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.

**Green Hmong / Moobleeg**


**White Hmong/ Hmoobdawb**


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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.
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.


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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 kium txuag tau nyiaj. Thaum koi moog tso npe yuav kev povfwm khumob haj koi xax paub tas ua le koi puas yog ib tug kws tsimnyog tau cov kev paab nuav hab, koi yuav tau npaaj cov ntaub ntawv lawv le nraag qaab nuav:

- **Social Security** (ntaub ntawv qha tas koi yug tuabneeg tuaj nyob tebchaws nuav lawv le txuj cai)
- **Nub yug**
- **Tw tshev, daim W-2, lossis daim kws qha seb koi tau nyiaj npaum le caag**
- **Tug leb (policy number) ntawm daim kws qha txug kev povfwm khumob kws koi muaj tamsim nuav**
- **Lwm yaam ntawv lug ntawm koi qhov chaw ua num qha txug cov kev povfwm khumo kws koi lossis koi 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 nyiaj. Thaum koi mus tso npe yuav kev povhwm khomob thiab koi xav paub tias ua li koi puas yog ib tus uas tsmimnyog tau cov kev pab no thiab, koi yuav tau npaj cov ntaub ntawv raws li nram qaab no:

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