

Iren Kapehse Sang **State en Oregon**

Wein Oregon ehu ieng **HealthCare.gov** pwe ren sewese me kin kousoan nan wein Oregon pwe ren kak alehdi sawas pen insurehns.

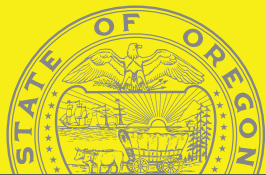
Mie iren kahpwal de keinemwe me pid sapwelimwomwi insurehns?

Ma mie iren kahpwal mwurin amw sain up ong insurehns wet, komw kak kalelehki Oregon Department of Financial Regulation. Komw kak alehdi sawas sang ni interned de ni website wet: insurance.oregon.gov.

De pil eker delepwohn nempe 1-888-877-4894 de pil email cp.ins@oregon.gov.

Mie sawasepen lokaiahn ehu wehi?

Komw kak eker nempehn delepwohn 1-855-268-3767 nan pwungen kulok 8 nimenseng lel 5 nisoutik sang Niehd lel Nialem pwe komwi en alehdi sawas pen lokaiahn Chuuk, Marshall, Palau de Pohnpei ni mesen inting laud.



OREGON HEALTH INSURANCE MARKETPLACE

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

Duwen doadoangki omw tungoal insurehns



Compact of Free Association (COFA)
Premium Assistance Program

Ire pwukat men kaweid komwi en kak wewehki oh doadoahngki omw tungoal insurehns kodahr sang COFA Premium Assistance Program

Komw doula oh idawen kaweid me sansal pah

Ni omw sain up ongehr insurehns wet me COFA Premium Assistance pahkidar iei met me wia ire keieu en alehdi sawas pen kairada roson mwahu. Ansou mwahu met komwi en kalelepek wasa komw sohte wewehki kan de ia duwen doadoangki sapwelimwomwi insurehns ni ansou me komwi ahneki soumwahu oh pil sohte soumwahu.

ren kaweid me pahn sansaldah kat wia mehn kapesa pwe komwi en kak wewehki ia duwen doadoangki insurehns wet oh pil iangahki dahme insurehns wet pahn pwain oh pil soahng teikan.

Ire 1: Wewehki dahme insurehns wet kak apwalia

Ni ansou me komwi sain ap oh COFA program pwaಿಂದier tepin pweipwei en premium o, insurehns kompani me komw piladahro pahn kadareng komwi, membership package. Dahme sansal pah iei dahnge kan me pahn mih nan package wet:

- Ire kan me pid dahme insurance wet pahn pwain oh dahme komw kak doadoangki ong insurance wet:** Mie tehn doaropwe me pahn kawewehda ni unsek dahme insurance wet pwain oh dahme e sohte pahn pwain. Komwi pil anahne wewehki tala depe me komwi pahn pwain ong premiums, co-payments, deductibles, oh coinsurance.
- Insurens card de kisin likou:** Iei met akan me wia kadehdepen sapwelimwomwi insurance iangahki dahme toahkte de ihmwen wini kan anahne pwe ren apwali omwi soumwahu. Sapwelimwomwi card pahn weksang met ahpw pahn dahme inting de mihmi powe duwehte nan kilel wet.

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

Ire 2 : Onohpada doadoangki insurehns wet ong ni epwelpen roson

Ni ansou komw medeweier en doadoahngki insurehns wet, komw kak kaunopda dahme komwi anahne ong ni epwelpen roson mwahu ni omwi pahn idawehn ire pwukat:

Rapahkihda sapwelimwomwi toahkte de me pahn apwali ong komwi ieias mwahu en nan kahlap de roson mwahu

- Komw kak eker sapwelimwomwi kompani en insurehns, de doadoahngki kampiuter pwe komwi en tehki website en insurehns kompani de komw kak tehkada nan member handbook pwe komwi en kak diarada toahkte kan me iang kihda sawas ong apwali roson mwahu. Komw pil anahne wewehki me ekei ansou kin mie wewehki sahpih ong epwelpen soumwahu kan nan ehu ehu network eri komwi tehkada mwahu ma sapwelimwomwi health plan de insurance doadoahngki toahkte me komwi kupwurki o.
- Ni omw piladahro mehnia toahkte de ihmwen wini me komwi men kin tuongki ong epwelpen sapwelimwomwi roson mwahu komwi anahne tehkada ma sapwelimwomwi insurehns sou anahne komwi en kalelepek mahs rehral mwohn omwi pahn wiahda appointment.

Mwomwen omwi pahn wiahda appointment

- Komw kak eker toahkte de ihmwen wini me komwi piladahro pwe komwi en wiahda appointment. Kawehweiang ohpis en toahkte de ihmwen winio me komwi anahne primary care oh komwi anahne wiahda appointment en epwelpen roson mwahu karesepe yearly exam de wellness visit. Iei meh pwukat me pahn elehda komwi en wiahla neirail regular patient.
- Ni omwi pahn tuong sapwelimwomwi toahkte komwi anahne kapehseiong mwomwen soumwahu kan me rek nan pein sapwelimwomwi peneinei, soangen winih kan me komw wie doadoahngki ansou wet, oh pil soangen keinemweh kan me pid roson mwahu de ma mie luhmwuhmw me komw mihmi loahle ansou wet.

Ire 2: Epwelpen roson mwahu, Kadokepen ire2

Tehkada ma iei toahkte me komw piladahro me pwungehng sapwelimwomwi anahnepen roson mwahu

- Komw anahne pilada toahkte me komwi koapwoaroapwoarki oh pil mengeiki koasoiang duwen sapwelimwomwi ieias oh roson mwahu. Ma komw diarada me toahkte me komw piladahro sohte pwungehng dahngge me komw anahne ah komw kak rapahkihda pil ehu toahkte likin me komw tepin tuongehro.

Koasonehdi mwahu dahme komwi anahne wia

- Eh kesempwal komwi en kapwaihda dahme sapwelimwomwi toahkte kaweid kin komwi nin duwen epwelpen soumwahu de luhmwuhmw me komw anahne sawasepe en mie. Ni karasepe, ma toahkte kaweid kin komwi me komwi anahne tuong emen sohn wini de toahkte me samani soangen soumwahu de luhmwuhmw iou, ah komwi wiahdar appointment en tuong toahkte menet?

Ire 3: Wewehki duwen insurehns billing

Komwi oh sapwelimwomwi insurehns kompani pahn kin ehukipene duwen pweinen de isais pen sahpis me wiawiong komwi. Komw eker member services pwe ren kak kaweid kin komwi ni pisetik de komw pil kakete wadek irekan de pisetikin ire wet nan kisin likou me pekedehr ong komwi.

let duwen insurehns e kin doadohk:

1. Komwi anahne kieng sapwelimwomwi insurehns card ong toahkte men me komwi tepin tuong.
2. Komw anahne pwain copayment me sapwelimwomwi insurehns pilahn ketin kamanalahr.
3. Ihmwun wini o de toahkte me komw tuongehro kin pein kadarehng kompani en insurehns kan.
4. Insurehns kompani o pil pahn kadarehng komwi Explanation of Benefits (EOB). Kaidehn ih wen me komw pahn anahne pwain ahpw doaropwe wet kin kasalehda ia wen pweinen omwi tuong toahkte oh songen sapis kan me komwi alehdi sang toahkte men de ihmwen wini. E kin kasalehda dahme insurehns pilan pwainla oh dahme komwi pahn uhd pwukoahki. EOB kaidekin bill iou ahpw e kin kasalehda isais kan me pweipweilahr oh me saikin.
5. Komw pil pahn alehdi ehu billing likin EOB eri ihmet me komwi pahn uhd pwukoahki oh pwain.

Ire 4: Wewehki sapwelimwomwi pwuhng kan

Mwurin omw tehker sapwelimwomwi EOB ele e pahn mie iren kalelepak kei rehmi de de komwi sohte pwungki dahme insurehns wet sohte ise. Komw kak kapidolong iren kamplein pwe sahpis de sawas me komwi alehiero en kak pweipweila.

Komw kak kalelehki sapwelimwomwi insurehns pilahno ire wet. Wasahn insurehns kan kin mie sohn sapeng dengwa pwe ren kin sewese member kan ma mie ire re sohte sohte wewehki mwahu. Nempehn telepohn wet kin inting pohn sapwelimwomwi insurehns card de pil nan member handbook.

Ma komw kupwurki doadohngki third-party assistance de sawas torohr me pid sapwelimwomwi iren keinemwe kan ong sapwelimwomwi pwuhng kan de kaweid kan duwen insurehns billing komw kak eker Oregon Department of Financial Regulation pwe komwi en alehdi sawas wet ni soh pweipweila.

let nempehn telepohn me komw kak eker iei: 888-877-4894.

Komw pil kak email cp.ins@oregon.gov de pil pwarek nan website dfr.oregon.gov

Ire 5: Duwen kapidolong kisin likou en pekipek pwe komwi en kapwurehdo seins me komwi pein pwainki sapis kan

Program wet pahn kapwureiong komwi sapwelimwomwi seins me komw doadohngki ong epwelpen roson mwahu me komw alehier, wen pweipweila wet kak lel \$1,000 (ong emente aramas me enroll) de \$2,000 (ong peneinei me enroll).

1. Komwi anahne COFA program claim form de tehn doaropwe me komw anahne audehda pwe en kasalehda wen seins komw pein isehki sahpis kan.
2. Risiht sang rehn sapwelimwomwi toahkte, wasahn ale wini kan, de ihmwen wini teikan.
3. Copy en kisin likou me sang rehn sapwelimwomwi insurehns pilahn me kadahnki EOB (Explanation of Benefits).

Komw kupwur kalahngan oh type de intingiedi ni sansal sapwelimwomwi ahd oh pil sohng teikan me tehn doaropwe wet anahne ieng, komw kak wiahda copy oh kadarala nan posito de fax lahng ohpis en program wet (komwi anahne iangahki receipt koaros me komw alehdier kan):

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

GLOSSARY OF INSURANCE TERMS:

let lepin lokaia kan me kalapw doadoahk nan insurehns kan: Lepin lokaia pwukat kin pwerda nan summary of benefits de nan kisin likou me kasalehda sawas kan me komw aleier de pahn ale ni ansou me komw pahn tuong toahkte de pwarek ihmwen wini.

Co-insurance: : lei me wewehki ih wen seins me komwi anahne pwain ong wen sahpis en epwelpen roson mwahu me komw doadoangkilahr nan ehu pahr.

Co-payment (or co-pay): Met me wewehki 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.

Deductible: : lei met me wehwehki wen sens de isais me komwi anahne pwain lau sapwelimwomwi insurehns pahn uhd doadoahk nan erein pahr ehu. Kaidehn isais de pweipweila koaros me komwi pein pwain pahn

wadawad iong deductible. Ehu ehu plan en insurance kan wekpeseng eri komwi anahne wadek de tehk mwahu sapwelimwomwi plan me komw pein piladaro.

Network: : lei toahkte kan oh pil ihmwen winih kan me pwungkiengehr sapwelimwomwi insurehns 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 me **in network**. Ma toahkte men komw tuong iang mih linkin network de **out of network** isepen sahpis kan kak pweilahr sang dahme komw pahn kasik oh COFA program sohte pahn isehiong komwi wen seins me

komwi pwainki toahkte de ihmwen wini me likin network **out of network**. Eri komwi anahne ansou koaros en doadohngki de tuong toahkte de ihmwen wini me mih nan network **in network**.

Out-of-pocket maximum: Uwen seins me komwi pahn kin pwain nan pahr ehu mwohn sapwelimwomwi insurance plano pahn uhd pwain wen percent 100 ong sahpis kan me insurance plano koasonehdi. Itehn isais wet me iangahki deductible, co-insurance, copayment de soangen isais tei kan ong sahpis kan eh itehiong wen \$1,000 ong emen aramas oh \$2,000 ong ehu peneinei tikitik ong dahme COFA program kamanalahr nan pahr 2020.

Premium: : lei uwen tax credit me COFA program pahn isehiong sapwelimwomwi health insurance de plan. Met sohte wadwadieng ong deductible, copayment oh coinsurance.

Preventive services: let me wehwehki sahpis en epwelpen roson mwahu me iangahki kousou en soumwahu kan oh audepen kaweid kan sang rehn toahkte pwe en kalopiala soumwahu pwe en kin dehr doarala. Met akan pil iangahki dokin silasil, doken soumwahu en wai oh kousou tei kan me toahkte kaweid kin komwi en ale.