

# Lost your coverage? **Enroll now!**

If you don't have health insurance, or will be losing coverage through your employer or another program, learn about other options:

## COBRA

The continuation of your employer coverage.

- **Eligibility:** Anyone in the household who previously had access to employer coverage is eligible for COBRA.
- **Enrollment:** Within 60 days of losing job-based coverage.
- **Cost:** You pay the full monthly premium, plus a 2 percent administrative fee.
- **Note:** Unless your former employer stops contributing towards your COBRA premium or you are within 60 days of when your employer coverage ended, once enrolled in COBRA, you cannot cancel mid-year and enroll in a plan through the Marketplace without another qualifying event.

## State Continuation Plan

Allows employees of smaller employers (fewer than 20 employees) to keep the same group health insurance coverage for up to 9 months after loss of a job or loss of coverage because of a reduction in work hours.

- **Enrollment:** You must notify the insurer in writing the latter of: 10 days after the date you become eligible; or 10 days after the date the insurer notifies you of your eligibility.
- **Cost:** You have to pay the full price of the state continuation coverage.
- **Find out more** by visiting [go.usa.gov/xvhjb](https://www.go.usa.gov/xvhjb).

## Oregon Health Plan (OHP) and OHP Bridge

Free health coverage offered by the state of Oregon.

- **Eligibility:** Oregon residents who meet immigration and income requirements.
- **Enrollment:** Enroll anytime.
- **Find out more and apply** at [OHP.Oregon.gov](https://OHP.Oregon.gov) or get free help from a trusted OHP-certified community partner.
- **Get started** by finding out if you or your kids may qualify at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

## Medicare

Health coverage administered by the federal government.

- **Eligibility:** Medicare is for U.S. citizens and some permanent residents 65 and older and some people with disabilities.
- **Enrollment:** You may qualify to enroll mid-year after losing creditable health coverage or you can enroll during the annual enrollment period from Jan. 1 to March 31.
- **Sign up:** Enroll in Medicare Parts A and B through Social Security.
- **Want help?** Contact the **Oregon Senior Health Insurance Benefits Assistance (SHIBA)** program at **800-722-4134** (toll-free) or visit [SHIBA.Oregon.gov](https://SHIBA.Oregon.gov).

## HealthCare.gov (the Marketplace)

Website where you can apply for help paying your premium and out-of-pocket costs while you shop.

- **Eligibility:** Anyone lawfully present in the U.S.
- **Enrollment:** Within 60 days of a qualifying event (such as losing employer-based coverage) or starting Nov. 1.
- **Get started** by comparing your options at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).
- **Find free, local help** at [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp) or call **855-268-3767 (toll-free)**.
- **Live in Washington?** Visit the Washington Health Benefit Exchange online at [WAhbexchange.org](https://WAhbexchange.org) or call **855-923-4633 (toll-free)**.

**Compare your options** at [OregonHealthCare.gov/WindowShop](https://OregonHealthCare.gov/WindowShop).

Find out what coverage you may qualify for and how much you can save.

**Want one-on-one help?**

Find free, local help at [OregonHealthCare.gov/GetHelp](https://OregonHealthCare.gov/GetHelp) or call **855-268-3767 (toll-free)**.



# 喪失保險了嗎？現在立即投保！

如果您未擁有健康保險，或者您即將喪失由您雇主或其他計劃所提供的保險，請瞭解其他選項：

## COBRA

延續由您雇主所提供的保險。

- **資格：**家中凡先前曾取得雇主保險的任何人士皆有資格投保 COBRA。
- **投保期：**在喪失透過工作取得之保險後的 60 天內。
- **費用：**您需支付全額月保費，外加 2% 的行政管理費。
- **注意：**除非您先前的雇主停止為您的 COBRA 保費供款，或者您尚在雇主保險終止後的 60 天期限內，否則在投保 COBRA 之後，您將不得在年中期間取消保險並透過健康保險交易市場投保計劃。

## 州政府續保計劃

允許小型企業之雇主（少於 20 名員工）的員工在失業或在因工時減少而喪失保險後，繼續保有相同的團體健康保險承保最多 9 個月的時間。

- **投保期：**您必須在下列期限之前透過書面方式通知保險公司，以日期較晚者為準：您取得資格之日期後的 10 天內；或。保險公司通知您符合資格之日期後的 10 天內。
- **費用：**您必須支付州政府續保計劃的全額費用。
- 請造訪 [go.usa.gov/xvhJb](http://go.usa.gov/xvhJb) 以瞭解詳情。

## 俄勒岡州健康計劃 (Oregon Health Plan, OHP) 和 OHP Bridge

由俄勒岡州政府所提供的免費健康保險。

- **資格：**符合移民身分和收入規定的俄勒岡州居民。
- **投保期：**可隨時投保。
- 請透過 [OHP.Oregon.gov](http://OHP.Oregon.gov) 網站查詢進一步資訊並提出申請，或者透過值得信任且經過 OHP 認證的社區合作夥伴取得免費協助。
- 請透過 [OregonHealthCare.gov/WindowShop](http://OregonHealthCare.gov/WindowShop) 網站確認您或您的孩子是否符合資格以開始採取行動。

## Medicare

由聯邦政府所實施的健康保險。

- **資格：**Medicare 是提供給年滿 65 歲以上以及部分具備殘障人士身分的美國公民和部分具有永久居留權的居民。
- **投保期：**在喪失可抵免健康保險後，您可能在資格在年中期間投保，或者您可在 1 月 1 日至 3 月 31 日之年度投保期的期間投保。
- **註冊：**透過社會安全局投保 Medicare A 部分和 B 部分。
- **需要協助嗎？**請致電 800-722-4134 (免費電話) 與俄勒岡州資深健康保險福利協助 (Senior Health Insurance Benefits Assistance, SHIBA) 計劃聯絡或造訪 [SHIBA.Oregon.gov](http://SHIBA.Oregon.gov)。

## HealthCare.gov (健康保險交易市場)

您可在此網站申請補助，以用於支付您的保費以及您在消費時的自付費用。

- **資格：**任何合法居住在美國的人。
- **投保期：**在符合資格的事件發生後 60 天內 (例如失去雇主提供的醫療保險)，或從 11 月 1 日起。
- 在 [OregonHealthCare.gov/WindowShop](http://OregonHealthCare.gov/WindowShop) 網站比較您的選項以開始採取行動。
- 請造訪 [OregonHealthCare.gov/GetHelp](http://OregonHealthCare.gov/GetHelp) 或者致電 855-268-3767 (免費電話) 以查找免費的當地協助。
- **居住在華盛頓州嗎？**請造訪華盛頓州健康福利交易市場 (Washington Health Benefit Exchange) 網站 [WAHbexchange.org](http://WAHbexchange.org) 或者致電 855-923-4633 (免費電話)。

請透過 [OregonHealthCare.gov/WindowShop](http://OregonHealthCare.gov/WindowShop) 網站比較您的選項。

查詢您可能符合哪些保險的資格以及您可節省多少費用。

需要一對一協助嗎？

請造訪 [OregonHealthCare.gov/GetHelp](http://OregonHealthCare.gov/GetHelp) 或致電 855-268-3767 (免費電話) 以查找免費的當地協助。

