Health insurance enrollment help at Coast Community Health Center

Bandon Western World   Oct 16, 2017 Updated Oct 31, 2017

Coast Community Health Center Outreach and Enrollment staff assist with health insurance enrollment at community locations such as Ocean Crest Elementary School in Bandon on Oct. 16, 2017.

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BANDON - Start planning for an active, healthy year in 2018. Health insurance open enrollment starts Nov. 1 and ends Dec. 15. Staff at Coast Community Health Center can help individuals and families check eligibility and apply for private 2018 Health Insurance Marketplace policies or Oregon Health Plan. Insurance plans start Jan. 1 for those who sign up during open enrollment.

The health center's enrollment assisters are trained and ready to offer free, confidential guidance. Insurance enrollment sessions are available by appointment at Coast Community Health Center offices in Bandon and Port Orford. Or, visit a drop-in session at a community locations in Bandon, Langlois and Port Orford. Visit coastcommunityhealth.org for dates and locations, or call 541-347-2529 in Bandon, 541-332-1114 in Port Orford.

It's worthwhile to check options for marketplace and OHP plans. Oregon residents who qualified for Marketplace plans saved an average of $100 per month in 2017, according to the Department of

Consumer and Business Services. Despite some changes to federal health care policies, cost-sharing reductions are still available through the insurance Marketplace.

Note that the enrollment period is shorter this year, closing before the Christmas holiday.

In addition to renewing re-insurance agreements with Marketplace insurance companies to keep costs down, Oregon has also expanded OHP coverage for children. OHP is the state's Medicaid program for low income residents from all walks of life, including adults and children. All youth under the age of 18 are eligible. Families are encouraged to check eligibility for the children in their households, even if they're already covered by another insurance plan.

"If your children are covered with a private or Marketplace plan, they may still qualify for OHP, which provides broad coverage as a secondary plan," said Lennae Wright, outreach and enrollment manager for Coast Community Health Center.

A secondary OHP plan can cover gaps in private insurance, or cover costs for common medical needs when the child hasn't met the annual deductible for their private plan.

Those who qualify for OHP can enroll any time, but policies must be renewed annually. Enrollment in 2018 private or Marketplace plans closes Dec. 15. Those with secure Internet access can learn more about OHP and federal Marketplace plans online at healthcare.oregon.gov.

Coast Community Health Center staff work with patients and community members to help them stay healthy with access to more affordable health care. Enrollment assistance is a free community service supported by grant funds from the Oregon Health Authority.