COVERED CALIFORNIA

投保協助指南
您需了解的事項

我們不只提供健保計劃
還給您所需的支持

Covered California 幫助您獲得健康、牙科、視力保險。**選擇適合的健康保險計劃的過程可能會讓人感到不知所措，因此，這裡有持牌保險經紀人與認證投保登記顧問，**免費為您解釋每個步驟，回答您的問題，並幫助您找到適合的計劃。

持牌保險經紀人與認證投保登記顧問能提供哪些協助

- **解答疑惑:** 回答有關健康保險、Covered California 計劃的問題，及如何獲得財務補助。
- **解釋:** 用簡單易懂的方式讓您了解健康保險。
- **協助:** 幫您填妥表格及送交申請。
- **支持:** 您有任何狀況或疑慮,隨時伸出援手。
- **提供免費服務:** 這些幫助與支持是不收費的。

他們有何不同

持牌保險經紀人持有加州保險局 (CDI) 頒發的執照，他們可以為您推薦計劃並幫您送交第一筆保費。他們由保險公司支薪，但他們為您提供的服務是免費的，且不會改變您要付的保費金額。他們不能因為幫助您申請保險或協助您從 Covered California 選擇保險計劃而向您收取任何費用。

認證投保登記顧問為您解釋備選計劃並幫助您加入健保。部分人領取 Covered California 的經費，其他人沒有獲得資助或是志願服務者。他們可以回答您的問題但無法推薦具體計劃或幫助您送交保費。

如何加入健保

查詢您鄰近的專家來免費協助投保，請至 **CoveredCA.com/support/contact-us**。您也可以自行選擇持牌保險經紀人或認證投保登記顧問。

有任何問題嗎?
我們幫您解答

請瀏覽 CoveredCA.com/Chinese或致電
800-300-1533 (國語)、 800-339-8938 (粵語)

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 守護加州人的健康

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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