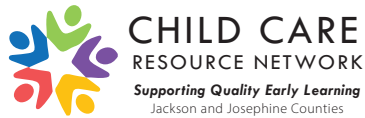




# HEALTHCARE FOR FOR EARLY CHILDHOOD WORKERS, SENIOR CARE WORKERS AND ALL ESSENTIAL WORKERS IN SOUTHERN OREGON



**The American Rescue Plan Act has significantly increased subsidies for people on the Health Exchange, making it very affordable for lower income workers. We are working to make sure all early childhood workers and all essential workers in our region have affordable health care.**

Employers, there are 3 steps for linking early childhood workers and other essential workers with health care via the exchange at [healthcare.gov](https://healthcare.gov).

1. Contact **a local insurance broker** who can help navigate employees onto the health care exchange at no cost to employers or employees. Open enrollment will begin again on November 1. There is no denial of coverage for pre-existing conditions—everyone is welcome and encouraged to access coverage.
2. Schedule time with your local insurance representative and your employees for an overview of health care plans that are available on the exchange and enroll employees who are interested. This can be done via Zoom if that works best.
3. If you are able to, it would be good to provide financial incentives to pay employees a stipend for taking time to register on the exchange, and perhaps help with or reimburse a certain level of out-of-pocket costs they might incur over the year.

**Please note:** the local insurance representatives can provide low-cost options for covering all family members. Please make sure you and your employees know of the opportunities for health coverage. Employees may also contact an agent directly, if that is easier for them.

## Children

in all families who are below 300% of the federal poverty level qualify for the Oregon Health Plan—all providers should make sure their employees are aware of this. Here's information on the Federal Poverty Level.

## All Families

There is a cap of 8.5% of their annual income for costs for health care coverage through the exchange.

"We still have a lot of work to do to find a long-term solution. But this is a huge step in the right direction. One of our employees dropped his premium from \$1600 to \$10 a month."

—Sunny Spicer, Executive Director, Kid Time