

## **Get Ready to Enroll in the Marketplace**

*English/Aaskiv*

Starting October 1, 2013, you can apply and enroll in health coverage through the Health Insurance Marketplace at HealthCare.gov. Health coverage starts as early as January 1, 2014, and open enrollment ends on March 31, 2014.

Through the Marketplace, you can apply, compare all your options, and find out if you can get lower costs on monthly premiums or get free or low-cost coverage. When you're ready to enroll, you'll decide how you pay your premiums or get help signing up for Medicaid or CHIP if you're eligible.

Before open enrollment begins, you can explore your options, prepare to apply, and sign up for Marketplace updates.

### **Explore your options**

If you have job-based health insurance you like, you can keep it. You may be able to change to Marketplace coverage if you want to.

## **Kev Npaaj Rua Kev Tso Npe Nyob Rua Huv Lub Khw Muag Kev Povfwm Khumob**

*Green Hmong / Moobleeg*

Pib lub kaum hli ntuj tim 1, 2013 moog, koj moog tso npe hab yuav kev povfwm khumob tau nyob rua huv lub khw muag kev povfwm khumob ntawm tug vaas sab HealthCare.gov. Kev tuav povfwm khumob yuav pib tau sai le sai tau txij le lub ib hlis ntuj tim 1, 2014 hab kev tso npe yuav kev povfwm khumob yuav qheb moog txug rua thaum lub peb hlis ntuj tim 31, 2014.

Nyob rua huv lub khw muag kev povfwm khumob, koj muaj fwm tsaam moog tso npe, sib piv kev povfwm khumob, hab saib seb koj puas tau txais kev paab txu tug nqe them txhua lub hlis kuam pheejyig lossis kuam koj tau dlawb, lossis tug qauv kws them tsawg. Tom qaab kws koj paub tas koj xaav tau qhov kev povfwm khumob twg lawm, koj maam le txav txim sab tas koj yuav them tug nqe txhua lub hlis le caag hab lossis yuav muaj kev paab rua koj tso npe rua Medicaid lossis CHIP yog has tas koj tau txais qhov kev povfwm khumob ntawd.

Ua ntej kev tso npe qheb, koj yuav tau moog saib hab xaiv qhov kws koj nyam, npaaj sab moog tso npe, hab tso npe rua huv lub khw kuam puab xaa ntaub ntawv qha thaum muaj kev hloov.

### **Tshawb txug koj kev xaiv**

Yog tas koj muaj kev povfwm khumob lug ntawm koj lub chaw ua num lawm, koj ceev qhov ntawd los tau. Yog koj xaav hloov moog rua cov kev povfwm khumob nyob rua huv lub khw muag kev povfwm khumob los yeej tau hab.

## **Kev Npaj Rau Kev Tso Npe Nyob Rau Huv Lub Khw Muag Kev Povhwm Khomob**

*White Hmong/ Hmoobdawb*

Pib lub kaum hli ntuj tim 1, 2013 mus, koj mus tso npe thiab yuav kev povhwm khomob tau nyob rau huv lub khw muag kev povhwm khomob ntawm tus vas sab HealthCare.gov. Kev tuav povhwm khomob yuav pib tau sai li uas sai tau txij li lub ib hlis ntuj tim 1, 2014 thiab kev tso npe yuav kev povhwm khomob yuav qhib mus txog rau thaum lub peb hlis ntuj tim 31, 2014.

Nyob rau huv lub khw muag kev povhwm khomob, koj muaj hwm tsaam mus tso npe, sib piv kev povhwm khomob, thiab saib seb koj puas tau txais kev pab txo tus nqi them txhua lub hlis kom pheejyig lossis kom koj tau dawb, lossis tus qauv uas them tsawg. Tom qab uas koj paub tias koj xav tau qhov kev povhwm khomob twg lawm, koj mam li txiav txim siab tias koj yuav them tus nqi txhua lub hlis li cas thiab lossis yuav muaj kev pab rau koj tso npe rau Medicaid lossis CHIP yog hais tias koj tau txais qhov kev povhwm khomob ntawd.

Ua ntej kev tso npe qhib, koj yuav tau mus saib thiab xaiv qhov uas koj nyam, npaj siab mus tso npe, thiab tso npe rau huv lub khw kom lawv xa ntaub ntawv qhia thaum muaj kev hloov.

### **Tshawb txog koj kev xaiv**

Yog tias koj muaj kev povhwm khomob los ntawm koj lub chaw ua haujlwm lawm, koj ceev qhov ntawd los tau. Yog koj xav hloov mus rau cov kev povhwm khomob nyob rau huv lub khw muag kev povhwm khomob los yeej tau thiab.

You can ask your employer if it plans to offer health insurance. If not, you may need to get insurance through the Marketplace or from other sources in 2014. If you don't have coverage, you may have to pay a fee.

When you visit HealthCare.gov, you can find out if your state runs its own Marketplace. If it does, you'll use its website instead of HealthCare.gov to apply, compare your options, and enroll in coverage.

If you run a small business, you can go to the Small Business Health Options Program (SHOP) Marketplace to find out about providing coverage for your employees.

If you have Medicare, you're already covered and don't need to make any changes.

### **Prepare to apply**

The Marketplace offers different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you want to spend on health coverage each month.

Koj yuav tau nug koj tug tswv chaw ua num seb nwg puas muaj kev povfwm kh mob rua koj. Yog tas tsi muaj, koj yuav tau moog yuav kev povfwm khumob nyob rua huv lub khw muag kev povfwm khumob lossis lwm qhov chaw rua lub xyoo 2014. Yog tas koj tsi muaj kev povfwm khumob, koj yuav raug nplua.

Thaum koj moog saib rua huv tug vaas sab HealthCare.gov, koj yuav pum tas koj lub xeev muaj ib lub khw kws puab tsim puab los tsi muaj. Yog tas muaj, ces koj yuav tau siv puab qhov chaw ntawd, txhob siv HealthCare.gov lawm, rua koj moog tso npe, sib piv kev povfwm khumob, hab yuav kev tuav povfwm khumob.

Yog tas koj muaj ib lub laagluam miv koj moog tau rua ntawm lub khw kws muag kev povfwm khumob rua cov kws muaj laagluam miv (Small Business Health Options Program, SHOP), koj txhaj yuav paub txug kev npaaj kuam muaj kev povfwm khumob rua koj cov tuabneeg ua num.

Yog tas koj tau Medicare lawm, koj twb tau txais kev povfwm khumob lawm hab koj yuav tsi tau ua lossis hloov dlaabtsi le.

### **Kev npaaj rua kev moog tso npe**

Lub khw muag kev povfwm khumob muaj ntau tug qauv kev povfwm khumob kws paab lawv le koj txuj kev cheemtsum lossis koj tej nyaj txag kws koj kom tseg yuav kev povfwm khumob nuav. Koj yuav tau xaav seb koj npaaj siv nyaj ntau npaum le caag rua kev yuav kev tuav povfwm khumob txhua lub hlis.

Koj yuav tau nug koj tus tswv chaw ua hauj lwm seb nws puas muaj kev povhwm khomob rau koj. Yog tias tsis muaj, koj yuav tau mus yuav kev povhwm khomob nyob rau hauv lub khw muag kev povhwm khomob lossis lwm qhov chaw rau lub xyoo 2014. Yog tias koj tsis muaj kev povhwm khomob, koj yuav raug nplua.

Thaum koj mus saib rau hauv tus vas sab HealthCare.gov, koj yuav pom tias koj lub xeev muaj ib lub khw uas lawv tsim lawv los tsis muaj. Yog tias muaj, ces koj yuav tau siv lawv qhov chaw ntawd, txhob siv HealthCare.gov lawm, rau koj mus tso npe, sib piv kev povhwm khomob, thiab yuav kev tuav povhwm khomob.

Yog tias koj muaj ib lub laagluam me, koj mus tau rau ntawm lub khw uas muag kev povhwm khomob rau cov uas muaj laagluam me (Small Business Health Options Program, SHOP), koj thiaj yuav paub txog kev npaj kom muaj kev povhwm khomob rau koj cov neeg ua hauj lwm.

Yog tias koj tau Medicare lawm, koj twb tau txais kev povhwm khomob lawm thiab koj yuav tsis tau ua lossis hloov dabtsi li.

### **Kev npaj rau kev mus tso npe**

Lub khw muag kev povhwm khomob muaj ntau tus qauv kev pov hwm khomob uas pab raws li koj txoj kev cheem tsum lossis koj tej nyaj txiag uas koj kom tseg yuav kev povhwm khomob no. Koj yuav tau xav seb koj npaj siv nyaj ntau npaum li cas rau kev yuav kev tuav povhwm khomob txhua lub hlis.

Most people using the Marketplace will qualify to save money. To find out how much you're eligible for when you apply, it will help to have these things close by:

- Social Security numbers (document numbers for legal immigrants)
- Birth dates
- Pay stubs, W-2 forms, or "Wage and Tax Statements"
- Policy numbers for any current health insurance
- Information about any health insurance you or your family could get from your jobs

Coob tug kws siv lub khw lug yuav kev povfwm khumob yuav tau txais kev paab kuam txuag tau nyaj. Thaum koj moog tso npe yuav kev povfwm khumob hab koj xaav paub tas ua le koj puas yog ib tug kws tsimnyog tau cov kev paab nuav hab, koj yuav tau npaaj cov ntaub ntawv lawv le nraag qaab nuav:

- Social Security (ntaub ntawv qha tas koj yog tuabneeg tuaj nyob tebchaws nuav lawv le txuj cai)
- Nub yug
- Tw tshev, dlaim W-2, lossis dlaim kws qha seb koj tau nyaj npaum le caag
- Tug leb (policy number) ntawm dlaim ntawv kws qha txug kev povfwm khumob kws koj muaj taamsim nuav
- Lwm yaam ntawv lug ntawm koj qhov chaw ua num qha txug cov kev povfwm khumo kws koj lossis koj tsev tuabneeg muaj feem yuav tau txais

Coob tus uas siv lub khw los yuav kev povhwm khomob yuav tau txais kev pab kom txuag tau nyaj. Thaum koj mus tso npe yuav kev povhwm khomob thiab koj xav paub tias ua li koj puas yog ib tus uas tsimnyog tau cov kev pab no thiab, koj yuav tau npaaj cov ntaub ntawv raws li nram qab no:

- Social Security (ntaub ntawv qhia tias koj yog neeg tuaj nyob tebchaws no raws txoj cai)
- Hnub yug
- Tw tshev, daim W-2, lossis daim uas qhia seb koj tau nyaj npaum li cas
- Tus leb (policy number) ntawm daim ntawv uas qhia txog kev povhwm khomob uas koj muaj tamsim no
- Lwm yam ntawv los ntawm koj qhov chaw ua haujlwm qhia txog cov kev povhwm khomob uas koj lossis koj tsev neeg muaj feem yuav tau txais



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