

Health insurance for you or your employees

Why get insurance?

- Health insurance helps you stay healthy by covering preventive care, and it helps you avoid costly medical bills in the event of an illness or accident. If you have an accident and need surgery, you may pay up to \$40,000 or more.
- A recent study found that **one in five Oregonians** has past-due medical debt.
- The IRS assesses a tax penalty if individuals did not have health insurance for three months or more during the year. **For 2017, an individual could be responsible to pay between \$695 and \$2,085.**

Get enrolled in individual or group coverage

Don't have employees?

An individual can apply for financial help and enroll in individual coverage through HealthCare.gov:

- During open enrollment, Nov. 1 to Dec. 15.
- Year round through the Oregon Health Plan.
- During a special enrollment period. This is a 60-day period that can be triggered by certain life events, such as getting married, having a baby, or losing other health insurance coverage.

Have employees and want to offer insurance?

Small-group coverage is available year round. If you have at least one employee, you can purchase coverage for yourself and your workers at any time. Small businesses with one to 50 employees can purchase a plan from any insurer offering a small-group plan in Oregon. Small businesses with fewer than 25 full-time employees may be eligible for the Small Business Health Care Tax Credit if they choose one of the small-group plans certified by the Oregon Health Insurance Marketplace. If your business qualifies, the tax credit may cover up to 50 percent of premiums paid.

Free local help is available

Local licensed insurance agents are available to help you choose a plan and enroll, whether as an individual, family, or small group. Agents can give advice about which plans may be best for you and help you enroll. In most cases, an individual health insurance policy can be written in an hour. Find a local agent at **OregonHealthCare.gov**. This **free help** can be delivered in person or by phone.

More information is available online at OregonHealthCare.gov. You can also contact the Oregon Health Insurance Marketplace at 855-268-3767 (toll-free), Monday through Friday, 8 a.m. to 5 p.m.

YOUR FUTURE. TAKE CONTROL.



OregonHealthCare.gov | 855-268-3767