

# Sign up, renew, or change health plans at **HealthCare.gov**

## Don't have health insurance?

We are here to help.

- Learn about what plan might be **best and most affordable** for you.
- See if you can get **financial help** to pay for your plan.

## Did you buy health insurance last year?

Nov. 1 through Jan. 15 is the time to renew or change plans. Review your plan. Compare your options.

- Your **health care needs can change**.
- **Each year, new plans are offered, benefits can change**, and some plans are discontinued.
- Changes in income and family size can affect your **financial assistance**.
- Check to see if you will be automatically **re-enrolled** in your plan. You may need to **resubmit** your information to continue your benefits.

Visit OregonHealthCare.gov to find free local help from an expert.



**OREGON  
HEALTHCARE.gov**  
855-268-3767 (toll-free)

## Other languages or formats

Call 855-268-3767 (toll-free) between 8 a.m. and 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語. You can also request information in large print or other formats.

# Guide to health insurance for **survivors of intimate partner violence** in Oregon



Visit **OregonHealthCare.gov** to find free, local help from an expert.

Keep your family healthy. Sign up from **Nov. 1 to Jan. 15**, or within **60 days** of a life event.

440-5173 (8/22)



**Visit OregonHealthCare.gov**

## Keeping your location confidential

The Address Confidentiality Program (ACP) is a free mail forwarding service to help survivors of intimate partner violence, sexual assault, stalking, or human trafficking protect their physical address information. Participants in the program are provided with a substitute address to be used in place of the address where they live. The substitute address will meet the address requirements for most state and local government agencies.

A person may only apply to the Address Confidentiality Program through a victim advocate that has been designated by the attorney general as an application assistant. To apply to the Address Confidentiality Program, contact an application assistant near you. More information can be found at [go.usa.gov/xm4ta](http://go.usa.gov/xm4ta).

## Special application provisions

Typically, Marketplace and Oregon Health Plan applications require information for all members of your tax household, including your spouse. In situations of intimate partner violence, survivors may apply for health insurance without including their spouse. For help to correctly complete your application, find local application assistance by visiting OregonHealthCare.gov.

### Q: Can someone help me?

**A:** 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 and confidential. Visit OregonHealthCare.gov or call 855-268-3767 (toll-free) to find someone near you.

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

**A:** Financial assistance is available on a sliding scale based on your household income. There are two types of financial assistance options available:

- Tax credits: Help to pay your monthly premium to have insurance
- Cost-sharing reduction: Reduces your out-of-pocket costs such as co-payments, co-insurance, and deductibles

The Oregon Health Plan is free health coverage offered by the state of Oregon. It is available to low income Oregonians who meet eligibility criteria.

### Q: Can I apply now?

**A:** Typically, you can apply for insurance only during the open enrollment period; however, certain life-changing events can open a special enrollment period. Some examples of these are:

- Losing minimum essential coverage (such as employer coverage)
- Moving
- Change in household income
- Birth, adoption, or placement of a child in your home

You have 60 days from the date of a qualifying life change to shop for and enroll into a new plan. If you are eligible for the Oregon Health Plan, you may enroll at any time throughout the year.



## 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 through Friday

- Find a local insurance agent or community organization that can help you for free in your preferred language

## OTHER RESOURCES

**OREGON DEPT. OF HUMAN SERVICES  
DOMESTIC VIOLENCE SERVICES**  
[go.usa.gov/xGFpZ](http://go.usa.gov/xGFpZ)

**THE NATIONAL DOMESTIC VIOLENCE HOTLINE**  
[www.thehotline.org](http://www.thehotline.org)

## IMPORTANT DATES

**NOV. 1 - JAN. 15**  
Annual open enrollment period

**WITHIN 60 DAYS OF LIFE CHANGE**  
Special enrollment period to report changes and shop for or change plans

Sau npe, txuas sij hawm  
los sis hloov cov phiaj  
xwm kev noj qab haus huv  
ntawm **HealthCare.gov**

Puas yog tsis muaj kev tuav pov  
hwm kho mob?  
Peb nyob ntawm no los pab.

- 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.

Lub xyoo tag los koj puas tau yuav  
kev tuav pov hwm kho mob?

Lub Kaum Ib Hlis Ntuj Tim 1 mus txog Ib  
Hlis Ntuj Tim 15 yog sij hawm los txuas sij  
hawm tshiab los sis hloov cov phiaj xwm.  
Tshab xyuas koj lub phiaj xwm. Piv rau  
koj cov hauv kev xaiv.

- Koj yam xav tau rau kev noj qab haus  
huv yeej hloov pauv tau.
- Txhua xyoo, muaj cov phiaj xwm tshiab,  
**cov txiaj ntsig tshiab yeej hloov tau**, qee  
cov phiaj xwm yuav tsis ua mus lawm.
- Qhov hloov ntawm nyiaj khwv tau los thiab  
qhov coob ntawm tsev neeg cuam tshuam  
koj li **kev pab fab nyiaj txiag**.
- Saib seb koj puas yuav cia li **nws tso nws**  
**npe** nyob hauv koj lub phiaj xwm. Koj yuav  
tau los **rov xa dua** koj tej ntaub ntawv kom  
tau koj cov txiaj ntsig txuas mus.

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



**OREGON**  
**HEALTHCARE.gov**  
855-268-3767 (toll-free)

**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. Koj tseem thov tau kom  
muab cov ntaub ntawv no luam loj los  
sis ua lwm tus qauv ntawv.

Lus qhia rau kev tuav pov  
hwm kev noj qab haus huv  
rau **cov saib xyuas ntawm**  
**tus khub uas muaj teeb**  
**meem** nyob hauv Oregon



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

Ua kom koj tsev neeg noj qab haus  
huv. Sau npe txij thaum **Lub Kaum**  
**Ib Hlis Ntuj Tim 1** txog **Lub Ib**  
**Hlis Ntuj Tim 15**, los sis nyob rau  
hauv **60 hnub** ntawm qhov xwm  
txheej hauv lub neej.

440-5173 (8/22)



**Visit OregonHealthCare.gov**

## Ceev koj qhov chaw nyob cia tsis pub lwm tus paub

Lub Khoos Tsis Pub Chaw Nyob Rau Lwm Tus Paub (Address Confidentiality Program, ACP) yog xav qhov kev pab cuam mus rau tus pab saib xyuas ntawm tus khub uas muaj teeb meem, kev yuam deev, kev sib thab los sis kev muag neeg pov thaiv tej ntaub ntawv qhia txog lawv chaw nyob. Koom nyob hauv cov khoos kas uas tau muab qhov chaw nyob los hloov tam qhov chaw nyob tiag uas lawv nyob. Qhov chaw nyob tam yuav muaj li cov cai txog chaw nyob rau lub xeev thiab nom tswv hauv zos cov koom haum feem ntau.

Tus neeg tsuas yuav thov tau rau Lub Khoos Kas Chaw Nyob Tsis Pub Lwm Tus Paub los ntawm tus raug teeb meem uas raug tawm quav los ntawm tus thawj kws lij choj tias thov tau kev pab. Los thov rau Lub Khoos Kas Chaw Nyob Tsis Pub Lwm Tus Paub, txaus lus nrog tus pab ua daim ntawv thov nyob ze koj. Rau lus qhia ntixiv tuaj yeem pom nyob ntawm [go.usa.gov/xm4ta](http://go.usa.gov/xm4ta).

## Cov cai tshwj xeeb rau daim ntawv thov

Feem ntau lawm, Marketplace thiab Oregon Phiaj Xwm Kev Noj Qab Haus Huv (OHP) cov ntawv thov yuav kom muaj tej ntaub ntawv rau txhua tus tswv cuab ntawm koj tsev neeg uas them se, suav nrog koj tus khub txij nkawm. Nyob rau cov xwm txheej uas tus khub muaj teeb meem, cos saib xyuas yuav thov rau kev tuav pov hwm kev noj qab haus huv yam tsis muaj lawv tus khub txij nkawm. Rau kev pab ua kom koj daim ntawv thov raug, nrhiav kev pab ua daim ntawv thov hauv zos los ntawm mus saib OregonHealthCare.gov.

## NUG: Puas muaj leej twg pab kuv?

**TEB:** Cov koom haum hauv zej zog thiab cov chaw tuav pov hwm thoob lub xeev pab tau koj los nrhiav phiaj xwm tuav pov hwm kev noj qab haus huv uas haum koj tshaj plaws. Lawv li kev pab yog pab dawb xwb thiab ntseeg siab tau. Mus saib OregonHealthCare.gov Los sis hu 855-268-3767 (xov tooj hu dawb) los pab nrhiav qee tus neeg nyob ze koj.

**NUG: Kuv puas txais tau kev pab them rau kuv li kev tuav pov hwm kev noj qab haus huv?**

**TEB:** Kev pab fab nyiaj txiag yog muaj nyob ntawm qhov chaw saib raws ntawm koj tsev neeg kev khwv tau nyiaj los. Nws muaj ob hom ntawm kev pab fab nyiaj txiag:

- Khes div se: Pab them rau koj tus nqi yuav kev tuav pov hwm txhua hli kom muaj kev tuav pov hwm
- Txo tus nqi sib koom them: Txo koj cov nqi yus them yus xws li sib koom them, sib koom tuav pov hwm, thiab cov nqi them ua ntej

Lub Oregon Phiaj Xwm Kev Noj Qab Haus Huv (OHP) yog kev pab dawb them nqi kho mob muab los ntawm lub xeev Oregon. Nws muaj rau cov neeg hauv Oregon tus khwv tau nyiaj tsawg muaj thooj li txoj cai qhov muaj cai tau.

## NUG: Kuv thov tam sim no puas tau?

**TEB:** Feem ntau lawm, koj thov tau rau kev tuav pov hwm tsuas yog ncuia sij hawm qhib kev tso npe xwb; txawm li cas los, muaj qee xwm txheej lub neej hloov pauv ces qhib sij hawm tso npe tshwj xeeb. Qee qhov piv txvv ntawm cov no:

- Kev poob qhov pab them rau theem qis (xws li tus tswv hauj lwm pab them rau)
- Hloov
- Pauv tsev neeg qhov khwv tau nyiaj los
- Kev yug me nyuam, saws me nyuam los tu, los sis muab me nyuam cia nyob hauv koj tsev

Koj muaj sij hawm 60 hnub txij hnub tim lub neej muaj qhov hloov pauv mus saib rau thiab tso npe rau lub phiaj xwm tshiab. Yog koj muaj cai rau Oregon Phiaj Xwm Kev Noj Qab Haus Huv (OHP), koj yuav tso npe thaum twg los tau thoob plaws lub xyoo.



## Sau npe, txuas sij hawm, los sis hloov phiaj xwm

HealthCare.gov  
800-318-2596 (xov tooj hu dawb)  
(TTY: 855-889-4325) 24 teev rau ib hnub

## Muaj kev pab dawb, nyob hauv zos

OregonHealthCare.gov  
855-268-3767 (xov tooj hu dawb) 8 teev sawv ntxov txog 5 teev tsaus ntuj.  
Hnub Monday txog Friday

- Nrhiav lub chaw tuav pov hwm hauv zos los sis cov koom haum hauv zej zog uas pab tau koj uas tsis sau nqi ua yam lus koj nyiam hais.

## OTHER LWM COV CHAW MUAJ NTAUB NTAWV

OREGON LUB TUAM TSEV HAUJ LWM PAB CUAM TIB NEEG MUAB COV KEV PAB CUAM DAWS KEV TSIS SIB HAUM HAUV YIM NEEG

[go.usa.gov/xGFpZ](http://go.usa.gov/xGFpZ)

TUS XOV TOOJ HU TAU THOOB TEB CHAWS DAWS  
TEEB MEEM KEV TSIS SIB HAUM HAUV YIM NEEG  
[www.thehotline.org](http://www.thehotline.org)

## COV HNUB TIM TSEEM CEEB

KAUM IB HLIS NTUJ TIM 1 - IB HLIS NTUJ TIM 15

Ncua sij hawm qhib tso npe ib xyos ib lwm

NYOB RAU HAUV 60 HNUB NTAWM QHOV LUB NEEJ HLOOV PAUV

Ncua sij hawm tso npe tshwj xeeb los tshaj tawm cov hloov pauv thiab nrhiav los sis hloov cov phiaj xwm