



Need health insurance?

About the Affordable Care Act:

Whether you need health coverage or have it already, the health care law offers new rights and protections that make coverage fairer and easier to understand.

Some rights and protections apply to plans in the Health Insurance Marketplace or other individual insurance, some apply to job-based plans, and some apply to all health coverage.

How the health care law protects you

- Creates the [Health Insurance Marketplace](#), a new way for individuals, families, and small businesses to get health coverage
- Requires insurance companies to cover people with [pre-existing health conditions](#)
- Helps you [understand the coverage you're getting](#)
- Holds insurance companies [accountable for rate increases](#)
- Makes it illegal for health insurance companies to [arbitrarily cancel your health insurance](#) just because you get sick
- Protects [your choice of doctors](#)
- Covers [young adults under 26](#)
- Provides [free preventive care](#)
- Ends [lifetime and yearly dollar limits](#) on coverage of essential health benefits

It's not too late to apply for health insurance.

Individuals and families who still need health insurance can submit an application and get help with the process.

Get private health insurance

Individuals and families who experience a "life change", such as becoming a parent, getting married, or changing their address, may qualify to enroll in private health insurance outside of the regular open enrollment period. A list of "qualifying life events" is available on [CoverOregon.com](#).

Oregon Health Plan coverage

Those who qualify for the Oregon Health Plan (OHP) or Healthy Kids can apply and enroll year round.

Individuals and families must meet certain qualifications, including income qualifications. For example, an individual who earns up to \$1,343 a month, or a family of four who earns up to \$2,744 a month, may qualify for free Medicaid coverage.

Get help applying

Certified community partners are available to help families and individuals apply for health insurance. This is where the Patient Resources Department at Klamath Open Door Family Practice can help. Let us answer your questions, assist in determining what subsidies you and your family might be eligible to receive and advocate for your case.

Certified Applications Assistants:

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