

# 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

# 由俄勒冈州 为您呈现

## 您是否有保险方面的问题？

如果您在注册保险之后遇到问题，请联系金融监管部 (Division of Financial Regulation)。

访问 [bit.ly/DFRcomplaint](http://bit.ly/DFRcomplaint)

致电 888-877-4894 (免费电话)

电子邮件 [DFR.InsuranceHelp@dcb.oregon.gov](mailto:DFR.InsuranceHelp@dcb.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 1-855-268-3767

(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。**



440-5156 (09/22)

# 性少数群体 (LGBTQ) 社区 健康保险指南



所有俄勒冈人均可不受歧视地获得平价健康计划。



# 跨性别者医疗保健

## 申请保险承保：

- 当申请保险承保时，您应该使用自己社会保障卡上的姓名，以防出现不一致的问题。系统将使用社会保障总署 (Social Security Administration) 的数据库验证您的身份。您还应该选择您在大多数法律文件上使用的性别。Marketplace (市场) 不会针对任何其他记录核对您的性别，但您保险申请上的信息将会发送给您的健康保险公司。

## 排除跨性别者的计划：

- 在注册计划之前，您应该查看完整的承保条款，这些条款包含在《承保证明》、《承保证书》或保险公司提供的其他文件中，以及在 Marketplace 上提供的相关内容。这些文件说明了全部承保条款，包括排除条款。如果您对计划可能承保或不承保的内容有疑问，最好直接与保险公司联系，并参考《福利摘要》或其他计划文件中列出的具体计划名称。将跨性别者排除在健康保险之外可能属于非法性别歧视。医疗保健法禁止在某些健康项目和活动中基于性别和其他理由进行歧视。

## 预防性服务：

- 通过 Marketplace 购买的计划必须承保一系列预防性服务，如免疫接种和筛查测试。您的健康保险公司不能根据您出生时的指定性别、性别认同或记录的性别限制性别特定的推荐预防性服务。如果您的医生认为预防性服务在医学上适合您，并且您符合推荐标准和承保要求，您的计划必须按照《福利摘要》或其他计划文件中概述的内容为您承保服务。

访问 [HealthCare.gov/Transgender-Health-Care](http://HealthCare.gov/Transgender-Health-Care) 获取更多信息。

## 资源

俄勒冈州跨性别者健康服务提供者清单

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

跨性别者与服务提供者应讨论的十项内容

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

开始时间，询问内容：

为性少数群体选择医疗保健计划提供强有力的家庭指导

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

**问：** 我是否能得到用于支付健康保险费用的帮助？

**答：** 是。去年，超过七成通过 Marketplace 购买保险的俄勒冈人获得了财务帮助，使其月保费降至最低每月1美元。访问 [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop)，了解您可以省多少钱。

**问：** 申请应该包含家里的哪些成员？

**答：** 为异性伴侣提供家庭保险的 Marketplace 计划必须为同性已婚伴侣提供相同的保险承保。如果您和您的配偶婚姻合法，并且计划共同申报联邦税，则您应该与您的配偶一起申请。

**问：** 我真的需要健康保险吗？我从不生病。

**答：** 健康保险通过承保预防性护理帮助您保持健康，它还帮助您在生病或发生事故时避免支出昂贵的医疗费。通过 HealthCare.gov 和 Oregon Health Plan (OHP) 提供的健康计划包括许多免费的预防性服务。如果没有医疗保险，即使是看似简单的疾病或小事故，最终也会花费您数万或数十万美元。

访问该网址查看承保服务 [bit.ly/OHIMcoverage](https://bit.ly/OHIMcoverage)。

**问：** 如何找到最佳计划？

**答：** 以下是需要 考虑的最重要的事情：

- 想想您需要什么类型的护理。
- 想想您想继续就诊的医生或医院，以及您需要被承保的处方药。
- 想想您能花多少钱，然后寻找适合您预算的计划。考虑每月付款、自付额和共付额。

**问：** 这令人困惑。是否有人能帮助我？

**答：** 是。全州的当地社区组织和保险代理可以帮助您找到最适合您的健康保险计划。他们的帮助均免费。访问 [OregonHealthCare.gov](https://OregonHealthCare.gov) 或致电 855-268-3767（免费电话），找到您附近的人。

## Oregon Health Plan (Medicaid)

您和您的家人可以通过 Oregon Health Plan (OHP) 获得免费健康保险承保。您可以在全年的任何时间申请和注册 OHP。当您需要续约您的 OHP 时，您会收到一封邮寄的信函。

欲了解更多信息或通过 OHP 申请免费或低价健康保险，请访问 [ONE.Oregon.gov](https://ONE.Oregon.gov) 或找到您附近的社区合作伙伴。



## 不要错过这些重要日期

### 11月1日

开放注册第一天，可以注册、续约或更改计划。

### 1月15日

申请和注册健康计划的最后一天，除非您在年中经历了符合条件的生活事件。如需了解特殊注册期，请访问 [bit.ly/whencanlenroll](https://bit.ly/whencanlenroll)。

## 立即行动

### 注册、续约或更改计划

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

800-722-4134（免费电话）

(TTY: 855-889-4325) 全天 24 小时提供服务

### 获得免费当地帮助

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

855-268-3767（免费电话）

周一至周五早上 8 点至下午 5 点