

txoj hauv kev no mus rau pov hwm kho mob



KEV QHIA KAUI-RUAM-RAU-KAUI-RUAM

peb muaj pov hwm tuav rau koj.

Covered California tau los tsim pab cov pej xeeb California los sib piv, them taus thiab rau npe nkag rau cov ntawv pov hwm kho mob uas muaj npe. Feem coob cov rau npe txais tau nyiaj txiag pab, thiab muaj kev cog lug lav tias txhua tus yuav tau tib yam kev pov hwm kho mob ua zoo tshaj.

peb nyob ntawm no los pab koj

Xav tau kev pab rau tej qhov ntawm kev rau npe, hu rau 800-771-2156 (Hmoob) los sis mus rau CoveredCA.com. 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 tshaj li 14 los lug rau cov tib neeg uas pob ntseg hnov tsi tau.

kauj ruam lb. saib seb koj puas tsim nyog tau kev pab los them rau tuav pov hwm kho mob.

Koj them tau tsawg npaum li \$0 tuaj txhua hli, thiab koj yuav tsi them tshaj li 8.5% ntawm cov nyiaj koj tau los rau koj, rau peb qhov benchmark Silver Plan uas yog qhov thib ob Silver Plan uas pheej yig tshaj. Koj tseem tsim nyog rau npe nkag tau rau Medi-Cal uas koj them nyiaj tsawg los sis tsi them li.



Kws yees seb koj them txhua hli li cas siv peb qho cuab yeej laij leb (lus Askiv), luam theej duab qhov QR code los sis mus rau CoveredCA.com/#quick-calculator

IB KAUJ-RUAM-RAU-KAUJ-RUAM

KEV QHIA MUS RAU NTAWV POV HWM KHO MOB

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: 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 txiaj tawm vim muaj kev nyuaj siab.

Mus rau CoveredCA.com thiab xaiv “Shop and Compare” saib seb qhov kev tuav pov hwm kho mob twg yog thwj rau koj.

KEV TUAV POV HWM TASMASDAS COV TXIAJ NTSIG RAW S QIB TOOJ HLAU XYOO 2025

COV TXIAJ NTSIG TSEEM CEEB	TOOJ LIAB BRONZE	TOOJ NYIAJ SILVER (CSR)	TOOJ KUB GOLD	TOOJ HLAU XIM DAWB PLATINUM
	Tuav 60% ntawm qhov nruab nrab them txhua xyoo	Tuav yam tsawg kawg yog 73% ntawm qhov nruab nrab them txhua xyoo*	Tuav 80% ntawm qhov nruab nrab them txhua xyoo	Tuav 90% ntawm qhov nruab nrab them txhua xyoo
Ib Leeg / Tsev Neeg Nyiaj txiaj tawm	\$5,800 / \$11,600	Tsi muaj nyiaj txiaj tawm	Tsi muaj nyiaj txiaj tawm	Tsi muaj nyiaj txiaj 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	\$35	\$35	\$15
Tuaj saib xyuas kho mob ceev nyiaj koj them	\$60	\$35	\$35	\$15
Tuaj rau chav kho mob ceev nyiab koj them	40%**	\$350	\$330	\$150
Tshuaj tasmadas nyiaj koj them	\$19	\$15	\$15	\$7
Nyiaj koj them tawm ntawm koj nab rig rau ib tus tib neeg txhuaj xyoo tsi pub tshaj	\$8,850/xyoo	\$6,100/xyoo	\$8,700/xyoo	\$4,500/xyoo
Nyiaj them tawm ntawm nab rig rau ib tsev neeg txhuaj xyoo tsi pub tsha rau tsev neeg*	\$17,700/xyoo	\$12,200/xyoo	\$17,400/xyoo	\$9,000/xyoo

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

*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.

**40% tom qab txiaj tawm, mus txog cov nyiaj them tawm hauv hnab nyiaj txhua xyoo uas ntau tshaj plaws.



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 Zipcode ntawm tsev**
- **Hnub yug**
- **Ntawv pov thawj qhia tias ib tsev neeg ua tau nyiaj npaum li cas***
- **Xeev California daim ID los sis daim pib tso cai tsav tsheb**
- **Tus Social Security nab npawb los sis nab npawb them se 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)****

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.

KEV NKAG SIAB TXOG HMOs, PPOs THIAB EPOs

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

“HMOs”

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”

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”

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 Shop and Compare cuab yeej ntawm CoveredCA.com los kawm ntixiv 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.

*Ntawv pov thawj ntawm cov nyiaj tam sim no ntawm txhua tus tsev neeg thaum ua se, xws li cov ntawm tab tom ua se tag, W-2, los sis daim paystub. Ib tus tib neeg uas tseem koos ntawm yus lawv cov nyiaj yuav tau muab xam nrog yog tias cov nyiaj lawv khwv tau xav kom lawv ua se. Ib lub tsev neeg txhais yog ib tug neeg uas ua se tias lawv yog tus thawj neeg ua se thiab tag nrog cov neeg ua lawv qhia tias koom ntawm nws. Yog koj tsi ua se, Koj tseem tsim nyog rau npe nkag tau rau Medi-Cal ua koj them nyiaj tsawg los sis tsi them li.

**Koj rau npe thov siv tau koj tus me nyuam los sis poj niam ua tseem tsim nyog, txawm tias koj tsi tsim nyog.

COV KEV TIV THAIV KOJ LOS NTAWM COVERED CALIFORNIA

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 hnuv 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.

kauj ruam plaub. **tsim ib lub** **account thiab rau npe.**

Rau npe koj qhov pov hwm ntawm CoveredCA.com. 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.

SIJ HAWM QHEB RAU NPE YOG

Nov 1 — Jan 31

Medi-Cal thiab Rau npe tshwj xeeb muaj thaum twg los tau txhua xyoo. Rau npe tshwj xeeb cia cov pej xeeb California tau kev tuav pov hwm hauv qab 60 hnuv thaum muaj ib qho tseem ceeb tshwm sim rau lus 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 Califoiria.

Xav paub ntxiv txog Rau npe tshwj xeeb, mus rau
[CoveredCA.com/special-enrollment](https://coveredca.com/special-enrollment)

Xav tau kev pab?

Yog xav paub ntxiv thiab xav ntsib ib tus tib neeg los pab koj, hu rau:

CoveredCA.com | 800.771.2156 (Hmoob)

