

Libraries and Cover Oregon

Hosting an Open House

Everyone is navigating the new world of health insurance under the Affordable Care Act, and it can be confusing. Cover Oregon has built a robust network of certified community partners and agents across the state that are poised to assist people in accessing coverage through Cover Oregon at no cost.

We expect that members of the public will ask us questions about how the program works and how they can enroll. We have a tremendous opportunity as libraries to advance public knowledge and access to the resources available from Cover Oregon.

To help members of our community connect with those partners and agents, libraries can host an open house in their community, where a certified partner can give details about how Oregonians can benefit from Cover Oregon and schedule enrollment assistance appointments.

To organize an open house at your library, please consider the following:

- Attend a Cover Oregon [local collaborative meeting](#) in your area to network with the grassroots partners and insurance agents affiliated with Cover Oregon to provide free services in your community.
- Contact your [county's health department](#) to ensure that your efforts are likewise coordinated with their efforts, and invite them to join you for the open house.
- Consider organizing a display of health-related books along with Cover Oregon materials. Order promotional materials from the [Cover Oregon Print Store](#). Other materials, such as a financial help booklet, a poster in English and Spanish and fliers designed for specific audiences, are available in the [File Cabinet](#) section the Community Partners web site.
- Engage with local media to help spread the word about the date, time and details for your library's open house. If you receive questions about Cover Oregon, please refer journalists to [Ariane Holm](#), 503-813-8471 or [Michael Cox](#), 503-238-8239.
- Advertise the open house on your library's web site along with the link to www.coveroregon.com
- Additional ideas and resources are available on the [Libraries and Cover Oregon](#) web site hosted by the State Library.

Contact

If you have questions or are interested in your library linking into a potential statewide effort among libraries to organize open houses to occur during the same week, please contact [Arlene Weible](#), Electronic Services Consultant, 503-378-5020.

More Details about Cover Oregon

Beginning this fall, health coverage will become available to many more Oregonians, even those who have a pre-existing condition. This expanded access comes through Cover Oregon, a new online marketplace where Oregonians will be able to compare and enroll in health and dental coverage that fits their needs and budget, and to access financial help to pay for their coverage. For more information, go to: www.coveroregon.com.

Starting October 1, 2013, individuals and small businesses will be able to apply for health insurance through a certified agent or community partner, including Tribal organizations, who has been certified by Cover Oregon. Later in October, Oregonians will be able to apply online without the assistance of community partners or agents, if desired.

For **individuals and families**, shopping for health coverage will become easier and more affordable, even if different family members need different plans. We expect that more than 400,000 people will qualify for financial help, including individuals earning up to \$45,960 and a family of four earning up to \$94,200. In addition, up to 800,000 more people will become eligible for no-cost coverage through Medicaid or Healthy Kids.

For **small businesses**, employers will be able to offer more choices to their employees; set the amount they will contribute; and simplify health coverage administration. Some will be eligible for an expanded tax credit that pays up to 50 percent of employee premiums for taxable organizations and up to 35 percent for tax-exempt organizations. If a small business still cannot provide coverage, they can refer their employees to Cover Oregon to find a plan that meets their needs and budget and access financial help.

Enrollment through Cover Oregon begins in October 2013 for coverage starting January 1, 2014. It will include:

- **One-Stop Shopping:** Oregonians will be able to make clear, side-by-side comparisons between plans from private insurance companies as well as state programs.
- **Transparency:** Every plan will show the costs, and what it covers, in plain language.
- **More Coverage than Traditional Plans:** Each plan will cover doctor office visits, hospital stays, maternity care, mental health care, emergency room care, prescriptions, preventive care and more. Some plans will also cover alternative care.
- **Accessibility:** Help is available online or through agents and trained specialists available on the phone.