COVERED CALIFORNIA

投保协助指南
您需了解的事项

我们不只提供健保计划
也给您所需的支持

Covered California 帮助您获得健康、牙科、视力保险。选择适合的健保计划的过程可能让人感到不知所措，因此这里有**持牌保险经纪人**与**认证投保登记顾问**，免费为您解释每个步骤，回答您的问题，并帮助您找到适合的计划。

持牌保险经纪人与
认证投保登记顾问能提供哪些协助

- **解答疑惑：**回答有关健康保险、Covered California 计划的问题，以及如何获得财务补助。
- **解释：**用简单易懂的方式让您了解健康保险。
- **协助：**帮您填妥表格及提交申请。
- **支持：**您有任何状况或疑虑，随时伸出援手。
- **提供免费服务：**这些帮助与支持是不收费的。

他们有何不同

持牌保险经纪人持有加州保险局 (CDI) 颁发的执照，他们可以为您推荐计划并帮您提交第一笔保费。他们由保险公司支付薪酬，但他们为您提供的服务是免费的，且不会改变您要付的保费金额。他们不能因为帮助您申请保险或协助您从Covered California选择保险计划而向您收取任何费用。

认证投保登记顾问为您解释备选计划并帮助您加入健保。部分人领取 Covered California 的经费，其他人没有获得资助或是志愿服务者。他们可以回答您的问题但不能推荐具体计划或帮您提交保费。

如何加入健保

需查询您邻近的专家来免费协助投保，请至 CoveredCA.com/support/contact-us。您也可以自行选择持牌保险经纪人或认证投保登记顾问。

有任何问题吗?
我们帮您解答

如果需要更多信息及免费的面对面协助，请浏览 CoveredCA.com/Chinese-Simplified 或 致电 800-300-1533 (国语)、800-339-8938 (粤语)

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. 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).

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COVERED CALIFORNIA | 守护加州人的健康

COVERED CALIFORNIA

Guide to enrollment help: What you need to know

We've got your plan. And your back.

Covered California helps you get health, dental, and vision insurance. But choosing the right plan can feel overwhelming. That's why **Licensed Insurance Agents** and **Certified Enrollment Counselors** are here—to walk you through the process, answer your questions, and help you find the plan that's right for you, for free.

WHAT LICENSED INSURANCE AGENTS AND CERTIFIED ENROLLMENT COUNSELORS DO

- **Answer questions** about health insurance, Covered California plans, and how to get financial help.
- **Explain** health insurance in a way that is easy to understand.
- **Help** you fill out and submit your application.
- **Support** you whenever you need help with any issues or concerns.
- **Provide FREE** help and support at no cost to you.

Have questions? We can help.

For more information and free in-person help visit **CoveredCA.com or call 800-300-1506**

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HOW THEY'RE DIFFERENT

Licensed Insurance Agents are licensed by the California Department of Insurance (CDI). They can recommend the health insurance plan and help you submit your first monthly payment. They are paid by the insurance companies, but their help is always free to you, and it will not change the price you pay for coverage. They cannot charge you anything to help with applying for coverage or their assistance with choosing a plan through Covered California.

Certified Enrollment Counselors explain your options and help you sign up for a plan. Some receive grants from Covered California, others do not get funding or are volunteers. They can answer your questions but cannot recommend specific plans or help you submit your premium payments.

HOW TO ENROLL

To find free, expert enrollment help near you, visit **CoveredCA.com/support/contact-us**. You can pick your own Licensed Insurance Agent or Certified Enrollment Counselor.

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COVERED CALIFORNIA | For the love of Californians