

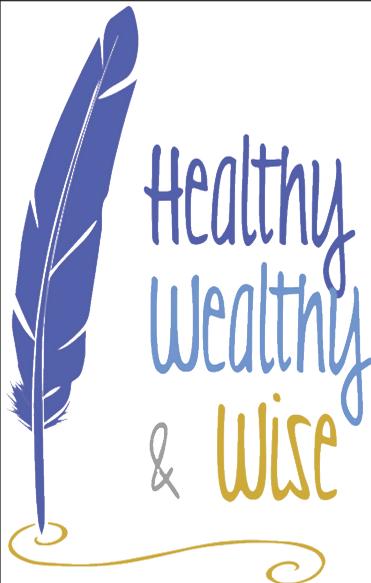
Confused About Your Family's Health Insurance Options?

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



DON'T MISS YOUR OPPORTUNITY - ENROLL NOW!

Deadline For 2017 Health Insurance Coverage is Jan. 31st



Proud recipient of the 2016 Healthcare.gov Champions Circle Award!

ENROLL NOW, TUALATIN!

503-704-0926

Walk-ins Welcome, but appointments encouraged.

Open 9:00 am to 4:00 pm.

Evening and weekend appointments available.

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



Cydni Klauss

Protect Your Most Valuable Asset - You!

BY CYDNI KLAUSS

Open enrollment is underway. More Oregonians than ever now have insurance coverage, thanks to expansion of the Oregon Health Plan and subsidies that help pay for commercial health plans. Oregon's uninsured rate stands at 5 percent. If you are not part of the 95% with coverage, now is the time to line up health insurance for 2017. *Act now to avoid penalties and protect your family.*

No need to panic; you have until January 31, 2017 to take action and get coverage for 2017. But, if you don't have health insurance by the last day of January, you will most likely not be able to get health insurance for 2017.

Health insurance protects your most valuable asset – YOU. Staying enrolled in health insurance is important to protect yourself from unexpected health expenses due to illness or accidents.

Most consumers who already have insurance through HealthCare.gov or directly through an insurance company will be re-enrolled in their same plan if they have not acted by 12/31/2017. However, even Oregonians with existing health plans should log into their HealthCare.gov accounts to make sure their applications are up-to-date and that their plans are still right for them. After all, it's not just plans and prices that change. Your health and income can change from year to year.

Financial help is available

Of the nearly 132,000 Oregonians enrolled in individual coverage on the Marketplace in 2016, about 95,000 received financial help. The average premium tax credit granted was \$250 per month. Help with out-of-pocket costs, such as co-pays and deductibles, is also available on some silver-level plans for those who qualify. Having insurance coverage also helps you avoid a potential penalty on your 2017 taxes.

"There are still Oregonians who do not have coverage, and others who have coverage but are not taking advantage of subsidies available to them through HealthCare.gov," said Patrick



Allen, director of the Department of Consumer and Business Services (DCBS), which houses the Oregon Health Insurance Marketplace. "Financial help can go a long way in making coverage more affordable."

Ask the experts

Oregon provides a free network of insurance agents and community organizations ready to help people enroll. You can find an agent or community partner in your area by going to <http://www.oregonhealthcare.gov/get-help.html> or calling the Oregon Health Insurance Marketplace at 1-855-268-3767 (toll-free). Again, there is no cost to you.

DCBS offers an online tool for consumers who want to compare plans on their own. It is available at <http://dfr.oregon.gov/gethelp/ins-help/health/Pages/ind-health-compare-tool.aspx>.

To start shopping for plans, visit HealthCare.gov or call 1-800-318-2596 (toll-free) (TTY: 1-855-889-4325) – or better, yet, contact an agent. Taking advantage of the free expert help an agent provides is a great way to navigate the process, get peace of mind and get the best plan for you and your family.



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.