

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](http://go.usa.gov/xerSG)

Call 888-877-4894 (toll-free)

Email [DFR.InsuranceHelp@dcbs.oregon.gov](mailto: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.

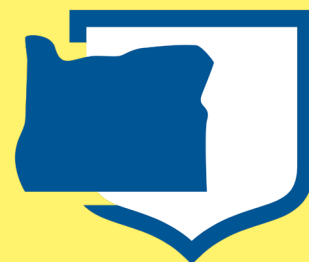


440-5168 (08/22)

## 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](http://bit.ly/ORTransHealth)

### TEN THINGS TRANSGENDER PEOPLE SHOULD DISCUSS WITH THEIR PROVIDER

[bit.ly/10ThingstoDiscuss](http://bit.ly/10ThingstoDiscuss)

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

[bit.ly/LGBTQHealthGuide](http://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](https://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](https://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](https://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](https://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](https://bit.ly/whencanlenroll).

**TAKE ACTION NOW**

**SIGN UP, RENEW, OR CHANGE PLANS**

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

800-318-2596 (toll-free)

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

**GET FREE LOCAL HELP**

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

855-268-3767 (toll-free)

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

# Kwōmaron bar kenono ibben: jen **State eo an Oregon**

## Ewōr ke am abnōnō kin injuran eo am?

Ñe ewōr am abnōnō alikin am kadeloñ etam ñan injuran, kebaak Opij eo an Oregon ej Kakien Jāān.

Lale [bit.ly/DFRcomplaint](https://bit.ly/DFRcomplaint)

Kall 888-877-4894 (ejellok wonnen)

Email [DFR.InsuranceHelp@dcbs.oregon.gov](mailto:DFR.InsuranceHelp@dcbs.oregon.gov)

## Kajin ak wāween ko jet?

Kall ae lok **855-268-3767** (ejellok wonnen) jen 8 awa jibbon ñan 5 awa jota Mande ñan Bolaide ñan kajjitoke melele in ilo kajin Español, Русский, Tiếng Việt, 汉语, 漢語, jeje ko relab, ak ilo bar juon wāween.



440-5102 (08/22)

# Melele in Kajinet kin Injuran in Taktō ñan **Jukjukinbed eo an LGBTQ**



Ewōr injuran in taktō ko emmon wonnen ñan aoleb armij in Oregon ilo ejellok kalijeklok.



# Ro Emōj aer Ukōte Enbwinnin Kora ñan Emmaan ak Emmaan ñan Kora taktō

## Kateruru ñan injuran:

- 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:

- Mokta jen am kadeloñ etam ilo juon bebe in injuran, kwōj aikuj lale kakien ko ilo injuran eo im rekoba ilo Kamool Injuran, Peba in Kamool Injuran, im peba ko jet ewōr jen kombani eo ej lewaj injuran eo im ilo Marketplace (Jikin wia injuran eo. Peba kein rej kōmelele aoleben kakien ko an injuran eo ekoba ta ko rejab koba. Ñe ewōr am kajjitōk kin ta ko remaron ak jab maron kolla jen bebe in injuran eo, emmontata am kaju kebaak kombani in injuran eo im lelok jejjetin etan injuran eo emōj kōlaajrak ilo Melele ko emōj Kakadu kin Injuran ko ak peba in injuran ko jet. Ta ko rejab deloñ ilo injuran in taktō ko an armij ro emōj aer ukōt enbwinnier jen kora ñan emmaan ak emmaan ñan kora emaron mo iomwin kakien ko rej kejbarok kalijeklok kin an juon kora ak emmaan. Kakien ikijen taktō ej kamo kalijeklok ñan armij ekkar ñan aer kora ak emmaan, im wāween ko jet, ilo jet burokraam im makutkut in ejmour.

## Jibañ ko ikijen bōbrae:

- Injuran ko rej wia ilo Marketplace (Jikin wia injuran) eo aikuj kolla wonnen jejjetin jibañ in bōbrae ko einwōt wā in bōbrae ko im teej in kakōlkōl ko. Kombani eo an injuran in taktō ejab maron kōmman joñan jejjetin jibañ in bōbrae ko ñan kora ak emmaan ekkar ñan am kora lotak einwōt leddik ak laddik, wāween am kalikar ñe kwe kora ak emmaan, ak an peba kalikar ñe kora ak emmaan. Ñe taktō eo am enaj loe ke jibañ in bōbrae eo ekkar ñan kwe ikijen nañinmij, im kwōj kōtōbrak mennin aikuj ko ñan rōjañ im an injuran kolla wonnen, bebe in injuran eo am aikuj kollaiki wonnen jibañ eo ñan kwe einwōt emōj kalikar ilo Melele ko Emōj Kakadu kin Jibañ in Injuran ak peba in injuran ko jet.

Bōk melele ko relablok ilo [HealthCare.gov/Transgender-Health-Care](https://HealthCare.gov/Transgender-Health-Care).

## LALE MENNIN JIBAÑ KO

LAJRAKIN ETAN TAKTŌ RO AN ARMIJ RO EMŌJ AER UKŌT ENBWINNIER ILO OREGON  
[bit.ly/ORTransHealth](https://bit.ly/ORTransHealth)

JOÑOUL MELELE KO ARMIJ RO EMŌJ AER UKŌT ENBWINNIER AIKUJ KENONO IB BEN TAKTŌ EO AER  
[bit.ly/10ThingstoDiscuss](https://bit.ly/10ThingstoDiscuss)

IA EO ÑAN JINOE, TA EO ÑAN KAJJITŌK:

MELELE IN KAJINET ÑAN KAKAJUR BAAMLE KO EWŌR LBGT ILO AER KELET INJURAN IN TAKTŌ  
[bit.ly/LGBTQHealthGuide](https://bit.ly/LGBTQHealthGuide)

**K: Imaron ke ebök jibañ ñan kolla wonnen injuran in taktō?**

**U:** Aet. Ilo iiō eo lok, elōñlok jen jilimjuon jen 10 armij ro ilo Oregon im rekkar wia injuran ilo Marketplace eo ear loe jibañ kin jāān, im kadiklok wonnen ko ej kolla aoleb allōñ ñan wonnen eo edik ej \$1 kajojo allōñ. Lale jete joñan eo emaron diklok ñan kwe ilo [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

**K: Wōn ro ij aikuj kobaiki ilo mweo imō?**

**U:** Injuran ko ilo Marketplace im rej lewaj injuran ko rej kolla wonnen baamle ñan ribelele ro rej kora im emmaan rej aikuj bar lelok ejjā wonnen injuran eo rej kolla ñan ribelele ro rej kora ñan kora ak emmaan ñan emmaan. Kwe im armij eo belem aikuj kateruru ibben doon ñe emōj amiro marre iomwin kakien im komro ej bebe in bael eowoj ibben doon.

**K: Ij ke lukkan aikuj injuran in taktō? Ijab kujoñ nañinmij.**

**U:** Injuran in taktō ej jibañ am ejmour ilo an kolla wonnen jibañ in böbrae, im ej jibañ an jab lab wonnen taktō ilo ien ewōr juon nañinmij ak jidimkij in jorrāān. Injuran in taktō ko remaron lewaj ilo HealthCare.gov im Oregon Health Plan (Injuran in Taktō eo an Oregon, OHP) ekoba elōñ kain jibañ in böbrae ko ejellok wonneir. Ilo an ejellok injuran in taktō, jekdoon juon nañinmij eo einwōt ebidodo ak jorrāān jididik emaron lab wonnen kin jonoul ak buki taujin tala.

Lale ta jeral in jibañ ko rej kolla wonneir ilo [bit.ly/OHIMcoverage](https://bit.ly/OHIMcoverage).

**K: Ewi wāween aō bukōt injuran eo emmontata?**

**U:** Eñin ej jet melele ko elabtata aer aurok ñan am lomnak:

- Lomnak kin kain jibañ eo kwōj aikuj.
- Lomnak kin taktō ak aujbitol ko kwōnaan etal ñani, im bareinwōt wūno ko jen taktō kwōj aikuj an injuran kolla wonneir.
- Lomnak kin jete eo kwōmaron kollaiki, im lale injuran ko rekkar ñan bajet eo am. Lomnak kin wonnen eo aoleb allōñ, wonnen eo kwōj aikuj kolla mokta jen an injuran kolla, im jejetin wonnen ko kwōj kollaiki.

**K: Mennin ekōmman poktak. Ewōr ke juon eo emaron jibañ na?**

**U:** Aet. Doulul ko ilo jukjukinbed eo am im ro rej kōmadmōd injuran ibelakin state eo remaron jibañ kwe bukōt bebe in injuran in taktō eo emmontata ñan kwe. Ejellok wonnen aer jibañ eok. Lale [OregonHealthCare.gov](https://OregonHealthCare.gov) ñe ejab kall ae lok 855-268-3767 (toll-free) ñan bukōt armij eo ebaake kwe.

**Oregon Health Plan (Injuran in Taktō an Oregon) (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.



**JAB MELOKLOK  
RAAN KEIN RAUROK**

**NOBOMBA 1 – TIJEMBA**

15 Ien kadeloñ etam, kökkāāl ilo Marketplace ilo ien kwōmaron kadeloñ etam, kökkāāl a jañij injuran.

**JANWÖDE 15**

Raan eo āliktata in kateruru im kadeloñ āt ilo injuran in taktō, ijellokun ñe kwōj ioone juon oktak ilo mour im emaron tōbrak ilo lukwaleben iiō eo. Ñan am bök melele kin ien kadeloñ āt ko rejenolok, lale [bit.ly/whencanlenroll](https://bit.ly/whencanlenroll).

**KŌMADMŌD KIŌ**

**KADELOÑ ĀT, KŌKKĀĀL MELELE, AK JAÑIJ INJURAN**

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

800-318-2596 (ejellok wonnen)

(TTY: 855-889-4325) 24 awa ilo juon raan

**EBŌK JIBAÑ EJELLOK WONNEN ILO JUKJUKINBED.**

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

855-268-3767 (ejellok wonnen)

8 awa jibbon ñan 5 awa jota Mande ñan Bolaide