

Your guide to **getting health insurance coverage** in Oregon

WHAT'S RIGHT FOR YOU?	MORE INFORMATION	HOW TO GET COVERED
<p>Oregon Health Plan</p> <ul style="list-style-type: none"> - I have no or lower income. - I need insurance now. - I'm losing my insurance soon. - I still have insurance, but I no longer have income. 	<p>The Oregon Health Plan (OHP) is free health care for people who meet income and other requirements. OHP covers physical, dental, and mental health care. OHP looks at your monthly income. OHP has a higher income limit for children and pregnant adults.</p> <p>You can qualify, even if you have been denied in the past. You can also qualify if you have other health insurance. The best way to see if you can have OHP is to apply now.</p>	<p>Apply online at ONE.Oregon.gov or call 800-699-9075.</p> <p>You can also find free local help at http://bit.ly/CPs-agents.</p>
<p>Oregon Health Insurance Marketplace</p> <ul style="list-style-type: none"> - I have middle or high income. - I need insurance now. - I'm losing my insurance soon. 	<p>You can get help paying for private insurance, if you qualify. This option may be right for you if:</p> <ul style="list-style-type: none"> • You don't qualify for the Oregon Health Plan, and • Your job doesn't offer coverage, or you are losing coverage from a job. <p>This is called Marketplace coverage, available through the Oregon Health Insurance Marketplace. Most children in this income range may qualify for free OHP coverage.</p> <p>You have only 60 days to apply if you recently lost coverage or had another life event that qualifies you to apply now. Anyone can apply between Nov. 1 and Dec. 15.</p>	<p>Get started at http://bit.ly/eligibility-estimate.</p> <p>Get free help from a community partner or insurance agent. Find help at http://bit.ly/CPs-agents.</p> <p>See if you are qualified to enroll: http://bit.ly/screen-for-sep.</p>
<p>Medicare</p> <ul style="list-style-type: none"> - I am 65 years or older. - I have a qualifying disability. - I need insurance now. 	<p>Medicare is for people who are 65 and older, are blind or have a disability, and meet residency requirements. Workers over 65 who lose coverage can enroll in Medicare right now. There's no penalty. What you pay depends on your contribution level, the level of coverage selected, and when you enrolled. If you are 65 or older or have a qualifying disability, apply for Medicare.</p>	<p>To learn more and enroll visit: Medicare.gov</p> <p>For help applying go to Oregon Senior Health Insurance Benefits Assistance (SHIBA) program, Shiba.Oregon.gov or call 800-722-413.</p>

Not sure which one is right for you? Go to OregonHealthCare.gov and click "Get started." **Have you been offered COBRA insurance?** You can qualify for these programs even if you are offered COBRA.