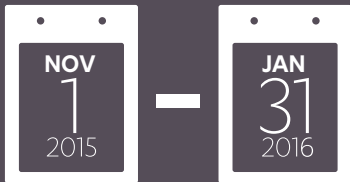




Tso Npe Yuav Kev Pov Fwm Kev Kho Mob Zoo

Daim Ntawv Cob Qhia Ib Kauj Ruam Zuj Zus

Qhib rau tso npe yog lub Kaum Ib Hlis tim 1, 2015- Lub Ib Hlis tim 31, 2016



Yog xav kom kev pov fwm pib rau Lub Ib Hlis tim 1 xyoo 2016, thov tso npe ua ntej Lub Kaum Ob Hlis tim 15 xyoo 2015.

Covered California™ yog thawj kauj ruam los ntawm lub xeev California los uas yuav muab txoj cai rau koj los mus piv thiab yuav cov kev pov fwm kev kho mob los ntawm cov tuam txhab kev pov fwm ntiag tug, thiab muaj kev pab nyiaj los mus them kev pov fwm kev kho mob, yog hais tias koj muaj cai tau. Daim ntawv cob qhia no yuav pab koj nkag siab zoo zog txog cov kev xaiv rau koj thiab pab koj tso npe rau qhov kev pov fwm kev kho mob uas yuav zoo tshaj rau koj.

Kauj Ruam 1: Koj yuav tau nyiaj los pab them nqi kev pov fwm kev kho mob yog koj muaj cai tau.

Muaj kev pov fwm kev kho mob yog ib qho ua rau koj tsis muaj kev nyuaj siab yog thaum lam muaj tej yam tsis nco xav tshwm sim, tab sis tej zaum koj yuav txhawj xeeb txog tus nqi. Kev pab nyiaj txiag kuj muaj li tax credit uas yuav muaj pab rau cov tib neeg uas muaj cai tau yog muab xam txog pes tsawg leej hauv ib tse neeg thiab cov nyiaj hli – koj cov nyiaj hli yim tsawg ces koj yim tau nyiaj pab ntau los lawm ntawm Covered California. Yog koj tsis muaj cai tau kev pab nyiaj, koj tseem tso tau npe rau kev pov fwm kev kho mob los ntawm Covered California.

Saib daim chart hauv qab los sis mus saib qhov Shop and Compare Tool hauv CoveredCA.com kom paub txog hais tias koj kev pov fwm yuav raug nqi li cas, thiab saib seb koj puas yuav muaj cai tau kev pab nyiaj txiag los sis Medi-Cal.


(Lus Tseem Ceeb: Qhov 'Shop and Compare Tool' muaj hauv lus Askiv)

Saib seb koj puas yuav muaj cai tau kev pab nyiaj txiag:

Pes tsawg leej nyob rau hauv koj tsev neeg	Yog nyob rau xyoo 2016 koj tsev neeg tau nyiaj tsawg tshaj ...	Yog nyob rau xyoo 2016 koj tsev neeg tau nyiaj li ntawm...
1	\$16,243	\$16,243 – \$47,080
2	\$21,984	\$21,984 – \$63,720
3	\$27,725	\$27,725 – \$80,360
4	\$33,466	\$33,466 – \$97,000
5	\$39,206	\$39,206 – \$113,640
	Tej zaum koj yuav muaj cai tau Medi-Cal	Tej zaum koj yuav muaj cai tau kev pab nyiaj yuav kev pov fwm kev kho mob los ntawm Covered California

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Yog koj muaj cai tau Medi-Cal:
Medi-Cal yog ib qho kev pab cuam pab rau pej xeem rau kev pov fwm kev kho mob uas muaj rau cov neeg nyob hauv lub xeev California uas tau nyiaj hli tsawg.

Yog koj muaj cai tau, mus saib CoveredCA.com los sis mus tso npe rau nram cov koom haum social service uas nyob ze koj. Kuj muaj cov kws Covered California Certified Enrollment Counselor los sis Agent los mus pab koj tso npe rau Medi-Cal.

Kauj Ruam 2: Tshawb txog cov kev xaiv ntawm koj cov kev pov fwm.

Covered California muaj ntau txoj kev xaiv txog kev pov fwm kev kho mob kom koj xaiv tau qhov uas yuav zoo tshaj rau koj kev kho mob thiab koj cov nyiaj them nqi.

Ua ntej koj yuav xaiv ib qho kev pov fwm twg, xav txog cov nqe lus no tso:

Koj thiab koj tsev neeg yuav xav tau kev pov fwm txog theem twg? Covered California muaj ntau txoj kev xaiv kev pov fwm kev kho mob rau koj xaiv xam txog koj kev mob nkeeg thiab koj cov nyiaj hli. Cov no yog ib co nqe lus rau koj xav txog thaum koj xaiv koj qhov kev pov fwm:

- **Theem Kev Pov Fwm:**
 - **Xaiv Platinum los sis Gold...** yog koj xav tau kev kho mob ntau. Cov kev pov fwm no tus nqi kim dua txhua lub hli, tab sis thaum koj mus kho mob no ces koj them tsawg dua.
 - **Xaiv Silver los sis Bronze...** yog koj tsis muaj mob dab tsi thiab yuav tsis tshua mus kho mob heev. Cov kev pov fwm no ces koj muaj feem them tsawg dua txhua hli, tab sis them ntau dua thaum koj mus kho mob. Rau cov uas muaj cai tau, theem Enhanced Silver kuj muaj qhov them cov nqi out-of-pocket qis dua.
 - **Muaj ib hom kev pov fwm qis kawg nkaus,** kuj muaj rau cov uas tsis tau muaj hnub nyoog 30 xyoo los sis cov uas muaj pov thawj hais tias ntsib kev txom nyem fab nyiaj txiag lawm. Cov kev pov fwm no muaj tus nqi them txhua hli pheej yig heev thiab pab tiv thaiv rau thaum muaj tej yam mob phem tshaj plawm lam tshwm sim. Koj yuav siv tsis tau cov nyiaj pab los mus them rau hom kev pov fwm qis kawg nkaus no.
- **Cov Nqi Uas Yeej Muaj:**
 - Thaum koj tseem tab tom txiav txim siab txog ib hom kev pov fwm twg, paub kom tseeb tseeb hais tias koj yeej nkag siab txog cov nqi premium, deductible, copay, thiab out-of-pocket uas koj yuav tsum tau them, seb yam kev kho twg yog cov lawm them rau, thiab seb koj tus kws kho mob uas koj niaj hnub ntsib puas kam txais hom kev pov fwm no.

Daim qauv rau cov kev pov fwm ntawm txhua them

Cov Benefit Tseem Ceeb	Bronze them 60% nqi ib xyoo	Silver them 70% nqi ib xyoo	Gold them 80% nqi ib xyoo	Platinum them 90% nqi ib xyoo
Deductible	\$6,000	\$2,250**	Tsis muaj deductible	Tsis muaj deductible
Mus Kuaj Txog Kev Tiv Thaiv Mob	Tsis Muaj Nqis	Tsis Muaj Nqis	Tsis Muaj Nqis	Tsis Muaj Nqis
Mus Kuaj Ntawm Tus Kws Kho Mob Primary Copay	\$70*	\$45	\$35	\$20
Mus rau nram Urgent Care Copay	\$120*	\$90	\$60	\$40
Emergency Room Copay	Full cost up to deductible	\$250	\$250	\$150
Cov Tshuaj Pheej Yig Copay	Full cost up to \$500 deductible	\$15	\$15	\$5
Qhov Nqi Kim Tshaj Out-of-Pocket Ib Xyoo Rau Ib Leeg	\$6,500	\$6,250	\$6,200	\$4,000
Qhov Nqi Kim Tshaj Out-of-Pocket Ib Xyoo Rau Tse Neeg**	\$13,000	\$12,500	\$12,400	\$8,000

Daim chart no tsis suav tag nrho cov copay kho mob thiab cov nqi coinsurance. Yog xav paub kom meej, mus saib www.CoveredCA.com

* Rau cov theem Bronze, thawj 3 zaug uas mus ntsib tus kws kho mob primary ces yuav tsis tau them qhov nqi deductible. Dua li ntawv thaum mus ntsib ntiv yuav tau them tus nqi kom tag kev kuaj mob hnub ntawv kom txog thaum them tas qhov deductible.

** Theem Silver yog theem uas koj tus nqi deductible thiab lwm yam nqi yuav muab txo tau vim xam tau koj tsev neeg li nyiaj hli.

Yog xav paub kom meej tshaj no txog cov theem kev pov fwm thiab mus tshawb koj cov kev xaiv, mus saib www.CoveredCA.com.

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Cov kws kho mob twg muaj nyob network uas ze rau ntawm koj cheeb tsam?

Covered California qhib kev rau koj xaiv thiab yuav cov kev pov fwm kev kho mob los ntawm cov tuam txhab kev pov fwm ntiag tug ntawm cov kws kho mob ntseeg siab tau.

Txawm hais tias cov tuam txhab no muaj tib cov theem kev pov fwm uas zoo ib yam xwb los, lawv kuj muaj ntau hom kev pov fwm thiab provider networks (cov kws kho mob thiab cov tsev kho mob nyob ze koj cheeb tsam uas txais koj qhov kev pov fwm).

Yog koj xav rov ntsib koj tus kws kho mob uas niaj hnuv no koj ntsib, tshawb seb hom kev pov fwm twg yog hom muaj lawv nyob ua ke hauv network.

Hom kev pov fwm twg yog hom zoo tshaj rau koj tsev neeg? Cov tuam txhab muag kev pov fwm muaj peb hom kev pov fwm: health maintenance organizations (HMOs), preferred provider organizations (PPOs), thiab exclusive provider organizations (EPOs).

Cov hom kev pov fwm no qhia tau hais tias seb koj yuav mus ntsib tau cov kws kho mob thiab cov tsev kho mob twg thiab seb koj yuav mus cuag tau lwm yam kev kho mob li cas.

- **HMOs** tsuas them thaum mus ntsib cov kws kho mob thiab cov tsev kho mob uas nyob rau hauv network rau hom kev pov fwm ntawv. HMOs feem ntau yuav tsum kom cov neeg kho mob tau ib daig referral (daim ntawv xa) los ntawm lawv tus kws kho mob primary es lawv thiaj li mus ntsib tau cov kws specialist.
- **PPOs** them rau thaum mus ntsib cov kws kho mob uas nyob thiab tsis nyob hauv network rau kev pov fwm, tab sis cov member them kim dua thaum mus ntsib cov kws kho mob out-of-network.
- **EPOs** feem ntau tsis them thaum mus kho mob rau sab nraum network ntawm kev pov fwm tab sis cov member yuav tsis tha tau daim ntawv xa referral uas yuav mus ntsib ib tug kws specialist nyob network.

Tseem ceeb heev kom koj nco qab hais tias txhua cov PPOs, HMOs, thiab EPOs tsis zoo ib yam. Saib kom paub meej txog txhua yam nyob rau hauv kev pov fwm – li seb cov kws kho mob los sis tsev kho mob twg yog cov uas mus tau, thiab seb yuav them ntau npaum li cas mus ntsib ib tug kws kho mob uas tsis nyob rau hauv network – ua ntej yuav xaiv.

Kauj Ruam 3: Muab kom tau cov ntaub ntawv uas yuav tsum muaj los tso ua ke.

Yog thaum koj xaiv tau hom kev pov fwm uas zoo rau koj lawm, ces txog caij pib tso npe lawm. Npaj kom tau cov ntaub ntawv uas koj yuav tsum muaj thaum koj yuav tso npe.

Txhua leej hauv koj tsev neeg uas yuav yuav kev pov fwm kev kho mob (suav koj nrog), yuav tsum muaj:



Qhia Txog Nyiaj Hli* – Cov 2015 tax return, cov tw tshve, thiab/los sis cov W-2.



Txheeb Kom Paub Txog Koj - Daim license tsav tsheb hauv California, daim California ID, Daim U.S. Passport, los sis lwm yam ID.



Pov thawj txog kev xam xaj los sis kev tuaj nyob raws kev cai lij choj - Phau U.S. Passport, daim npav ntsuab los sis daim ntawv ua xam xaj los sis daim ntawv ua pej xeem rau lub teb chaws

Tsis tag li xwb, rau txhua leej hauv tsev neeg uas yuav tso npe, koj yuav tsum paub:



Cov Social security number ** (yog koj yog ib tug Neeg Xam Xaj Meskas)



Cov hnuv yug



Tus ZIP code ntawm tsev

Yuav kev pov fwm tsis yog ib qho yuav zoo rau koj kev mob nkeeg xwb – nws yog txoj cai.



Txij li Lub Ib Hlis xyoo 2014, tib neeg feem coob yuav tsum tau muaj kev pov fwm kev kho mob los sis yuav raug nplua nqi se tax penalty.

Nyob rau xyoo 2016, tus nqi nplua yuav yog 2.5 feem pua ntawm koj tsev neeg li nyiaj xyoo los sis \$695 rau txhua tus neeg laus (thiab \$347.50 rau txhua tus uas tsis tau muaj hnuv nyooog 18 xyoo) qhov twg ntau dua.

* Ntawv pov thawj ntawm txhua leej hauv tsev neeg li nyiaj hli. (Tsuas suav cov neeg uas koj yug cov nyiaj hli yog hais tias lawv cov nyiaj ntau txog qhov yuav tsum tau ua se xwb.) Ib tse neeg no yog txhais tau hais tias muaj tus neeg ua se uas yog tus thawj ntawm tsev neeg nrog rau txhua tus uas nws yug uas suav nyob rau tus neeg ntawv cov se. Yog koj tsis ua se, koj yeej tseem muaj cai uas yuav tau cov kev pov fwm dawb los sis pheej yig dua los ntawm Medi-Cal.

** Cov tsev neeg uas suav cov tib neeg tsiv teb tsaws chaw tsis raws kev cai lij choj los kuj tseem tso npe tau thiab. Koj tso npe tau rau koj cov me nyuam thiab tab txawm koj tsis muaj feem yuav tau kev pov fwm.



Kauj Ruam 4: Mus ua ib tug account thiab tso npe.

Koj mus tso npe rau kev pov fwm online ntawm www.CoveredCA.com. Qhov uas koj yuav tsum tau ua ces tsuas yog mus ua ib tug account thiab tso cov ntaub ntawv uas koj tau muab los ua ke raws li saum Kauj Ruam 3 thaum koj mus tso npe.

Yog koj xav tau kev pab tso npe, Covered California muaj kev pab dawb, nyob ze ntawm koj uas yuav ceev koj cov ntaub ntawv zoo cia. Yog xav nrhiav kev pab ze koj, mus rau www.CoveredCA.com/enrollment-assistance thiab tso koj tus zip code. Koj kuj hu tau peb ntawm tus xov tooj (800) 300-1506.

Kauj Ruam 5: Khaws cov ntawv tseem ceeb no zoo zoo cia.

Yog yav tom ntej koj muaj lus nug dab tsi txog kev pov fwm kev kho mob, tseem ceeb heev uas koj yuav tsum tau khaws ib co npe thiab naj npawb hauv koj dawm ntawv tso npe thiab kev pov fwm no zoo zoo cia. Nco ntsoov sau kom tau cov lus tseem ceeb no.

KOJ TUS NAJ NPAWB ID RAU KOJ DAIM NTAWV TSO NPE

KOJ TUS NAJ NPAWB RAU KOJ QHOV CASE

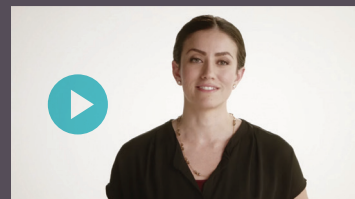
LUB NPE TUAM TXHAB MUAG KEV POV FWM KEV KHO MOB

COV NTAUB NTAWV RAU KOJ QHOV KEV POV FWM (NAJ NPAWB KEV POV FWM, TUS NAJ NPAWB GROUP, NTXIV.)

COV NPE THIAB KEV TIV TAUJ RAU COV KWS CERTIFIED ENROLLMENT COUNSELOR (CEC), CERTIFIED INSURANCE AGENT LOS SIS PLAN BASED ENROLLER (PBE) UAS PAB KOJ TSO NPE.

Muaj lus nug ntxiv lov?

Saib peb cov yeeb yaj kiab "Welcome to Answers" hauv CoveredCA.com/FAQs



(Lus Tseem Ceeb - Cov yeeb yaj kiab no tsuas muaj hauv lus Askiv xwb)

Cov ntsiab lus muaj xws li:

- Covered California Yog Dab Tsi?
- Kuv Yuav Tso Npe Li Cas?
- Covered California Yuav Pab Tau Cov Tib Neeg Tsis Tau Muaj Hnub Nyoog 30 Xyoo Li Cas?
- Covered California Yuav Pab Li Cas Kom Kev Pov Fwm Thiaj Li Pheej Yig?
- Affordable Care Act Hloov Kev Pov Fwm Kev Kho Mob Li Cas?

Kauj Ruam 6: Them koj qhov nqi premium.

Txhua lub hli, them koj qhov nqi premium rau koj kev pov fwm kev kho mob kom raws caij rau lub tuam txhab muag kev pov fwm kev kho mob uas koj xaiv tau - **tsis yog rau Covered California.**



Muaj cov txhais lus rau thaum cov tib neeg hu tuaj nrhiav kev pab uas tham lwm hom lus

Yog xav paub ntxiv los sis xav nrhiav kev pab dawb thiab nyob ze ntawm koj uas yuav ceev koj cov ntaub ntawv zoo cia, thov tiv tauj:



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