

Brought to you by the State of Oregon

Have a problem with your insurance?

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

Visit go.usa.gov/xerSG

Call 888-877-4894 (toll-free)

Email DFR.InsuranceHelp@dcbs.oregon.gov

Other languages or formats?

Call 1-855-268-3767 (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.

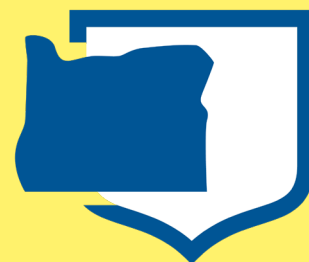


440-5168 (08/22)

Guide to Health Insurance for the LGBTQ Community



Affordable health plans
are available to all
Oregonians without
discrimination.



Transgender health care

Applying for coverage:

- When you apply for coverage, you should use the name on your Social Security card to prevent inconsistencies. The system will verify your identify using the Social Security Administration databases. You should also select the sex that appears on the majority of your legal documents. The Marketplace will not verify your sex against any other records, but the information on your application for coverage will be sent to your health insurance company.

Plans with transgender exclusions:

- Before enrolling in a plan, you should look at the complete terms of coverage that is included in the Evidence of Coverage, Certificate of Coverage, or other documents available from the insurer and on the Marketplace. These documents explain the full terms of coverage, including exclusions. If you have questions about what may or may not be covered by the plan, it is best to contact the insurance company directly and refer to the specific plan name as listed on the Summary of Benefits or other plan documents. Transgender health insurance exclusions may be unlawful sex discrimination. Health care law prohibits discrimination on the basis of sex, among other bases, in certain health programs and activities.

Preventive services:

- Plans purchased through the Marketplace must cover a set of preventive services such as immunizations and screening tests. Your health insurance company cannot limit sex-specific recommended preventive services based on your sex assigned at birth, gender identity, or recorded gender. If your doctor determines that the preventive service is medically appropriate for you, and you meet the criteria for the recommendation and coverage requirements, your plan must cover the service for you as outlined in the Summary of Benefits or other plan documents.

Find more information at [HealthCare.gov/Transgender-Health-Care](https://www.healthcare.gov/transgender-health-care).

RESOURCES

OREGON TRANS HEALTH PROVIDER LIST

bit.ly/ORTransHealth

TEN THINGS TRANSGENDER PEOPLE SHOULD DISCUSS WITH THEIR PROVIDER

bit.ly/10ThingstoDiscuss

WHERE TO START, WHAT TO ASK: STRONG FAMILIES GUIDE FOR LGBT PEOPLE CHOOSING HEALTHCARE PLANS

bit.ly/LGBTQHealthGuide

Q: Can I get help to pay for health insurance?

A: Yes. Last year, more than seven out of 10 Oregonians who bought insurance through the Marketplace received financial help, lowering their monthly premiums to as low as \$1 per month. Find out how much you can save at OregonHealthCare.gov/WindowShop.

Q: Who should I include in my household?

A: Marketplace plans that offer family coverage to a different-sex couple must offer the same coverage to same-sex married couples. You and your spouse should apply together if you are legally married and plan on filing federal taxes jointly.

Q: Do I really need health insurance? I never get sick.

A: Health insurance helps you stay healthy by covering preventive care, and it helps you avoid costly medical bills in the event of an illness or accident. Health plans offered through HealthCare.gov and the Oregon Health Plan (OHP) include many preventive services at no cost. Without health insurance, even a seemingly simple illness or minor accident can end up costing you tens or hundreds of thousands of dollars.

Find out what services are covered at bit.ly/OHIMcoverage.

Q: How do I find the best plan?

A: Here are the most important things to consider:

- Think about the type of care you need.
- Think about doctors or hospitals you want to keep visiting, as well as prescriptions you need covered.
- Think about how much you can spend, and look for plans that fit your budget. Consider the monthly payment, deductibles, and co-pays.

Q: This is confusing. Can someone help me?

A: Yes. Local community organizations and insurance agents across the state can help you find the health insurance plan that is best for you. Their help is free. Visit OregonHealthCare.gov or call 855-268-3767 (toll-free) to find someone near you.

Oregon Health Plan (Medicaid)

You and your family could qualify for free health coverage through the Oregon Health Plan (OHP). You can apply and enroll in OHP at any time throughout the year. When it is time to renew your OHP, you will get a letter in the mail.

For more information or to apply for free or low-cost health insurance through OHP, visit ONE.Oregon.gov or locate a community partner near you.



DON'T MISS THESE IMPORTANT DATES

NOV. 1

First day of Open Enrollment to sign up, renew, or change plans.

JAN. 15

Last day to apply and enroll into a health plan, unless you experience a qualifying life event mid-year. To learn about special enrollment periods, visit bit.ly/whencanlenroll.

TAKE ACTION NOW

SIGN UP, RENEW, OR CHANGE PLANS

HealthCare.gov

800-318-2596 (toll-free)

(TTY: 855-889-4325) 24 hours a day

GET FREE LOCAL HELP

OregonHealthCare.gov

855-268-3767 (toll-free)

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

Aa kawor fáánitomw/ngonuk seni ewe Mwúún Fénú Oregon

Mei wor ómw osukosuk ren noumw ewe taropween ánnisin kaméetiwen ómw kensa/sáfei nón pioing?

Iká mei wor ómw osukosuk me mwúrin ómw ammasow ngeni noumw ánnisin kaméetiwen ómw kensa/sáfei nón pioing, kopwe kékkéeri ewe Pútáin Túmwúnún Fetáin Peekin Senis.

Nnó Ngeni wóón internet

bit.ly/DFRcomplaint

Kékkéeri 888-877-4894

(ese kamé ómw kékkéeri)

Mmak nón Email ngeni

DFR.InsuranceHelp@dcbs.

oregon.gov

Áweewe nón fóosun ekis iká ekkóoch nikinikin mmak?

Kékkéeri **855-268-3767** (ese kamé ómw kékkéeri) seni kunók 8 (wanú) nesossor ngeni kunók 5 (nimwu) nekuniún. Sárinfáán ngeni Enimwu ómw kopwe chuumwong ekkei pworús nón fóosun Español, Русский, Tiếng Việt, 汉语, 漢語, epwe mese watte mesan mmak, iká ekkóoch nikinikin mmak.



OREGON HEALTHCARE.gov

☎ 855-268-3767 (toll-free)

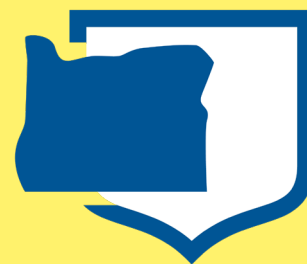
440-5168 (08/22)

Taropween Ánnisin Áweewen ekkewe Taropween Ánnisin Kaméetiwen Kensa/Sáfei nón Pioing fáániten (ekk)ewe

Ámwícheichan Aramas ren ekkewe LGBTQ. Ikkei iir ekkewe ra ewinaanó inisir epwe sókkónó seni eár upwutiw (upwutiw inisin emén áát nge ekiekin emén nengin iká upwutiw emén nengin nge ekiekin emén áát)



Epwe kawor taropween ánnisin kaméetiwan kensa/sáfei nón pioing ngeni meinisin aramasen nón ewe fénú Oregon esapw wor nifinifin epwe anóngónóng wóón ian ewe aramas aa neoto me ian.



Ekkewe ra ewinaanó inisiir pwún ekiekir mi sókkónó seni met ra upwutiw wóón peekin ánnisin kensa/sáfei nón pioing

Ammasow pwún tonong fáán núrún ewe taropween kaméetiwen kensa/sáfei nón pioing:

- Iká kopwe ammasow eán epwe wor noumw taropween kaméetiwen ómw kensa/sáfei nón pioing, kopwe makketi itomw ewe ee mmak nón noumw ewe taropween Social Security pwún epwe chék néónnéo ppéok itomw wóón iir me ruu. Eei neeni epwe wisen nengeni tichchikin pworóusomw me nón néún ewe Pútáin Social Security makkan iteitan aramas mi isoís wóón néur computer. Kopwe fini iká een emén (áweewe iká een áát/mwáán iká nengin/feefin) epwe néónnéo ngeni met ka finaataá/makkei nón napengeni noumw taropwe. Eei neeni itan Marketplace esapw pwan nnó fetán ngeni ekkóoch taropwe eán epwe finaataá iká een áát/mwáán iká nengin/feefin, pwún epwene chék fiti met ka amasowaanong nón noumw ewe taropwe, iwe epwaapw wisen atouraano ngeni ewe neeni aa awora ngonuk noumw ewe taropween ánnisin kaméetiwan ómw kensa/sáfei nón pioing.

Kókkóót ren met ewe ffsi atun eán esapw mwumwuutá ngeni ewe mi ewinaanó inisin taropween ánnisin kaméetiwan eán kensa/sáfei nón pioing:

- Me mwan ómw kopwe ammasow ngeni met ewe sókkun taropween ánnisin kaméetiwan ómw kensa/sáfei nón pioing, kopwe akkomw áneáni tichchikin met epwe tongeni kaméé ina epwe tichchik, kopwe kúta ina epwe mmak nón ena kinikin epwe Pwáraatá met epwe Tongeni Méeni, Taropween Kepwúngúnóon ekkewe ra Tongeni Kaméetiwen, me pwan ekkóoch taropwen epwe kawor seni ewe neeni aa wisen awora taropween ánnisin kaméetiwan kensa/sáfei nón pioing. Ka pwan tongeni nnó ngeni ewe neeni itan nón kapasen Ingenes itan Marketplace nge kapasen fénúwach aa weewe ngeni Neenian Améémé Sakkopaat Mettóoch. Ekkei taropwe repwe áweewei unusen tichchikin pworóusan met epwe tongeni kaméetiwen me met esapw, epwe pwan pachenong pworóusan eán esapw wor áippéo ngeni ién epwe tongeni néúnéu me ién esapw néúnéu. Iká pwún epwe wor ómw kapas eis ren met epwe tongeni me met esapw tongeni kaméetiwen me nón noumw ewe taropween ánnisin kaméetiwan kensa/sáfei nón pioing, aa mwúrinne ómw kopwene kékkéeri ewe neeni aa wisen awora ngonuk noumw ewe taropween ánnisin kaméetiwan kensa/sáfei nón pioing kopwene apasaanong itan ewe neeni aa awora noumw ewe taropween ánnisin kaméetiwen ussun mi tichchik nón ean Summary of Benefits iká pwan ekkóoch taropween pworóusan ewe peeking ánnisin. Mi atai annúkún mwúún eán esapw mwumwuutá ngeni ekkewe ra ewinaanó inisir ngeni eoch esapw ina sókun seni eár upwutiw eár esapw néúnéu ekkewe taropween ánnisin kaméetiwan kensa/sáfei nón pioing Mi atai annúkún ekkewe peekin ánnisin peekin kensaani/sáfeini mi samwaaw eán esapw mwumwuutá ngeni eán emén esapw néúnéu ekkewe taropween ánnisin kaméetiwan kensa/sáfei nón pioing anóngónóng sakkofesenin eán aa ewinaanó inisin seni met ewe aa upwutiw faan, pwan ekkóoch nweewe esapw ititiéech ngeni nónnómwun aramas.

Peekin Ánnisin Eppetin Samwaaw:

- Mi wor ekkóoch peeking ánnisin eppetin samwaaw ren apwpwos me kensa ka tongeni ómw kopwe méeni me wóón ewe neeni nón kapasen Ingenes itan Marketplace nge nón kapasen fénúwach aa weewe ngeni neenien améémé sakkopaaten mettóoch Ese mwumwuutá ngeni ewe neeni aa wisen awora ngonuk ewe taropween ánnisin kaméetiwan ómw kensa/sáfei nón pioing eán epwe pinei senuk ekkewe sakkopaaten ánnisin eppetin samwaaw anóngónóng iká een ka upwutiw nge een emén áát/mwáán iká nengin/feefin nge ka ewinóókenó ngeni eoch, iká ekiekumw aa sókkónó seni ninkumw seni ómw upwutiw, iká met aa mmak nón noumw taropween sáfei aa wininó seni met nikinikin inisumw. Iká pwún noumw ewe sou sáfei aa finaataá pwún mi mwúrinne ómw kopwe angei ekkewe peekin ánnisin áppetin samwaaw, nge mi pwan kúna nge mi weewe éech ngonuk ómw kopwe angei kapach iká kopwe tongeni pwan epwénúwetá masowan, iwe epwene tongeni kapachenong nón noumw ewe taropween ánnisin kaméetiwan kensa/sáfei nón pioing ussun epwe Tichchik nón Taropween Ekkewe Peekin Ánnisin epwe kawor ngonuk iká pwan nón ekkóoch taropwe.

Kúta ómw kopwe áneáni chómwóngun pworús nón ómw nnó ngeni wóón internet HealthCare.gov/Transgender-Health-Care

KATON EKKWE PEEKIN ÁNNISIN

ITAN EKKWE NEENI NÓN EWE FÉNÚ OREGON RA AWORA ÁNNISIN NGENI EKKWE ARAMAS RA EWINAANÓ INISIR NGENI ECH NIKINIKIN MI SÓKKÓNÓ SENI EÁR UPWUTIW

Nnó ngeni eei neeni wóón internet bit.ly/ORTransHealth

ENONG METTÓOCH MI PESEPEP NGENI EKKWE RA EWINAANÓ INISIR NGENI MET MI SÓKKÓNÓ SENI EÁR UPWUTIW EÁR REPWE EÁNI KAKKAPAS NGENI EKKWE CHÓON AWÓRA EKKWE PEEKIN ÁNNISIN

Nnó ngeni ewe neeni wóón internet bit.ly/10ThingstoDiscuss

IAN ÚPWE PWOPWUTÁ ME IAN, MET ÚPWE TONGENI EIS:

PEEKIN ÁNNISIN NGENI EKKWE FAMINI MI MWOCHEN ÁNISI MÉÉNÚN NÓN EÁR KEWE FAMINI MI EWINAANÓ INISIR NGENI MET MI SÓKKÓNÓ SENI EÁR UPWUTIW IKKEI EKKWE RA VITA NGENIR LGBT REN MET SÓKKUN TAROPWEEN ÁNNISIN KAMÉETIWAN EÁR KENSA/SÁFEI NÓN PIOING REPWE FINAATÁ

Nnó ngeni ewe neeni wóón internet ren bit.ly/LGBTQHealthGuide

Q: Mi tongeni eán epwe mwumwuutá ngeniei áí úpwe néúnéú ekkewe taropween ánninnisin kaméétiwan áí kensa/sáfei nón pioing?

A: Ewer. Nón ewe ier sia tou seni, aa napengeni ffúméón me nein engon chóón Oregon ra kamé néúr taropween ánninnisin kaméétiwan eár repwe kensa/sáfei nón pioing seni ewe neeni itan Marketplace nón kapasen Ingenes nge nón kapasen fénúwach aa weewe ngeni neenian améémé sakkopaaten mettóoch aa kawor ngenir ánninnisin senis, aa pwan kúkkúnetiw méén néúr ewe taropween ánninnisin sáfei ngeni \$1 (eew chana) eew maram. Kútta anen eán epwe ekis méo kúkkún ngonuk kopwe nnó ngeni wóón internet [OregonHealthCare.gov/WindowShop](https://www.oregonhealthcare.gov/windowshop) ómw kopwe áneáni.

Q: lén chóchóón nón imwei ewe úpwe tongeni áí úpwe pachenong rei?

A: Ewe neeni itan Marketplace nón kapasen Ingenes aa awora peekin ánninnisin kaméétiwan eán ekkewe pean pwúpwúnú ren (mwáán ngeni mwáán iká feefin ngeni feefin) repwe tongeni kensa/sáfei nón pioing ussun chék eán awora ngeni ekkewe pean pwúpwúnú ren (mwáán me feefin). Een mi etiomw ewe óupwe ammasow fengen nón eché taropwe iká pwún ámi apwúpwúnú fengen pwan méeni fengeni ámi takeses.

Q: Epwe ennetin pwún ngaang mi menei eán epwe wor nei taropween ánninnisin kaméétiwan áí kensa/sáfei nón pioing?

Úse mwo sassawaaw fáán eew.

A: Ekkewe taropween ánninnisin kaméétiwan kensa/sáfei nón pioing aa kawor fáánitan eán epwe pesei ómw kopwe nnó ngeni ekkewe neenian kensa/sáfei ren ómw kopwe angei ekkewe apwos iká sáfeián áppetin samwaaw, iei met epwe tongeni áppetí senuk eán esapw toruk watten samwaaw mi méomwóng ómw kopwe sáfeini nón pioing nupwen aa chchow ómw samwaaw iká fen pwan atun ómw feiengaw. Ekkewe peeking ánninnisin kaméétiwan kensa/sáfei nón pioing mi kawor seni ewe HealthCare.gov me eán Mwúún Oregon ewe Health Plan (OHP) mi pachenong sakkopaaten peekin ánninnisin ómw kopwe angei ekkewe apwosun/sáfeian áppetin ekkewe samwaaw mi wate, ese kamé ngonuk ómw kopwe méeni. Iká pwún ese wor noumw taropween ánninnisin kaméétiw atun ómw kensa/sáfei nón pioing, ekkewe mwo kúkkúnú samwaaw iká ekis chék mwo feiengawomw mi tongeni ásenipa ngonuk napesení engon iká ipwúkú fite ngéoréowún mwoni ómw kopwe méénaatiw ren ómw kopwe tongeni sáfeini.

Áneáni me nón eei neeni wóón internet bit.ly/OHIMcoverage ren ómw kopwe sinei met ekkewe peekin ánninnis mi tongeni kamé me nón noumw ewe taropween

ánninnisin kaméétiwan kensa/sáfei nón pioing.

Q: Epwe ifa ussun áí úpwe sinei menni nein ekkeei peekin ánninnis aa mwúrinne ngeniei?

A: Ikkei ekkeei áúchean mettóoch mi mwúrinne ómw kopwe ekieki:

- Ekieki ewe peekin ánninnis ka menei.
- Ekieki ekkewe sou sáfei iká ekkewe imwan sáfei/pioing ke mwochen kopwe chék mwochen nnó ngenir/churir, pwan pachenong ekkewe sáfei kopwe angei nge epwe kamé me nón noumw ewe taropween ánninnisin kaméétiwan kensa/sáfei nón pioing.
- Ekieki epwe fite chana een mi naf ngeni ómw kopwe ónussaano, kopwe katon met epwe naf ngeni ómw mwoni tonong me met nussun mi nómwetiw remw mwúrin ka kamé met kewe ómw kewe osupwang. Ekieki méméén iteitan maram, fitei mwoni epwe unusetiw pwe pachapachan met kopwe méeni iteitan ómw nnó sáfei, fite kopwe kopwe méeni me nón pwokittomw iteitan ómw sáfei.

Q: Mei fitikoko ekkeei áweewe. Mi tongeni wor emén epwe kefinítá eán epwe ánisiei?

A: Ewer. Ekkewe ámwíicheich nón neeniomw ewe me ekkewe chóón angaang ngeni ekkewe peekin ánninnisin

kaméétiwan ómw kensa/sáfei nón pioing nón unusen ewe fénú repwe tongeni ne ánsi ngonuk ne kútta menni peekin ánninnisin kaméétiwan ómw kensa/sáfei nón pioing epwe mwúrinne ngonuk. Ese kamé eár repwe awora ánninnis. Nnó ngeni [OregonHealthCare.gov](https://www.oregonhealthcare.gov) iká kékkéeri 855-268-3767 (ese kamé ómw kékkéeri) ren ómw kúna ién aa arapeto ngonuk.

Oregon Health Plan (OHP)

Een me méénún nón ómw ewe famini mi tongeni néúnéú ewe peekin ánninnisin kaméétiwan kensa/sáfei nón pioing mi kawor seni eán Mwúún Oregon ewe Peekin Ánninnisin Sáfeini Áionan Aramas iká ewe Oregon Health Plan (OHP) nón kapasen Ingenes. Een mi tongeni ammasow noumw taropwe eán epwe pachenong itomw nein ekkewe repwe tongeni néúnéú ekkewe taropween ánninnisin kaméétiwan eár kensa/sáfei nón pioing nón unusen een ier. Iká epwene tori faansoun ómw kopwe ammasow sefáán noumw taropween ánninnisin kaméétiwan ómw kensa/sáfei nón pioing, ina epwe wor taropwe epwe toruk nón ómw ewe pwórun posto.

Ren pwan ekkóoch tichchikin pwórousan iká ren ifa ussun ómw kopwe ammasow noumw ekkewe taropween ánninnisin kensa/sáfei nón pioing seni ewe OHP, ka tongeni nnó ngeni eei neeni wóón internet [ONE.Oregon.gov](https://www.oregon.gov) iká chunó ngeni eew ekkewe neeni mi arapeto ngonuk.



KOSAPW TUNAANÓ EKKEEI PWININ MARAM MEI AÚCHEA

NOFAMPER 1

Áeewin ráánin eán aa Suuk Makkan lit ren eán aramas repwe kerán áeewin ne ammasow, ammasow sefáán, iká ekkesiwini menni ewe peeking ánninis seni ekkewe chómwóngun.

JAN. 15

Sáingonóón ráánin ammasow iká finaata menni nein ekkewe chómwóngun peekin ánninnis, tiwenóón chék iká mi wor met mi áúchea epwe fifes ngeni nónnómwun inisumw eán epwe mwúttir mwumwuutá ngonuk ómw kopwe ammasow nukanapan-ier. Ren ómw sine fichi tichchikin pwórousan ekkewe faansoun ammasow, ka tongeni nnó ngeni wóón internet ren tichchikin inet kopwe tongeni ammasow bit.ly/whencanlenroll.

MWÉKÚTÚKÚT, PWOPWUTÁ NE ANGAANGA IEI

MAKKEI ITOMW IKÁ EPWE KERÁN IEI ÁEWIN ÓMW KOPWE AMMASOW, AMMASOW SEFÁÁN, IKÁ EKKEIWIWI MENNI EWE PEEKING ÁNNINNIS EKKWE CHÓMWÓNGUN

Nnó ngeni eei neeni wóón internet ren [HealthCare.gov](https://www.healthcare.gov)

800-318-2596 (ese kamé ómw kékkéeri)

(TTY: 855-889-4325) mi suuk 24 (rúwe-me-rúwánú) awa nón eew ráán

KÚTTA ÁNNINNIS ESE KAMÉ ME NÓN NEENIOMW ENA.

Nnó ngeni eei neeni wóón internet ren [OregonHealthCare.gov](https://www.oregonhealthcare.gov)

855-268-3767 (ese kamé ómw kékkéeri)

Kunók 8 (wanú) nesossor ngeni kunók 5 (nimwu) nekunión. Sárinfáán - Enimwu