

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

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.

Health insurance
options for **service
members and
veterans** in Oregon

**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?
It is 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.**



Programs are available to help
Oregon veterans get affordable
health coverage and stay
healthy.

440-5112 (8/22)

Visit OregonHealthCare.gov

VA Health Care

va.gov/health-care

Overview

- Health care provided by United States Department of Veterans Affairs (VA) medical facilities.
- May be used in conjunction with other health insurance or as standalone coverage.
- Enrollment can be terminated and reinstated.
- Medical care also available outside of VA system through the Veteran's Choice Program.

Eligibility

- Available to those who were separated under any condition other than dishonorable from active military service after at least two years, and those reservists who completed the full period for which they were called or ordered to active duty.
- Veterans can apply for VA health care at any time by visiting va.gov/healthbenefits/enroll, calling **877-222-VETS (8387)**, visiting a local VA health care facility, or making an appointment to see a County Veteran Service Office at go.usa.gov/xmfvd.

Cost

- There are no monthly premiums. However, depending on which priority a veteran is assigned, a veteran could be billed co-pays. See rates on the VA website.
- In order for the VA to determine a priority group, veterans must complete a financial means assessment when applying to determine if they are eligible for free or reduced-cost care. Service-connected conditions are treated free of charge.

The VA also provides health insurance coverage through CHAMPVA: go.usa.gov/xNM2C. This can be stand alone coverage or used with other insurance and has no annual fees or monthly premiums.



Tricare

tricare.mil

Overview

- Health insurance provided by the Department of Defense for active duty personnel.
- Not connected to VA medical facilities.
- Three tiers of coverage: Standard, Extra, or Prime.

Eligibility

- Available to active-duty service members, military retirees (completed 20 years of service), and their dependents.
- Must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

Cost

- Monthly premiums vary based on veteran's military status.
- Standard and Extra plans have deductibles and no annual fees; Prime plan has an annual fee and no deductibles.

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

The Marketplace

HealthCare.gov

Overview

- All plans meet a standard of essential health benefits and have no lifetime or annual coverage caps.
- Apply and enroll in health insurance online at **HealthCare.gov** or by calling **800-318-2596 (toll-free)**.

Eligibility

- All U.S. citizens and people with a current immigration status (except DACA) are eligible to purchase coverage.
- Plans cover adults and children.
- Enroll during open enrollment or with special enrollment period, which is a 60-day window that can be triggered by certain life events. These include separation from active duty, getting married, having a baby, or losing other health insurance coverage.

Cost

- Pricing of plan tiers (Platinum, Gold, Silver, Bronze) is based on the level of out-of-pocket costs for the consumer.
- Based on income, subsidies may be available as a tax credit or reduced monthly premiums, as well as cost sharing to help reduce out-of-pocket medical costs.
- No financial help is available through **HealthCare.gov** if enrolled in VA health coverage as this meets the minimum standard for health care coverage.