

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.

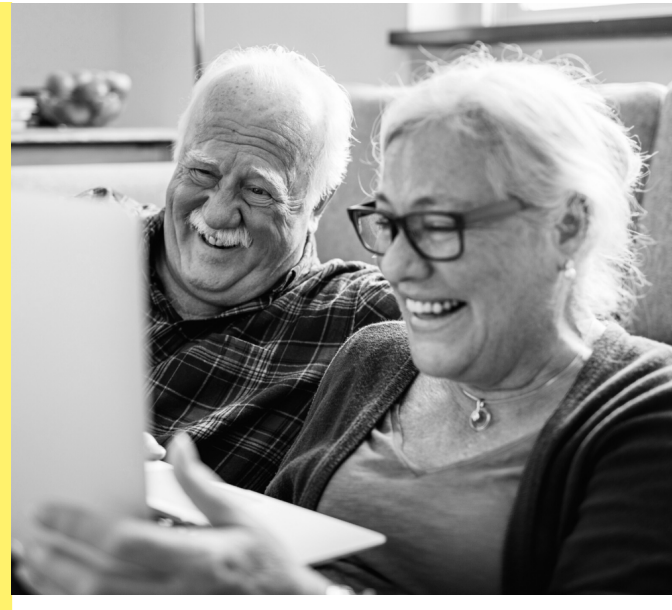
Have a problem with your insurance?

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



Tau coj los rau koj los ntawm **xeev Oregon**

Medicare thiab lub **Marketplace**: Yam koj yuav tau paub

Pab dawb, hauv zos **pab** rau Medicare thiab lub Marketplace.

Lub xeev Oregon tab tom ua hauj lwm nrog **HealthCare.gov** los pab cov neeg hauv Oregon kom tau txais kev pab them nqi saib xyuas kev noj qab haus huv.

Puas muaj teeb meem nrog koj lub chaw tuav pov hwm kev noj qab haus huv? Yog tias koj muaj teeb meem tom qab koj tso npe rau kev tuav pov hwm kev noj qab haus huv, txuas lus nrog Feem Hauj Lwm Cum Tshuam Nyiaj Txiag (Oregon Division of Financial Regulation).

Mus saib bit.ly/DFRcomplaint
Hu 888-877-4894 (xov tooj hu dawb)
Email DFR.InsuranceHelp@dcbs.oregon.gov

Puas xav tau lwm hom lus los sis lwm tus qauv ntawv?

Hu **855-268-3767** (xov tooj hu dawb) thaum 8 teev sawv ntxov 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, ntawv luam loj los sis lwm tus qauv ntawv.



Ua kom yooj yim txog ntawm qhov tsis nkag siab thaum hloov los ntawm Marketplace (Kiab Khw) mus rau Medicare thiab txoj hauv kev pauv mus

Visit OregonHealthCare.gov

Puas muaj lus nug txog Medicare?

Oregon SHIBA pab tau los ntawm:

- Kev muab ntaub ntawv txog ntawm Medicare, suav nrog rau yam **kev noj qab haus huv thiab cov tshuaj muaj ntawv yuav cov phiaj xwm** muaj rau koj.
- Kev pab nrog Medicare **cov thov kom txiav txim dua thiab cov kev tsis txaus siab**.
- Kev kawm txog txoj hauv kev los **pov thav thiab tshaj tawm** Medicare kev dag ntxias thiab kev quab yuam.

Mus saib SHIBA.Oregon.gov los nrhiv saib Medicare kev pab sab laj dawb hauv zos.



SHIBA.Oregon.gov
800-722-4134 (xov tooj hu dawb)

Puas muaj lus nug txog Marketplace (Kiab Khw)?

Peb pab tau txog qhov ntawd.

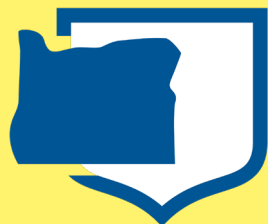
- Kawm txog ntawm yam lub phiaj xwm yuav yog **qhov zoo tshaj thiab pheej yig tshaj** rau koj.
- Saib seb koj puas tau txais **kev pab nyiaj txiag** los them rau koj lub phiaj xwm.

Mus saib OregonHealthCare.gov los nrhiv qhov pab dawb hauv zos los ntawm tus txawj.



OREGON HEALTHCARE.gov

☎ 855-268-3767 (toll-free)



Cov Lus Nquag Nug

NUG: Yog tias kuv muaj Medicare, kuv puas ua dab tsi ntxiv lawm?

TEB: Tsis. Yog tias koj muaj Medicare Phab A (tuav pov hwm hauv tsev kho mob), koj tau txais kev pab them thiab koj tsis tsim nyog tau txais lub phiaj xwm los ntawm Marketplace (Kiab Khw). Nrhiav saib ntau ntxiv txog ntawm koj lub Medicare cov hauv kev xaiv, teem sij hawm sab laj tau dawb qhov kev teem caij nrog lub Oregon SHIBA tus kws sab laj.

NUG: Kuv puas txais tau Marketplace lub phiaj xwm ntxiv rau Medicare?

TEB: Tsis. Nws tawm tsam kev cai lij choj rau qee tus neeg uas paub tias koj muab Medicare muag rau koj lub phiaj xwm kev noj qab haus huv los ntawm Marketplace (Kiab Khw) los sis tuam txhab tuav pov hwm. Qhov no yeej tseeb txawm tias koj tsuas muaj Phab A los sis Phab B los xij. Yog koj xav kom tau txais kev pab them rau Medicare li ib txwm ntxiv, koj yuav tau ua zoo saib Medigap. Koj kawm tau ntxiv txog ntawm Medicare lwm cov hauv kev, xws li Medicare Advantage cov phiaj xwm, los ntawm kev hu rau SHIBA (800-722-4134) los sis kev mus saib Medicare.gov.

NUG: Puas yog kuv xaiv tau Marketplace (Kiab Khw) kev pab them dhau ntawm Medicare?

TEB: Feem ntau lawm tsis tau. Txawm li cas los, koj yuav tau txais ib lub phiaj xwm los ntawm Marketplace (Kiab Khw) yog tias koj:

- Tab tom them tus nqi rau Phab A. Koj tuaj yeem tso cia koj Phab A thiab Phab B kev pab them nqi. Txuas lus rau Lub Chaw Tswj Xaus Saus (Social Security Administration) rau lus qhia ntxiv.
- Koj muaj tsawg tshaj tsib xyoo ntawm qib muaj ntau ntawv nyob raug cai kom muaj cai rau Medicare los sis Medicaid. Koj tsev neeg li nyiaj khwv tau los yog qhov txiav txim seb koj puas muaj cai rau kev pab nyiaj xtiag

los them rau lub phiaj xwm los ntawm lub Marketplace (Kiab Khw).

Ua ntej koj yuav xaiv, nws muaj ob txoj hauv kev xaiv:

1. Yog tias koj tso npe rau hauv Medicare tom qab koj ncuu sij hawm pib tso npe xaus, koj yuav tau them tus nqi nplua rau qhov tso npe lig mus ntev li ntev tau uas koj siv Medicare.
2. Nyob sab nrauv ntawm ncuu sij hawm pib tso npe, koj yuav tso npe tau rau hauv Medicare nkaus xwb ncuu sij hawm lub Medicare ncuu sij hawm tso npe (Ib Hlis Ntuj Tim 1 txog Peb Hlis Ntuj Tim 31). Koj li kev pab them rau yuav pib lub hlis tom qab koj tso npe.

Yog tias tam sim no koj nyob rau Marketplace (Kiab Khw) lub phiaj xwm thiab koj pib muaj 65 xyoo:

- Peb hlis ua ntej lub hlis koj muaj 65 xyoo, koj tsim nyog tau txais tej ntau ntawv txog ntawm Medicare.
- Koj yuav tsis muaj cai mus ntxiv lawm rau kev pab fab nyiaj xtiag thaum koj muaj cai rau tsis tau them tus nqi Phab A.

Yog tias tam sim no koj nyob rau Marketplace (Kiab Khw) lub phiaj xwm thiab koj dhau los muaj cai rau tsis tau them tus nqi Phab A:

Koj yuav tsis muaj cai ntxiv lawm rau kev pab nyiaj xtiag los ntawm lub Marketplace (Kiab Khw), yog li ntawd koj yuav tstum thim koj li Marketplace (Kiab Khw) qhov pab them rau. Phab A yuav rov pib siv tau mus txog thaum koj muaj 65 xyoo los sis lub hlis uas koj dhau los muaj cai rau tsis tau them tus nqi Phab A. Qhov no yuav cuam tshuam kev pab fab nyiaj xtiag thaum koj tau txais lub Marketplace.

Nqis Tes Tam Sim No

NUG: Thaum twg kuv thim tau kuv li Marketplace (Kiab Khw) kev pab them rau?

TEB: Koj yuav tsum txuas lus nrog Marketplace (Kiab Khw) los thim koj qhov pab them rau.

- Yog tias koj tso npe rau hauv lub phiaj xwm nrog rau koj tus txij nkawm los sis lwm tus neeg hauv tsev neeg, koj yuav tsum hu thawj hnub uas koj lub Medicare pib los tshem koj tawm ntawm lub phiaj xwm.
- Yog tias koj tau tso npe nyob rau hauv lub phiaj xwm los ntawm koj tus kheej, koj thim tau thaum twg los tau ncuu sij hawm llub hlis ua ntej koj pib Medicare.

NUG: Yuav ua li cas kuv thiaj thim tau kuv li Marketplace (Kiab Khw) kev pab them rau?

TEB: Koj yuav tau los "tshaj tawm qhov hloov pauv hauv lub neej." Qhov hloov pauv nyob rau xwm txheej no koj yuav tau tshaj tawm kev tau txais lwm yam kev pab them rau. Koj ua tau qhov no los ntawm kev hu rau HealthCare.gov ntawm 800-318-2596 (tus xov tooj hu dawb).

Kev thov rau qhov hloov pauv thiab kev thim uas siv xov tooj hu mus qhia feem ntau lawm yog txoj hauv kev zoo tshaj, tab sis koj tuaj yeem ua tau qhov no hauv oos lais. Los thim hauv oos lais:

1. Mus rau OregonHealthCare.gov. Xaiv "cancel a plan (thim lub phiaj xwm)" nyob hauv qhov "topics (cov ncauj lus)" daim mes nus nyob rau thawj ploom los sis ntaus qhov "cancel a plan" rau hauv lub kem tshawb nrhiav.
2. Ua zoo saib rau cov lus qhia rau cov neeg tus uas yuav muaj cai rau Medicare.
3. Cov lus qhia yuav qhia koj los ntaus npe mus rau koj li HealthCare.gov tus as khauj.

NUG: Qhov no ua rau tsis nkag siab. Kuv puas txais tau kev pab?

TEB: Yog koj xav tau kev pab nrog rau koj lub Marketplace (Kiab Khw) kev pab them rau, koj tuaj nrhiav tau kev pab dawb kiag ntawm tus kheej pab los ntawm lub chaw hauv zos los ntawm kev mus saib OregonHealthCare.gov thiab nyem rau Get Help (Txais Kev Pab).

Pab Dawb, Medicare hauv zos kev sab laj yog muaj los ntawm lub khoos kas SHIBA. Koj tuaj yeem hu tau rau koj lub SHIBA hauv zos los ntawm kev hu rau 800-722-4134 (tus xov tooj hu dawb) thiab ntaus koj tus zauv ZIP.

TXHOB HNOV QAB COV HNUB TIM TSEEM CEEB NO

KAUM IB HLIS NTUJ TIM 1 – KAUM OB HLIS NTUJ TIM 15

Marketplace (Kiab Khw) qhib tso npe thaum koj tuaj yeem tso npe, rov txuas sij hawm, los sis hloov cov phiaj xwm.

KAUM HLIS NTUJ TIM 15 – KAUM OB HLIS NTUJ TIM 7

Medicare ncuu sij hawm tso npe ntawm lub xyoo.

PIB NCUA SIJ HAWM TSO NPE

Pib peb hlis ua ntej koj muaj 65 xyoo thiab xaus peb hlis tom qab koj muaj 65 xyoo.

