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| **Daim Ntawv Piav txog cov Ntsiab Lus rau Kev Pab thiab Kev Duav (SBC) yuav pab koj xaiv ib** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob. Daim SBC qhia koj seb koj thiab** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob yuav sib faib tej nqi kho mob uas peb duav no li cas. LUS CEEB TOOM: Tej xov xwm txog tus nqi rau** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob no (uas raug hu ua** [**tus nqi them**](https://www.healthcare.gov/sbc-glossary/#premium)**) yuav isalas yuav nyob hauv lwm daim ntawv.****Nov tsuas piav me ntsis txog qhov no.** Yog xav paub ntxiv txog koj txoj kev duav no, los sis kom tau ib daim luam uas piav txog tag nrho tej kev duav, [insert contact information]. Rau tej kev txhais lus rau tej lo lus tseeb ceeb, zoo li [pub sau nqi li cas](https://www.healthcare.gov/sbc-glossary/#allowed-amount), [kev sau nqi qhov uas seem](https://www.healthcare.gov/sbc-glossary/#balance-billing), [nyiaj isalas ntxiv](https://www.healthcare.gov/sbc-glossary/#coinsurance), [nyiaj ntxiv](https://www.healthcare.gov/sbc-glossary/#copayment), [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible), [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider), los sis lwm cov lus uas muaj ib txoj kab sab hauv cia li saib hauv Daim Ntawv Txhais Lus. Koj saib tau Daim Ntawv Txhais Lus no nyob ntawm www.[insert].com los sis hu 1-800-[insert] kom lawv xa ib daim luam tuaj rau koj. **[YOG XAV TAU:** Cov Lus Nug: Hu 1-800-[insert] los sis xyuas peb hauv www.[insert].com yog xav paub ntxiv, kuj hais txog ib daim luam txog koj [plan’s summary plan description / policy documents].**]** |

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| **Tej Lus Nug Tseem Ceeb** | **Cov Lus Teb** | **Vim Li Cas Qhov No Tseem Ceeb:** |
| **Tag nrho cov** [**nyiaj lov tawm (deductible)**](https://www.healthcare.gov/sbc-glossary/#deductible) **yog li cas?** | **$** | [YES:] Feem ntau mas, Koj yuav tsum them txhua tus nqi los ntawm [cov kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) mus txog tus nqi rau cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) ua ntej [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no pib them cov nqi. **[If SBC portrays family coverage, add 1 or 2:] [1. Family coverage with embedded deductible:]** Yog koj muaj lwm cov neeg hauv koj tsev neeg hauv [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no, txhua tus neeg hauv yus tsev neeg yuav tsum them lawv cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) rau lawv tus kheej mus txog thaum them tag nrho cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) es tsev neeg thiaj tau tau them tag nrho tsev neeg cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) tas lawm. **[2. Family coverage with non-embedded deductible:]** Yog koj muaj lwm cov neeg hauv daim ntawv tswj fwm no, yuav tsum them tag nrho tsev neeg cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) ua ntej [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob yuav pib them.[NO:] Saib daim phiaj txog tej Kev Mob uas Tib Neeg Coob Muaj nram qab no seb koj yuav them npaum li cas rau tej kev pab uas [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no duav. |
| **Puas tau muaj tej kev pab uas lawv duav ua ntej koj tau them koj cov** [**nyiaj lov tawm**](https://www.healthcare.gov/sbc-glossary/#deductible)**?** | **$** | [YES:] [Pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no duav ib txhia khoom thiab kev pab yog tias koj tseem tsis tau them tag nrho cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) lawm. Tiam sis tej zaum yuav tau them cov [nyiaj ntxiv](https://www.healthcare.gov/sbc-glossary/#copayment) los sis [nyiaj isalas ntxiv](https://www.healthcare.gov/sbc-glossary/#coinsurance). **[For non-grandfathered plans insert:]** “Piv xam hais tias, [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no duav tej [kev pab tiv thaiv](https://www.healthcare.gov/sbc-glossary/#preventive-care) tsis tas [them ib co nqi](https://www.healthcare.gov/sbc-glossary/#cost-sharing) thiab ua ntej koj them koj cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) tas lawm. Saib ib daim ntawv uas piav txog tej [kev pab tiv thaiv](https://www.healthcare.gov/sbc-glossary/#preventive-care) uas peb duav nyob ntawm <https://www.healthcare.gov/coverage/preventive-care-benefits/>.[NO:] Koj yuav tsum them cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) ua ntej [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob yuav kam them ib tug nqi rau tej kev pab. |
| **Puas tau muaj lwm cov** [**nyiaj lov tawm**](https://www.healthcare.gov/sbc-glossary/#deductible) **rau ib co kev pab thiab?** |  | [YES:] Koj yuav tsum them txhua tus nqi mus txog thaum them cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) rau tej kev pab ntawd ua ntej [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no yuav pib them cov nqi rau tej kev pab no.[NO:] Koj tsis tas yuav them cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible) rau ib txhia kev pab. |
| **Txoj** [**kev cai them nqi kho mob (out-of-pocket)**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) **rau** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob no yog dab tsi?** | **$** | [YES:] Tej [kev cai them nqi kho mob](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) yog qhov ntau tshaj plaws uas koj yuav them hauv ib xyoos uas koj yuav tau lav them rau tej nqi rau tej kev pab uas peb duav. **[If SBC portrays family coverage, add 1 or 2:] [1. Family coverage with embedded MOOP:]** Yog koj muaj lwm cov neeg hauv koj tsev neeg uas nyob hauv [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob, lawv yuav tsum tau them raws li tej [kev cai them nqi kho mob](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) rau lawv tus kheej txog thaum tag nrho tsev neeg tej [kev cai them nqi kho mob](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) twb them tas lawm. **[2. Family coverage with non-embedded MOOP:]** Yog koj muaj lwm cov neeg hauv koj tsev neeg uas nyob hauv [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no, yuav tsum tau them raws li tej [kev cai them nqi kho mob](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) kom tas tso.[NO:] [Pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no tsis muaj tej [kev cai them nqi kho mob](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) rau koj tej nqi. |
| **Yuav tsis suav dab tsi hauv tej** [**kev cai them nqi kho mob**](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit)**?** |  | [YES:] Tab txawm koj them tej nqi no los, cov no yuav tsis raug suav rau tej [kev cai them nqi kho mob](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) uas koj yuav tau them.[NO:] [Pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no tsis muaj tej [kev cai them nqi kho mob](https://www.healthcare.gov/sbc-glossary/#out-of-pocket-limit) rau koj tej nqi. |
| **Koj puas yuav them cov nqi pheej yig me ntsis yog tias koj mus ntsib ib tug** [**kws kho mob uas sib koom tes**](https://www.healthcare.gov/sbc-glossary/#network-provider)**?** |  | [YES:] **[If simple network:]** [Pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no siv ib co [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) uas [sib koom tes](https://www.healthcare.gov/sbc-glossary/#network). Koj yeej yuav them cov nqi pheej yig me ntsis yog tias koj mus ntsib ib tug [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) hauv pawg kho mob uas [sib koom tes](https://www.healthcare.gov/sbc-glossary/#network) nrog peb. Koj yuav them ntau tshaj yog koj mus ntsib ib tug [kws kho mob uas tsis sib koom tes](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider), thiab tej zaum koj yuav txais ib tug nqi los ntawm tus [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) rau qhov uas seem los ntawm tus kws kho mob daim nqi thaum koj [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob them lawm no hu ua ([sau nqi rau qhov uas seem](https://www.healthcare.gov/sbc-glossary/#balance-billing)). Xyuam xim, vim tej zaum koj tus [kws kho mob uas sib koom tes](https://www.healthcare.gov/sbc-glossary/#network-provider) yuav siv ib co [kws kho mob uas tsis sib koom tes](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) rau ib txhia kev pab (zoo li kuaj ntshav kuaj zis). Nrog koj tus [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) tham ua ntej koj txais tej kev pab no.**[If tiered network:]** Koj them qhov pheej yig tshaj yog koj mus ntsib ib tug [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) uas nyob hauv [insert tier name]. Koj yuav them ntau me ntsis yog koj mus ntsib ib tug [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) uas nyob hauv [insert tier name]. Koj yuav them ntau tshaj yog koj mus ntsib ib tug [kws kho mob uas tsis sib koom tes](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider), thiab tej zaum koj yuav txais ib tug nqi los ntawm tus [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) rau qhov uas seem los ntawm tus [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) daim nqi thaum koj [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob them tas lawm no hu ua ([sau nqi rau qhov uas seem](https://www.healthcare.gov/sbc-glossary/#balance-billing)). Xyuam xim, vim tej zaum koj tus [kws kho mob uas sib koom tes](https://www.healthcare.gov/sbc-glossary/#network-provider) yuav siv ib co [kws kho mob uas tsis sib koom tes](https://www.healthcare.gov/sbc-glossary/#out-of-network-provider) rau ib txhia kev pab (zoo li kuaj ntshav kuaj zis). Nrog koj tus [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) tham ua ntej koj txais tej kev pab no.[NO:] [Pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no tsis siv ib co [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) uas [sib koom tes](https://www.healthcare.gov/sbc-glossary/#network). Koj txais tau ib qho kev pab twg uas peb duav los ntawm ib tug [kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) twg los tau. |
| **Koj puas xav tau ib** [**daim ntawv xa mus**](https://www.healthcare.gov/sbc-glossary/#referral) **ntsib ib tug** [**kws kho mob tshwj xeeb**](https://www.healthcare.gov/sbc-glossary/#specialist)**?** |  | [YES:] [Pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no yuav them ib txhia los sis tag nrho cov nqi thaum mus ntsib ib tug [kws kho mbo tshwj xeeb](https://www.healthcare.gov/sbc-glossary/#specialist) rau tej kev pab uas lawv duav tiam sis tsuas ua li ntawd yog tias koj tau ib [daim ntawv xa mus](https://www.healthcare.gov/sbc-glossary/#referral) ua ntej koj mus ntsib tus [kws kho mob tshwj xeeb](https://www.healthcare.gov/sbc-glossary/#specialist).[NO:] Koj muaj cai mus ntsib tus [kws kho mob tshwj xeeb](https://www.healthcare.gov/sbc-glossary/#specialist) uas koj xaiv tsis tas muaj [daim ntawv xa mus](https://www.healthcare.gov/sbc-glossary/#referral). |

| **Exclamation** | Txhua yam [**nyiaj ntxiv**](https://www.healthcare.gov/sbc-glossary/#copayment) thiab [**nyiaj isalas ntxiv**](https://www.healthcare.gov/sbc-glossary/#coinsurance) cov nqi nyob hauv daim phiaj nram qab no tom qab koj them koj cov [**nyiaj lov tawm**](https://www.healthcare.gov/sbc-glossary/#deductible) tas lawm, yog tias yuav suav cov [**nyiaj lov tawm**](https://www.healthcare.gov/sbc-glossary/#deductible). [include only if plan has deductible] |
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| **Ib Txoj Kev Kho Mob uas Tib Neeg Coob Txais** | **Tej Kev Pab uas Tej Zaum Koj Xav Tau** | **Koj Yuav Them Npaum Li Cas** | **Tej Kev Txwv, Kev Cais Tawm, & Lwm Yam Xov Xwm Tseem Ceeb** |
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| **Kws Kho Mob uas [Sib Koom Tes](Koj yuav them co nqi pheej yig tshaj** | **Kws Kho Mob uas [Tsis Sib Koom Tes](Koj yuav them cov nqi kim tshaj)**  |
| **Yog koj mus ntsib ib tug** [**kws kho mob**](https://www.healthcare.gov/sbc-glossary/#provider) **hauv hoob kas los sis tsev kuaj mob** | Tus thawj kws kho mob pab kho ib yam kev raug mob los sis kab mob |  |  |  |
| [Kws kho mob tshwj xeeb](https://www.healthcare.gov/sbc-glossary/#specialist) kev kho mob |  |  |  |
| [Kev pab tiv thaiv/kev kuaj xyuas](https://www.healthcare.gov/sbc-glossary/#preventive-care)/txhaj tshuaj tiv thaiv kab mob |  |  |  |
| **Yog koj raug ib txoj kev kuaj** | [Txoj kev kuaj xyuas](https://www.healthcare.gov/sbc-glossary/#diagnostic-test) (xoo fai fab, kuaj ntshav) |  |  |  |
| Kev thaij duab (kev thaij duab CT/PET, duab MRI)  |  |  |  |
| **Yog koj xav tau tshuaj pab kho koj tus kab mob los sis kev yam mob kev nkees**Tej xov xwm ntxiv txog [**kev duav tshuaj**](https://www.healthcare.gov/sbc-glossary/#prescription-drug-coverage) yeej nyob rau ntawm www.[insert].com | 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](https://www.healthcare.gov/sbc-glossary/#specialty-drug)  |  |  |  |
| **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** | [Kev kho mob kam ceev hauv chav xwm txheej](https://www.healthcare.gov/sbc-glossary/#emergency-room-care-emergency-services) |  |  |  |
| [Kev thauj neeg mob vim mob kam ceev](https://www.healthcare.gov/sbc-glossary/#emergency-medical-transportation) |  |  |  |
| [Chav kho mob sai](https://www.healthcare.gov/sbc-glossary/#urgent-care) |  |  |  |
| **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 |  |  |  |
| **Yog tias koj xav tau kev pab ntawm sab paj hlwb, kev coj cwj pwm, los sis muaj teeb meem vim yus quav tshuaj yeeb** | Kev pab sab nraum lub tsev kho mob |  |  |  |
| Kev pab sab hauv lub tsev kho mob |  |  |  |
| **Yog tias koj xeeb tub** | Kev kuaj mob hauv hoob kas |  |  |  |
| Cov kws kho mob kev pab tu/yug me nyuam mos liab |  |  |  |
| Tej tsev kev pab tu/yug me nyuam mos liab |  |  |  |
| **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](https://www.healthcare.gov/sbc-glossary/#home-health-care) |  |  |  |
| [Kev pab kho kom rov qab nyob zoo li qub](https://www.healthcare.gov/sbc-glossary/#rehabilitation-services) |  |  |  |
| [Kev pab xyaum ua neej nyob](https://www.healthcare.gov/sbc-glossary/#habilitation-services) |  |  |  |
| [Cov nais maum kev pab tu mob](https://www.healthcare.gov/sbc-glossary/#skilled-nursing-care) |  |  |  |
| [Tej yam khoom kho mob](https://www.healthcare.gov/sbc-glossary/#durable-medical-equipment) |  |  |  |
| [Kev tu mob thaum yuav tas sim neej](https://www.healthcare.gov/sbc-glossary/#hospice-services) |  |  |  |
| **Yog tias koj tus me nyuam xav tau kev kho hniav los sis kuaj qhov muag** | Kev kuaj me nyuam qhov muag |  |  |  |
| Kev txiav iav qhov muag rau me nyuam |  |  |  |
| Kev kuaj me nyuam cov hniav |  |  |  |

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

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| **Tej Kev Pab uas Feem Ntau Koj** [**Pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **Kho Mob TSIS duav (Saib hauv koj daim ntawv tswj fwm los sis pawg kho mob cov ntaub ntawv rau lwm yam xov xwm thiab ib daim ntawv rau lwm yam** [**kev pab uas maub cais tawm**](https://www.healthcare.gov/sbc-glossary/#excluded-services)**.)** |
| * 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
 | * 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
* Kev kuaj qhov muag raws caij (Neeg laus)
* Kev kuaj ko taw raws caij
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| **Lwm Yam Kev Pab uas Peb Duav (Tej zaum muaj tej kev txwv rau tej kev pab no. Daim ntawv no yeej tsis piav txog txhua yam tsav. Thov saib hauv koj** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob cov ntaub ntawv.)** |
| * Kev Hno Koob
 | * Kev phais kom lub cev txhob rog
 | * Txoj kev pab poob phaus
 |

**Koj Txoj Cai kom tau Kev Duav Tauj Mus Ntxiv:** Muaj ib co koom haum uas pab tau yog tias koj tseem xav tau kev duav tauj mus ntxiv tom qab nws twb xaus lawm. Txoj kev tiv tauj rau cov koom haum no yog: [insert State, HHS, DOL, and/or other applicable agency contact information]. Tej zaum muaj dua lwm txoj kev xaiv rau koj , nov hais txog txoj kev yuav isalas duav nqi los ntawm Qhov Chaw Yuav Kev Duav Pov Hwm Nqi Kho Mob [Qhov Chaw Yuav Khoom](https://www.healthcare.gov/sbc-glossary/#marketplace) (Marketplace). Yog xav paub ntxiv txog [Qhov Chaw Yuav Khoom](https://www.healthcare.gov/sbc-glossary/#marketplace), xyuas hauv [www.HealthCare.gov](http://www.HealthCare.gov) los sis hu 1-800-318-2596.

**Koj Tej Cai Qhia Lus Tsis Txaus Siab thiab Thov Kev Tshab Xyuas Dua:** Muaj cov koom haum uas pab tau yog koj muaj lus tsis txaus siab txog koj [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob vim lawv tsis kam them ib [daim nqi](https://www.healthcare.gov/sbc-glossary/#claim). Txoj kev yws yws no hu ua [lus tsis txaus siab](https://www.healthcare.gov/sbc-glossary/#grievance) los sis [thov kev tshab xyuas dua](https://www.healthcare.gov/sbc-glossary/#appeal). Yog xav tau xov xwm ntxiv txog koj tej cai, saib ntawv ntawv uas piav txog tej kev pab uas koj yuav txais rau [daim nqi](https://www.healthcare.gov/sbc-glossary/#claim) kho mob ntawd. Koj [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob cov ntaub ntawv kuj yuav qhia koj saib koj yuav ua li cas ua ib [daim nqi](https://www.healthcare.gov/sbc-glossary/#claim), [thov kev tshab xyuas dua](https://www.healthcare.gov/sbc-glossary/#appeal), los sis ib daim qhia [lus tsis txaus siab](https://www.healthcare.gov/sbc-glossary/#grievance) rau ib lub ntsiab twg rau koj [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob. Yog xav paub ntxiv txog koj tej cai, daim ntawv ceeb toom no, los sis kev pab, tiv tauj mus rau: [insert applicable contact information from instructions].

**Pawg kho mob no puas muab Tej Kev Duav Yam Tsawg Nkaus uas Yuav Tsum Muab? [Tau/Tsis tau]**

Yog koj tsis muaj [Tej Kev Duav Yam Tsawg Nkaus uas Yuav Tsum Muab](https://www.healthcare.gov/sbc-glossary/#minimum-essential-coverage) rau ib hlis, ces koj yuav tsum them ib tug nqi thaum koj ua koj cov ntaub ntawv sau se tsuas yog koj tsim nyog tau kev zam cai ntawm txoj kev cai uas yuam kom koj muaj kev tuav pov hwm them nqi kho mob rau lub hli ntawd.

**Pawg kho mob no puas ua raws li tej Kev Cai Yam Tsawg Kawg Nkaus? [Tau/Tsis tau]**

Yog tias koj [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob tsis ua raws li tej [Kev Cai Yam Tsawg Kawg Nkaus](https://www.healthcare.gov/sbc-glossary/#minimum-value-standard), ces tej zaum koj yuav tsim nyog tau [nyiaj se xam tau](https://www.healthcare.gov/sbc-glossary/#premium-tax-credits) kom pab koj them yuav ib [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob los ntawm [Qhov Chaw Yuav Khoom](https://www.healthcare.gov/sbc-glossary/#marketplace).

**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, kwiijigo holne’ [insert telephone number].]

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



**Nov tsis yog ib qho cuab yeej uas kwv yees tias yuav sau nqi li cas.** Tej kev kho mob no tsuas yog tej qhov piv txwv uas piav seb [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob yuav duav tej nqi kho mob li cas. Koj tej nqi yuav txawv me ntsis nyob ntawm seb koj txais kev kho mob li cas, seb koj [cov kws kho mob](https://www.healthcare.gov/sbc-glossary/#provider) sau nqi li cas, thiab ob peb yam ntxiv. Xav txog txoj kev [sib faib nqi](https://www.healthcare.gov/sbc-glossary/#cost-sharing) sau npaum li cas rau (cov [nyiaj lov tawm](https://www.healthcare.gov/sbc-glossary/#deductible), [nyiaj ntxiv](https://www.healthcare.gov/sbc-glossary/#copayment) thiab [nyiaj isalas ntxiv](https://www.healthcare.gov/sbc-glossary/#coinsurance)) thiab tej [kev pab uas raug cais tawm](https://www.healthcare.gov/sbc-glossary/#excluded-services) hauv [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob no. Siv tej xov xwm no pab koj muab tej nqi uas koj yuav tau them sib piv seb txhua [pawg](https://www.healthcare.gov/sbc-glossary/#plan) kho mob koj yuav them npaum li cas. Thov koj paub tias tej qhov piv txwv txog kev duav no yog thaum duav ib tug neeg xwb.

**Hais txog tej Qhov Piv Txwv txog Kev Duav:**

**Peg tab tom Yug Me Nyuam**(9 lub hlis tau kev kho mob tu mob thaum tseem muaj ib plab me nyuam los ntawm cov kws kho mob uas sib koom tes thiab kev yug me nyuam hauv lub tsev kho mob)

◼ **Tag nrho** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob cov** [**nyiaj lov tawm**](https://www.healthcare.gov/sbc-glossary/#deductible) **$**

◼ [**Kws kho mob tshwj xeeb**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[kev pab them nqi]* $**

◼ **Lub tsev kho mob (tsev kuaj mob) *[kev pab them nqi]* %**

◼ **Lwm yam** ***[kev pab them nqi]* %**

**Qhov PIV TXWV hais txog tej kev pab zoo li:**

Kev mus ntsib kws kho mob tshwj xeeb tom hoob kas (*kev tu mob ua ntej yug me nyuam)*

Cov Kws Kho Mob Kev Pab Tu/Yug Me Nyuam Mos Liab

Tej Tsev Kho Mob Kev Pab Tu/Yug Me Nyuam Mos Liab

Tej kev kuaj xyuas (*xoo fai fab thiab kuaj ntshav)*

Tus kws kho mob tshwj xeeb kev kho mob *(kev txhaj tshuaj loog)*

|  |  |
| --- | --- |
| **Tus Nqi Tag Nrho Rau Qhov Piv Txwv** | **$** |

**Nyob hauv qhov piv txwv no, Peg yuav them npaum li:**

|  |
| --- |
| *Kev pab them nqi* |
| Cov nyiaj lov tawm | $ |
| Cov nyiaj ntxiv | $ |
| Nyiaj isalas ntxiv | $ |
| *Yuav tsis duav tej yam dab tsi* |
| Tej kev txwv los sis kev cais tawm | $ |
| **Tag nrho uas Peg yuav them yuav yog** | **$** |

**Tswj kav Joe txoj kev mob Ntshav
Qab Zib hom 2**(ib xyoos txoj kev kuaj mob nrog cov kws kho mob uas sib koom tes thaum uas tib zoo tswj kav)

◼ **Tag nrho** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob cov** [**nyiaj lov tawm**](https://www.healthcare.gov/sbc-glossary/#deductible) **$**

◼ [**Kws kho mob tshwj xeeb**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[kev pab them nqi]* $**

◼ **Lub tsev kho mob (tsev kuaj mob) *[kev pab
them nqi]* %**

◼ **Lwm yam *[kev pab them nqi]* %**

**Qhov PIV TXWV hais txog tej kev pab zoo li:**

Thawj kws kho mob cov kev kuaj tom hoob kas (*nov hais txog txoj kev kawm txog tus kab mob)*

Tej kev kuaj xyuas *(kuaj ntshav)*

Tshuaj uas kws kho mob sau

Tej yam khoom kho mob *(lub tshuab ntsuas piam thaj hauv ntshav)*

|  |  |
| --- | --- |
| **Tus Nqi Tag Nrho Rau Qhov Piv Txwv** | **$****Pawg kho mob yuav tau lav them lwm cov nqi rau tej kev pab uas peb duav hauv cov PIV TXWV no.** |

**Hauv qhov piv txwv no, Joe yuav them:**

|  |
| --- |
| *Kev pab them nqi* |
| Cov nyiaj lov tawm | $ |
| Cov nyiaj ntxiv | $ |
| Nyiaj isalas ntxiv | $ |
| *Yuav tsis duav tej yam dab tsi* |
| Tej kev txwv los sis kev cais tawm | $ |
| **Tag nrho uas Joe yuav them yuav yog** | **$** |

**Mia Txoj Kev Ua Pob Txha Dam**(kev mus kho mob hauv chav kho mob kam ceev uas sib koom tes thiab kev tu mob yav tom qab)

◼ **Tag nrho** [**pawg**](https://www.healthcare.gov/sbc-glossary/#plan) **kho mob cov** [**nyiaj lov tawm**](https://www.healthcare.gov/sbc-glossary/#deductible) **$**

◼ [**Kws kho mob tshwj xeeb**](https://www.healthcare.gov/sbc-glossary/#specialist) ***[kev pab them nqi]* $**

◼ **Lub tsev kho mob (tsev kuaj mob) *[kev pab them nqi]* %**

◼ **Lwm yam *[kev pab them nqi]* %**

**Qhov PIV TXWV hais txog tej kev pab zoo li:**

Kev tu mob hauv chav kho mob kam ceev *(kuj suav cov khoom kho mob)*

Txoj kev kuaj xyuas *(xoo fai fab)*

Tej yam khoom kho mob *(ob tug pas txheem qhov tsos)*

Kev kho lub cev kom rov qab nyob tau li qub *(kev qoj tes taw)*

|  |  |
| --- | --- |
| **Tus Nqi Tag Nrho Rau Qhov Piv Txwv** | **$** |

**Hauv qhov piv txwv no, Mia yuav them:**

|  |
| --- |
| *Kev pab them nqi* |
| Cov nyiaj lov tawm | $ |
| Cov nyiaj ntxiv | $ |
| Nyiaj isalas ntxiv | $ |
| *Yuav tsis duav tej yam dab tsi* |
| Tej kev txwv los sis kev cais tawm | $ |
| **Tag nrho uas Mia yuav them yuav yog** | **$** |