

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

Medicare and the **Marketplace:** What you need to know

Free, local **help** for Medicare and the Marketplace

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

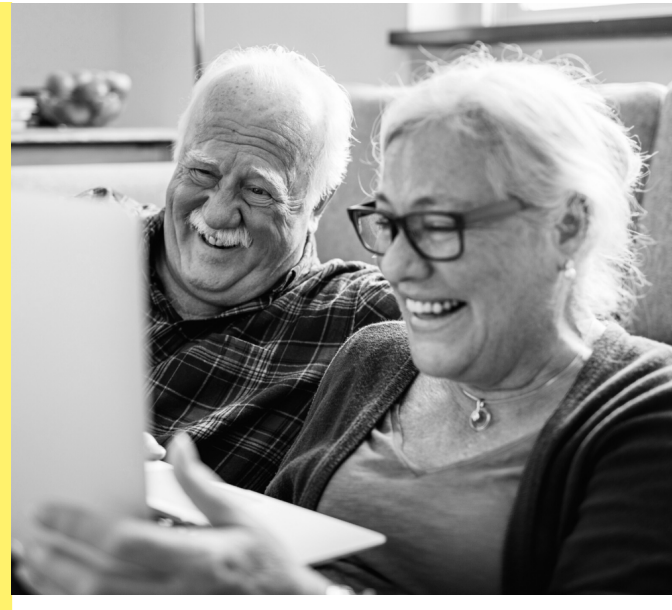
Have a problem with your insurance?

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

Visit bit.ly/DFRcomplaint
Call 888-877-4894 (toll-free)
Email DFR.InsuranceHelp@dcbs.oregon.gov

Other languages or formats?

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



Questions about Medicare? Oregon SHIBA can help by:

- Providing information about Medicare, including what **health and prescription drug plans** are available to you.
- Assisting with Medicare **appeals and complaints**.
- Educating how to **protect and report** Medicare fraud and abuse.

Visit SHIBA.Oregon.gov to find free local Medicare counseling.

Questions about the Marketplace?

We can help with that.

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

Visit OregonHealthCare.gov to find free local help from an expert.

Easing the confusion about
when to transition from the
Marketplace to Medicare and
how to make the move

Visit OregonHealthCare.gov



SHIBA.Oregon.gov
800-722-4134 (toll-free)



**OREGON
HEALTHCARE.gov**

☎ 855-268-3767 (toll-free)

Frequently asked questions

Q: If I have Medicare, do I need to do anything?

A: No. If you have Medicare Part A (hospital insurance), you are covered and should not get a plan through the Marketplace. To find out more about your Medicare options, schedule a free counseling appointment with an Oregon SHIBA counselor.

Q: Can I get a Marketplace plan in addition to Medicare?

A: No. It is against the law for someone who knows that you have Medicare to sell you a health plan through the Marketplace or an insurance company. This is true even if you have only Part A or Part B. If you want coverage to supplement original Medicare, you may consider Medigap policies. You can also learn more about other Medicare options, such as Medicare Advantage plans, by calling SHIBA (800-722-4134) or visiting Medicare.gov.

Q: Can I choose the Marketplace coverage instead of Medicare?

A: Generally no. However, you may be able to get a plan through the Marketplace if you:

- Are paying a premium for Part A. You can drop your Part A and Part B coverage. Contact the Social Security Administration for information.
- Have fewer than five years of documented legal resident status to qualify for Medicare or

Medicaid. Your household income determines if you qualify for financial help to pay for the plan through the Marketplace.

Before making a choice, there are two points to consider:

1. If you enroll in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.
2. Outside of the initial enrollment period, you can usually enroll in Medicare only during the Medicare general enrollment period (Jan. 1 to March 31). Your coverage begins the month after you enroll.

If you are currently on a Marketplace plan and you turn 65:

- Three months before the month you turn 65, you should receive information about Medicare.
- You are no longer eligible for financial assistance when you become eligible for premium-free Part A.

If you are currently on a Marketplace plan and you recently became eligible for premium-free Part A:

You are no longer eligible for financial help through the Marketplace, so you must actively cancel your Marketplace coverage. Part A may be retroactively started to the month you turn 65 or the month in which you became eligible for premium-free Part A. This may affect the financial help you received through the Marketplace.

Take action now

Q: When do I cancel my Marketplace coverage?

A: You must contact the Marketplace to cancel your coverage.

- If you are enrolled in a plan **with your spouse or other family members**, you must call the first day that your Medicare begins to remove you from the plan.
- If you are enrolled in a plan **by yourself**, you can cancel at any time during the month before your Medicare begins.

Q: How do I cancel my Marketplace coverage?

A: You need to “report a life change.” The change in this case you are reporting getting other coverage. You can do this by calling HealthCare.gov at 800-318-2596 (toll-free).

Requesting the change and cancelling over the phone usually is the best option, but you can also do it online.

To cancel online:

1. Go to HealthCare.gov. Choose “cancel a plan” under the “topics” menu on the home page or enter “cancel a plan” in the search box.
2. Pay attention to the special instructions for people who have become eligible for Medicare.
3. The instructions will tell you to log in to your HealthCare.gov account.

Q: This is confusing. Can I get help?

A: If you want assistance with your Marketplace coverage, you can find free in-person help from a local agent by visiting OregonHealthCare.gov and clicking Get Help.

Free, local Medicare counseling is available through the SHIBA program. You can reach your local SHIBA office by calling 800-722-4134 (toll-free) and entering your ZIP code.

DON'T MISS THESE IMPORTANT DATES

NOV. 1 – DEC. 15

Marketplace open enrollment when you can sign up, renew, or change plans.

OCT. 15 – DEC. 7

Medicare annual enrollment period

INITIAL ENROLLMENT PERIOD

Starts three months before your 65th birthday and ends three months after their 65th birthday



由俄勒冈州为您提供

Medicare 和 Marketplace (市场): 您需要知道的事

当地免费帮助: 适用于 Medicare 和 Marketplace (市场)

俄勒冈州正在携手 **HealthCare.gov** 帮助俄勒冈人获得健康护理承保。

您的保险有问题吗?

如果您在注册保险之后遇到问题, 请联系俄勒冈州金融监管部 (Oregon Division of Financial Regulation)。

访问 bit.ly/DFRcomplaint
致电 888-877-4894 (免费电话)
电子邮件 DFR.InsuranceHelp@dcbs.oregon.gov

其他语言或格式?

请于周一至周五早上 8 点至下午 5 点致电 **855-268-3767** (免费电话), 索要本信息的 **Español、Русский、Tiếng Việt、汉语、漢語、大字版或其他格式版本。**



解决何时从 Marketplace (市场) 向 Medicare 过渡以及如何过渡的困惑

Visit OregonHealthCare.gov

对 Medicare 有疑问?
俄勒冈州老年人健康保险福利援助计划 (SHIBA) 可以通过以下方式提供帮助:

- 提供关于 Medicare 的信息, 包括您可以加入哪些 **健康和处方药计划**。
- 协助处理 Medicare **上诉和投诉**。
- 指导如何**预防和举报** Medicare 欺诈和滥用。

访问 SHIBA.Oregon.gov, 寻找当地免费 Medicare 咨询服务。



SHIBA.Oregon.gov
800-722-4134 (免费电话)

对 Marketplace (市场) 有疑问?
我们可以帮忙。

- 了解什么计划对您来说会**最好最实惠**。
- 了解您是否可以获得**财务帮助**, 以支付您的计划费用。

访问 OregonHealthCare.gov, 寻找当地专家提供的免费帮助。



常见问题解答

立即行动

问: 如果我有 Medicare, 我还需要做什么吗?

答: 不需要。如果您有 Medicare A 部分 (医院保险), 则您有承保, 不应该通过 Marketplace (市场) 获得计划。如需了解关于您的 Medicare 选择的更多信息, 请安排与俄勒冈州 SHIBA 顾问的免费咨询预约。

问: 除了 Medicare 之外, 我可以另外获得 Marketplace (市场) 计划吗?

答: 不可以。明知您有 Medicare 还通过 Marketplace (市场) 或保险公司向您出售健康计划属违法行为。即使您只有 A 部分或 B 部分也是如此。如果您想要让承保补充 Original Medicare, 可以考虑 Medigap 保单。您还可以通过致电 SHIBA (800-722-4134) 或访问 Medicare.gov 来了解更多关于其他 Medicare 选择的信息, 例如 Medicare Advantage 计划。

问: 我可以选择 Marketplace (市场) 承保而不选 Medicare 吗?

答: 一般不可以。但是, 如果您符合以下条件, 就可能能够通过 Marketplace (市场) 获得计划:

- 正在为 A 部分支付保费。您可以放弃 A 部分和 B 部分承保。联系社会保障局 (Social Security Administration) 咨询相关信息。
- 获得备有证明文件的合法居民身份不足五年, 没有资格获得 Medicare 或 Medicaid。您的家庭收入决定了您是否有资格获得财务帮助, 以帮助您通过 Marketplace (市场) 支付计划费用。

在做出选择之前, 需考虑两点:

1. 如果您在初始注册期结束后注册 Medicare, 那么只要您有 Medicare, 就可能必须支付逾期注册罚款。
2. 在初始注册期之外, 您通常只能在 Medicare 一般注册期 (1 月 1 日至 3 月 31 日) 注册 Medicare。承保于注册次月开始生效。

如果您目前正在参加 Marketplace (市场) 计划, 并且将年满 65 岁:

- 在您满 65 岁之前的三个月, 您应该收到关于 Medicare 的信息。
- 当您有资格享受免保费 A 部分时, 您将不再有资格获得经济援助。

如果您目前正在参加 Marketplace (市场) 计划, 并且最近刚符合享受免保费 A 部分的资格:

您不再有资格通过 Marketplace (市场) 获得财务帮助, 因此您必须主动取消您的 Marketplace (市场) 承保。A 部分可以追溯至您年满 65 岁当月或您刚有资格享受免保费 A 部分当月。这可能会影响您通过 Marketplace (市场) 获得的财务帮助。

问: 何时取消 Marketplace (市场) 承保?

答: 您必须联系 Marketplace (市场) 取消承保。

- 如果您和您的配偶或其他家庭成员一起注册了一个计划, 则您必须在 Medicare 开始的第一天致电, 将您从计划中移除。
- 如果您自己注册了一个计划, 则您可以在 Medicare 开始之前一个月的任何时间取消。

问: 如何取消 Marketplace (市场) 承保?

答: 您需要“报告生活变更”。您在这种情况下报告的变更会使您得到其他承保。您可以致电 800-318-2596 (免费电话) 联系 HealthCare.gov 报告。

通过电话申请变更和取消通常是最佳选择, 但您也可以在线进行。

在线取消:

1. 前往 HealthCare.gov。在首页的“topics” (主题) 菜单下选择“cancel a plan” (取消计划) 或在搜索框中输入“cancel a plan” (取消计划)。
2. 注意针对有资格享受 Medicare 的人的特殊说明。
3. 该说明会告诉您登录您的 HealthCare.gov 账户。

问: 这令人困惑。我可以获得帮助吗?

答: 如果您在 Marketplace (市场) 承保方面需要帮助, 您可以访问 OregonHealthCare.gov 并点击 Get Help (获得帮助), 获得当地代理提供的免费面对面帮助。

SHIBA 计划免费提供当地 Medicare 咨询服务。您可以通过致电 800-722-4134 (免费电话) 并输入您的邮政编码来联系您当地的 SHIBA 办事处。

不要错过这些重要日期

11 月 1 日至 12 月 15 日

Marketplace (市场) 开放注册期, 在此期间, 您可以注册、续约或更改计划。

10 月 15 日至 12 月 7 日

Medicare 年度注册期

初始注册期

从您 65 岁生日前三个月开始到 65 岁生日后三个月结束

