

COVER OREGON™ IS A NEW ONLINE MARKETPLACE WHERE OREGON INDIVIDUALS, FAMILIES AND SMALL BUSINESSES CAN COMPARE AND ENROLL IN HEALTH INSURANCE THAT FITS THEIR NEEDS AND BUDGET, AND ACCESS FINANCIAL HELP.

Cover Oregon is built especially for Oregonians to meet their unique health care needs. It's for you if:

- You or your family don't have health insurance.
- You can't get affordable health insurance through work.
- You buy your own health insurance and want a better option.
- You own a small business and employ 50 or fewer people.

"IF SOMETHING CATASTROPHIC HAPPENS, I DON'T WANT TO WONDER IF I'M GOING TO LOSE MY HOUSE OR SOMETHING MORE PRECIOUS."

**DAVID,
BUSINESS
CONSULTANT**



"IT'S VERY IMPORTANT TO ME TO FIND HEALTH CARE COVERAGE SO THAT I CAN KEEP MY DAUGHTER AND I HEALTHY."

**MINDY,
MASSAGE THERAPIST**



Learn more and sign up for updates at:

CoverOregon.com

Get free assistance from certified insurance agents or community partners, or from trained specialists at Cover Oregon.

**1-855-CoverOR
(1-855-268-3767)**



**COVER
OREGON™**

**LONG LIVE
OREGONIANS**



An easier way to find medical and dental insurance, and financial help to pay for it.

✓ ENROLL through Cover Oregon
beginning in **OCTOBER 2013**.
Coverage takes effect on **JANUARY 1, 2014**.



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For information in Español, Русский, Tiếng Việt, 한국어, 日本語, 汉语 or 漢語, please email info@coveroregon.com or call 1-855-CoverOR.



**COVER
OREGON™**



“IT’S EMPOWERING TO KNOW THAT I’LL BE ABLE TO LOOK AT THE OPTIONS AND MAKE MY OWN CHOICES ABOUT WHAT I NEED.”

JIM, ORGANIC BERRY FARMER



WHAT COVER OREGON OFFERS...

- **Health Insurance** for more Oregonians—even those who already have a health condition.
- **Financial Help** to pay for insurance.
- **Clear Information** about each plan offered.
- **Side-by-side Comparisons** among a range of plans and carriers so you can choose the one that is best for you.
- **One-stop Shopping** to compare and enroll in plans from private insurance companies and public medical programs.
- **Quality Coverage**, including doctor visits, hospital stays, maternity care, mental health services, emergency room care, prescriptions, preventive care, vision coverage for kids and more. Some plans cover alternative care, too. Dental plans are also available.
- **Help** from our trained specialists, certified insurance agents and community partners at no cost to you.

FOR YOU AND YOUR FAMILY...

HAVING HEALTH INSURANCE PROTECTS YOU AND YOUR FAMILY FROM LARGE MEDICAL BILLS AND HELPS YOU STAY HEALTHY.

If you have never had health insurance, we make it easy to get started. And if you already have health insurance, you can compare your current plan to see if there is a better option.

Get Help Paying for Health Coverage.

Many Oregonians, including those who are working, can access financial help. If you earn less than the maximum yearly income shown below, you might qualify.

FAMILY SIZE	MAXIMUM YEARLY INCOME
1	\$45,960
2	\$62,040
3	\$78,120
4	\$94,200
5	\$110,280
6	\$126,360

Visit CoverOregon.com to use our online calculator to see how much financial help you might receive.

FOR SMALL BUSINESSES...

PROVIDING HEALTH INSURANCE HELPS WORKERS STAY HEALTHY AND PRODUCTIVE, AND IT GIVES YOU AN EDGE IN RECRUITING AND RETAINING TOP TALENT.

Cover Oregon provides small businesses one-stop shopping to compare, purchase and manage plans.

You can find flexible ways to select the best plan—or plans—for your employees. For example, you can set the amount you will pay and let employees choose from many plans offered through Cover Oregon. Meanwhile, you receive just one monthly bill.

Call your agent, visit CoverOregon.com for more details—or call toll-free 1-855-CoverOR (1-855-268-3767) to speak with our trained specialists.

Tax Credits Help Lower the Cost of Coverage.

Businesses with fewer than 25 employees that purchase through Cover Oregon may also qualify for IRS tax credits to help pay up to 50 percent of premium costs.

“BY OFFERING BETTER HEALTH CARE CHOICES, WE CAN ATTRACT BETTER PEOPLE AND BE MORE COMPETITIVE IN THE MARKETPLACE. ALL THOSE THINGS CONTRIBUTE TO A HEALTHIER OREGON.” DEBBIE, CONSTRUCTION COMPANY OWNER

