### **Overview**

* The affordable care act requires all US citizens to obtain health insurance.
* The VISTA health benefit does not count as health insurance.
* This document will provide you with information about securing your own health insurance.
* Most VISTA members are eligible for the [Oregon Health Plan](OregonHealthCare.gov).

### **Health Insurance Requirements**

As mandated by the Affordable Care Act, it is the responsibility of each citizen to obtain health insurance. You are eligible for the [Oregon Health Plan](http://www.oregon.gov/OHA/healthplan/Pages/index.aspx) (OHP) if your sole income is the AmeriCorps VISTA living allowance. To be eligible for OHP, you are required to be an Oregon resident and you must have an annual income less than $15,860.

Methods to Apply

You can apply for the Oregon Health Plan (OHP) and Healthy Kids online. Go to [OregonHealthCare.gov](http://www.oregonhealthcare.gov/) to find the application that works best for you and your family.

* [OregonHealthCare.gov](http://www.oregonhealthcare.gov/) is a new website that works with the national health insurance website, HealthCare.gov.
* At [OregonHealthCare.gov](http://www.oregonhealthcare.gov/), answer the screening questions. This will help decide where you should apply.
* Some people will be sent to the national site to apply. Others will be sent to a state site to apply.
* Trained community partners across the state can help you fill out an application. It’s free. Visit [OregonHealthCare.gov](http://www.oregonhealthcare.gov/get-help.html) to find community partners in your area.
* You can also learn more about how to fill out the application in the [Application Guide](https://apps.state.or.us/Forms/Served/he9025.pdf).

###### Oregon Health Plan Application Assistance

 Below, I have listed state agencies that will help you in your area, along with information about receiving quick assistance. For assistance applying to the Oregon Health Plan, call 800-699-9075 or find a community agent or partner in your area. This is a great way to ensure that you are signing up correctly and getting it submitted by a professional with knowledge of the health programs.

* **Portland:** [Coalition for Community Health Clinics](http://www.coalitionclinics.org) (619 SW 11th Ave. Suite 106) are well versed in working with AmeriCorps VISTA Members. Please call with questions or schedule an appointment with one of the Application Assisters (503-546-4991). They are available in person at the downtown office and various locations around Portland.
* **Salem:** [Polk County Health and Human Services](http://www.co.polk.or.us/hs/ccf/si/cover-oregon) (1520 Plaza St NW) has outreach specialists who provide enrollment services on Tuesdays and Thursdays from 10am-7pm.
* **Eugene:** [Community Health Centers of Lane County](http://www.lanecounty.org/departments/hhs/chc/pages/payment.aspx) has access specialist who provide enrollment services during the week. Call 541-682-3585.
* **Corvallis:** [Benton County Community Health Centers](http://www.co.benton.or.us/health/primary_care/benton.php) (530 NW 27th St) can help with enrollment. Call to schedule an appointment 541-766-6835
* **Roseburg:** Douglas County Health & Social Services - Roseburg (621 W Madrone, Roseburg, OR 97470) can help you with your enrollment. Call for more information (800) 234-0985.

### **VISTA Health Benefit (Separate from your personal health coverage)**

AmeriCorps VISTA offers healthcare benefits to VISTA members based on whether they have health insurance and whether the Affordable Care Act (ACA) requires them to. Unless you are exempt from the healthcare law’s requirement to maintain insurance, you only have one healthcare option – maintain your own health insurance and receive the AmeriCorps VISTA Healthcare Allowance to pay for out-of-pocket expenses. In order to be eligible, you must maintain health insurance for your entire service term. If you are exempt from the health care law's requirement to maintain insurance, you are eligible for coverage through the AmeriCorps VISTA Health Benefit Plan. See the question regarding exemptions for more detail.

*If you have health insurance…*

VISTA members who maintain health insurance during their service term may opt into the AmeriCorps VISTA Healthcare Allowance. This allowance covers up to $6,600 (in 2015) of out-of-pocket costs associated with healthcare, such as:

* your annual deductible or coinsurance
* copayments for office visits
* prescriptions
* other charges for qualified medical expenses

Note: The Allowance cannot be used for insurance premiums, or for charges for anyone but you. See “How to Enroll” below.

*If you don’t have health insurance…*

Research your options at www.oregonhealthcare.gov. As an AmeriCorps VISTA you can buy insurance through the Health Insurance Marketplace within 60 days of your service start date. Contact the Marketplace Call Center at 1-800-318-2596 to buy insurance during this period. If you ignore the legal requirement to have health insurance, you will be responsible for your own healthcare costs. You may be subject to removal from the VISTA program and may face a penalty under the ACA.

*If you are not required to have health insurance…*

VISTA members who are legally exempt from maintaining health insurance coverage during their term of service are eligible to enroll in the AmeriCorps VISTA Health Benefit Plan. The plan serves as a healthcare safety net, covering routine doctor visits, emergency care, and most prescription drugs. However, unlike insurance, the plan does not cover dental or vision care, or pre-existing conditions. Dependents are also not covered. To find out if you are exempt, visit www.healthcare.gov/exemptions. For VISTA Health Benefit Plan details, visit https://americorpsvista.imglobal.com.

*How to Enroll in a VISTA Healthcare Benefit*

Once you have started your VISTA term, you’ll need to complete a Member Enrollment Form to enroll in the benefit that applies to you. The form can be completed online by first creating a “My IMGVISTA” account at https://americorpsvista.imglobal.com and then completing the enrollment form online.

##### If You Are Not Eligible For Oregon Health Plan

For those of you with other circumstances (additional income, marriage, etc.), visit OregonHealthCare.gov to see what options you have for medical coverage. You are still eligible to receive application assistance if you need it. Please let us know if you need any help or assistance. We want to make sure you have everything you need!