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Siuslaw News



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

SALEM — Oregonians have Patrick Allen, director of the 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 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

This Awards Show is spon-

sored by the Friends of the

FEC, and its Gallery

Committee. The show will

run from Jan. 5 through Feb.

Three out-of-town judges

have been selected for this

show, each one respected in

their field of expertise (2-D,

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 eligi-

A nonrefundable fee of

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

forms and fees is Dec. 15.

The deadline for entry

Due to space restraints,

All artwork must be hand

forms will be accepted on a

first-come, first-served basis.

delivered to Gallery One at

the FEC on Monday, Jan. 4,

between 9 a.m. and noon.

Awards will be presented at a

Entry forms may be

obtained at the FEC office, or

Breaking news,

photo galleries

and MORE!

Visit the Siuslaw News

online at

at www.eventcen ter.org.

reception Jan. 9.

\$20 per work must be sent

with the entry form.

3-D, photography).

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.

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."

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 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-ofpocket costs such as deductibles and co-pays.

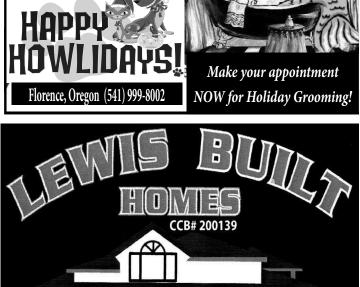
Of the approximately 107,000 Oregonians who enrolled through HealthCare .gov for 2015, more than 77,000 received a premium tax credit averaging \$199 per

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. oregonhealth care.gov/get-help.html, or call the Oregon Health Insurance Marketplace toll free at 1-855-268-3767.







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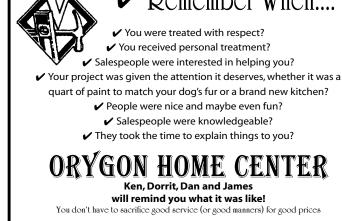


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