ekoba waj oṅāan eo kwōj lolorjake ñon injuren, oṅāan eo kwōj bōk konaam ie eṁōj kajenolok, oṅāan eo kwōj aikuj kōlla ki ilo ien am loelok taktō im bar jōt oṅāan ko renaaj alikar.

Premium: Joñan kein jipañ ko jen KIEN im renaaj leḷok ñon COFA program bwen bōk edroon kōlla ki injuren in taktō eo am. Menin ejjab koba waj ñon deductible, co-payment, ak co-insurance eo am.

Jōt jermal ko ñon böbrae nañinmej: kōmṁan bwen emakijkij am kakōlkōl ilo jikin taktō enwōt pija ko ñon enbwin, loelok jikin taktō, kenono kōn waween böbrae nañinmej, nañinmej ko relab, nañinmej ko jōt ak ñe kwōj eñjaake kakōlle in nañinmej ko im enāj lablok an Emman aer jermal in böbrae.