

Your guide to **getting coverage and care** during COVID-19

Situation	Need	Answer or solution	For more information
I have health insurance through the Marketplace	... and I want to know what to expect from my plan if I get COVID-19 or get checked for it.	Under all Marketplace plans, no out-of-pocket costs are allowed if you need a COVID-19 test. Terms and conditions apply, such as staying in network.	Details are at http://bit.ly/test-costs . That's a state website run by the insurance commissioner's office.
I have some other kind of private insurance	... and I want to know what to expect from my plan if I get COVID-19 or get checked for it.	Typically, consumers with fully insured and group health plans, such as those offered through an employer, will not charge out-of-pocket costs for COVID-19 tests. There are exceptions, and the state insurance commissioner has the details.	Details are at http://bit.ly/test-costs . That's a state website run by the insurance commissioner's office.
I have the Oregon Health Plan	... and I want to know what to expect from my plan if I get COVID-19 or get checked for it.	Oregon Health Plan members are covered for COVID-19 testing and hospitalization. Emergency testing and hospitalization is also covered for OHP members who are out of state or who have CAWEM benefits.	If you have questions about the novel coronavirus, please dial 211.
I have no health insurance at all	... and now I want private insurance and a subsidy, if I qualify.	The Marketplace specializes in this kind of coverage and financial assistance. You may qualify get coverage and a subsidy, even though the regular deadline has passed. This is possible if your income has dropped to certain ranges, you have lost recent coverage, or you meet some other qualifications.	See if your situation qualifies you to enroll: http://bit.ly/screen-for-sep . You can also call a community partner or insurance agent to guide you through the process. Find someone at http://bit.ly/CPs-agents . Partners and agents help you for free. They can explain specifics, such as deadlines, how to choose from multiple plans with varying monthly costs, and what to do next if you qualify for the Oregon Health Plan.
I have no health insurance at all and I am not covered through a job	...and I need to know about any kind of coverage available to me now.	The Marketplace works closely with many agencies to help people in your situation. The Marketplace or one of its partners can help get you started on a path to coverage.	Get started at http://bit.ly/eligibility-estimate . Or call a community partner or insurance agent to guide you through the process. Find someone at http://bit.ly/CPs-agents .

OREGONHEALTHCARE.GOV/GETHELP