

PORTLAND, OR, October 03, 2013 /24-7PressRelease/ -- 20 year veteran insurance agent in Portland and Membership Chair of the Portland Association of Health as well as a member of both the Oregon and Portland Associations of Health Underwriters, Jen Wakayama is actively engaged in the healthcare conversation.

Wakayama says that the advocates for health care reforms in the U.S. are concerned by the high number of the uninsured. A recent survey she cites, conducted by the United States Census Bureau in 2011, revealed that there were a shocking 48 million uninsured Americans.

"There are a lot of reasons for this," says Wakayama. "Workers losing their jobs in the recession, companies dropping employee health insurance benefits, families going without coverage to cut costs, just to name a few."

The hope is that the new healthcare law, which is designed to insure more poor and middle-income Americans, will expand health insurance coverage to more families.

Wakayama stated that in Oregon, about 600,000 Oregonians will be eligible for financial help to cover the cost of health insurance when Cover Oregon opens in October: "Cover Oregon is a new online marketplace which offers health insurance information to Oregonians"

She explains this site bridges that gap between the health insurance agents, community partners, and those who wish to avail insurance coverage.

Here are a few more facts you should know:

Individuals & Families Individuals and families can benefit from Cover Oregon by getting information on the best available health insurance plans. This will in turn help them access a package that will give them value for their money. Individuals can check if they qualify for financial assistance by using the calculator.

Small Businesses Cover Oregon is changing the way your small business shops for health coverage. This will provide businesses with a broad selection of medical and dental plan options, allowing them to contribute a set dollar amount toward their employees' health insurance coverage and let their employees shop on Cover Oregon for the carrier and plan that best meets their needs.

Businesses with fewer than 25 employees may qualify for a federal tax credit to help offset up to 50% of the cost of premiums.

Tribal Communities Cover Oregon offers American Indians and Alaska Natives complete access to its services and unique benefits and support. This is ideal for tribes because of its capacity to offer consistent care, flexible enrollment periods, and the assistance it offers to those enrolled as far as paying premiums is concerned.

How to Compare Benefits & Associated Costs Tribal communities can benefit from the tribal premium sponsorship program while individuals and families can get assistance to find sources of funding for their desired plans. Likewise, small businesses are not left behind. Business owners can access the Small Business fact sheet, answer frequently asked questions, and learn more about how Cover Oregon can assist small employers despite the federal delays. If you think your business might qualify, take a look at the IRS page for the Small Business Health Care Tax Credit.

Beginning October 1, 2013, Oregonians will be able to compare plans and prices online for benefits that will become effective January 1, 2014. Jen Wakayama offers a complimentary readiness assessment to Oregonians. For updates on health care reform and more information about health insurance, benefits, and how to choose the right coverage that meets your needs, visit <http://jwakinsurance.com/> or contact Jennifer Wakayama directly. She can be reached by phone 503.972.4281 or email at jwak@ibgportland.com

About Jen Wakayama: Jen enjoys connecting small business owners with the best medical and dental coverage for their unique business and employee needs.

As a native Oregonian, and with over 20 years of experience in the healthcare insurance industry, Jen is an expert at navigating the ins and outs of health coverage for your Oregon-based business.

Jen offers an approach to your coverage that is focused on thoroughly understanding your business and building relationships with everyone involved. She will help you select the policies that allow for the most comprehensive support, growth and nationwide coverage of you, your employees and their families.

Currently serving as a Member of the Portland Association of Health, and as a member of both the Oregon and Portland Associations of Health Underwriters, Jen is actively engaged in the healthcare conversation. Her level of engagement enables her to provide clear answers to your questions, and a deep understanding of how you can use healthcare policies to your advantage.