The Value of Health Insurance

English / Aaskiv

5 things to know about health Insurance

1. There are many kinds of private health insurance policies. Different kinds of policies can offer very different kinds of benefits, and some can limit which doctors, hospitals, or other providers you can use.

2. You may have to pay coinsurance or a copayment as your share of the cost when you get a medical service, like a doctor's visit, hospital outpatient visit, or a prescription. Coinsurance is usually a percentage amount (for example, 20% of the total cost). A copayment is usually a fixed amount (for example, you might pay $10 or $20 for a prescription or doctor's visit).

3. You may have to pay a deductible each plan year before your insurance company starts to pay for care you get. For example, let's say you have a $200 deductible. You go to the emergency room and the total cost is $1,250. You pay the first $200 to cover the deductible, and then your insurance starts to pay its share.

Kev Muaj Nqes Ntawm Kev Povfwm Khumob

Green Hmong/Moobleeg

5 yaam kws yuav tau paub txug kev povfwm khumob

1. Muaj ntau hom kev povfwm khumob. Ib hom txawv lawm ib yaam, tej kev cai tswj kev paab cuam los nyag zoo txawv nyag hab, ib txha txwv hab pub koj moog rua tej tug kws khumob lossis tej lub tsev khumob xwb, tsi pub koj moog dlhau ntawd.

2. Koj yuav tau them ib qhov nqe miv miv kws yog koj ndlag tug tom qaab koj moog kuaj mob, xws le ntsib kws khumob, khumob huv tsev khumob, lossis muab tshuaj noj. Tej cov kev povfwm khumob kuam yug them raws paws xees, coinsurance, (pev xaam tas koj yuav tau them le 20% ntawm tug nqe). Tej cov kev povfwm khumob xaav kuam koj them xws le $10 lossis $20, copayment, rua thaum kws koj muab tshuaj lossis thaum koj moog ntsib kag kws khumob.

3. Txhua lub xyoo koj yuav tau them ib qhov nqe ntau, deductible, kws yog qhov kws koj them koj kuam txwm ua ntej koj lub tuam txhaab muag kev povfwm khumob maam le pib them koj cov nqe khumob kws koj moog kuaj mob. Pev xaam tas ib xyoos twg, koj qhov kws koj yuav tau them kuam txwm ua ntej yog $200. Koj moog kuaj mob nyob rua peg qhov chaw kws kuaj mob xwmtxheej ceev, emergency, hab tug nqe yog raug le ntawm $1,250. Koj yuav tsum tau them koj ndlag tug kws yog $200 ua ntej, koj le kev povfwm khumob maam le them cov seem hab cov nqe khumob kws koj muaj tom qaab ntawd.

Kev Muaj Nqis Ntawm Kev Povhwm Khomob

White Hmong / Hmoobdawb

5 yam uas yuav tau paub txog kev povhwm khomob

1. Muaj ntau hom kev povhwm khomob. Ib hom txawv lawm ib yam, tej kev cai tswj kev pab cuam los nyias zoo txawv nyias thiab, ib txhia txwv thiab pub koj mus rau tej tus kws khomob lossis tej lub tsev khomob xwb, tsis pub koj mus dhau ntawd.

2. Koj yuav tau them ib qhov nqi me me uas yog koj ntiag tus tom qab koj mus kuaj mob, xws li ntsib kws khomob, khomob hauv tsev khomob, lossis muab tshuaj noj. Tej cov kev povhwm khomob kom yus them raws paws xees, coinsurance, (piv xam tias koj yuav tau them li 20% ntawm tus nqi). Tej cov kev povhwm khomob xav kom koj them xws li $10 lossis $20, copayment, rau thaum uas koj muab tshuaj lossis thaum koj mus ntsib kiag kws khomob.

3. Txhua lub xyoo koj yuav tau them ib qhov nqi ntau, deductible, uas yog qhov uas koj them koj kom txwm ua ntej koj lub tuam txhab muag kev povhwm khomob mam li pib them koj cov nqi khomob uas koj mus kuaj mob. Piv xam tias ib xyoos twg, koj qhov uas koj yuav tau them kom txwm ua ntej yog $200. Koj mus kuaj mob nyob rau pem qhov chaw uas kuaj mob xwmtxheej ceev, emergency, thiab tus nqi yog raug li ntawm $1,250. Koj yuav tsum tau them koj ntiag tus uas yog $200 ua ntej, koj li kev povhwm khomob mam li them cov seem thiab cov nqi khomob uas koj muaj tom qab ntawd.

4. Health insurance plans contract with networks of hospitals, doctors, pharmacies, and health care providers to take care of people in the plan. Depending on the type of policy you buy, your plan may only pay for your care when you get it from a provider in the plan's network, or you may have to pay a bigger share of the bill.

5. You may see products that look and sound like health insurance, but don't give you the same protection as full health insurance. Some examples are policies that only cover certain diseases, policies that only cover you if you're hurt in an accident, or plans that offer you discounts on health services. Don't mistake insurance-like products for full comprehensive insurance protection.

Get more information about how insurance works at **HealthCare.gov**. You can also call the Health Insurance Marketplace Call Center at **1-800-318-2596**.

Health coverage helps pay costs when you need care

No one plans to get sick or hurt, but most people need medical care at some point. Health coverage helps pay for these costs and protects you from very high expenses.

4. Cov tuam txhaab muag kev povfwm khumob koom teg muaj kev cog lug rua tej lub tsev khumob, tej tug kws khumob, hab tej lub khw muab tshuaj kuam muaj kev koom teg sib paab txug txuj kev npaaj khumob. Puab tsim muaj ntau tug qauv, ib tug qauv nyag muaj nyag kev paab cuam, nyob ntawm tug qauv kws koj yuav. Tej tug tsuas yog them rua koj moog kuaj ntawm cov kws khumob kws puab tau cog lug rua xwb. Yog koj moog rua cov kws khumob saab nrau kws tsi muaj txuj kev cog lug nuav, koj yuav tau them qhov ntau ntawm tug nqe.

5. Koj yuav pum tas muaj ntau yaam kws zoo le kev povfwm khumob, tabsis cov kev paab cuam yuav tsi muaj cuag ncua. Pev xaam le nuav, yuav muaj tej kev paab kws tsuas yog them rua tej yaam kaab mob xwb, los yog thaum kws koj raug mob kws tsi yog txhob txwm xwb, los yog tej tug qauv kws luv nqe rua tej kev paab rua kev noj qaab haus huv. Tsi txhob yuam kev tej yaam kws muaj tug yaam ntxwv le kev povfwm khumob rua cov kev povfwm khumob tag kws paab tau koj ntau hab cuag ncua.

Ntaub ntawv qha ntxiv txug kev povfwm khumob muaj nyob rua ntawm **HealthCare.gov**. Koj hu tau rua qhov chaw teb xuvtooj ntawm tug xuvtooj **1-800-318-2596** los tau hab.

Kev tuav povfwm khumob paab them cov nqe thaum kws koj cheemtsum kev khumob

Yeej tsi muaj ib tug tuabneeg twg kws npaaj sab kuam muaj mob lossis raug mob le, tabsi feem coob yeej cheemtsum kev khumob ib zag xwb xwb le. Kev tuav povfwm khumob yuav paab them cov nqe hab paab kuam koj tsi txhob raug them ntau ntau.

4. Cov tuam txhab muag kev povhwm khomob koom tes muaj kev cog lus nrog rau tej lub tsev khomob, tej tus kws khomob, thiab tej lub khw muab tshuaj kom muaj kev koom tes sib pab txog txoj kev npaj khomob. Lawv tsim muaj ntau tus qauv, ib tus qauv nyias muaj nyias kev pab cuam, nyob ntawm tus qauv uas koj yuav. Tej tus tsuas yog them rau koj cov nqi khomob yog tias koj mus kuaj ntawm cov kws khomob uas lawv tau cog lus rau xwb. Yog koj mus rau cov kws khomob sab nraud uas tsis tau muaj txoj kev cog lus no, koj yuav tau them qhov ntau ntawm tus nqi.

5. Koj yuav pom tias muaj ntau yam uas zoo li kev povhwm khomob, tabsis cov kev pab cuam yuav tsis muaj cuag ncua. Piv xam li no, yuav muaj tej kev pab uas tsuas yog them rau tej yam kab mob xwb, los yog thaum uas koj raug mob uas tsis yog txhob txwm xwb, los yog tej tus qauv uas luv nqi rau tej kev pab rau kev noj qab haus huv. Tsis txhob yuam kev tej yam uas muaj tus yam ntxwv zoo li kev povhwm khomob rau cov kev povhwm khomob tiag uas pab tau koj ntau thiab cuag ncua.

Ntaub ntawv qhia ntxiv txog kev povhwm khomob muaj nyob rau ntawm **HealthCare.gov**. Koj hu tau rau qhov chaw teb xovtooj ntawm tus xovtooj **1-800-318-2596** los tau thiab.

Kev tuav povhwm khomob pab them cov nqi thaum uas koj cheemtsum kev khomob

Yeej tsis muaj ib tus neeg twg uas npaj siab kom muaj mob lossis raug mob li, tabsi feem coob yeej cheemtsum kev khomob ib zaug xwb xwb li. Kev tuav povhwm khomob yuav pab them cov nqi thiab pab kom koj tsis txhob raug them ntau ntau.

What is health insurance?

Health insurance is a contract between you and your insurance company. You buy a plan, and the company agrees to pay part of your medical costs when you get sick or hurt.

There are other important benefits of health insurance. Plans available in the Marketplace (and most other plans) provide free preventative care, like vaccines and check-ups. They also cover some costs for prescription drugs.

Health insurance helps you pay for care

Did you know the average cost of a 3-day hospital stay is $30,000? Or that fixing a broken leg can cost up to $7,500? Having health coverage can help protect you from high, unexpected costs like these.

You insurance policy or summary of benefits and coverage will show what types of care, treatments and services are covered, including how much the insurance company will pay for different treatments in different situations.

What you pay for health insurance

You'll usually pay a premium every month for health coverage, and you may also have to meet a deductible once each year before the insurance company starts to

Kev povfwm khumob yog dlaabtsi?

Kev povfwm khumob yog ib txuj kev cog lug ntawm koj hab lub txuam txhaab muag kev povfwm khumob. Thaum koj yuav puab ib tug qauv lawm, lub tuam txhaab ntawd nrug koj pum zoo paab koj them ib feem ntawm koj cov nqe khumob thaum kws koj muaj mob lossis raug mob.

Kev povfwm khumob muaj lwm yaam kev paab cuam kws tseem ceeb hab. Cov qauv kws muaj muag nyob rua huv lub khw muag kev povfwm khumob, Marketplace (hab lwm tug cov qauv) puavleej muaj moog kuaj mob dawb xws le kuaj tivthaiv mob nkeeg, kev txhaaj tshuaj, hab moog kuaj mob. Dlhau le ntawd tseem paab them ib cov nqe tshuaj kws kws khumob xaaj.

Kev povfwm khumob paab koj them nqe khumob

Koj puas paub tas tug nqe khumob rua ib tug tuabneeg mob pw huv tsev khumob le peb nub lawm raug nqe le ntawm $30,000? Hab kev khu tug kws txhais ceg luv yog raug nqe le ntawm $7,500? Muaj kev tuav povfwm khumob yuav paab tivthaiv koj lug ntawm cov nqe khumob sab sab hab yug pum tsi txug le cov nuav.

Koj dlaim ntawv povfwm khumob lossis tshooj kws qha txug cov kev paab cuam yuav qha rua koj paub tas yaam kev kuaj mob, khumob, lossis lwm yaam kev paab cuam kws puab yuav paab koj them. Tseem qha ntxiv tas lub tuam txhaab ntawd yuav them npaum le caag rua tej yaam kev khu mob rua tej lub tsaam thawj zoo le caag hab.

Yaam kws koj them rua kev pov wm khumob

Txhua lub hlid twg koj yuav tau them ib tug nqe miv miv rua kev tuav povfwm khumob, hab txhua xyoos tej zag koj tseem tau them ib qhov nqe ntau kws yog koj ndlag tug kws koj yuav tau them kuam txwm ua ntej kev

Kev povhwm khomob yog dabtsi?

Kev povhwm khomob yog ib txoj kev cog lus ntawm koj thiab lub tuam txhab muag kev povhwm khomob. Thaum koj yuav lawv ib tus qauv lawm, lub tuam txhab ntawd nrog koj pom zoo pab koj them ib feem ntawm koj cov nqi khomob thaum uas koj muaj mob lossis raug mob.

Kev pov hwm kho mob muaj lwm yam kev pab cuam uas tseem ceeb thiab. Cov qauv uas muaj muag nyob rau hauv lub khw muag kev pov hwm kho mob, Marketplace (thiab lwm tus cov qauv) puavleej muaj mus kuaj mob dawb xws li kuaj tiv thaiv mob nkeeg, kev txhaj tshuaj, thiab mus kuaj mob. Tsi li ntawd xwb, tseem pab them ib cov nqi tshuaj uas kws khomob xaj.

Kev povhwm khomob pab koj them nqi khomob

Koj puas paub tias tus nqi khomob rau ib tus neeg mob pw hauv tsev khomob li peb hnub lawm raug nqi li ntawm $30,000? Thiab kev kho tus uas txhais ceg dam yog raug nqi li ntawm $7,500? Muaj kev tuav povhwm kho mob yuav pab tivthaiv koj los ntawm cov nqi khomob siab siab thiab yus pom tsis txog li cov no.

Koj daim ntawv povhwm khomob lossis tshooj uas qhia txog cov kev pab cuam yuav qhia rau koj paub tias yam kev kuaj mob, khomob, lossis lwm yam kev pab cuam uas lawv yuav pab koj them. Tseem qhia ntxiv tias lub tuam txhab ntawd yuav them npaum li cas rau tej yam kev khomob rau tej lub zwj ceeb zoo li cas thiab.

Yam uas koj them rau kev povhwm khomob

Txhua lub hlid twg koj yuav tau them ib tus nqi me me rau kev tuav povhwm khomob, thiab txhua xyoo tej zaum koj tseem tau them ib qhov nqi ntau uas yog koj ntiag tus uas koj yuav tau them kom txwm ua ntej kev

pay its share.

How much you pay for your premium and deductible is based on the type of coverage you have

Just as important as the premium cost is how much you have to pay when you get services.

Examples include:

- How much you pay for care before you insurance company starts to pay its share (deductible)
- What you pay out-of-pocket for services after you pay the deductible (coinsurance or copayments)
- How much in total you'll have to pay if you get sick (the out-of-pocket maximum)

What your policy covers is often directly related to how expensive the health insurance policy is. The policy with the cheapest premium may not cover many services and treatments.

povfwm khumob maam le pib them moog.

Tug nqe koj yuav raug them txhua lub hlid hab tug nqe ntau kws koj yuav tau them kuam txwm txhua xyoo ntawd nyob ntawm tug qauv kws koj yuav hab tej kev paab cuam kws nyob rua huv tug qauv ntawd.

Cov nqe kws koj them thaum koj moog kuaj mob kag los yeej tseem ceeb ib yaam le tug nqe kws koj them txhua lub hlis hab.

Pev txwv le nraag qaab nuav:

- Tug nqe ntau kws koj them kuam txwm txhua xyoo ua ntej kev povfwm khumob maam le pib them moog (deductible)
- Cov nqe miv miv kws koj yuav tau them thaum koj moog kuaj mob kag tom qaab kws koj twb them tug nqe ntau muaj txwm lawm (coinsurance lossis copayments)
- Cov nqe kws yog koj ndlag tug kws koj them taagnrho huv tuabsi yog raug npaum le caag

Tej kev paab cuam kws kev povfwm khumob muaj feem ntau yog nyob ntawm seb koj them kim npaum le caag xwb. Yog tas tug nqe koj them txhua lub hlis pheejyig, tej zag yuav tsi muaj kev paab cuam ntau hab.

povhwm khomob mam li pib them mus.

Tus nqi koj yuav raug them txhua lub hlid thiab tus nqi ntau uas koj yuav tau them kom txwm txhua xyoo ntawd nyob ntawm tus qauv uas koj yuav thiab tej kev pab cuam uas nyob rau hauv tus qauv ntawd.

Cov nqi uas koj them thaum koj mus kuaj mob kiag los yeej tseem ceeb ib yam li tus nqi uas koj them txhua lub hlis thiab.

Piv txwv li nram qab no:

- Tus nqi ntau uas koj them kom txwm txhua xyoo ua ntej kev povhwm khomob mam li pib them mus (deductible)
- Cov nqi me me uas koj yuav tau them thaum koj mus kuaj mob kiag tom qab uas koj twb them tus nqi ntau muaj txwm lawm (coinsurance lossis copayments)
- Cov nqi uas yog koj ntiag tus uas koj them tagnrho huv tibsi yog raug npaum li cas

Tej kev pab cuam uas kev povhwm khomob muaj feem ntau yog nyob ntawm seb koj them kim npaum li cas xwb. Yog tias tus nqi koj them txhua lub hlis pheejyig, tej zaum yuav tsis muaj kev pab cuam ntau thiab.

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