

Health insurance **options**

Losing your health coverage can be a difficult time. However, employees have several options to continue their and their family's health care coverage:

HealthCare.gov (the Marketplace)

You can apply for help and shop for plans at the same time.

Enrollment: Nov. 1 to Dec. 15 or within 60 days of a qualifying event (such as losing employer-based coverage)

Eligibility: Anyone

What you pay: Varies depending on plan and if you qualify for financial aid.

Financial help: Given on a sliding scale (the less you make the more help you receive); helps pay for premiums and out-of-pocket costs.

To apply:

- **HealthCare.gov** or **800-318-2596** (toll-free)
- Washington Health Benefit Exchange
WAHbexchange.org or 855-923-4633 (toll-free)
- For free local help visit **OregonHealthCare.gov** or call **855-268-3767** (toll-free)

COBRA

COBRA is the continuation of your employer coverage. You keep your current provider network and coverage. By enrolling within 60 days of losing job-based coverage. Anyone in the household who previously had access to employer coverage is eligible for COBRA. You pay the full cost of coverage, plus a 2 percent administrative fee.

Note: Unless your former employer stops contributing towards your COBRA premium, once enrolled in COBRA, you cannot cancel mid-year and enroll in a plan through the Marketplace without another qualifying event.

Trade Act Health Coverage Tax Credit

The Health Coverage Tax Credit (HCTC) is available for eligible Trade Act recipients not being claimed as a dependent. Those who are eligible, receive a tax credit that covers 72.5 percent of the

employee's insurance premiums. You must be enrolled in an eligible plan such as COBRA, an individual plan purchased outside of HealthCare.gov, or through your spouse's employer coverage if the employer is paying less than 50 percent towards the premium. Info: **go.usa.gov/x5MAM** or call **877-639-7700** (toll-free).

Oregon Health Plan

The Oregon Health Plan, Oregon's version of Medicaid, is a no or low-cost, state-run health care program. Apply at any time. Eligibility is determined by household income and size (a family of four making less than \$34,644 qualifies). Apply online at **One.Oregon.gov** or call **800-699-9075** (toll-free).

Medicare

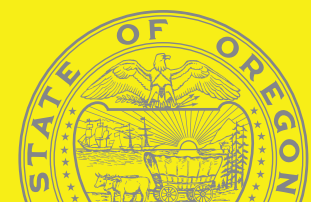
Medicare, administered by the federal government, is for U.S. citizens 65 and older who meet residency requirements and some disabled people younger than 65. You may qualify to enroll mid-year after losing credible health coverage or you can enroll during the annual enrollment period from Jan. 1 to March 31. What you pay depends on your contribution level, the level of coverage selected, and when you enrolled. Info: **Oregon Senior Health Insurance Benefits Assistance (SHIBA)** program, **800-722-4134** (toll-free) or **OregonSHIBA.org**.

Penalty for no health insurance

All legally present individuals who can afford health care coverage must get it. If you do not get it, you may be charged a fee, currently the higher of 2.5 percent of your income or \$695 per adult (\$347.50 per child).

Note: If you do not have health insurance coverage for only one or two consecutive months, you may be exempt from the fee.

TO FIND LOCAL **HELP**, VISIT
OREGONHEALTHCARE.GOV



**OREGON HEALTH INSURANCE
MARKETPLACE**