

People can enroll now for COVID-19 special health coverage

SALEM—Feb. 15 was the first day of a COVID-19 special enrollment period, which lasts until May 15, 2021. This special enrollment period will allow people throughout the United States, including Oregonians, who are looking for health coverage to shop at HealthCare.gov.

The COVID-19 pandemic has brought significant change to hundreds of thousands of Oregonians, who either lost their job or experienced a loss in income. As a result, these Oregonians may be newly eligible for financial help to purchase health insurance. Unlike a typical special enrollment period, this enrollment period is available to everyone, not

just those who have experienced a life event.

Until May 15, any person who is eligible to shop through the Marketplace may enroll in new coverage or change their current plan.

Insurance agents and community partner organizations throughout the state are available to help people apply for financial assistance and choose private plans. People can also browse plans and find out how much savings they are eligible for at OregonHealthCare.gov/WindowShop.

Oregonians who do not get health insurance through their job or a program such as the Oregon Health Plan or Medicare may qualify for help

paying for 2021 coverage through the Oregon Health Insurance Marketplace. Even if people are temporarily uninsured or are currently enrolled in COBRA coverage, they can sign up for help to get health insurance for 2021.

“The pandemic has made life uncertain for many Oregonians. We want to help you find a way to control your finances,” said Chiqui Flowers, administrator of the Oregon Health Insurance Marketplace. “Quality health coverage protects your financial future in the event that you get sick, injured, or something else unforeseen happens.”

“It is true. The pandemic has proven that life is unpredictable. That can

be scary when it comes to the health and financial security of your family,” said Amy Coven, communications strategist for the Oregon Health Insurance Marketplace. “Health coverage brings predictability to health needs that may arise, as well as a wealth of benefits to keep you healthy.”

Individuals making \$51,040 or less per year, and families of four making \$104,800 or less, may get help paying for coverage. In 2020, more than seven in 10 Oregonians who chose plans through HealthCare.gov got financial help for monthly premiums and out-of-pocket costs. These savings lowered the average premium to just \$145 per month.

To apply, go to OregonHealthCare.gov until May 15 and answer a few Oregon-specific questions to get to the right application. You can also search the “get help” directory on OregonHealthCare.gov to find an insurance agent or community partner organization to help complete the application and enroll.

Insurance agents and community partners provide local, one-on-one assistance at no charge to the client. This help is available virtually and over the phone, as well as in person following safety

protocols. The Oregon Health Insurance Marketplace, a part of state government, helps people get health insurance when they do not have job-based coverage, and do not qualify for the Oregon Health Plan or another program. The Marketplace is the state-level partner to HealthCare.gov, and a division of the Department of Consumer and Business Services (DCBS).

For more information, go to OregonHealthCare.gov.

2021 tax season now open for federal, state

The Oregon Department of Revenue began processing state income tax returns on Feb. 12, the same day the IRS began processing federal returns. Although some taxpayers have already submitted their returns, processing doesn't start until the tax season officially begins.

Returns will be processed in the order they are received. However, as in years past, the department won't be issuing personal income tax refunds until after February 16. The fastest way for a taxpayer to get a refund is by e-filing. Taxpayers who e-file returns and request refunds via direct deposit receive their refund sooner, on average, than those who file paper returns and request refund checks.

A refund hold is part of the department's tax fraud prevention efforts and allows for confirmation that the amounts claimed on tax returns match what employers report on Forms W-2 and 1099. Once we begin processing returns, filers can check Where's My Refund? to see the status of their refund.

As a result of COVID-19 stimulus payments, unemployment benefits, and federal tax law changes, there may be impacts to what taxpayers file on their Oregon income tax returns. Here are some important topics and information for Oregon personal income tax filers.

Stimulus Payments
Economic Impact Payments received during 2020 and early 2021 may impact the amount of federal tax subtraction that can be claimed on the 2020 Oregon personal income tax return. The federal tax subtraction is based on the amount of federal tax you had to pay in the 2020 tax year. Individuals should reduce the amount of federal tax paid in 2020 by the payments received to determine the amount of federal tax subtraction they are allowed. The federal tax subtraction is limited to \$6,950 (or \$3,475 if married filing separately).

Unemployment Benefits
Unemployment benefits are taxable to Oregon. Funds received through the Pandemic Unemployment Assistance program are also taxable to Oregon. Unlike W-2 wages, unemployment benefits do not automatically

have amounts withheld to pay taxes at the end of the year. Individuals who did not elect to have withholding on their unemployment may see an increased tax bill.

For individuals still receiving unemployment benefits in 2021, the department urges recipients to submit Form 1040WH to the Oregon Employment Department to authorize withholding.

Oregon Withholding

The Department of Revenue has its own Form OR-W-4. Individuals should review their withholding to determine if changes are necessary for tax year 2021. A calculator is available to help ensure withholding amounts are correct.

Business Use of Home

Oregon is automatically tied to changes made to taxable income under the Tax Cuts and Jobs Act (TCJA). Employees who receive a paycheck or a W-2 exclusively from an employer are not eligible

for the business use of home deduction, even if they are currently working from home. Along with other changes, the TCJA suspended the use of employee business expenses for employees through 2025. Visit the IRS for more information on business use of home.

Disaster Relief

The Department of Revenue recognizes not all individuals will be prepared to pay their taxes in full this year. The department is offering penalty waiver relief for individuals impacted by COVID-19, wildfires, or straight-line winds. To learn more, visit Revenue's tax relief options webpage.

Free-File

All Oregon taxpayers preparing their own returns can file electronically at no cost using Oregon's free fillable forms. There are many free or low-cost preparation options available for both federal and Oregon tax returns. Some software

companies offer free software use and e-filing for eligible taxpayers. Visit the Department of Revenue website to take advantage of the software and free offers and get more information about free tax preparation services.

Revenue Online

The Department of Revenue continues to expand features available through Revenue Online. Individuals can view letters sent to them by the department, initiate appeals, make payments, and submit questions. Visit Revenue Online to learn more.

To get tax forms, check the status of your refund, or make payments, visit www.oregon.gov/dor or email questions.dor@oregon.gov.

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