

# 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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://HealthCare.gov) if enrolled in VA health coverage as this meets the minimum standard for health care coverage.

# Sau npe, txuas sij hawm los sis hloov cov phiaj xwm kev noj qab haus huv ntawm **HealthCare.gov**

Koj puas muaj kev tuav pov hwm kho mob? Peb nyob ntawm no los pab.

- Kawm txog ntawm yam lub phiaj xwm yuav yog qhov zoo tshaj thiab pheej yig tshaj rau koj.
- Saib seb koj puas tau txais kev pab nyiaj txiag los them rau koj lub phiaj xwm.

Lub xyoo tag los koj puas tau yuav kev tuav pov hwm kho mob?

Nws txog sij hawm los txuas sij hawm tshiab los sis hloov cov phiaj xwm.

Tshab xyuas koj lub phiaj xwm. Piv rau koj cov hauv kev xaiv.

- Koj yam xav tau rau kev noj qab haus huv yeej hloov pauv tau.
- Txhua xyoo, muaj cov phiaj xwm tshiab, cov txiaj ntsig tshiab yeej hloov tau, qee cov phiaj xwm yuav tsis ua mus lawm.
- Qhov hloov ntawm nyiaj khwv tau los thiab qhov coob ntawm tsev neeg cuam tshuam koj li kev pab fab nyiaj txiag.
- Saib seb koj puas yuav cia li nws tso nws npe nyob hauv koj lub phiaj xwm. Koj yuav tau los rov xa dua koj tej ntaub ntawv kom tau koj cov txiaj ntsig txuas mus.

Mus saib [OregonHealthCare.gov](https://www.OregonHealthCare.gov) los nrhiav qhov pab DAWB hauv zos los ntawm tus txawj.



## Lwm hom lus los sis lwm cov qauv ntawv

Hu 855-268-3767 (xov tooj hu dawb) ncuaj sij hawm 8 teev sawv ntsoov thiab 5 teev tsaus ntuj. Hnub Monday txog Friday los thov rau cov ntaub ntawv no ua lus Español, Русский, Tiếng Việt, 汉语, 漢語. Koj tseem thov tau kom muab cov ntaub ntawv no luam loj los sis ua lwm tus qauv ntawv.



# Cov hauv kev tuav pov hwm kev noj qab haus huv rau **pab cuam cov tswv cuab thiab cov qub tub rog** nyob hauv Oregon



Cov khoos kas muaj los pab Oregon cov qub tub rog kom tau txais kev pab them nqi kho mob tus nqi pheej yig thiab nyob nyab xeeb.

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**Visit [OregonHealthCare.gov](https://www.OregonHealthCare.gov)**

## VA Health Care (VA Saib Xyuas Kev Noj Qab Haus Huv)

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

### Qhia Thoob Plaws

- Saib xyuas kev noj qab haus huv tau muab los ntawm Teb Chaws Meskas Tuam Tsev Hauj Lwm Saib Xyuas Qub Tub Rog (Department of Veterans Affairs, VA) cov chaw kho mob.
- Tej zaum yuav raug siv txuas nrog lwm yam kev tuav pov hwm kev noj qab haus huv los sis tam kev pab them rau raws qauv xwb.
- Kev tso npe yuav raug tshem tawm thiab rov ua dua.
- Kev saib xyuas kho mob yeej muaj nyob sab nrauv ntawm VA kev ua hauj lwm los ntawm Qub Tub Rog Lub Khoos Kas Xaiv.

### Kev Muaj Cai

- Muaj rau cov raug muab cais nyob hauv tej tus yam ntxwv dhau li ntawm qhov ua rau tsis muaj neeg hwm los ntawm kev ua tub rog tom qab tsawg kawg ob xyoos, thiab rov mus ua tub rog dua tus uas tau ua tiav ncuu sij hawm puv rau qhov lawv hu kom mus los sis raug txib kom mus hauj lwm.
- Cov qub tub rog thov tau rau VA saib xyuas kev noj qab haus huv ntawm thaum twg los tau mus saib [va.gov/healthbenefits/enroll](http://va.gov/healthbenefits/enroll), hu rau **877-222-VETS (8387)**, kev mus saib hauv zos VA lub chaw saib xyuas kev noj qab haus huv, los sis ua kev teem sij hawm mus saib lub Khauj Tim Lub Chaw Ua Hauj Lwm Pab Cuam Qub Tub Rog (County Veteran Service Office) ntawm [go.usa.gov/xmfvd](http://go.usa.gov/xmfvd).

### Tus Nqi

- Nws tsis muaj tus nqi them txhua hli. Txawm li cas los, nce raws ntawm txoj hauj lwm uas tus qub tub rog mus ua, tus qub tub rog tuaj yeem raug sau nqi sib koom them. Saib cov nqi nyob ntawm VA lub vev xaib.
- Txhaw rau kom VA txiav txim tau qhov pab pawg tseem ceeb, cov qub tub rog yuav tsum ua kom tiav qhov kev ntsuam xyuas feem xyuam nyiaj txiag thaum thov rau kev txiav txim seb lawv puas muaj cai rau kev saib xyuas pab dawb los sis txo tus nqi. Cov kev pab cuam txuas nrog cov yam ntxwv uas tau kho dawb.

Lub VA los kuaj muab kev pab them rau kev tuav pov hwm kev noj qab haus huv los ntawm CHAMPVA: [go.usa.gov/xNM2C](http://go.usa.gov/xNM2C). Qhov tuaj yeem yog pab them nkaus xwb los sis raug siv nrog lwm qhov kev tuav pov hwm thiab tsis muaj tus nqi xam ua xyoo los sis tus nqi them txhua hli.



## Tricare

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

### Qhia Thoob Plaws

- Kev tuav pov hwm kev noj qab haus huv tau muab los ntawm lub Tuam Tsev Hauj Lwm Pov Thaiv Teb Chaws (Department of Defense) rau cov tseem ua hauj lwm.
- Tsis txuas nrog VA cov chaw kho mob.
- Peb theem ntawm kev pab them rau. Raws Qauv, Ntxiv, los sis Theem Siab.

### Kev Muaj Cai

- Muaj rau cov tswv cuab uas tseem ua hauj lwm, cov tub rog so noj nyiaj laus (ua hauj lwm txog 20 xyoo), thiab cov neeg nrog lawv nyob.
- Yuav tsum tso npe nyob hauv lub Txheej Teg Ua Hauj Lwm Tshaj Tawm Kev Muaj Cai Tso Npe Rau Cov Pov Thaiv Teb Chaws (Defense Enrollment Eligibility Reporting System, DEERS).

### Tus Nqi

- Cov nqi txhua hli muaj ntau hom saib raws tus qub tub rog qib kev ua tub rog.
- Cov phiaj xwm Raws Qauv thiab Ntxiv muaj cov nqi yus them ua ntej thiab tsis muaj tus nqi xam ua xyoo; lub phiaj xwm Theem Siab muaj tus nqi them ua xyoo thiab tsis muaj tus nqi yus them ua ntej.

## Muaj kev pab dawb, nyob hauv zos

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

855-268-3767 (xov tooj hu dawb)

8 teev sawv ntxov txog 5 teev tsaus ntuj. Hnub Monday txog Friday

- Nrhiav lub chaw tuav pov hwm hauv zos los sis cov koom haum hauv zej zog uas pab tau koj uas tsis sau nqi ua yam lus koj nyiam hais.

## Lub Marketplace (Kiab Khw)

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

### Qhia Thoob Plaws

- Txhua lub phiaj xwm muaj thooj li tus qauv cai tseem ceeb ntawm cov txiaj ntsig kev noj qab haus huv thiab tsis muaj qhov ncuu pab them tag ib sim neej los sis ua xyoo.
- Thov rau thiab tso npe rau kev tuav pov hwm kev noj qab haus huv hauv oos lais ntawm [HealthCare.gov](http://HealthCare.gov) los ntawm kev hu rau **800-318-2596 (xov tooj hu dawb)**.

### Kev Muaj Cai

- Txhua tus pej xeeb neeg Teb Chaws Meskas thiab cov neeg uas tseem nyob rau qib neeg nkag teb chaws (tsis suav nrog DACA) muaj cai yuav tau kev tuav pov hwm.
- Cov phiaj xwm duav roos cov laus thiab cov me nyuam yaus.
- Tso npe ncuu sij hawm qhib tso npe los sis ncuu sij hawm tso npe tshwj xeeb, qhov uas yog 60-hnub uas muaj qhov ua rau qee yam hauv lub neej hloov. Qhov no suav nrog kev raug cais los ntawm kev ua teg hauj lwm, kev sib yuav txij nkawm, muaj ib tus me nyuam mos, los sis poob lwm yam kev tuav pov hwm kev noj qab haus huv.

### Tus Nqi

- Tus nqi rau cov theem ntawm lub phiaj xwm (Txhuas, Kub, Nyiaj, Tooj) nyob nce raws ntawm qib cov nqi yus them yus rau tus neeg siv.
- Saib raws qhov nyiaj khwv tau los, tej zaum yuav muaj qhov nyiaj faj seeb raws li khes div them se los sis txo tus nqi them txhua hli, nrog rau sib koom tus nqi rau pab txo cov nqi kho mob uas yus them yus.
- Yuav tsis muaj nyiaj pab los ntawm [HealthCare.gov](http://HealthCare.gov) yog tias tau tso npe nyob hauv VA kev pab them nqi kev noj qab haus huv vim qhov no muaj thooj li tus nqi them qis rau kev pab them nqi saib xyuas kev noj qab haus huv.