

Sign up, renew, or  
change health plans  
at **HealthCare.gov**

**Don't have health insurance?  
We are here to help.**

- Learn about what plan might be **best and most affordable** for you.
- See if you can get **financial help** to pay for your plan.

**Did you buy health insurance last year?  
It is time to renew or change plans.  
Review your plan. Compare your options.**

- Your **health care needs can change.**
- **Each year, new plans are offered, benefits can change,** and some plans are discontinued.
- Changes in income and family size can affect your **financial assistance.**
- Check to see if you will be automatically **re-enrolled** in your plan. You may need to **resubmit** your information to continue your benefits.

**Visit OregonHealthCare.gov to find FREE  
local help from an expert.**

### Other languages or formats

Call 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. You can also request information in large print or other formats.

Health insurance  
options for **service  
members and  
veterans** in Oregon



Programs are available to help  
Oregon veterans get affordable  
health coverage and stay  
healthy.



440-5112 (8/22)

**Visit OregonHealthCare.gov**

## VA Health Care

[va.gov/health-care](https://va.gov/health-care)

### Overview

- Health care provided by United States Department of Veterans Affairs (VA) medical facilities.
- May be used in conjunction with other health insurance or as standalone coverage.
- Enrollment can be terminated and reinstated.
- Medical care also available outside of VA system through the Veteran's Choice Program.

### Eligibility

- Available to those who were separated under any condition other than dishonorable from active military service after at least two years, and those reservists who completed the full period for which they were called or ordered to active duty.
- Veterans can apply for VA health care at any time by visiting [va.gov/healthbenefits/enroll](https://va.gov/healthbenefits/enroll), calling **877-222-VETS (8387)**, visiting a local VA health care facility, or making an appointment to see a County Veteran Service Office at [go.usa.gov/xmfvd](https://go.usa.gov/xmfvd).

### Cost

- There are no monthly premiums. However, depending on which priority a veteran is assigned, a veteran could be billed co-pays. See rates on the VA website.
- In order for the VA to determine a priority group, veterans must complete a financial means assessment when applying to determine if they are eligible for free or reduced-cost care. Service-connected conditions are treated free of charge.

The VA also provides health insurance coverage through CHAMPVA: [go.usa.gov/xNM2C](https://go.usa.gov/xNM2C). This can be stand alone coverage or used with other insurance and has no annual fees or monthly premiums.



## Tricare

[tricare.mil](https://tricare.mil)

### Overview

- Health insurance provided by the Department of Defense for active duty personnel.
- Not connected to VA medical facilities.
- Three tiers of coverage: Standard, Extra, or Prime.

### Eligibility

- Available to active-duty service members, military retirees (completed 20 years of service), and their dependents.
- Must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

### Cost

- Monthly premiums vary based on veteran's military status.
- Standard and Extra plans have deductibles and no annual fees; Prime plan has an annual fee and no deductibles.

## Get free, local help

[OregonHealthCare.gov](https://OregonHealthCare.gov)

855-268-3767 (toll-free)

8 a.m. to 5 p.m. Monday through Friday

- Find a local insurance agent or community organization that can help you for free in your preferred language

## The Marketplace

[HealthCare.gov](https://HealthCare.gov)

### Overview

- All plans meet a standard of essential health benefits and have no lifetime or annual coverage caps.
- Apply and enroll in health insurance online at [HealthCare.gov](https://HealthCare.gov) or by calling **800-318-2596 (toll-free)**.

### Eligibility

- All U.S. citizens and people with a current immigration status (except DACA) are eligible to purchase coverage.
- Plans cover adults and children.
- Enroll during open enrollment or with special enrollment period, which is a 60-day window that can be triggered by certain life events. These include separation from active duty, getting married, having a baby, or losing other health insurance coverage.

### Cost

- Pricing of plan tiers (Platinum, Gold, Silver, Bronze) is based on the level of out-of-pocket costs for the consumer.
- Based on income, subsidies may be available as a tax credit or reduced monthly premiums, as well as cost sharing to help reduce out-of-pocket medical costs.
- No financial help is available through [HealthCare.gov](https://HealthCare.gov) if enrolled in VA health coverage as this meets the minimum standard for health care coverage.

# Isdiiwaan geli, cusbooneysii, ama badel qorsheyaasha caafimaadka adoo galaaya **HealthCare.gov**

**Ma haysatid miyaa caymis caafimaad?  
Diyaar ayaan u nahay inaan ku caawino.**

- Xog ka ogoow nooca caymiska **kuugu haboonaan kara uguna qiimo jaban** ee aad helayso.
- Hubi haddii aad heli karto **caawimaad dhaqaale** si aad ugu dhiibto qarashka caymiskaaga.

**Miyaad iibsatay caymis caafimaad sanadkii hore?  
Waxaa la joogaa waqtigii aad cusbooneysiin  
lahayd caymisyadaada.**

**Dib u eegis ku samee caymiskaaga. Isku eeg  
dookhyadaada.**

- Baahiyahaaga **daryeelka caafimaadka ayaa isbadeli kara.**
- **Sanad kasta, qorsheyaal cusub ayaa la baxshaa, dheefaha ayaa isbadeli kara,** qorsheyaasha qaarna waa la joojiyaa.
- Isbadellada ku dhaca dakhliga iyo tirada qoyska ayaa saamayn kara **caawimaadaada dhaqaalaha.**
- Hubi si aad u aragto haddii si otomaatig ah **dib lagaaga diiwaan gelinaayo** qorshahaaga caymiska. Waxaad u baahan kartaa inaad **markale soo dirto** xogtaada si loosii wado gunnooyinkaaga.

**Booqo OregonHealthCare.gov si aad u hesho  
caawimaad BILAASH ah oo  
maxali ah aadna ka helayso khabiir.**



## **Luuqadaha kale ama qaababka**

Wac 855-268-3767 (wicitaanka bilaashka ah) inta u dhaxeysa 8 a.m. iyo 5 p.m. Isniinta ilaa Jimcada si aad ugu codsato luuqadaha Español, Русский, Tiếng Việt, 汉语, 漢語. Waxaad sidoo kale xogta ku codsan kartaa far waawayn ama qaabab kale.



## **Dookhyada caymiska caafimaadka ee **ciidanka iyo hawlgabka ciidanka** ee ku nool Oregon**



**Barnaamijyo ayaa la heli karaa  
si ay uga caawiyaan hawlgabka  
ciidan ee reer Oregon  
helitaanka caymis caafimaad oo  
qiimo jaban iyo ilaalinta  
caafimaadkooda.**

440-5112 (8/22)

**Booqo OregonHealthCare.gov**

## VA Health Care (Daryeelka caafimaadka VA)

va.gov/health-care

### Guudmarka

- Daryeelka caafimaadka ay bixiyaan xarumaha caafimaadka ee Waaxda Arimaha Hawlgabka Ciidanka (VA) ee Maraykanka.
- Waxaa lala adeegsan karaa caymis kale oo caafimaad ama asagoo keligiis ah.
- Diiwaan gelinta ayaa la joojin karaa kadibna dib loogu laaban karaa.
- Daryeel caafimaad ayaa sidoo kale laga heli karaa meelo ka basan nidaamka VA ayadoo laga helaayo Barnaamijka Dookha Hawlgabka Ciidanka.

### U qalmida

- Waxaa heli kara xubnaha looga saaray sabab kasta oo aan ahayn anshax xumo adeegga shaqada milatariga kadib markay shaqaynayaan ugu yaraan labo sano, iyo xubnaha ciidanka kaydka ah ee shaqaynaayay mudada buuxda ee loogu yeeray ama lagu amray fulinta hawlgallada.
- Xubnaha hawlgabka ciidanka ayaa ka codsan daryeelka Caafimaadka VA xili kasta ayagoo booqanaaya [va.gov/healthbenefits/enroll](http://va.gov/healthbenefits/enroll), wacaaya **877-222-VETS (8387)**, booqanaaya xarunta maxaliga ah ee daryeelka Caafimaadka VA, ama balan qabsanaaya si ay u tagaan Xafiiska Adeegga Hawlgabka Ciidanka ee Ismaamulka ayagoo ka qabsanaaya balanta barta [go.usa.gov/xmfvd](http://go.usa.gov/xmfvd).

### Qiimaha

- Ma jiraan lacagaha joogtada ah ee bishii la baxsho. Hase yeeshee, ayadoo ku xiran heerka caymiska la siiyay qofka hawlgabka ah, hawlgabka ciidanka ayaa laga qaadi karaa qayb kamid ah qarashka. Ka fiiri qiimeyaasha webseedka VA.
- Si ay VA u go'aamiso heerka caymiska, xubnaha hawlgabka ciidanka waa inay buuxshaan qiimaynta ilaha dhaqaalaha marka ay codsanayaan si loo go'aansho haddii ay u qalmaan daryeelka bilaashka ah ama qiimaha jaban. Xanuunnada la xiriira shaqada ciidanka waxaa lagu daaweeyaa lacag la'aan.

Waaxda VA ayaa sidoo kale bixiya caymiska caafimaadka oo lagu baxsho CHAMPVA: [go.usa.gov/xNM2C](http://go.usa.gov/xNM2C). Caymiska ayaa la isticmaali karaa keligiis ama waxaa lala isticmaali karaa caymis kale mana jirto wax qarash sanadle ah ama lacagaha joogtada ah ee bilaha ah oo lagu qaado.



## Tricare

tricare.mil

### Guudmarka

- Caymis caafimaad oo ay siiso Waaxda Difaacu xubnaha ciidanka qalabka sida ee shaqeyya.
- Xiriir lama lahan xarumaha caafimaadka ee VA.
- Sadex qaybood oo caymis ah: Caadi, Dheeraad, ama Heer sare.

### U qalmida

- Waxaa heli kara hubnaha ciidanka shaqada ku jira, hawlgabka milatariga (dhamaystay 20 sano oo shaqada ciidana ah), iyo ehelkooda.
- Waa inay ka diiwaan gashan yihiin Nidaamka Warbixinta U qalmida Diiwaan Gelinta Difaaca (DEERS).

### Qiimaha

- Lacagaha joogtada ah ee bilaha ah ayaa kaladuwan ayadoo ku xiran darajada ciidanka.
- Caymisyada Caadiga ah iyo kan Dheeraadka ah ayaa leh lacago lagaa jaraayo lamana baxsho qarash sanadle ah; caymiska heer sare ah ayaa leh qarashka sanadlaha ah iyo lacagaha caymisku jarto.

## Hel caawimaad maxali ah, oo bilaash

OregonHealthCare.gov

855-268-3767 (wicitaan bilaash ah)

8 a.m. ilaa 5 p.m. Isniinta ilaa Jimcada

- Hel dulaalka caymiska oo maxali ah ama urur bulsho oo si bilaash ah kugu caawin kara luuqadaada hooyo.

## The Marketplace (Suuqa Caymiska)

HealthCare.gov

### Guudmarka

- Dhammaan caymisyadu waa inay buuxshaan gunnooyinka caadiga ah ee caafimaadka aasaasiga ah waana inaysan lahayn carbuunta inta aad nooshahay ah ama sanadlaha ah.
- Ka codso oo iska diiwaan geli caymis caafimaad qaab oonlayn ah adoo booqanaaya **HealthCare.gov** ama adoo wacaaya **800-318-2596 (wicitaan bilaash ah)**.

### U qalmida

- Dhammaan muwaadiniinta Maraykanka ah iyo dadka leh aqoonsiga soo galootiga ah ee hadda shaqeyya (except DACA) ayaa u qalma inay iibsadaan caymis.
- Caymisyada ayaa daboolaaaya dadka waawayn iyo carruurta.
- Isdiiwaan geli inta lagu jiro diiwaan gelinta furan ama xiliga diiwaan gelinta gaarka ah, taasoo ah muddo 60 maalmood ah oo ay sabab u noqon karaa dhacdooyin gaar ah oo nololeed. Dhacdooyinkan waxaa kamid ah ka bixida shaqada ciidanka, guursiga, ilmo inuu kuu dhasho, ama luminta caymiskaaga kale ee caafimaadka.

### Qiimaha

- Qiimaha qaybaha caymiska (Platinum, Gold, Silver, Bronze) ayaa lagu saleeyaa heerka qarashka uu jeebka ka dhiibaayo macmiilku.
- Ayadoo laga eegaayo dakhliga, kaalmaati ayaa lagu heli karaa canshuur dhaaf ama yareynta qarashka bilaha ah ee joogtada ah, iyo sidoo kale in qarashka qayb lagaa dhiibo si lagaaga caawiyo yareynta qarashaadka caafimaadka ee aad jeebkaaga ka dhiibayso.
- Ma jirto caawimaad dhaqaale oo aad ka helayso **HealthCare.gov** haddii aad ka diiwaan gashan tahay caymiska caafimaadka ee VA maadaama tani buuxinayo heerka ugu hooseeya ee caymiska caafimaadka.