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Peb npaj txhij rau koj. Thiab pab txhawb nqa koj.

Kev qhia kauj-ruam-rau-kauj-ruam

Kev pov thaiv neeg California li kev noj qab haus huv

Cov Phiaj Xwm Kev Noj Qab Haus Huv rau Cov Neeg Nyob Hauv California. Los Ntawm Cov Neeg Nyob Hauv California.

Covered California tsis yog ib lub tuam txhab tuav pov hwm kev noj qab haus huv. Peb yog cov neeg uas ua kom kev saib xyuas kev noj qab haus huv yooj yim tuaj, ncaj ncees tuaj, thiab pheej yig tuaj rau Cov Neeg Nyob Hauv California. Peb pab koj sib piv cov phiaj xwm, tau txais kev pab fab nyiaj txiag, thiab tso npe rau hauv kev duav roos uas muaj npe lag luam. Cov tswv cuab feem coob yuav tau txais kev pab fab nyiaj txiag los txo qis lawv tus nqi yuav kev tuav pov hwm hauv txhua hli, thiab yeej lav tias txhua tus yuav tau txais qhov kev duav roos uas zoo tsim nyog tib yam nkaus. Peb yuav mus pab nej hais. Peb tawm tsam pab nej. Vim tias peb yog nej.

Kev saib xyuas kev noj qab haus huv yam uas tsis muaj lo lus tias “Hav?”

Peb paub zoo txog kev saib xyuas kev noj qab haus huv. Xav tau kev pab rau tej qhov ntawm kev rau npe, hu rau 800-771-2156 los sis mus rau **CoveredCA.com/Hmong**. Peb muab kev pab pub dawb, xws li ib tus neeg txawj los pab koj hauv online, tib neeg los ntsib pab koj, thiab cov neeg los tham tau lus ntawm lub xov tooj uas muaj ntau hom lus rau cov tib neeg uas tsis hnov lus zoo.

KAUJ RUAM IB

Saib seb koj puas tsim nyog tau kev pab los them rau tuav pov hwm kho mob.

Khwv yees li ntawm 4 ntawm 5 tus neeg tso npe tau txais kev pab fab nyiaj txiag los txo qis lawv tus nqi yuav kev tuav pov hwm hauv txhua hli. Qhov kev pab fab nyiaj txiag yuav ntau npaum li cas ntawd ces nyob rau ntawm koj li nyiaj khwv tau los hauv yim neeg, qhov loj me ntawm tsev neeg, thiab qhov chaw uas koj nyob.

Yog xav pom seb koj puas tsim nyog rau kev pab fab nyiaj txiag, ces xab kees tus zauv QR los sis mus saib hauv **CoveredCA.com/Hmong**

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Kev pov thaiv neeg California li kev noj qab haus huv

KAUJ RUAM OB

Tshawb nrhiav, xaiv txog koj li kev pov hwm kho mob

Covered California muab plaub qib kev los tuav pov hwm kho mob hu ua qib tooj liab Bronze, qib tooj nyiaj Silver, qib tooj kub Gold, thiab qib tooj hlau xim dawb Platinum. Cov tuam txhab tuav ntawv pov hwm them ib nruab nrab rau cov hauj lwm lawv pab tuav pov hwm rau, thiab cov txiaj ntsig tau los ntawm txhua qhov qib kev pab yuav yog tib yam txawm koj xaiv lub tuam txhab tuav pov hwm twg los xij.

Xaiv **Tooj Hlau Xim Dawb Platinum** los sis **Tooj Kub Gold** ces koj yuav them tus nqe siab dua txhua hli, tiam sis koj yuav them tsawg dua rau cov kev pab txog kev muaj mob thaum koj xav tau.

Xaiv **Tooj Nyiaj Silver** los sis **Tooj Liab Bronze** ces koj yuav them tus nqe tsawg dua txhua hli, tiam sis koj yuav them siab dua rau cov kev pab txog kev muaj mob thaum koj xav tau.

Muaj **kev tuav pov hwm kho mob uas me** rau cov muaj noob nyoos hauv qab 30, los sis cov noob nyoos 30 thiab tshaj uas raug txiav tawm vim muaj kev nyuaj siab los ntawm Covered California.

Mus rau **CoveredCA.com/Hmong** thiab xaiv **"Shop and Compare"** saib seb qhov kev tuav pov hwm kho mob twg yog thwj rau koj.

Kev pov thaiv neeg California li kev noj qab haus huv

Kev tuav pov hwm tasmasdas cov txiaj ntsig raws qib tooj hlau xyoo 2027

COV TXIAJ NTSIG TSEEM CEEB	**TOOJ LIAB BRONZE** Tuav 60% ntawm qhov nruab nrab them txhua xyoo	**TOOJ NYIAJ SILVER (CSR)** Tuav yam tsawg kawg yog 70% ntawm qhov nruab nrab them txhua xyoo[1]	**TOOJ KUB GOLD** Tuav 80% ntawm qhov nruab nrab them txhua xyoo	**TOOJ HLAU XIM DAWB PLATINUM** Tuav 90% ntawm qhov nruab nrab them txhua xyoo
Ib Leeg / Tsev Neeg Nyiaj txiav tawm	$5,800/$11,600	$4,700/$9,400	Tsi muaj nyiaj txiav tawm	Tsi muaj nyiaj txiav tawm
Tuaj kuaj tiv thaiv txhua xyoo	Tsi muaj nqi	Tsi muaj nqi	Tsi muaj nqi	Tsi muaj nqi
Tuaj saib xyuas thawj nyiaj koj them	$60	$50	$40	$20
Tuaj saib xyuas kho mob ceev nyiaj koj them	$60	$50	$40	$20
Tuaj rau chav kho mob ceev nyiab koj them	40%[2]	$400	$350	$225
Tshuaj tasmasdas nyiaj koj them	$20	$20	$19	$10
Nyiaj koj them tawm ntawm koj nab rig rau ib tus tib neeg txhuaj xyoo tsi pub tshaj	$11,650/xyoo	$11,650/xyoo	$9,600/xyoo	$5,500/xyoo
Nyiaj them tawm ntawm nab rig rau ib tsev neeg txhuaj xyoo tsi pub tsha rau tsev neeg[1]	$23,300/xyoo	$23,300/xyoo	$19,200/xyoo	$11,000/xyoo

Txhawm rau pib tau, mus saib hauv CoveredCA.com/Hmong los sis hu rau 800-771-2156.

Daim ntawv qhia no tsi xam nrog txhua qho kev them rau kev muaj mob thiab cov nqe them ua muaj ob lub tuam txhab tuav pov hwm ua ke. Xav paub txog kom txhua, mus rau CoveredCA.com.

1. Tooj nyiaj Silver, yog tib qib uas koj cov nqi yuav tsawg dua raws li koj tsev neeg cov nyiaj los laij ua ke. Cov phiaj xwm no tseem raug hu ua Enhanced Silver Plans.
2. 40% tom qab txiav tawm, mus txog cov nyiaj them tawm hauv hnab nyiaj txhua xyoo uas ntau tshaj plaws.

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Kev pov thaiv neeg California li kev noj qab haus huv

KAUJ RUAM PEB

Yuav npaj li cas thiaj li rau npe

Cov tom qab no yuav tau muaj rau ntawm txhua tus tib neeg ntawm ib tsev neeg ua xav rau npe rau kev pov hwm kho mob:

- Tus Zip code ntawm tsev
- Hnub yug
- Ntawv pov thawj qhia tias ib tsev neeg ua tau nyiaj npaum li cas[1]
- Xeev California daim ID los sis daim pib tso cai tsav tsheb
- Tus Social Security nab npawb los sis nab npawb them se (ITIN), yog tias koj muaj
- Ntawv pov thawj ua neeg xaam xaj los sis pov thawj raws cais (e.g. Phau ntawm tso cai mus txawv teb chaws U.S. passport, daim ntawv pov thawj ua neeg xaam xaj Certificate of citizenship los sis Naturalization ntaub ntawv, daim npav ntsuab, los sis daim ntawv tso cai koj mus rau lwm teb chaws ua yog daim visa uas tseem)[2]

Kuv puas tau ua li txoj cais muaj pov hwm kho mob?

Nyob rau hauv xeev California, feem coob, txoj cais xav kom tib neeg muaj pov hwm kho mob tsi li ces koj yuav tau them ib qho nyiaj se nplua. Mus saib Franchise Tax Board lub vev xaib ntawm www.ftb.ca.gov txhawm rau kwv yees tus nqi nplua kev lav sib koom them uas koj yuav tshuav yog tias koj tsis muaj kev tuav pov hwm kev noj qab haus huv los sis tsim nyog tau qhov kev zam.

HMO. PPO. EPO.

CIA PEB PAB KOJ UA KOM NKAG SIAB TXOG TXHUA QHOV NO

Feem coob cov tuam txhab tuav pov hwm kho mob muaj peb kev pab them nqi kho mob:

HMOs, txhais hu ua Health Maintenance Organizations, thiab koos haum uas koom teg nrog lawv xwb. HMOs txhua zaug xav kom lawv cov tib neeg lawv tuav pov hwm rau yuav tau nug lawv tug thawj kws kho mob seb nws kom yus mus ntsib tus kws kho mob ua txawj nws yam kho mob twg.

PPOs, txhais yog, Preferred Provider Organizations, lawv pab them rau kev kho mob rau sab hauv thiab sab nraum lawv cov tib neeg, tuam txhab, thiab koos haum lawv koom teg nrog. Tiam sis cov tib neeg lawv tuav pov hwm rau them tus nqi siab dua rau thaum lawv siv cov tib neeg, tuam txhab los koos haum sab nraum. Koj tsi yuav mus nug koj tus thawj kws kho mob kom koj mus ntsib tus txawj kho mob rau nws yam los tau.

EPOs, txhais yog Exclusive Provider Organizations, lawv txhua zaug tsi tuav kev pov hwm rau sab nraum lawv cov tib neeg tuam txhab thiab koos haum lawv koom teg nrog, tiam sis cov tib neeg muaj pov hwm tej zaum lawv tsi xav kom leej twg xaj lawv mus ntsib tus kws khob mob ua txawj nws yam twg.

Nws tseem ceeb los nkag siab tias txhua cov HMOs, PPOs thiab EPOs yuav tsi yog tib yam. Ua ntej koj xaiv ib qho kev pab them kho mob, siv qhov cuab yeej "**Shop and Compare**" ntawm **CoveredCA.com/Hmong** los kawm ntxiv kom tseeb tshaj xws li cov kws kho mob thiab chaw kho mob loj twg lawv tuav pov hwm thiab yuav them pes tsawg yog tias yus ntsib ib tus kws kho mob ntawm lub koos haum sab nraum.

KAUJ RUAM PLAUB

Tsim ib lub account thiab rau npe

Rau npe koj qhov pov hwm ntawm **CoveredCA.com/Hmong.** Yooj yim xwb, tsim ib lub account rau yus siv thiab ua raws li qhov lawv hais nyob rau kauj ruam thib peb.

KAUJ RUAM TSIB

Them koj tus nqe raws hli.

Them tag nrho thiab raws sij hawm koj tus nqi raws hli kom lawv tuav koj pov hwm ntxiv mus. Yog them tsi tau koj tus nqe raws hli, koj kev pov hwm kho mob yuav cais lo sis raug tu ncua.

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SIJ HAWM QHEB RAU NPE YOG: lub kaum ib hlis ntuj tim 1 — lub Lub Ib Hlis ntuj tim 31

MEDI-CAL: muaj hauv ib xyoos puag ncig

KEV TSO NPE TSHWJ XEEB: muaj rau 60 hnub tom qab muaj xwm txheej tshwm sim hauv lub neej ntau tshaj plaws

Kev tso npe tshwj xeeb cia cov pej xeem California tau kev tuav pov hwm hauv qab 60 hnub tom qab muaj cov kev hloov pauv tseem ceeb hauv lub neej, xws li thaum yus poob kev pov hwm kho mob thaum yus tsev neeg hloov mus muaj coob los tsawg, los sis tsiv los rau xeev California los tsiv rau lwm lub chaw hauv California.

Xav paub ntxiv txog Rau npe tshwj xeeb, mus rau CoveredCA.com/special-enrollment

1. Ntaub ntawv pov thawj txog nyiaj khwv tau los tam sim no ntawm tag nrho cov tswv cuab hauv yim neeg uas them se, xws li daim ntawv them nqi se tsis ntev los no, W-2, los sis daim tw ntawv them nqi. Ib tug neeg nyob nrog li nyiaj khwv tau los tsuas yuav muab tso ua ke tau yog tias lawv theem nyiaj khwv tau los yuav tsum tau kom lawv ua ntawv them nqi se nkaus xwb. Ib yim neeg teev qhia tias yog tus neeg ua ntawv them nqi se xub thawj thiab tag nrho cov neeg nyob nrog uas tau ua ntawv thov kev them nqi ntawm tus neeg ntawd li nqi se. Yog tias koj tsis ua ntawv them nqi se, koj tseem tuaj yeem tsim nyog tau txais kev tuav pov hwm pab dawb los sis muaj tus nqi qis los ntawm Medi-Cal.
2. Koj tuaj yeem ua ntawv thov rau koj tus me nyuam los sis tus txij nkawm uas muaj cai tsim nyog tau kev pab txawm yog tias koj tsis muaj cai tsim nyog tau kev pab los xij.

Covered California complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
1-800-300-1533 (TTY 1-888-889-4500). Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-300-0213 (TTY: 1-888-889-4500).
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電
1-800-300-1533 (TTY 1-888-889-4500).

Cov lus teb uas koj xav tau. Kev duav roos uas koj xav tau. Kev pab uas pab tau zoo.

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Kev pov thaiv neeg California li kev noj qab haus huv

Koj yog ib tug tib neeg. Tsis yog tus nqi yuav kev tuav pov hwm.

Nyob nrog ntawm qhov tsab cai Affordable Care Act (ACA), Covered California lav tias —

- Muaj mob dua los lawd yuav tsi cai leej twg txoj kev tau pov hwm
- Txoj kev pab koj them kho mob yuav tsi raug tu ncua vim koj muaj mob los sis raug mob.
- Txhua yam kev pab koj them kho mob xam nrog preventive care uas pub dawb
- Cov tub ntxhais hluas txais tau kev pov hwm hauv qab lawv niam thiab txiv qho kev pov hwm txog thaum lawv muaj hnub nyoos 26.
- Txhua ntaub ntawv tsi qhia tawm, xws li ntawv pov thawj neeg tuaj lwm teb chaws/xaam xaj yuav muab los khaws cia tsi pub leej twg paub.

Cia peb pab.

Peb nyob ntawm no tos ntsoov yuav nrog koj tham ncaj qha thiab tsis muaj kev sib tham mus dhau ob peb leeg. Yog xav paub ntxiv thiab xav ntsib ib tus tib neeg los pab koj, hu rau

CoveredCA.com/Hmong los sis hu rau 800-771-2156.

COVERED CALIFORNIA

Kev pov thaiv neeg California li kev noj qab haus huv

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