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Enroll by Dec. 15 to receive Jan. 1 health insurance coverage

SALEM — Oregonians have until Dec. 15 to ensure they have health insurance coverage on New Year's Day. While open enrollment lasts through Jan. 31, 2016, Oregonians need to apply by Tuesday, Dec. 15, 2015, to ensure they have coverage on Jan. 1, 2016.

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 do not act by Dec. 15.

"Renewing your existing plan may not be the best option as plans and prices — as well as your health needs — can change from year to year," said

Patrick Allen, director of the Department of Consumer and Business Services (DCBS), which houses the Oregon Health Insurance Marketplace. "Although the deadline is approaching, there is still time to compare plans and chose the plan that's best for you."

According to the Centers for Medicare and Medicaid Services, consumers who shop and switch plans could save an estimated average of \$569 on their 2016 plan.

Oregonians can sign up, renew, or change their health insurance plans at HealthCare.gov. Open enrollment is the

time of the year to change plans and, for those who do not have insurance, to buy a plan and avoid a potential penalty on 2016 taxes. People who do not get health coverage through their employer can shop during open enrollment.

Even if you recently left your employer and continued your coverage through COBRA, you can shop for a new plan during open enrollment and potentially find a plan with lower premiums.

In addition, many people who do not qualify for public programs like Medicare or Medicaid should check to see

if they are eligible to shop during open enrollment at HealthCare.gov. Financial help is available for many people if they enroll through HealthCare.gov.

Depending on their income, they may qualify for tax credits to help pay their monthly premium and help with out-of-pocket costs such as deductibles and co-pays.

Of the approximately 107,000 Oregonians who enrolled through HealthCare.gov for 2015, more than 77,000 received a premium tax credit averaging \$199 per month.

Consumers whose income or household size has changed will need to report these changes to HealthCare.gov to ensure they get the help they are entitled to. This is necessary even for those who want to keep their current plan.

Oregon has a 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 www.oregonhealthcare.gov/get-help.html, or call the Oregon Health Insurance Marketplace toll free at 1-855-268-3767.

Submissions sought for Artistic Visions Show

Artists are encouraged to submit original 2-D, 3-D and photography works of art for the Artistic Visions Awards Show in January at the Florence Events Center (FEC).

This Awards Show is sponsored by the Friends of the FEC, and its Gallery Committee. The show will run from Jan. 5 through Feb. 1, 2016.

Three out-of-town judges have been selected for this show, each one respected in their field of expertise (2-D, 3-D, photography).

A cash prize of \$150 will be awarded for first place in each category, along with honorable mention ribbons. Each artist may submit up to three works of art. Reproductions (giclees, ink jet prints, etc., with the exception of photography) of original artwork are not eligible.

A nonrefundable fee of \$20 per work must be sent with the entry form.

High school student art fees will be \$10 per work. All artwork must be for sale, and content must be appropriate for the Florence Events Center.

The deadline for entry forms and fees is Dec. 15.

Due to space restraints, forms will be accepted on a first-come, first-served basis.

All artwork must be hand delivered to Gallery One at the FEC on Monday, Jan. 4, between 9 a.m. and noon. Awards will be presented at a reception Jan. 9.

Entry forms may be obtained at the FEC office, or at www.eventcenter.org.

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