

## **Raising Awareness of the Marketplace – How you can help**

*English / Aaskiv*

A primary goal of the Affordable Care Act is to help the 16% uninsured and eligible Americans gain access to quality, affordable healthcare. Central to this goal is the creation the Health Insurance Marketplace. Through the Marketplace, eligible Americans will be able to enroll in a health plan to get coverage that starts in January 2014.

It's now time to raise awareness of the Marketplace to maximize the number of Americans who enroll during this first open enrollment period beginning October 1, 2013.

### **What is the Marketplace?**

The Marketplace is a destination where consumer can compare insurance options in simple, easy to understand language. At the Marketplace, consumers will be able to compare insurance options based on price, benefits, quality and other factors with a clear picture of premiums and cost-sharing amounts to help them choose the insurance that best fits their needs.

## **Tsim kuam muaj txuj kev raas txug lub khw muag kev povfwm khumob – Koj yuav paab tau le caag**

*Green Hmong/ Moobleeg*

Lub homphaj ntawm tsaab cai li choj “Txuj Cai Saib Xyuas Qhov Muaj Nyaj Them Taug (*Affordable Care Act*)”, yog xaav paab rua 16% ntawm cov tuabneeg kws tsi muaj kev povfwm khumob hab cov kws tsimnyog tau txais kuam muaj txuj ncauj kev moog tau kev khumob zoo hab pheejyig. Ib qhov kws yuav paab tau rua lub homphaj nuav mas yog tsim kuam muaj lub khw muag kev povfwm khumob, Health Insurance Marketplace. Lug ntawm lub khw nuav, txhua tug kws tsimnyog tau txais kev povfwm khumob yuav muaj fvw tsaam lug moog tso npe yuav kev povfwm khumob kuam tau txais hab pib rua thaum lub ib hlis xyoo 2014 moog.

Lub sijhawm nuav yuav tau tsim kuam muaj txuj kev raas txug lub khw muag kev povfwm khumob kuam muaj tuabneeg coob le coob tau moog tso npe rua thaum kws kev tso npe qheb kws yog lub kaum hli ntuj tim 1, 2013.

### **Lub khw muag kev povfwm khumob yog dlaabtsi?**

Lub khw nuav yog ib qhov chaw kws yoojyim rua cov tuabneeg moog sib piv kev povfwm khumob hab cov lug nyob rua huv nuav los yoojyim rua txhua tug kuam muaj kev totaub meej. Huv lub khw nuav, txhua tug sib piv tau tej kev povfwm khumob lug ntawm tug nqe, cov kev paab cuam, qhov kws zoo lossis lwm yaam, hab yuav pum meej meej tas tug nqe them txhua lub hlis yog pestsawg hab qhov nqe kws yog yug ndlag tug yog pestsawg kuam paab tau rua nyag xaiv nyag kev povfwm khumob kws zoo lawv le nyag txuj kev cheemtsu.

## **Tsim kom muaj txoj kev ras txog lub khw muag kev povhwm khomob – Koj yuav pab tau li cas**

*White Hmong / Hmoobdawb*

Lub homphiaj ntawm tsab cai li choj “Txoj Cai Saib Xyuas Qhov Muaj Nyaj Them Taus (*Affordable Care Act*)”, yog xav pab rau 16% ntawm cov neeg uas tsis muaj kev povhwm khomob thiab cov uas tsimnyog tau txais kom muaj txoj ncauj ke mus tau kev khomob zoo thiab pheejyig. Ib qhov uas yuav pab tau rau lub homphiaj no mas yog tsim lub khw muag kev povhwm khomob, Health Insurance Marketplace. Los ntawm lub khw no, txhua tus neeg uas tsimnyog tau txais kev povhwm khomob yuav muaj hwv tsaam los mus tso npe yuav kev povhwm khomob kom tau txais thiab pib rau thaum lub ib hlis xyoo 2014 mus.

Lub sijhawm no yuav tau tsim kom muaj txoj kev ras txog lub khw muag kev povhwm khomob kom muaj neeg coob li coob tau los mus tso npe rau thaum uas kev tso npe qhib uas yog lub kaum hli ntuj tim 1, 2013.

### **Lub khw muag kev povhwm khomob yog dabtsi?**

Lub khw no yuav yog ib qhov chaw uas yoojyim rau cov neeg mus sib piv kev povhwm khomob thiab cov lus nyob rau hauv no los yoojyim rau txhua tus kom muaj kev totaub meej. Hauv lub khw no, txhua tus sib piv tau tej kev povhwm khomob los ntawm tus nqi, cov kev pab cuam, qhov uas zoo lossis lwm yam, thiab yuav pom meej meej tias tus nqi them txhua lub hlis yog pestsawg thiab qhov nqi uas yog yus ntiag tus yog pestsawg kom pab tau rau nyias xaiv nyias kev povhwm khomob uas zoo raws li nyias txoj kev cheemtsu.

Financial help to lower costs is available for people who qualify. Consumers may be eligible for a free or low cost plan, or savings that lower monthly premiums right away.

**How can you help?**

Start by visiting marketplace.cms.gov. There you'll find helpful tools, official resources, information about news, events and upcoming stakeholder engagement sessions.

For consumer information, visit HealthCare.gov. Consumers can sign up for email and texts at SignUp.HealthCare.gov to get the information they'll need to be ready to enroll in October 2013.

**Key Facts**

- 16% uninsured nationally
- 6-month open enrollment period begins October 1, 2013 and ends March 31, 2014
- Coverage begins as early as January 1, 2014
- Many people will be savings they can use right away to help them pay for insurance in the Marketplace (including an individual with income less than \$45,960 or a family of 4 with income less than \$94,200).

Keu paab lug txu tug nqe kuam pheejiyig los yeej muaj pub rua txhua tug tuabneeg kws tsimnyog tau hab. Cov tuabneeg tuaj moog yuav nyob rua huv lub khw nuav, qee leej yuav tau txais taamsim ntawd kev povfwm khumob dlawb, los yog tug qauv kws yug tau them tsawg, lossis tej kev paab txu tug nqe them txhua lub hlis kuam tsawg.

**Koj yuav paab tau le caag?**

Moog saib ntawm tug vaas sab marketplace.cms.gov. Nyob rua huv koj yuav pum muaj cuab yeej paab, kev paab, hab lwm yaam ntaub ntawv qha xws le xovxwm, tej lub koom txoos, hab kev sib thaam kws yuav muaj lug ntawm txhua tug tuabneeg kws muaj feem.

Ntaub ntawv qha ntxiv muaj nyob rua huv HealthCare.gov. Tso koj tug email lossis tso koj tug xuvtooj rua kev ntaus ntawv nyob rua huv koj lub xuvtooj rua ntawm tug vaas sab SignUp.HealthCare.gov kuam tau txais cov ntawv qha kuam paab tau rua koj npaaj rua thaum kws kev tso npe qheb rua lub kawm hlis ntuj tim 1, 2013.

**Lug Tseem Ceeb**

- 16% ntawm cov tuabneeg nyob thoob tebchaws tsis muaj ntawv povfwm khumob
- Lub sijhawm qheb rua kev tso npe moog yuav kev povfwm khumob yog rau lub hlis xwb, pib thaum lub kaum hli ntuj tim 1, 2013 moog txug rau thaum lub peb hlis ntuj tim 31, 2014.
- Kev tuav povfwm khumob yuav pib sai le sai tau rua thaum lub ib hlis ntuj tim 1, 2014
- Coob tug tuabneeg yuav tau txais kev paab taamsim rua puab moog them nqe povfwm khumob nyob rua huv lub khw muag kev povfwm khumob, Marketplace (xws le cov kws yog ib leeg kws tau nyaj tsawg tshaaj \$45,960 rov lug lossis ib tse tuabneeg kws muaj plaub leeg kws tau nyaj tsawg tshaaj \$94,200 rov lug).

Keu pab los txo tus nqi kom pheejiyig los yeej muaj pub rau txhua tus neeg uas tsimnyog tau thiab. Cov neeg tuaj mus yuav nyob rau hauv lub khw no, qee leej yuav tau txais tamsim ntawd kev povhwm khomob dawb, los yog tus qauv uas yus tau them tsawg, lossis tej kev pab txo tus nqi them txhua lub hlis kom tsawg.

**Koj yuav pab tau li cas?**

Mus saib ntawm tus vas sab marketplace.cms.gov. Nyob rau hauv koj yuav pom muaj cuab yeej pab, kev pab, thiab lwm yam ntaub ntawv qhia xws li xovxwm, tej lub koom txoos, thiab kev sib tham uas yuav muaj los ntawm txhua tus neeg uas muaj feem.

Ntaub ntawv qhia ntxiv muaj nyob rau hauv HealthCare.gov. Tso koj tus email lossis tso koj tus xovtooj rau kev ntaus ntawv nyob rau hauv koj lub xovtooj rau ntawm tus vas sab SignUp.HealthCare.gov kom tau txais cov ntawv qhia kom pab tau rau koj npaaj rau thaum uas kev tso npe qhib rau lub kaum hlis ntuj tim 1, 2013.

**Lus Tseem Ceeb**

- 16% ntawm cov neeg nyob thoob tebchaws tsis muaj ntawv pov hwm kho mob
- Lub sijhawm qhib rau kev tso npe mus yuav kev pov hwm kho mob yog rau lub hlis xwb, pib thaum lub kaum hli ntuj tim 1, 2013 mus txog rau thaum lub peb hlis ntuj tim 31, 2014.
- Kev tuav pov hwm kho mob yuav pib sai li sai tau rau thaum lub ib hlis ntuj tim 1, 2014
- Coob tus neeg yuav tau txais kev pab tamsim rau lawv mus them nqi povhwm khomob nyob rau hauv lub khw muag kev povhwm khomob, Marketplace (xws li cov uas yog ib leeg uas tau nyaj tsawg tshaj \$45,960 rov los lossis ib tsev neeg uas muaj plaub leeg uas tau nyaj tsawg tshaj \$94,200 rov los).



**Credits:** English from the Affordable Care Act Marketplace at Healthcare.gov <http://marketplace.cms.gov/getofficialresources/publications-and-articles/raising-awareness-about-the-marketplace-national-version.pdf>. Translated in Green and White Hmong by Wausau Area Hmong Mutual Association © 2013. Available for use as a public service at www.hmonghealth.org. May be copied for non-profit educational use.