

**Nov tsuas yog tej tseem ntsiab lus xwb.**

Yog koj xav paub ntiv txog koj txoj kev duav thiab cov nqi, koj txais tau tag nrho tej kev cai hauv daim ntawv tswj fwm los sis pawg kho mob cov ntaub ntawv nyob ntawm [www.\[insert\]](#) los sis thaum hu [1-800-\[insert\]](#).

Tej Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Lis Cas qhov no Thiaj Tseem Ceeb:
Tag nrho cov <u>nyiaj lov tawm (deductible)</u> yog li cas?	\$	[NO:] Koj yuav tsum them txhua tus nqi mus txog thaum them cov <u>nyiaj lov tawm</u> ua ntej pawg kho mob no yuav pib them tej nqi rau tej kev pab uas koj tau lawm. Xyuas koj daim ntawv tswj fwm los sis pawg kho mob cov ntaub ntawv seb yuav rov qab pib qhov <u>nyiaj lov tawm</u> thaum twg (feem ntau yuav yog thaum lub Ib Hlis Ntuj hnub tim 1, tiam sis tsis yog li ntawd txhua lub sij hawm). Saib daim phiaj uas pib hauv phab ntawv 2 seb koj yuav tau them npaum li cas rau tej kev pab uas peb duav tom qab koj twb them cov <u>nyiaj lov tawm</u> lawm. [YES:] Saib daim phiaj uas pib hauv phab ntawv 2 seb koj yuav tau them nqi npaum li cas rau tej kev pab uas pawg kho mob no duav.
Puas tau muaj lwm cov <u>nyiaj lov tawm</u> rau ib co kev pab thiab?	\$	[YES:] Koj yuav tsum them txhua tus nqi mus txog thaum them cov <u>nyiaj lov tawm</u> rau tej kev pab ntawd ua ntej pawg kho mob no yuav pib them cov nqi rau tej kev pab no. [NO:] Koj tsis tas yuav them cov <u>nyiaj lov tawm</u> rau ib co kev pab, tiam sis saib daim phiaj uas pib hauv phab ntawv 2 rau lwm cov nqi rau tej kev pab uas pawg kho mob no duav.
Puas muaj tej <u>kev cai them nqi kho mob (out-of-pocket)</u> seb yuav them ntau npaum li cas?	\$	[YES:] Tej <u>kev cai them nqi kho mob</u> yog qhov ntau tshaj plaws uas koj yuav them hauv ib lub caij duav nqi kho mob (feem ntau yuav yog rau ib xyos) uas koj yuav tau lav them rau tej nqi rau tej kev pab uas koj txais. Tej kev cai them nqi no yuav pab koj npaj seb yuav tau them cov nqi kho mob ntau npaum li cas. [NO:] Tsis muaj tej kev cai uas qhia seb koj yuav tau lav them ntau npaum li cas hauv ib lub caij duav nqi kho mob rau tej kev pab uas koj txais.
Yuav tsis suav dab tsi hauv tej <u>kev cai them nqi kho mob</u> ?		[YES:] Tab txawm koj them tej nqi no los, cov no yuav tsis raug suav rau <u>tej kev cai them nqi kho mob</u> uas koj yuav tau them. [NO:] Tsis raug suav no vim tsis muaj <u>tej kev cai them nqi kho mob</u> rau koj tej nqi.

[INSURER NAME] : [PLAN NAME]

Lub Caij Duav: [See Instructions]

Daim Ntawv Piv txog cov Ntsiab Lus rau Kev Pab thiab Kev Duav:
Pawg Kho Mob No Duav Dab Tsi & Yuav Sau Nqi Li Cas

Kev Duav rau: _____ | Hom Pawg Kho Mob Li Cas: _____

Tej Lus Nug Tseem Ceeb	Cov Lus Teb	Vim Lis Cas qhov no Thiaj Tseem Ceeb:
Puas tau muaj tag nrho txoj kev cai them rau ib xyoos seb pawg kho mob yuav them ntau npaum li cas?		[YES:] Daim phiaj uas pib hauv phab ntawv 2 piav seb muaj tej kev cai li cas seb pawg kho mob yuav them li cas rau <i>ib txhia</i> kev pab uas lawv duav, zoo li ntsib kws kho mob hauv hoob kas. [NO:] Pawg kho mob no tsuas kam them rau tej kev pab uas lawv duav mus txog tej kev cai uas tsa cia hauv txhua lub caij, tab txawm koj yeej xav tau tej kev pab ntawd. Koj yuav tau lav them tej nqi uas tshaj txoj kev cai no. Daim phiaj uas pib hauv phab ntawv 2 piav txog <i>ib txhia</i> kev cai rau kev duav, zoo li seb lawv pub yus mus rau lub hoob kas pes tsawg zaus.
Pawg kho mob no puas tau siv ib <u>co kws kho mob</u> uas <u>sib koom tes</u> ?		[YES:] Yog koj mus ntsib ib tug neeg kuaj mob los sis <u>kws kho mob</u> uas sib koom tes, ces pawg kho mob no yuav them ib co los sis tag nrho tej nqi rau tej kev pab uas lawv duav. Xyuam xim, vim tej zaum koj tus kws kho mob los sis tsev kho mob uas sib koom tes yuav siv ib co <u>kws kho mob</u> uas tsis koom tes rau ib txhia kev pab. Tej pawg kho mob siv lo lus sib koom tes, <u>nyiam siv</u>, los sis sib koom tes rau <u>cov kws kho mob</u> nyob hauv lawv cov uas <u>sib koom tes</u>. Saib daim phiaj uas pib hauv phab ntawv 2 seb pawg kho mob no them txhua tus kws kho mob li cas. [NO:] Pawg kho mob ua tib yam nkaus rau <u>cov kws kho mob</u> kom them tus nqi rau tib yam kev pab uas lawv muab.
Kuv puas xav tau ib daim ntawv xa mus ntsib ib tug <u>kws kho mob tshwj xeeb</u> ?		[YES:] Pawg kho mob no yuav them ib txhia los sis tag nrho cov nqi thaum mus ntsib ib tug <u>kws kho mob tshwj xeeb</u> rau tej kev pab uas lawv duav tiam sis tsuas ua li ntawd yog tias pawg kho mob twb tso lus ua ntej koj mus ntsib tus <u>kws kho mob tshwj xeeb</u>. [NO:] Koj muaj cai mus ntsib tus <u>kws kho mob tshwj xeeb</u> uas koj xaiv tsis tas muaj kev tso lus los ntawm pawg kho mob no.
Puas tau muaj tej kev pab uas pawg kho mob no tsis tau kam duav?		[YES:] Ib txhia kev pab uas pawg kho mob no tsis kam duav yeej muab sau tseg hauv phab ntawv 4. Saib koj daim ntawv tswj fwm los sis pawg kho mob cov ntaub ntawv kom kawm tau ntxiv txog tej <u>kev pab uas raug txwv</u>. [NO:] Saib koj daim ntawv tswj fwm los sis pawg kho mob cov ntaub ntawv kom kawm tau ntxiv txog tej <u>kev pab uas raug txwv</u>.

Cov Lus Nug: Hu [1-800-\[insert\]](tel:1-800-[insert]) los sis xyuas peb hauv [www.\[insert\]](http://www.[insert]). Yog koj tsis to taub tej lus uas muaj ib kab ntawv sab hauv uas peb siv hauv daim ntawv no, ces saib Daim Ntawv Txhais Lus rau cov lus no. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm [www.\[insert\]](http://www.[insert]) los sis hu [1-800-\[insert\]](tel:1-800-[insert]) kom lawv xa ib daim luam tuaj rau koj.

Daim Ntawv Piv txog cov Ntsiab Lus rau Kev Pab thiab Kev Duav:
Pawg Kho Mob No Duav Dab Tsi & Yuav Sau Nqi Li Cas

Kev Duav rau: _____ | **Hom Pawg Kho Mob Li Cas:** _____



- **Cov nyiaj ntxiv (copayment)** yog tej nyiaj (piv xam hais tias, \$15 daus las) uas koj them rau tej kev kho mob, feem ntau thaum uas koj txais txoj kev pab ntawd.
- **Nyiaj isalas ntxiv (coinsurance)** yog qhov uas *koj* yuav them rau tej kev pab uas peb duav, ua ib feem ntawm **tus nqi uas pub sau** rau txoj kev pab. Piv xam hais tias, yog tias pawg kho mob **tus nqi uas pub sau** thaum pw ib hmos hauv lub tsev kho mob yog \$1,000 daus las, koj qhov **nyiaj isalas ntxiv** tus nqi yog 20% feem pua yuav yog \$200 daus las. Tej zaum tus nqi no yuav pauv yog tias koj tseem tsis tau them tag nrho koj qhov **nyiaj lov tawm**.
- Tus nqi uas pawg kho mob them rau tej kev pab uas peb duav nyob ntawm seb **tus nqi uas pub sau** yog npaum li cas. Yog hais tias ib tug kws kho mob uas **tsis sib koom tes** sau nqi ntau tshaj **tus nqi uas pub sau**, ces tej zaum koj yuav them qhov tshaj uas nws sau ntawd. Piv xam hais tias, yog tias ib lub tsev kho mob uas tsis sib koom tes sau nqi npaum li cas \$1,500 daus las yuav pw ib hmos thiab **tus nqi uas pub sau** yog \$1,000 daus las, ces tej zaum koj yuav tau them tus nqi tshaj ntawd uas yog \$500 daus las. (Nov hu ua txoj **kev sau nqi qhov uas seem**.)
- **[If network plan:]** Tej zaum pawg kho mob no yuav yaum kom koj yuav siv _____ **cov kws kho mob** thaum lawv sau tej **nyiaj lov tawm**, **cov nyiaj ntxiv** thiab **nyiaj isalas ntxiv** uas pheej yig me ntsis.
[If non-network plan:] Tus nqi uas koj yuav tau them yeej tsis nyob ntawm seb ib tug **kws kho mob** puas nrog peb **sib koom tes**.

Ib Txoj Kev Kho Mob uas Tib Neeg Coob Txais	Tej Kev Pab uas Tej Zaum Koj Xav Tau	Koj Lav Them Npaum Li Cas Yog Koj Siv ib tug Kws Kho Mob uas[Sib koom tes]	Koj Lav Them Npaum Li Cas Yog Koj Siv ib tug Kws Kho Mob uas[Tsis sib koom tes]	Tej Kev Txwv & Kev Cais Tawm
Yog koj mus hauv ib tug kws kho mob lub hoob kas los sis tsev kuaj mob	Tus thawj kws kho mob pab kho ib yam kev raug mob los sis kab mob			
	Tus kws kho mob tshwj xeeb kev kho mob			
	Txoj kev mus ntsib lwm tus kws kho mob			
	Kev pab tiv thaiv/kev kuaj xyuas/txhuj tshuaj tiv thaiv kab mob			
Yog koj raug ib txoj kev kuaj	Txoj kev kuaj xyuas (xoo fai fab, kuaj ntshav)			
	Kev thaj duab (kev thaj duab CT/PET, duab MRI)			

Cov Lus Nug: Hu **1-800-[insert]** los sis xyuas peb hauv **www.[insert]**. Yog koj tsis to taub tej lus uas muaj ib kab ntawv sab hauv uas peb siv hauv daim ntawv no, ces saib Daim Ntawv Txhais Lus rau cov lus no. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm **www.[insert]** los sis hu **1-800-[insert]** kom lawv xa ib daim luam tuaj rau koj.

[INSURER NAME] : [PLAN NAME]

Lub Caij Duav: **[See Instructions]**

Daim Ntawv Piv txog cov Ntsiab Lus rau Kev Pab thiab Kev Duav:
Pawg Kho Mob No Duav Dab Tsi & Yuav Sau Nqi Li Cas

Kev Duav rau: _____ | **Hom Pawg Kho Mob Li Cas:** _____

Ib Txoj Kev Kho Mob uas Tib Neeg Coob Txais	Tej Kev Pab uas Tej Zaum Koj Xav Tau	Koj Lav Them Npaum Li Cas Yog Koj Siv ib tug Kws Kho Mob uas[Sib koom tes]	Koj Lav Them Npaum Li Cas Yog Koj Siv ib tug Kws Kho Mob uas[Tsis sib koom tes]	Tej Kev Txwv & Kev Cais Tawm
Yog koj xav tau tshuaj pab kho koj tus kab mob los sis yam mob kev nkees Tej xov xwm ntxiv txog kev duav tshuaj yeej nyob rau ntawm www.[insert].	[Tshuaj uas muaj npe zoo xws luag]			
	[Tshuaj uas muaj npe nrov uas nyiam siv]			
	[Tshuaj uas muaj npe nrov uas tsis nyiam siv]			
	[Cov tshuaj tshwj xeeb]			
Yog tias koj raug phais tsis tas pw ib hmos	Nqi siv tsev kho mob (ib yam hais tias, lub tsev rau kev phais tsis pw ib hmos)			
	Kws kho mob/kws phais cov nqi			
Yog xav tau ces kev kho mob tas sim ntawd	Tej kev pab hauv chav kho mob kam ceev			
	Kev thauj neeg mob vim mob kam ceev			
	Chav kho mob sai			
Yog koj pw ib hmos hauv lub tsev kho mob	Nqi siv tsev kho mob (ib yam hais tias, lub tsev kho mob ib chav tsev)			
	Kws kho mob/kws phais tus nqi			

Cov Lus Nug: Hu **1-800-[insert]** los sis xyuas peb hauv **www.[insert]**. Yog koj tsis to taub tej lus uas muaj ib kab ntawv sab hauv uas peb siv hauv daim ntawv no, ces saib Daim Ntawv Txhais Lus rau cov lus no. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm **www.[insert]** los sis hu **1-800-[insert]** kom lawv xa ib daim luam tuaj rau koj.

[INSURER NAME] : [PLAN NAME]

Lub Caij Duav: [See Instructions]

Daim Ntawv Piv txog cov Ntsiab Lus rau Kev Pab thiab Kev Duav:
Pawg Kho Mob No Duav Dab Tsi & Yuav Sau Nqi Li Cas

Kev Duav rau: _____ | Hom Pawg Kho Mob Li Cas: _____

Ib Txoj Kev Kho Mob uas Tib Neeg Coob Txais	Tej Kev Pab uas Tej Zaum Koj Xav Tau	Koj Lav Them Npaum Li Cas Yog Koj Siv ib tug Kws Kho Mob uas[Sib koom tes]	Koj Lav Them Npaum Li Cas Yog Koj Siv ib tug Kws Kho Mob uas[Tsis sib koom tes]	Tej Kev Txwv & Kev Cais Tawm
Yog tias koj muaj teeb meem ntawm sab paj hlwb, teeb meem ntawm kev coj cwj pwm, los sis muaj teeb meem vim yus quav tshuaj yeeb	Tej kev pab sab nraum lub tsev kho mob vim muaj teeb meem ntawm sab paj hlwb/kev coj cwj pwm			
	Tej kev pab sab hauv lub tsev kho mob vim muaj teeb meem ntawm sab paj hlwb/kev coj cwj pwm			
	Kev pab kho qhov teeb meem vim quav tshuaj yeeb sab nraum lub tsev kho mob			
	Kev pab kho qhov teeb meem vim quav tshuaj yeeb sab hauv lub tsev kho mob			
Yog hais tias koj xeeb me nyuam	Kev tu mob thaum tseem xeeb me nyuam thiab tom qab yug me nyuam tas			
	Tej nqi rau kev pab yug me nyuam thiab pw hauv lub tsev kho mob			
Yog koj xav tau kev pab kom zoo mob los sis xav tau lwm txoj kev kho mob tshwj xeeb	Txoj kev kho mob tom tsev			
	Kev pab kho kom rov qab nyob zoo li qub			
	Kev pab xyaum ua neej nyob			
	Cov nais maum kev pab tu mob			
	Tej yam khoom kho mob			
	Kev tu mob thaum yuav tas sim neej			
Yog tias koj tus me nyuam xav tau kev kho hniav los sis kuaj qhov muag	Kuaj qhov muag			
	Iav qhov muag			
	Kev kuaj hniav			

Cov Lus Nug: Hu 1-800-[insert] los sis xyuas peb hauv www.[insert]. Yog koj tsis to taub tej lus uas muaj ib kab ntawv sab hauv uas peb siv hauv daim ntawv no, ces saib Daim Ntawv Txhais Lus rau cov lus no. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm www.[insert] los sis hu 1-800-[insert] kom lawv xa ib daim luam tuaj rau koj.

Daim Ntawv Piv txog cov Ntsiab Lus rau Kev Pab thiab Kev Duav:
Pawg Kho Mob No Duav Dab Tsi & Yuav Sau Nqi Li Cas

Kev Duav rau: _____ | **Hom Pawg Kho Mob Li Cas:** _____

Kev Pab uas Muab Cais Tawm & Lwm Yam Kev Pab uas Duav:

Tej Kev Pab uas Koj Pawg Kho Mob TSIS Duav (Daim ntawv no yeej tsis piv txog txhua yam tsav. Saib hauv koj daim ntawv tswj fwm los sis pawg kho mob cov ntaub ntawv rau lwm yam kev pab uas muab cais tawm.)

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Kev nyem nrob qaum • Tej Kev Pab Kho lub Cev Kom Zoo Nkauj • Kev kho hniav (Neeg laus) • Lub ntsaws pob ntseg kom pab hnov lus | <ul style="list-style-type: none"> • Kev kho lub cev kom xeeb tau me nyuam • Kev tu mob ntev mus • Kev kho mob thaum tsis muaj mob kam ceev thaum yus tab tom yos teb chaws sab nraum Teb Chaws Amelikas • Tus nais maum txoj kev los tu neeg | <ul style="list-style-type: none"> • Kev kuaj qhov muag raws caij (Neeg laus) • Kev kuaj ko taw raws caij • Txoj kev pab poob phaus |
|---|---|--|

Lwm Txoj Kev Pab uas Peb Duav (Daim ntawv no tsis sau txhij txhua. Saib hauv koj daim ntawv tswj fwm los sis pawg kho mob cov ntaub ntawv rau lwm yam kev pab uas peb duav thiab koj cov nqi rau tej kev pab no.)

- | | |
|--|---|
| <ul style="list-style-type: none"> • Kev Hno Koob | <ul style="list-style-type: none"> • Kev Phais kom lub Cev Txhob Rog |
|--|---|

Koj Txoj Cai kom tau Kev Duav Tauj Mus Ntxiv:

**** Ib qho yam ntxwv txog tib neeg kev tuav pov hwm them nqi kho mob –**

Tej zaum tuam tseem fwm thiab lub Xeev tej kev cai yuav pov hwm tib neeg kom koj tau txoj kev tuav pov hwm them nqi kho mob no yog hais tias koj phееj them koj **tus nqi them**. Tiam sis, tseem muaj tej kev zam txoj cai no, zoo li:

- Koj ua txhaum dag
- Lub tsev isalas tsum tsis muab tej kev pab hauv lub Xeev lawm
- Koj tsiv mus nyob sab nraum koj cheeb tsam txais kev duav no

Yog xav paub ntxiv txog koj tej cai rau koj txoj cai tau kev duav tauj mus ntxiv, hu mus rau lub tsev isalas nyob ntawm **[contact number]**. Koj kuj muaj cai hu mus rau koj lub xeev lub rooj tsav xwm sab xyuas isalas nyob ntawm 1-800-927-HELP (4357) los sis nyob ntawm www.insurance.ca.gov.

**LOS
SIS**

**** Ib qho yam ntxwv txog ib pawg neeg kev tuav pov hwm them nqi kho mob –**

Yog koj poob koj txoj kev duav nqi hauv pawg kho mob no, ces, nyob ntawm seb tab tom muaj xwm dab tsi, es tej zaum Tuam Tsoom Fwm los sis lub Xeev tej kev cai yuav pov hwm koj uas yuav cia koj tseem txais tau kev tuav pov hwm them nqi kho mob. Tej zaum ib txoj kev cai twg li no yuav muaj ciam ciam seb yuav kav ntev npaum li cas thiab koj tseem yuav tau muaj ib **tug nqi them**, uas tej thaum yuav kim tshaj tus nqi them uas koj tau them thaum koj tseem tau kev duav hauv pawg kho mob no. Thiab tej zaum kuj yuav muaj lwm yam kev txwv rau koj txoj cai tau kev duav tauj mus ntxiv thiab.

Yog xav paub ntxiv txog koj tej cai rau koj txoj cai tau kev duav tauj mus ntxiv, hu mus rau pawg kho mob nyob ntawm **[contact number]**. Koj kuj muaj cai hu mus rau koj lub xeev lub rooj tsav xwm sab xyuas isalas, Teb Chaws Amelikas Lub Rooj Tsav Xwm rau Kev Ua Hauj Lwm, Pawg Neeg Hauj Lwm lub Koom Haum Saib Xyuas Kev Nyob Zoo nyob ntawm 1-866-444-3272 los sis www.dol.gov/ebsa, los sis Teb Chaws Amelikas Lub Rooj Tsav Xwm Saib Xyuas Kev Noj Qab Nyob Zoo thiab Tej Kev Pab Tib Neeg nyob ntawm 1-877-267-2323 x61565 los sis www.cciio.cms.gov.

Cov Lus Nug: Hu **1-800-[insert]** los sis xyuas peb hauv **www.[insert]**. Yog koj tsis to taub tej lus uas muaj ib kab ntawv sab hauv uas peb siv hauv daim ntawv no, ces saib Daim Ntawv Txhais Lus rau cov lus no. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm **www.[insert]** los sis hu **1-800-[insert]** kom lawv xa ib daim luam tuaj rau koj.

Daim Ntawv Piv txog cov Ntsiab Lus rau Kev Pab thiab Kev Duav:
Pawg Kho Mob No Duav Dab Tsi & Yuav Sau Nqi Li Cas

Kev Duav rau: _____ | **Hom Pawg Kho Mob Li Cas:** _____

Koj Cov Cai Hais Yam Tsis Txaus Siab thiab Kev Thov Tshab Xyuas Dua:

[FOR GROUP PLANS:] Yog koj muaj lus tsis txaus siab los sis tsis pom zoo vim lawv txwv tsis kam duav ib txoj kev kho mob twg, ces tej zaum koj muaj cuab kav **thov kev tshab xyuas** los sis ua ntawv **qhia lus tsis txaus siab**. Yog muaj lus nug txog koj tej cai, daim ntawv ceeb toom no, los sis kev pab, koj tiv tauj tau: **[insert applicable plan contact information]**; Pawg Neeg Hauj Lwm lub Koom Haum Saib Xyuas Kev Nyob Zoo nyob ntawm 1-866-444-EBSA (3272) los sis www.dol.gov/ebsa/healthreform; California lub Rooj Tsav Xwm rau Isalas, lub Koom Haum Pab Tib Neeg Kev Noj Qab Nyob Zoo, 300 South Spring Street, South Tower, Los Angeles, CA 90013 los sis 1-800-927-HELP (4357) los sis 1-800-482-4833 TDD los sis www.insurance.ca.gov. Tsis tas li ntawd xwb, ib qho chaw pab tib neeg mam li pab koj uas koj cov ntaub ntawv thov tshab xyuas dua. Tiv tauj California lub Rooj Tsav Xwm rau Isalas rau ntawm qhov chaw tiv tauj lawv li sau tseg saum toj no.

[FOR INDIVIDUAL PLANS:] Yog koj muaj lus tsis txaus siab los sis tsis pom zoo vim lawv txwv tsis kam duav ib txoj kev kho mob twg, ces tej zaum koj muaj cuab kav **thov kev tshab xyuas** los sis ua ntawv **qhia lus tsis txaus siab**. Yog muaj lus nug txog koj tej cai, daim ntawv ceeb toom no, los sis kev pab, koj tiv tauj tau: California lub Rooj Tsav Xwm rau Isalas, lub Koom Haum Pab Tib Neeg Kev Noj Qab Nyob Zoo, 300 South Spring Street, South Tower, Los Angeles, CA 90013 los sis 1-800-927-HELP (4357) los sis 1-800-482-4833 TDD los sis www.insurance.ca.gov. Tsis tas li ntawd xwb, ib qho chaw pab tib neeg mam li pab koj uas koj cov ntaub ntawv thov tshab xyuas dua. Tiv tauj California lub Rooj Tsav Xwm rau Isalas rau ntawm qhov chaw tiv tauj lawv li sau tseg saum toj no.

Txoj Kev Duav no Puas Muab Tej Kev Duav Yam Tsawg Nkaus uas Yuav Tsum Muab?

Txoj Kev Cai Kho Mob Pheej Yig (Affordable Care Act) yuam kom tib neeg feem coob yuav muaj kev tuav pov hwm them nqi kho mob uas tsim nyog muab “tej kev duav yam tsawg nkaus uas yuav tsum muab.” **Pawg kho mob no los sis daim ntawv tswj fwm [muab/ tsis muab] qhov kev duav yam tsawg nkaus uas yuav tsum muab.**

Txoj Kev Duav no Puas Ua Raws li tej Kev Cai Yam Tsawg Kawg Nkaus?

Txoj Kev Cai Kho Mob Pheej Yig tsim tej kev cai yam tsawg kawg nkaus uas ib pawg kho mob duav nqi kho mob yuav tsum muab rau tib neeg. Yam tsawg kawg nkaus uas duav yog 60% feem pua (tus nqi sau tseg). **Txoj kev tuav pov hwm them nqi kho mob no [ua/ tsis ua] raws li tej kev cai yam tsawg kawg nkaus rau tej kev pab uas lawv muab.**

Txuas Tau Kev Pab Ua Lwm Yam Lus:

[Spanish (Español): Para obtener asistencia en Español, llame al **[insert telephone number]**.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **[insert telephone number]**.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 **[insert telephone number]**.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' **[insert telephone number]**.]

————— *Yog xav saib qhov piv txwv uas piav seb pang kho mob no ua li cas thiab duav tej nqi kho mob, saib phab ntawv tom ntej.* —————

Cov Lus Nug: Hu **1-800-[insert]** los sis xyuas peb hauv **www.[insert]**. Yog koj tsis to taub tej lus uas muaj ib kab ntawv sab hauv uas peb siv hauv daim ntawv no, ces saib Daim Ntawv Txhais Lus rau cov lus no. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm **www.[insert]** los sis hu **1-800-[insert]** kom lawv xa ib daim luam tuaj rau koj.

Qhia txog tej qhov Piv Txwv txog Kev Duav no:

Tej qhov piv txwv no qhia saib pawg kho mob no yuav duav tej nqi kho mob li cas. Siv tej qhov piv txwv no saib seb, feem ntau, ib qho yam ntxwv piav txog ib tus neeg mob yuav tau kev tuav pov hwm li cas yog tias lawv tau kev duav hauv tej pawg kho mob no.



Nov tsis yog ib qho cuab yeej uas kwv yees tias yuav sau nqi li cas.

Tsis txhob siv tej qhov piv txwv no kom kwv yees seb koj yuav raug nqi li cas hauv pawg kho mob no. Txoj kev tu mob uas koj yuav txais yeej txawv ntawm tej qhov piv txwv no, thiab cov nqi rau tej kev kho mob yeej yuav txawv txav thiab.

Saib phab ntawv tom ntej rau tej xov xwm tseem ceeb txog tej qhov piv txwv no.

Yug me nyuam (yug tau tsis muaj teeb meem)

- **Tus nqi uas tshuav rau cov kws kho mob: \$7,540**
- **Pawg kho mob them npaum li \$**
- **Tus neeg mob them npaum li \$**

Tej piv txwv txog cov nqi tu mob:

Lub tsev kho mob cov nqi (leej niam)	\$2,700
Txoj kev tu mob rau kev yug me nyuam	\$2,100
Lub tsev kho mob cov nqi (tus me nyuam mos liab)	\$900
Tshuaj tsaug zog	\$900
Kev kuaj ntshav kuaj zis	\$500
Cov tshuaj	\$200
Kev xoo fai fab	\$200
Koob tshuaj tiv thaiv kab mob, lwm yam kev tiv thaiv	\$40
Tag nrho	\$7,540

Tus neeg mob them:

Cov nyiaj lov tawm	\$
Cov nyiaj ntxiv	\$
Nyiaj isalas ntxiv	\$
Tej kev txwv los sis kev cais tawm	\$
Tag nrho	\$

Tswj kav txoj kev mob ntshav qab zib hom 2

(kev ua tib zoo tswj ib yam kab mob raws caij raws nyoo)

- **Tus nqi uas tshuav rau cov kws kho mob: \$5,400**
- **Pawg kho mob them npaum li \$**
- **Tus neeg mob them npaum li \$**

Tej piv txwv txog cov nqi tu mob:

Cov tshuaj	\$2,900
Tej Khoom thiab Cuab Yeej Kho Mob	\$1,300
Kev Mus Ntsib Kws Kho Mob Tom Hoob Kas thiab Kev Kuaj Mob	\$700
Kev Kawm	\$300
Kev kuaj ntshav kuaj zis	\$100
Koob tshuaj tiv thaiv kab mob, lwm yam kev tiv thaiv	\$100
Tag nrho	\$5,400

Tus neeg mob them:

Cov nyiaj lov tawm	\$
Cov nyiaj ntxiv	\$
Nyiaj isalas ntxiv	\$
Tej kev txwv los sis kev cais tawm	\$
Tag nrho	\$

Cov lus nug thiab lus teb txog qhov Piv Txwv txog Kev Duav:**Muaj tej lus tseeb dab tsi hais txog qhov Piv Txwv txog Kev Duav no?**

- Cov nqi no tsis suav **tus nqi them** yuav isalas.
- Tej piv txwv txog cov nqi tu mob no yog nyob ntawm seb feem ntau yuav sau nqi li cas raws li Teb Chaws Ameliaks Lub Rooj Tsav Xwm Saib Xyuas Kev Noj Qab Nyob Zoo thiab Tej Kev Pab Tib Neeg sau tseg, thiab yeej tsis hais txog ib cheeb tsam los sis pawg kho mob twg.
- Tus neeg mob yam kab mob tsis yog ib yam uas raug cais tawm los sis ib yam mob uas twb muaj yav tas los.
- Txhua yam kev pab thiab kev kho mob uas pib thiab xaus hauv tib lub caij duav nqi kho mob.
- Tsis muaj lwm yam nqi kho mob rau ib tug tswv cuab tau kev duav los ntawm pawg kho mob no.
- Cov nqi kho mob uas koj them yog nyob ntawm seb muab kev kho mob li cas hauv qhov piv txwv no.
- Tus neeg mob txais kev kho mob los ntawm **cov kws kho mob** uas sib koom tes. Yog tias tus neeg mob txais kev kho mob los ntawm **cov kws kho mob** uas tsis sib koom tes, ces cov nqi yuav siab dua.

Ib Qho Piv Txwv txog Kev Duav piav txog dab tsi?

Rau txhua yam kev kho mob, Qhov Piv Txwv txog Kev Duav pab qhia koj seb cov **nyiaj lov tawm**, **nyiaj ntxiv**, thiab **nyiaj isalas ntxiv** raug muab suav li cas. Nws kuj pab koj kawm seb koj yuav tshuav tej nqi dab tsi uas koj yuav tau them vim txoj kev kho mob los sis kev kuaj mob tsis raug duav los sis muaj ciaj ciam rau txoj kev them cov nqi ntawd.

Seb Qhov Piv Txwv txog Kev Duav puas tau qhia tseeb tias kuv xav tau kev kho mob li cas?

- ✖ **Tsis tau.** Tej kev kho mob no tsuas yog tej qhov piv txwv xwb. Txoj kev kho mob uas koj txais rau yam kab mob no yuav txawv me ntsis nyob ntawm seb koj tus kws kho mob hais li cas, koj hnub nyoog, seb koj muaj mob loj npaum li cas, thiab ntau yam ntxiv.

Qhov Piv Txwv txog Kev Duav puas tau qhia tseeb seb yav tom ntej kuv yuav raug tej nqi li cas?

- ✖ **Tsis tau.** Qhov Piv Txwv txog Kev Duav tsis yog suav seb yuav muaj nqi li cas. Koj siv tsis tau cov piv txwv no suav seb koj yuav raug nqi li cas rau yam kab mob ntawd, cov no yog rau kev muab sib piv xwb. Koj tej nqi yuav txawv me ntsis nyob ntawm seb koj txais kev kho mob li cas, seb koj **cov kws kho mob** sau nqi li cas, thiab koj pawg kho mob yuav them npaum li cas.

Kuv siv puas tau tej Qhov Piv Txwv txog Kev Duav no muab tej pawg kho mob sib piv?

- ✓ **Tau.** Thaum koj saib daim ntawv piav txog Tej Ntsiab Lus ntawm Kev Pab rau lwm pawg kho mob, koj yuav pom tib Qhov Piv Txwv txog Kev Duav. Thaum koj muab tej pawg kho mob sib piv, xyuas lub thawv uas hais tias “Tus Neeg Mob Them Npam Li Cas” txog txhua qhov piv txwv. Tus naj npawb uas me zog qhia tias, pawg kho mob duav ntau me ntsis rau qhov ntawd.

Puas tau muaj lwm cov nqi uas kuv yuav tsum xav txog thaum kuv tab tom muab tej pawg kho mob sib piv?

- ✓ **Tau.** Ib qho uas tseem ceeb yog seb koj yuav muaj **tus nqi them** yuav isalas li cas. Feem ntau, **tus nqi them** yuav isalas uas pheej yig, ces koj haj yam yuav tau them lwm cov nqi kom ntau, zoo li **cov nyiaj ntxiv**, **nyiaj lov tawm**, thiab **nyiaj isalas ntxiv**. Koj kuj yuav tsum xav txog txoj kev tso nyiaj hauv cov av khauj zoo li qhov as khauj tseg nyiaj them nqi kho mob (HSAs), tej qhov siv nyiaj rau lwm cov nqi kho mob (FSAs) los sis cov as khauj pab them yus tej nqi kho mob rov qab (HRAs) uas pab koj them koj tej nqi kho mob.

Cov Lus Nug: Hu **1-800-[insert]** los sis xyuas peb hauv **www.[insert]**. Yog koj tsis to taub tej lus uas muaj ib kab ntawv sab hauv uas peb siv hauv daim ntawv no, ces saib Daim Ntawv Txhais Lus rau cov lus no. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm **www.[insert]** los sis hu **1-800-[insert]** kom lawv xa ib daim luam tuaj rau koj.