

# 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.

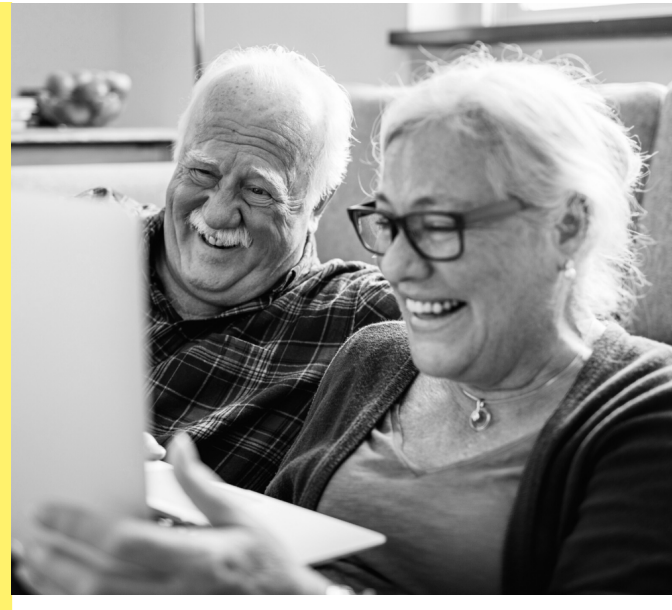
### Have a problem with your insurance?

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

**Visit** [bit.ly/DFRcomplaint](https://bit.ly/DFRcomplaint)  
**Call** 888-877-4894 (toll-free)  
**Email** [DFR.InsuranceHelp@dcbs.oregon.gov](mailto: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](https://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](https://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](https://OregonHealthCare.gov)**



[SHIBA.Oregon.gov](https://SHIBA.Oregon.gov)  
800-722-4134 (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



## 奧勒岡州提供您

# 聯邦醫療保險與 Marketplace: 您的必要須知

# 免費獲取聯邦醫療保險及 Marketplace 的當地協助

奧勒岡州與 **HealthCare.gov** 網站合作，共同協助奧勒岡州居民取得健康保險。

### 您的保險有問題嗎？

如果您在投保後遇到問題，請與奧勒岡州金融監管部門聯絡。

造訪 [bit.ly/DFRcomplaint](https://bit.ly/DFRcomplaint)  
撥打 888-877-4894 (免付費專線)  
電子信箱 [DFR.InsuranceHelp@dcbs.oregon.gov](mailto:DFR.InsuranceHelp@dcbs.oregon.gov)

### 其他語言或格式？

週一到週五早上 8 點到下午 5 點可撥打 **855-268-376** (免付費專線)  
索取本資訊的 Español, Русский, Tiếng Việt, 汉语、漢語、大字版或其他格式。



幫助您從 Marketplace 轉移到  
聯邦醫療保險不再手忙腳亂，  
並指導進行各項步驟

有關於聯邦醫療保險的問題？  
奧勒岡州 SHIBA 能夠提供下列協助：

- 提供關於聯邦醫療保險的資訊，包含您可以獲得哪些醫療與處方藥計畫。
- 協助聯邦醫療保險的上訴與投訴。
- 指導如何預防與檢舉聯邦醫療保險詐騙欺與濫用。

造訪 [SHIBA.Oregon.gov](https://SHIBA.Oregon.gov) 網站尋找聯邦醫療保險免費當地諮詢服務。

有關於 Marketplace 的問題？

我們可以協助您。

- 了解您最適合且最負擔得起哪一項計畫。
- 查看您是否可以得到繳交保費的財務協助。

造訪 [OregonHealthCare.gov](https://OregonHealthCare.gov) 網站免費獲取當地專家的協助。



440-5156 (2022 年九月)

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



[SHIBA.Oregon.gov](https://SHIBA.Oregon.gov)  
800-722-4134 (免付費專線)



**OREGON  
HEALTHCARE.gov**

☎ 855-268-3767 (toll-free)



## 常見問題

**問：如果我有聯邦醫療保險，我還需要做什麼嗎？**

**答：**不需要。如果您有聯邦醫療保險 A 部分 (醫院保險)，表示您已經獲得承保且不需要透過 Marketplace 加保。如欲了解更多關於聯邦醫療保險的選擇，請與奧勒岡州 SHIBA 顧問預約免費諮詢。

**問：我可以在聯邦醫療保險以外再加保 Marketplace 計畫嗎？**

**答：**不可以。如果保險公司或是 Marketplace 的任何人在知道您已經有聯邦醫療保險計畫的情況下仍讓您加保健康保險，屬違法行為。即使您只有 A 部分或 B 部分也是如此。若您想要另外加保來補足原始聯邦醫療保險計畫，您可以考慮 Medigap 保單。如果您希望深入了解聯邦醫療保險計畫的選擇，例如聯邦醫療保險 Advantage 計畫，請聯絡 SHIBA (800-722-4134) 或造訪 Medicare.gov 網站。

**問：我可以選擇 Marketplace 保險來取代聯邦醫療保險計畫嗎？**

**答：**通常不行。但如果您符合以下條件，或許可以透過 Marketplace 加保：

- 有支付 A 部分保費。您可以放棄 A 部分和 B 部分保險。請與社會安全局聯絡了解更多資訊。
- 符合聯邦醫療保險或聯邦醫療補助資格的合法居民狀態記錄不滿五年。您的家庭收入會決定您是否有資格得到財務協助，以支付從 Marketplace 投保之計畫保費。

在您進行選擇之前，請考慮以下兩點：

1. 如果您在初始投保期結束後才投保聯邦醫療保險，您一旦取得聯邦醫療保險，可能必須支付延遲投保罰款。
2. 在初始投保期之外，您通常只能在聯邦醫療保險一般投保期內投保 (1 月 1 日至 3 月 31 日)。您的保險在您投保後的月份開始生效。

**如果您目前有 Marketplace 計畫並且年滿 65 歲：**

- 在您年滿 65 歲前的三個月，應該會收到關於聯邦醫療保險的資訊。
- 當您符合豁免保費的 A 部分資格後，就無法再得到財務補助。

**如果您目前有 Marketplace 計畫且近期內剛符合豁免保費的 A 部分資格：**

您就無法再透過 Marketplace 得到財務協助，所以您必須主動取消您的 Marketplace 保險。A 部分可追溯至您年滿 65 歲當月，或您符合豁免保費 A 部分資格當月。此情況可能會影響您透過 Marketplace 獲得的財務協助。

## 立即採取行動

**問：我何時應該取消 Marketplace 保險？**

**答：**您必須聯絡 Marketplace 取消您的保險。

- 如果您與您的配偶或是其他家庭成員一同投保計畫，則必須在您的聯邦醫療保險計畫生效首日取消該計畫。
- 如果您單獨加入計畫，則可在您的聯邦醫療保險生效當月的任何時間取消計畫。

**問：我如何取消 Marketplace 保險？**

**答：**請您「回報生活上的改變。」在此情況下，改變的事件就是回報您已加入其他保險。您可以透過 HealthCare.gov 網站或是撥打 800-318-2596 (免付費專線) 回報。

透過電話告知變更並取消保險通常是最理想的作法，但您也可以在線上辦理。

線上取消：

1. 造訪 HealthCare.gov 網站。在首頁的「主題」選單下選擇「取消計畫」，或在搜尋框中輸入「取消計畫」。
2. 請留意關於聯邦醫療保險資格的特別說明。
3. 這些說明將指導您登入您的 HealthCare.gov 帳戶。

**問：這些資訊讓人頭昏腦脹，誰可以幫助我？**

**答：**如果您需要 Marketplace 保險的協助，您可以造訪 OregonHealthCare.gov 網站尋找當地保險經紀免費提供的當面服務。

透過 SHIBA 方案免費取得當地聯邦醫療保險計畫諮詢。您可以聯絡當地的 SHIBA 辦公室或是撥打 800-722-4134 (免付費專線) 並輸入您的郵遞區號。

## 不要錯過這些重要日期

**11 月 1 日到 12 月 15 日**

Marketplace 開放投保，您可以投保，續購或是變更計畫。

**10 月 15 日到 12 月 7 日**

聯邦醫療保險年度投保期

## 初始投保期

在您年滿 65 歲前三個月開始，並在您年滿 65 歲後三個月結束

