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COVID-19 special enrollment period offers health coverage to eligible Oregonians

March 04, 2021

HealthCare.gov is open until May 15 to enroll in health coverage

Salem, OR—Feb. 15 was the first day of a new special enrollment period triggered by the COVID-19 pandemic. This limited-time window, which runs through May 15, has allowed nearly 2,000 additional Oregonians to enroll in health coverage outside the standard open enrollment period in the month of February, up 34 percent from the same time in 2020.

Traditionally, people in Oregon who qualify to shop through the Oregon Health Insurance Marketplace must do so during the annual open enrollment period, Nov. 1 to Dec. 15. If an individual or family experiences significant change during the year to to their household, income, or job status, they may qualify for a 60-day special enrollment period.

The 2021 COVID-19 special enrollment period does not have any special qualifiers, other than qualifying for a health plan through the Marketplace. To qualify for a Marketplace plan, people must live in the United States, be legally present in the United States (except Deferred Action for Childhood Arrivals status), and not be incarcerated.

In 2020, more than 70 percent of Oregonians who chose plans through HealthCare.gov got an average of $450 per month in advanced premium tax credits to help lower their monthly premiums. Individuals making $51,040 or less per year, and families of four making $104,800 or less, may get help paying for coverage. People can also browse plans and find out how much savings they are eligible for at OregonHealthCare.gov/WindowShop

Oregonians who do not get health insurance through their job or a program such as the Oregon Health Plan or Medicare may qualify for help paying for 2021 coverage through the Oregon Health Insurance Marketplace. Even if people are temporarily uninsured or are currently enrolled in COBRA coverage, they can sign up for help before May 15 to get health insurance for the rest of 2021.

"We are encouraged to see so many Oregonians taking advantage of this enrollment opportunity," said Chiqui Flowers, administrator of the Oregon Health Insurance Marketplace. "Quality health coverage protects your financial future in the event that you get sick, injured, or something else unforeseen happens."

To apply, go to OregonHealthCare.gov by May 15 and answer a few Oregon-specific questions to get to the right application. You can also search the "get help" directory on OregonHealthCare.gov to find an insurance agent or community partner organization to help complete the application and enroll. Insurance agents and community partners provide local, one-on-one assistance at no charge to the client. This help is available virtually and over the phone, and in person following safety protocols.

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The Oregon Health Insurance Marketplace, a part of state government, helps people

get health insurance when they do not have job-based coverage, and do not qualify for the Oregon Health Plan or another program. The Marketplace is the state-level partner to HealthCare.gov and a division of the Department of Consumer and Business Services (DCBS). For more information, go to OregonHealthCare.gov

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