

Confused About Your Family's Health Insurance Options?

Call for a no-cost consultation with an Experienced Professional!



Key Dates

November 1, 2016
Open Enrollment starts.
December 15, 2016
Enroll or change plans.

January 1, 2017
2017 insurance starts.
January 31, 2017
Last day to enroll in or change a 2017 health plan.

ENROLL NOW, TUALATIN!

7180 SW Fir Loop, Ste. 250,
Portland, OR
near I-5 and Highway 217

503-704-0926

Walk-ins Welcome, but appointments encouraged.
Open 9:00 am to 5:00 pm.

Evening and weekend appointments available.



Cydni Klauss

Open Enrollment: What's Stopping You?

BY CYDNI KLAUSS & KATHLEEN KARAPONDO

It's that time of year... time to choose the best health care plan for you and your family. Open enrollment launched **November 1st and runs through January 31st**. What does that mean for you? It means that, if you don't have coverage through an employer, you can sign up, renew, or change your current health insurance plan. As you may be aware, insurance rates are going up; in Oregon, the average rate increase is about 27 percent – although many consumers will see higher rate increases. But there is financial help available, so don't let that stop you. Talk to a health insurance agent and learn all your options.

Knowledge is Power

For many, the process of finding health coverage is a like navigating a minefield; we're all afraid of taking a wrong step. Is uncertainty keeping you from getting health insurance? Here are some common roadblocks that keep consumers from getting the health insurance they need.

"I just can't afford the premiums."

Of the nearly 132,000 Oregonians enrolled in individual coverage on the marketplace in 2016, about 95,000 of those consumers received financial help. The average premium tax credit they received was \$250 per month. And, federal data shows that 62 percent of current Oregon marketplace consumers could obtain coverage for \$100 or less after applicable tax credits in 2017 - regardless of the health plan selected.

"I'm very healthy; I never go to the doctor."

Health insurance protects you from unforeseen medical bills, which can be very expensive. For instance, if you have a nasty fall on your bike and need surgery to repair a complex bone fracture, you could expect to pay as much as \$38,945 or more for your hospital stay alone. Additional charges for the surgeon, anesthesiologist and ambulance would be billed separately.

"It's so complicated. I'm out of my element. I don't know where to find help."

There are multiple ways to get FREE

help from experts in Oregon. Visit OregonHealthCare.gov. You can:

- Find an enrollment center. Oregonians can get free, local help to answer their questions and enroll at Oregon's agent storefronts.
- Use helpful online tools such as live chat and a search tool to find an agent or community partner near you.
- Get free help in your language and to fit your unique needs with an expert in your community.
- Learn about local enrollment events that help Oregonians get connected with free experts.

"I'm worried that everything will change now that Donald Trump has been elected."

Post-election, Donald Trump stated that there are many positive aspects of the Affordable Care Act (ObamaCare) which he may chose to keep. While no one knows what changes will eventually occur, the time-consuming process of dismantling the entire program is unlikely to happen in the first year of the new administration. If you decide not to enroll before January 31st, you will likely find yourself without health coverage for all of 2017. That could be catastrophic if you or a family member require hospitalization, and you could find yourself facing mounting medical bills that you would solely be responsible to pay.

Ring in 2017 with peace of mind. Know that you got the information you need to make good health insurance decisions and avoid the tax penalty for not having coverage. Expert help is absolutely free; insurance companies pay agent commissions so there is never a fee to you. Invest as little as 30 minutes to understand your options and another 45 if you chose to enroll. You'll be glad you did.



Cydni Klauss is owner of Healthy, Wealthy & Wise and has resided in Tualatin for 25 years. You can reach Cydni at 503-704-0926 or cklauss@live.com.