Do I qualify for Medicaid?

**English / Aaskiv**

You qualify for Medicaid based on income and family size. If you’re eligible, you get free or low-cost care and don’t need to buy a Marketplace plan.

**Medicaid basics**

Medicaid provides health coverage for some low-income people, families and children, pregnant women, the elderly, and people with disabilities. Medicaid programs must follow federal guidelines, but they vary somewhat from state to state.

**You may qualify for Medicaid—now or later**

The rules for Medicaid eligibility are different for each state. Most states offer coverage for adults with children below a certain income levels, as well as pregnant women, some seniors and people with disabilities.

Under the health care law, Medicaid eligibility is expanding in many states. More people than ever will qualify for Medicaid starting in 2014.

Even if you were told you didn’t qualify for Medicaid in the past, you may qualify under the new rules.

Kuv puas tisimnyog tau txais Medicaid?

**Green Hmong / Moobleeg**

Qhov koj yuav tau txais kev povfwm khumob lug ntawm Medicaid mas nyob ntawm koj le nyaj txag hab seb koj tsevneeg coob npaum le caag. Yog koj tau txais, koj yuav tau dlawb lossis tug nqe them tsawg hab koj tsi taag yuav moog yuav kev povfwm khumob huv lub khw.

**Tej yaam ntsig txug Medicaid**

Medicaid paab kev povfwm khumob rua qee leej kws tau nyaj tsawg, tsev tuabneeg hab mivnyuas, cov quaspuj kws cev xeeb tub, cov laug, hab cov tuabneeg kws cev tuncua lossis xiam-ooqhab. Medicaid kev paab yuavtsum moog lawv le tsoomfww txuj kevcai, tabsi nwg kuj txawv nyob ntawm tej lub xeev.

**Tej zag koj yuav tau txais Medicaid taamsim nuav lossis lwm nub**

Txuj cai ntawm Medicaid rua kev yuav tau txais ntawv povfwm khumob mas txawv nyob ntawm lub xeev. Tej lub xeev muab kev povfwm khumob rua cov tuabneeg muaj nub nyoo kws muaj mivnyuas kws tau tsi tau nyaj ntuaj tshaj le puab tug nrim, dlhau le ntawd kuj paab rua cov quaspuj kws cev xeeb tub hab cov laug hab cov kws xiam-ooqhab.

Huv qaab txuj cai khumob tshab mas yuav muaj kev ntxiv rua Medicaid kuam ntuav dlaav nyob rua tej lub xeev. Coob tug tuabneeg yuav tsiim nyog tau txais Medicaid txij le xyoo 2014 moog.


Txawm has tas koi tub tau raug qha lawm tas koj yuav tsi tau txais kev paab lug ntawm Medicaid yav taag lug, huv qaab txuj cai tshab tej zag koj yuav tsiimnyog tau txais lawm.

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To see if you qualify for Medicaid, do one of these:

- Visit your state’s Medicaid website.

If you’re not eligible now, you may qualify in 2014, when new rules take effect in many states. If you submit an application, the state will check the new rules when you apply.

- Fill out an application for the Health Insurance Marketplace. When you finish this application, we’ll tell you which programs you and your family qualify for. If it looks like anyone is eligible for Medicaid, we’ll let the Medicaid agency know so your coverage can start in 2014.

Are my children eligible for CHIP?

If your children need health coverage, they may be eligible for the Children’s Health Insurance Program (CHIP). If they qualify, you won’t need to buy a Marketplace plan to cover them.

Kuv cov mivnyuam puas tsimnyog tau txais CHIP?

Yog has tas koj cov mivnyuas cheemtsum kev povfwm khumob, tej zag puab yuav tsimnyog tau txais kev paab lug ntawm Children’s Health Insurance Program (CHIP) lossis kev povfwm khumob rua cov mivnyuas. Yog tas puab tsimnyog tau txais, koj tsi taag moog yuav kev povfwm khumob huv lub khw rua puab lawm.

Kuv cov menyuan puas tsimnyog tau txais CHIP?

Yog hais tias koj cov menyuan cheemtsum kev povhwm khomob, tej zaum lawm yuav tsimnyog tau txais kev pab los ntawm Children’s Health Insurance Program (CHIP) lossis kev povhwm khomob rau cov menyuan. Yog tias lawv tsimnyog tau txais, koj tsis tas mus yuav kev povhwm khomob hauv lub khw rau lawm lawm.
CHIP basics

CHIP provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid. In some states, CHIP covers parents and pregnant women. Each state offers CHIP coverage, and works closely with its state Medicaid program.

What CHIP covers

The benefits covered through CHIP are different in each state, but all states provide comprehensive coverage, including:

- Routine Check-ups
- Immunizations
- Doctor visits
- Prescriptions
- Dental and vision care
- Inpatient and outpatient hospital care
- Laboratory and X-ray services
- Emergency services

States may choose to provide additional CHIP benefits. Check with your state for more information about covered services.

What CHIP costs

Routine “well child” doctor and dental visits are provided free of charge. But there may be copayments for certain other services. Some states charge a monthly premium for coverage. The costs you’ll have to pay are

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CHIP muaj kev povhwm khomob uas tau them tsawg rau cov menyuam uas nyob rau hauv ib tsevneeg uas tau nyiaj ntau uas tsis tau txais kev pab los ntawm Medicaid. Hauv tej lub xeex, CHIP kuj pab rau cov niam cov txiv thiab cov pojnim uas cev xeeb tub. Tshuax lub xeex yeej muaj CHIP, thiab muaj kev sib koom tes sib pab nrog rau Medicaid kev pab thiab.

CHIP paab rau yaam dlaabtsi xwb?

Kev paab cuam kws CHIP paab txawv nyob ntawm tej lub xeex, tabsi txhua lub xeex yuavtsuam muaj kev paab kuam cuag ncua lawv le nuav:

- Kev kuaj mob txhua xyoo
- Kev txhaj tshuaj
- Kev ntsib kws khomob
- Kev yuav tshuaj noj
- Kev moog kuaj nav hab kuaj qhovmuag
- Kev moog kuaj mob lossis pw huv tsev khomob
- Kev kuaj ntshaav lossis xooj fais fab
- Kev moog kuaj mob xwm txheej ceev

Tej lub xeex muaj kev xaiv txug seb puab xaav ntxiv kev paab cuam ntxiv rua CHIP. Tshawb xyuas koj lub xeex yog koj xaav puab ntxiv txug tej yaam kev paab cuam nuav.

CHIP paab rau yaam dlaabtsi xwb?

Kev paab cuam uas CHIP paab txawv nyob ntawm tej lub xeex, tabsi txhua lub xeex yuavtsuam muaj kev paab kom cuag ncua raws li no:

- Kev kuaj mob txhua xyoo
- Kev txhaj tshuaj
- Kev ntsib kws khomob
- Kev yuav tshuaj noj
- Kev muaj niav thiab kuaj qhovmuag
- Kev mus kuaj mob lossis pw hauv tsev khomob
- Kev kuaj ntshav lossis xooj fais fab
- Kev mus kuaj mob xwm txheej ceev

Tug nqe ntawm CHIP yog le caag

Kev moog kuaj mob ib xyoo twg ib zag ntawm kws khomob hab kev moog kuaj nav yeej yog muaj dlawb xwb yuav tsi raug them dlaabtsi le. Tabsi tej zag yuav muaj copayments lossis tug nqe kws yog yu ngdag tug

CHIP basics

CHIP muaj kev povfwm khumob kws tau them tsawg rau cov minvyuas kws nyob rau huv ib tsev kws tau nyaj ntau kws tsi tau txais kev paab lug ntawm Medicaid. Huv tej xeev, CHIP kuj paab rua cov nam cov txiv hab cov quaspuj kws cev xeeb tub. Txhua lub xeex yeej muaj CHIP, hab muaj kev sib koom teg sib paab nrug rua Medicaid kev paab hab.
different in each state, but you can’t be asked to pay more than 5% of your family’s income for the year.

See if your children qualify for CHIP

Each state program has its own rules about who qualifies for CHIP. There are 2 ways to see if your children qualify:

• Visit www.insurekidsnow.gov or call 1-877-543-7669.

• Fill out the Marketplace application. When you finish this application, we’ll tell you which programs you and your family qualify for. If it looks like anyone is eligible for CHIP, we’ll let the CHIP agency know so that your coverage can start right away.

Saib seb koj cov mivnyuas puas tsimnyog tau txais CHIP

Txhua lub xeev nyag muaj nyag kevcai tswj seb leejtwg txhaj tsimnyog tau txais CHIP. Muaj ob txuj kev rua koj moog saib seb koj cov mivnyuas puas tsimnyog tau txais:

• Moog saib huv www.insurekidsnow.gov lossis hu rua 1-877-543-7669.

• Moog ua dlaim ntawv thov nyob rua huv lub khw (Marketplace). Thaum koj ua tiav lawm, peb maam le qha rua koj seb yaam kev paab kws koj hab koj tsevnee tsiago tais yob dtaabtsi. Yog tas muaj leejtwg tsimnyog tau txais kev paab ntawm CHIP, peb maam le qha rua lub chaw ua num nyob ze koj, koj txhaj kev povfwm khumob taamsim.

• Moog saib hauv www.insurekidsnow.gov lossis hu rau 1-877-543-7669.

• Mus saib hauv www.insurekidsnow.gov lossis hu rau 1-877-543-7669.

• Mus ua dlaim ntawv thov nyob rau huv lub khw (Marketplace). Thaum koj ua tiav lawm, peb mam li qhia rau koj seb yam kev paab uas koj thiab koj tsevnee tsiago tais yob dtaabtsi. Yog tias muaj leejtwg tsimnyog tau txais kev paab los ntawm CHIP, peb mam li qhia rau lub chaw ua haujlwm nyob ze koj, koj thiaj kev kef povfwm khomob tamsim.