



# Cov lus piav ib kauj ruam rau ib kauj ruam txog kev cuv npe rau kev pov hwm kho mob

## Peb pab pov koj.

Covered California yog ib qho chaw uas pej xeem California mus nrhiav yuav thiab sib piv tau ntau hom kev pov hwm kho mob ntau lub tuam txhab muag kev pov hwm uas muaj npe. Tej zaum koj kuj yuav tau nyiaj pab them rau thiab.

Phau ntawv qhia no yuav pab koj to tau zoo txog cov kev pov hwm muaj rau koj xaiv kom koj tuaj yeem cuv npe tau rau ib hom kev npaj kho mob uas zoo tshaj rau koj.

## Peb nyob ntawm no pab.

Covered California muaj kev pab sau npe, kev sib tham hauv online, thiab kev sib txuas lus hauv xov tooj uas hais ua 13 hom lus pub dawb rau cov neeg hauv zej zos thiab tseem muaj kev pab rau cov neeg tsis hnouv lus thiab. Yog xav tau kev pab rau ib yam dab tsi thaum lub sijhawm cuv npe, hu rau **800.771.2156** los yog mus saib **CoveredCA.com**.

## Kauj ruam ib:

Saib seb koj puas muaj feem tau nyiaj pab them kev pov hwm kho mob

Nyob ntawm seb koj tsev neeg tau nyiaj lidas tauj ib xyoos, tej zaum koj muaj feem tau ib qho hu ua qhov Advanced Premium Tax Credit (APTC) los pab txo koj cov nqi them raws hli. Los yog koj tsim nyog tau txais kev pab kom tau them tus nqi tsawg los yog tsis tau them tus nqi los ntawm Medi-Cal.

### Xyoo Pab Them 2018



### Tsev Neeg Pob Nyiaj Khwv Tau Los Siab Tshaj uas tseem Muaj Feem tau Nyiaj Pab

TSEV NEEG TSAWG LEEJ	MEDI-CAL	COVERED CALIFORNIA
1	\$16,643	\$48,240
2	\$22,412	\$64,960
3	\$28,180	\$81,680
4	\$33,948	\$98,400
5	\$39,717	\$115,120
6	\$45,485	\$131,840

*Tej zaum koj muaj feem tau Medi-Cal pab dawb los yog luv nqi.*

*Tej zaum koj muaj feem tau nyiaj pab los ntawm Covered California.*

Tag nrho cov lej sau saum toj no yog khwv yeas xwb. Rau cov tsev neeg uas coob dua, thov mus saib rau ntawm qhov tus cwj Shop and Compare ntawm CoveredCA.com kom paub seb koj tsev neeg puas muaj feem. Kev cuv npe rau Medi-Cal mas muaj thawm-xyoo.



**Lub Cajj Qhib Rau Cuv Npe yog Kaum ib hlis 1 – Ib hlis 31 | Cuv npe ua ntej Kaum ob hlis 15 kom thiaj tau kev pov hwm ua ntej Ib hlis 1**

# Kev cuv npe rau kev pov hwm kho mob zoo

## Kauj ruam ob.

Tshawb nqhiav cov kev xaiv kev pov hwm kho mob ntawm koj

Covered California muaj plaub them kev pov hwm: Bronze, Silver, Gold thiab Platinum. Nyob rau txhua them, cov tuam txhab muab kev pov hwm mam li them ib phuv ntawm cov kev siv, thiab cov kev pab cuam uas muaj pab rau txhua qib yog zoo tib yam txawm tias koj xaiv lub tuam txhab muab kev pov hwm twg los xij.

- **Xaiv Platinum lossis Gold** ces koj yuav tau them tus nqi raws hli siab zog, tab sis koj yuav them tsawg zog rau cov nqi kev kho mob koj siv.
- **Xaiv Silver lossis Bronze** ces koj yuav tau them tus nqi raws hli qis zog tab sis, koj yuav tau them ntau zog rau cov nqi kev kho mob koj siv.
- **Txoj kev npaj ntsig txog** kev pab them tus nqi yam tsawg kawg nkaus no yog muaj pab rau cov neeg hnuv nyooq qis dua 30 xyoo los yog cov neeg hnuv nyooq 30 xyoo thiab cov neeg hnug nyooq siab dua ntawd uas tau txais kev tshwj zam vim raug kev txom nyem los ntawm U.S. Department of Health and Human Services (Teb Chaws Mes Kas Lub Thawj Fab Saib Xyuas Cov Kev Pab Cuam Ntsig Txog Kev Noj Qab Haus Huv thiab Tib Neeg).

## Shop and Compare

Mus rau CoveredCA.com ces xaiv "Shop and Compare" kom paub tias hom ntawv kho mob muaj npe twg yog hom thwj rau koj.



## Cov kev pab cuam raws qib

COV TXIAJ NTSIM TAU TXAIS TSEEM CEEB	BRONZE Pab them txog 60% ntawm tus nqi nruab nrab txhua xyoo	SILVER Pab them txog 70% ntawm tus nqi nruab nrab txhua xyoo	GOLD Pab them txog 80% ntawm tus nqi nruab nrab txhua xyoo	PLATINUM Pab them txog 90% ntawm tus nqi nruab nrab txhua xyoo
Ib Tus Neeg/Tsev Neeg Nqi Txiaiv Rau Them	\$6,300/\$12,600	\$2,200/\$4,400**	Tsis muaj nqi txiaiv rau them	Tsis muaj nqi txiaiv rau them
Kev Mus Ntsib Kuaj Mob Tib Thav Txhua Xyoo	Tsis tau them tus nqi	Tsis tau them tus nqi	Tsis tau them tus nqi	Tsis tau them tus nqi
Tus Nqi Yus Nrog Them (Copay) Kho Mob Feem Ntau	\$75*	\$30†	\$25	\$15
Tus Nqi Yus Nrog Them (Copay) Kho Mob Sai	\$75*	\$30†	\$25	\$15
Tus Nqi Yus Nrog Them (Copay) Kho Mob Xwm Txheej Ceev	Tag nrho tus nqi txog rau nqi txiaiv rau them	\$350†	\$325	\$150
Tus Nqi Yus Nrog Them (Copay) Rau cov Tshuaj	Tag nrho tus nqi txog rau \$500 nqi txiaiv rau them	\$15†	\$15	\$5
Tus Nqi Yus Rho Yus Nyiaj Hauv Hnab Tshos Them Siab Tshaj rau Ib Tus Neeg Kheej Txhua Xyoo	\$7,000	\$5,850	\$6,000	\$3,350
Tus Nqi Yus Rho Yus Nyiaj Hauv Hauv Hnab Tshos Them Siab Tshaj rau Ib Tsev Neeg Txhua Xyoo**	\$14,000	\$11,700	\$12,000	\$6,700

Daim phiaj no tsis xam tag nrho cov nqi kho mob copay thiab cov nqi pov hwm yus nrog them. Yog xav paub kom tag tag, mus saib hauv CoveredCA.com.

\* Rau Qib Kev Pab Bronze, tus nqi txiaiv rau them yuav zam rau thawj peb zaug uas mus ntsib kho mob dav thiab kho mob sai.

Dhau li no ces cov kev mus ntsib yuav tsum tau them kom tag tus nqi kom txog thaum tus nqi txiaiv rau them tau muab them tag.

\*\* Qib Silver yog tib qib uas koj tus nqi txiaiv rau them thiab lwm cov nuj nqi muaj peev xwm muab luv nyob ntawm seb koj tsev neeg tau nyiaj licas.

† Cov kev pab cuam no tsis muaj tus nqi txiaiv rau.

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



# Kev cuv npe rau kev pov hwm kho mob zoo

## Kauj ruam peb:

### Yam koj yuav tsum muaj thiaj cuv tau npe

Yuav tsum tau muaj cov hauv qab no rau txhua tus neeg hauv tsev neeg uas yuav tau kev pov hwm:

- Ntawv pov thawj qhia tsev neeg pob nyiaj khww tau los tam sim no\*
- California ID los yog daim lais-xees tsav tsheb rau cov laus
- Tus nab npawb tswj Kev Ruaj Ntseg Rau Sim Neej (Social Security number) los yog tus nab npawb Qhia Txog Tus Neeg Them Se (Individual Taxpayer Identification number), yog tias koj muaj
- Hnub yug
- Tsev ZIP Code
- Ntawv pov thawj txog kev ua pej xeeb los yog ntaub ntawv nkag tuaj nyob luag teb chaws raws cai (xws li daim ntawv hla teb chaws uas yog pej xeeb Mes Kas, daim ntawv chaw nyob raug raws kev cai lij choj, daim ntawv pov thawj txog kev ua pej xeeb los yog daim ntawv qhia txog yus haiv neeg)\*\*

### Tsab Cai Affordable Care Act (ACA)

Raws li nrog tsab cai Affordable Care Act (ACA), Covered California yog ib lub txheej xwm uas cov pej xeeb muaj ntaub ntawv nyob hauv California thiab lawv cov tsev neg mus saib thiab sib piv tau ntau hom ntawv kho mob thiab xaiv hom uas zoo tshaj rau lawv thiab lawv qhov nyiaj txiag. Txoj cai xaj tias:

- Cov mob uas twb muaj ua ntej los lawm yuav tsis ua rau kom txwv tsis pub duav ib tug neeg.
- Koj hom kev pab yuav tsis pub muab rho tawm vim koj muaj mob los yog tau raug mob.
- Cov hluas yuav tau kev pov hwm nyob rau hauv lawv niam thiab txiv hom kev pov hwm kom txog thaum lawm muaj hnub nyoo 26 xyoo.
- Txhua hom kev npaj muaj kev pab dawb mus kuaj tiv thaiv mob.



### Kuv puas yuav tsum tau muaj kev pov hwm kho mob?

Txoj cai hais tseeb kom neeg feem coob yuav tsum muaj kev pov hwm kho mob tsis li ces yuav raug nplua ib qho se. Nyob rau xyoo 2018, tus nqi nplua yog \$695 tauj ib tug neeg laus, \$347.50 tauj ib tug me nyuam hnub nyooog tsis tau nto 18 xyoo (mus txog ntua rau \$2,085 tauj ib tsev neeg) los yog yam tsawg li 2.5% ntawm koj tsev neeg pob nyiaj khww tau los txhua xyoo, nyob ntawm seb qhov twg yog qhov siab dua.

### Piav cov tseem ntsiab txog cov HMOs, PPOs thiab EPOs

Feem ntau cov tuam txhab uas muab kev pov hwm muaj peb hom kev pab rau nej xaiv:

#### HMOs

Cov Koom Haum Tswj Kev Noj Qab Haus Huv (Health Maintenance Organizations) tsuas them rau cov kev pab kho mob uas nyob rau hauv hom kev pab ntawm pab pag (network) xwb. HMOs feem ntau hais kom cov tswv cuab yuav tsum tau ib daim ntawv xa mus ntsib ua ntej mus ntsib tau ib tug kws kho mob tshwj xeeb.

#### PPOs

Cov Koom haum Xaiv Tus Kho (Preferred Provider Organizations) them rau cov kev pab kho mob uas nyob thiab tsis nyob rau hauv hom kev pab ntawm pab pawg, tiam sis tswv cuab yuav tau them ib tug nqi siab dua rau cov nqi kho mob uas tsis nyob hauv pab pawg. Tsis tas muaj ntawv xa kom mus ntsib tus kws kho mob tshwj xeeb.

#### EPOs

Cov Koom Haum Pab Nqaim (Exclusive Provider Organizations) feem ntau tsis them rau cov kev pab kho mob uas nyob txawv hom kev pab li pab pawg, tab sis tej zaum tswv cuab hos tsis tas yuav tsum tau daim ntawv xa mus ntsib ib tug kws kho mob tshwj xeeb hauv pab pawg.

Nws tseem ceeb kom nej paub tias cov HMOs, PPOs thiab EPOs tsis yog zoo tib yam tag nrho. Ua ntej yuav xaiv ib hom kev pab, siv tus cwj Shop and Compare hauv CoveredCA.com kom paub txog tias cov kws kho mob thiab tsev kho mob twg yog cov peb them thiab seb thaum mus kho mob ntawm ib tug kws kho mob sab nraum pab pawg no yuav raug nqi llicas.

\*Ntawv pov thawj qhia nyiaj khww tau los rau txhua tus neeg hauv tsev neeg piv txwv li cov tw nyiaj siv thaum fias nyiaj se, W-2, los yog tw tshew tim haujlwm. Tsuas xam ib tug nyuam yaus cov nyiaj nrog yog tias lawv cov nyiaj yuav tsum tau qhia thaum fias nyiaj se xwb. Ib tsev neeg no txhais tau hais tias tus neeg uas thaum ua daim ntawv se nyiaj es nws ua tus txiv tsev (head of household) thiab tag nrho cov nyuam los yog lwlm tus uas nws saib xyuas raws li nws teev rau nws daim ntawv se. ua daim ntawv se nyiaj, koj tseem muaj peev xwm muaj feem tau Medi-Cal dawb los yog luv nqi.

\*\*Koj muaj cai ua ntawv thov rau koj tus nyuam tab txawm koj tus kheej tsis muaj feem los xij. Cov tsev neeg uas muaj cov neeg tsis muaj ntaub ntawv nyob tebchaws no thwj toob los kuj ua tau daim ntawv thov kev pab thiab.



# Kev cuv npe rau kev pov hwm kho mob zoo

## Kauj ruam plaub:

Tsim ib tug as-khauj ces cuv npe

Cuv npe rau hauv koj hom kev pab ntawm CoveredCA.com. Cia li tsim kiag ib tug as-khauj rau tus kheej ces ua raws li cov lus qhia rau kev cuv npe uas tau piav hauv kauj ruam peb.

Li txhua zaus, peb nyob no pab. Yog koj muaj lus nug los yog xav nrhiav kev pab dawb, hauv zos, tim chaw, thov mus saib hauv **CoveredCA.com** los yog hu **800.771.2156**.

## Kauj ruam Tsib:

Ceev (save) koj cov lus cia

Nco ntsoov khaws tej lus tseem ceeb uas koj siv rau koj daim ntawv thov kev pab.

USERNAME

PASSWORD

DAIM NTAWV THOV TUS NAJ NPAWB ID

LEJ NKAG

KHEJ NAJ NPAWB

TUAM TXHAB MUAB KEV POV HWM LUB NPE

LUS QHIA TXOG HOM KEV POV HWM (NAJ NPAWB KEV PAB, NAJ NPAWB PAWG, THIAB LWM YAM.)

LUB NPE THIAB XOV TOOJ NTAWV TUS NEEG MUAJ CAI PAB CUV NPE (CERTIFIED ENROLLMENT COUNSELOR (CEC)),TUS NEEG MUAJ CAI MUAG KEV POV HWM LOSSIS TUS TSO NPE HAUV KEV POV HWM (PLAN-BASED ENROLLER (PBE)) UAS PAB KOJ CUV NPE

## Kauj ruam rau:

Them koj tus nqi raws hli

Nco ntsoov them koj tus nqi raws hli kom tag nrho thiab raws caij kom koj thiaj li tau kev pov hwm mus ntxiv. Kev tsis them koj tus nqi raws hli yuav muaj peev xwm ua kom tu ncuva koj txoj kev pov hwm kho mob los yog muab txiav tu tsis pov hwm.

**Yog xav paub ntxiv los yog mus nrhiav kev pab dawb, hauv zos tim chaw, thov hu mus rau:**

