

What to Know if You're Self Employed, Seasonal, or a Gig Worker



The Short Version

Due to federal changes, starting Jan. 1, 2027, some OHP members ages 19–64 must meet work or activity rules when they apply for or renew their coverage. This document explains how to meet the rules through paid work and has tips for if you are self employed, a "gig worker," or have seasonal employment such as farmwork or tourism jobs. **There are also other exemptions, or reasons you don't need to meet the rules.** Learn more at OHP.Oregon.gov/HR1.

✓ 3 Ways to Meet the OHP Work or Activity Rules

Pick the one that fits your life. You don't need to do all three.

1

Income

Make more than \$580 a month.

2

School

Be enrolled at least half-time.

3

Hours

Mix work, volunteering, school, or training for 80 hours a month.

📅 How Your Self Employment or Seasonal Income Counts

- OHP checks your household income first. If it's \$580 a month or more before taxes and deductions, you meet the rules. Your household includes your spouse, children and anyone else you list on your tax return.
- OHP uses your business' net income before taxes. That means the money your business keeps after business costs, like gas, your phone bill, and app fees.
- Keep track of the money you earn (tips too!) and spend on your business and the hours you work each month. This helps prove you meet the rules.
- If your work is seasonal, send proof of your income for the last six months. If it averages \$580 a month or more, you meet the rules.
- If your income is under \$580, OHP checks for school enrollment and hours next.

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If OHP Needs More Information From You

You'll get a notice that says what to send, how, and by when.

Don't have the exact paperwork listed in your notice? Tell OHP what you have. There may be other ways to show proof. You may be able to verify your income online.

To show your income, send one of these:

- ✓ Pay stubs
- ✓ Bank or financial statements
- ✓ A work contract
- ✓ Tax forms
- ✓ Your own records for self-employment, freelance, or gig work. Please include both gross revenue and business expenses so that we can confirm your net income, and how frequently you received income

To show your hours, send one of these:

- ✓ Time sheets
- ✓ Activity logs
- ✓ Records from your work
- ✓ A note from a client, platform, or organization you work with

Tip

If you work with more than one client, platform, or gig, track and report your pay and hours across all of them. You can combine your pay or hours to meet the rules. Reporting everything up front can help you avoid a follow-up request.

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What You Can Do

- ✓ Update your contact information and communication preferences. Text and email functionality is newly improved!
- ✓ Reply to any notice with a due date.
- ✓ Check for exemptions or other ways to meet the rules.
- ✓ If you earn too much for OHP, you may still qualify for OHP Bridge or another plan from the Marketplace



Where to Get Help and Learn More



Learn more about HR1

<https://OHP.Oregon.gov/HR1> →

Online – use the free Oregon ONE Mobile app or create a ONE Online account

<https://benefits.oregon.gov>

Call

1-800-699-9075 (Relay calls are welcome)

Find an OHP assister

<https://oregonhealthcare.gov/GetHelp>

Visit an Oregon Department of Human Services office

Find a local office at
<https://ODHSoffices.oregon.gov>

Learn more about OHP Bridge and Oregon Health Insurance Marketplace plans

<https://OHP.Oregon.gov/Bridge>
<https://OregonHealthCare.gov>