

Brought to you  
by the  
**State of Oregon**

Still need  
**health  
insurance?**

You may be able to  
**get coverage**

The State of Oregon is working with **HealthCare.gov** to help Oregonians get health care coverage.

Have a problem with your insurance?

If you have problems after you sign up for insurance, contact the Oregon Division of Financial Regulation.

**Visit** [go.usa.gov/x5GXa](https://go.usa.gov/x5GXa)  
**Call** 888-877-4894 (toll-free)  
**Email** [cp.ins@oregon.gov](mailto:cp.ins@oregon.gov)

Other languages  
or formats?

Call **1-855-268-3767** (toll-free) between 8 a.m. and 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.



Even if open enrollment for health insurance has ended, you may have options.

You may be able to get health insurance if you:

- Have a qualifying life event, such as:
  - › Getting married
  - › Having a baby
  - › Losing health care coverage

These events and others may qualify you for a special enrollment period through HealthCare.gov.

- Qualify for free or low-cost coverage through the Oregon Health Plan (OHP). You can apply any time at [OregonHealthCare.gov](https://OregonHealthCare.gov).

If you are not sure what you qualify for, go to [HealthCare.gov](https://HealthCare.gov) to find out.



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**OREGONHEALTHCARE.GOV**



A **special enrollment period** is a time outside of open enrollment when you may be able to change plans or get health insurance due to certain life events. If any of the following happen, you can go to [HealthCare.gov](http://HealthCare.gov) and apply for coverage:

- Lose health care coverage
- Get married
- Have a baby
- Adopt a child or have a child placed with you for foster care
- Get divorced or legally separated and lose health insurance
- Move to the state
- Get released from incarceration
- Gain citizenship or lawful presence in the U.S.
- Are abandoned or experience domestic violence
- Have a change in income
- Age off your parents' plan

For a full list of qualifying events, go to [go.usa.gov/x57qy](http://go.usa.gov/x57qy)

## How to apply

You have several options to apply:

- Answer a few questions at **HealthCare.gov** to find out your next steps.
- Call the **HealthCare.gov** call center at **800-318-2596** (toll-free).

**HealthCare.gov** is the only place where you can get:

- **Tax credits:** Help paying for premiums (the amount you pay each month to have insurance). If you qualify, you get your credit each month or once a year.
- **Cost-sharing reductions:** Help paying out-of-pocket costs such as co-pays and deductibles. You must choose a silver-level plan and meet certain income limits to qualify.

People who earn less than the amounts shown below may qualify for financial help to pay for coverage.

Family size	Earn less than this each year? You may get financial help.
1	\$47,520
2	\$64,080
3	\$80,640
4	\$97,200
5	\$113,760
6	\$130,320

- Find a health insurance agent or community organization that can help you enroll for free at **OregonHealthCare.gov** by clicking "Get Help" or by calling **855-268-3767** (toll-free) from 8 a.m. to 5 p.m. Monday through Friday.

Free or low-cost coverage is available to people who meet income, residency, and other requirements. Oregonians may also qualify based on age and disability status. Adults and children who qualify will be enrolled in OHP, Oregon's Medicaid program. OHP coverage includes doctor visits, hospital care, mental health services, dental care, and some vision care.

If your estimated household income this month or next month is less than one of the amounts shown, you will likely qualify for OHP.

Family size	OHP age 19+	OHP for kids
1	\$1,396	\$3,086
2	\$1,893	\$4,184
3	\$2,390	\$5,282
4	\$2,887	\$6,380
5	\$3,383	\$7,478
6	\$3,880	\$8,576

## How to apply

Those eligible for OHP can **apply at any time**. If you qualify, you will be enrolled automatically and your coverage could start immediately. No special enrollment period is required.

There are several ways to apply. You can:

- Submit your application online at **One.Oregon.gov**
- Find a community organization that can help you enroll for free at **OregonHealthCare.gov** by clicking "Get Help" or by calling **855-268-3767** (toll-free)

If you don't qualify for a special enrollment period or OHP, your next chance to enroll or change plans will be during open enrollment (Nov. 1 to Dec. 15). Open enrollment dates may change. Visit [OregonHealthCare.gov](http://OregonHealthCare.gov) for the latest information.

If you did not have health care coverage for three months or more, you will either have to pay a penalty or apply for a health care coverage exemption.

## The penalty

If you don't get an exemption, you will pay a fee when you file your federal income tax return. The penalty for 2017 is the higher of these:

- 2.5 percent of your yearly household income
- \$695 for every adult in your family plus \$347.50 for every child younger than 18

## Exemptions

You may qualify for a health care coverage exemption. You claim some health care coverage exemptions on your federal tax return. You apply for others with a paper application. Exemptions are based on several factors, such as certain hardships, life events, health care coverage or financial status, and membership in some groups. For more information, go to [irs.gov](http://irs.gov) (**keyword: exemptions**).