

## **Do I qualify for Medicaid?**

*English / Aaskiv*

You qualify for Medicaid based on income and family size. If you're eligible, you get free or low-cost care and don't need to buy a Marketplace plan.

### **Medicaid basics**

Medicaid provides health coverage for some low-income people, families and children, pregnant women, the elderly, and people with disabilities. Medicaid programs must follow federal guidelines, but they vary somewhat from state to state.

### **You may qualify for Medicaid—now or later**

The rules for Medicaid eligibility are different for each state. Most states offer coverage for adults with children below a certain income levels, as well as pregnant women, some seniors and people with disabilities.

Under the health care law, Medicaid eligibility is expanding in many states. More people than ever will qualify for Medicaid starting in 2014.

Even if you were told you didn't qualify for Medicaid in the past, you may qualify under the new rules.

## **Kuv puas tsimnyog tau txais Medicaid?**

*Green Hmong / Moobleeg*

Qhov koj yuav tau txais kev povfwm khumob lug ntawm Medicaid mas nyob ntawm koj le nyaj txag hab seb koj tsevneeg coob npaum le caag. Yog koj tau txais, koj yuav tau dlawb lossis tug nqe them tsawg hab koj tsi taag yuav moog yuav kev povfwm khumob huv lub khw.

### **Tej yaam ntsig txug Medicaid**

Medicaid paab kev povfwm khumob rua qee leej kws tau nyaj tsawg, tsev tuabneeg hab mivnyuas, cov quaspuj kws cev xeeb tub, cov laug, hab cov tuabneeg kws cev tuncua lossis xiam-oosqhab. Medicaid kev paab yuavtsum moog lawv le tsoomfwv txuj kevcai, tabi nwg kuj txawv nyob ntawm tej lub xeev.

### **Tej zag koj yuav tau txais Medicaid taamsim nuav lossis lwm nub**

Txuj cai ntawm Medicaid rua kev yuav tau txais ntawv povfwm khumob mas txawv nyob ntawm lub xeev. Tej lub xeev muab kev povfwm khumob rua cov tuabneeg muaj nub nyoog kws muaj mivnyuas kws tau tsi tau nyaj ntau tshaj le puab tug nrim, dlhau le ntawd kuj paab rua cov quaspuj kws cev xeeb tub hab cov laug hab cov kws xiam-oosqhab.

Huv qaab txuj cai khumob tshab mas yuav muaj kev ntxiv rua Medicaid kuam nthuav dlaav nyob rua tej lub xeev. Coob tug tuabneeg yuav tsim nyog tau txais Medicaid txij le xyoo 2014 moog.

Txawm has tas koj tub tau raug qha lawm tas koj yuav tsi tau txais kev paab lug ntawm Medicaid yaav taag lug, huv qaab txuj cai tshab tej zag koj yuav tsimnyog tau txais lawm.

## **Kuv puas tsimnyog tau txais Medicaid?**

*White Hmong/ Hmoobdawb*

Qhov koj yuav tau txais kev povhwm khomob los ntawm Medicaid mas nyob ntawm koj li nyiaj txiag thiab seb koj tsevneeg coob npaum li cas. Yog koj tau txais, koj yuav tau dawb lossis tus nqi them tsawg thiab koj tsis tas yuav mus yuav kev povhwm khomob hauv lub khw.

### **Tej yam ntsig txog Medicaid**

Medicaid pab kev povhwm khomob rau qee leej uas tau nyiaj tsawg, tsevneeg thiab menyuam, cov pojniam uas cev xeebtub, cov laus, thiab cov neeg uas cev tuncua lossis xiam-oosqhab. Medicaid kev pab yuavtsum mus raws li tsoomfwv txoj kevcai, tabi nws kuj txawv nyob ntawm tej lub xeev.

### **Tej zaum koj yuav tau txais Medicaid tamsim no lossis lwm hnuv**

Txoj cai ntawm Medicaid rau kev yuav tau txais ntawv povhwm khomob mas txawv nyob ntawm lub xeev. Tej lub xeev muab kev povhwm khomob rau cov neeg muaj hnuv nyoog uas muaj menyuam uas tsis tau nyiaj ntau tshaj li txoj cai tus nrim, dhau li ntawd kuj pab rau cov pojniam uas cev xeeb tub thiab cov laus thiab cov uas xiam-oosqhab.

Hauv qab txojcai khomob tshiab mas yuav muaj kev ntxiv rau Medicaid kom nthuav dav nyob rau tej lub xeev. Coob tus neeg yuav tsimnyog tau txais Medicaid txij li xyoo 2014 mus.

Txawm hais tias koj twb tau raug qhia lawm tias koj yuav tsis tau txais kev pab los ntawm Medicaid yav tas los, hauv qab txojcai tshiab tej zaum koj yuav tsimnyog tau txais lawm.

To see if you qualify for Medicaid, do one of these:

- Visit your state's Medicaid website.

But if you're not eligible now, you may qualify in 2014, when new rules take effect in many states. If you submit an application, the state will check the new rules when you apply.

- Fill out an application for the Health Insurance Marketplace. When you finish this application, we'll tell you which programs you and your family qualify for. If it looks like anyone is eligible for Medicaid, we'll let the Medicaid agency know so your coverage can start in 2014.

### **Are my children eligible for CHIP?**

If your children need health coverage, they may be eligible for the Children's Health Insurance Program (CHIP). If they qualify, you won't need to buy a Marketplace plan to cover them.

Yuav kuam paub seb koj puas tsimnyog tau txais kev paab lug ntawm Medicaid, ua ib yaam ntawm cov kws has nraag qaab nuav:

- Moog saib huv koj lub xeev tug vas sab (website).

Txawm has tas koj tsi tau tsimnyog tau txais taamsim nuav los tej zag xyoo 2014 koj yuav tsimnyog tau txais thaum kws koj lub xeev pib ua lawv le kevcai. Yog koj ua ntaub ntawv xaa moog, koj lub xeev maam le saib lawv le kevcai tshab thaum kws puab tau txais koj dlaim ntawv thov.

- Moog ua ntaub ntawv thov nyob rua huv lub khw muag kev povfwm khumob (Health Insurance Marketplace). Thaum koj ua tav lawm, peb maam le qha rua koj paub seb yaam kev paab twg yuav yog yaam kws koj hab koj tsevneeg tsimnyog tau txais. Yog tas muaj ib tug twg tsimnyog tau txais Medicaid, peb maam le qha rua Medicaid lub chaw ua num kws nyob ze koj, koj txhaj yuav tau kev povfwm khumob pib xyoo 2014 moog.

### **Kuv cov mivnyuam puas tsimnyog tau txais CHIP?**

Yog has tas koj cov mivnyuas cheemtsu kev povfwm khumob, tej zag puab yuav tsimnyog tau txais kev paab lug ntawm Children's Health Insurance Program (CHIP) lossis kev povfwm khumob rua cov mivnyuas. Yog tas puab tsimnyog tau txais, koj tsi taag moog yuav kev povfwm khumob huv lub khw rua puab lawm.

Yuav kom paub seb koj puas tsimnyog tau txais kev pab los ntawm Medicaid, ua ib yam ntawm cov uas hais nram qab no:

- Mus saib hauv koj lub xeev tus vas sab (website).

Txawm hais tias koj tsis tau tsimnyog tau txais tamsim no los tej zaum xyoo 2014 koj yuav tsimnyog tau txais thaum uas koj lub xeev pib ua raws li kevcai. Yog koj ua ntaub ntawv xa mus, koj lub xeev mam li saib raws li kevcai tshiab thaum uas lawv tau txais koj daim ntawv thov.

- Mus ua ntaub ntawv thov nyob rau hauv lub khw muag kev povhwm khomob (Health Insurance Marketplace). Thaum koj ua tiav lawm, peb mam li qhia rau koj paub seb yam kev pab twg yuav yog yam uas koj thiab koj tsevneeg tsimnyog tau txais. Yog tias muaj ib tus twg tsimnyog tau txais Medicaid, peb mam li qhia rau Medicaid lub chaw ua haujlwm uas nyob ze koj, koj thiaj yuav tau kev povhwm khomob pib xyoo 2014 mus.

### **Kuv cov menyuam puas tsimnyog tau txais CHIP?**

Yog hais tias koj cov menyuam cheemtsu kev povhwm khomob, tej zaum lawv yuav tsimnyog tau txais kev pab los ntawm Children's Health Insurance Program (CHIP) lossis kev povhwm khomob rau cov menyuam. Yog tias lawv tsimnyog tau txais, koj tsis tas mus yuav kev povhwm khomob hauv lub khw rau lawv lawm.

## CHIP basics

CHIP provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid. In some states, CHIP covers parents and pregnant women. Each state offers CHIP coverage, and works closely with its state Medicaid program.

## What CHIP covers

The benefits covered through CHIP are different in each state, but all states provide comprehensive coverage, including:

- Routine Check-ups
- Immunizations
- Doctor visits
- Prescriptions
- Dental and vision care
- Inpatient and outpatient hospital care
- Laboratory and X-ray services
- Emergency services

States may choose to provide additional CHIP benefits. Check with your state for more information about covered services.

## What CHIP costs

Routine “well child” doctor and dental visits are provided free of charge. But there may be copayments for certain other services. Some states charge a monthly premium for coverage. The costs you’ll have to pay are

## Tej yaam ntsig txug CHIP

CHIP muaj kev povfwm khumob kws tau them tsawg rua cov mivnyuas kws nyob rua huv ib tsev kws tau nyaj ntau kws tsi tau txais kev paab lug ntawm Medicaid. Huv tej xeev, CHIP kuj paab rua cov nam cov txiv hab cov quaspuj kws cev xeeb tub. Txhua lub xeev yeej muaj CHIP, hab muaj kev sib koom teg sib paab nrug rua Medicaid kev paab hab.

## CHIP paab rua yaam dlaabtsi xwb?

Kev paab cuam kws CHIP paab txawv nyob ntawm tej lub xeev, tabsi txhua lub xeev yuavtsum muaj kev paab kuam cuag ncuu lawv le nuav:

- Kev kuaj mob txhua xyoo
- Kev txhaj tshuaj
- Kev ntsib kws khomob
- Kev yuav tshuaj noj
- Kev moog kuaj nav hab kuaj qhovmuag
- Kev moog kuaj mob lossis pw huv tsev khomob
- Kev kuaj ntshaav lossis xooj fais fab
- Kev moog kuaj mob xwm txheej ceev

Tej lub xeev muaj kev xaiv txug seb puab xaav ntxiv kev paab cuam ntxiv rua CHIP. Tshawb xyuas koj lub xeev yog koj xaav paub ntxiv txug tej yaam kev paab cuam nuav.

## Tug nqe ntawm CHIP yog le caag

Kev moog kuaj mob ib xyoo twg ib zag ntawm kws khumob hab kev moog kuaj nav yeej yog muaj dlawb xwb yuav tsi raug them dlaabtsi le. Tabsi tej zag yuav muaj copayments lossis tug nqe kws yog yug ndlag tug

## Tej yam ntsig txog CHIP

CHIP muaj kev povhwm khomob uas tau them tsawg rau cov menyuam uas nyob rau hauv ib tsevneeg uas tau nyiaj ntau uas tsis tau txais kev pab los ntawm Medicaid. Hauv tej lub xeev, CHIP kuj pab rau cov niam cov txiv thiab cov pojniam uas cev xeeb tub. Txhua lub xeev yeej muaj CHIP, thiab muaj kev sib koom tes sib pab nrug rau Medicaid kev pab thiab.

## CHIP pab rau yam dabtsi xwb?

Kev pab cuam uas CHIP pab txawv nyob ntawm tej lub xeev, tabsi txhua lub xeev yuavtsum muaj kev pab kom cuag ncuu raws li no:

- Kev kuaj mob txhua xyoo
- Kev txhaj tshuaj
- Kev ntsib kws khomob
- Kev yuav tshuaj noj
- Kev mus kuaj niav thiab kuaj qhovmuag
- Kev mus kuaj mob lossis pw hauv tsev khomob
- Kev kuaj ntshav lossis xooj fais fab
- Kev mus kuaj mob xwm txheej ceev

Tej lub xeev muaj kev xaiv txog seb lawv xav ntxiv kev pab cuam ntxiv rau CHIP. Tshawb xyuas koj lub xeev yog koj xav paub ntxiv txog tej yam kev pab cuam no.

## Tus nqi ntawm CHIP yog li cas

Kev mus kuaj mob ib xyoo twg ib zaug ntawm kws khomob thiab kev mus kuaj niav yeej yog muaj dawb xwb yuav tsis raug them dabtsi li. Tabsi tej zaum yuav muaj copayments lossis tus nqi uas yog

different in each state, but you can't be asked to pay more than 5% of your family's income for the year.

### See if your children qualify for CHIP

Each state program has its own rules about who qualifies for CHIP. There are 2 ways to see if your children qualify:

- Visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov) or call 1-877-543-7669.
- Fill out the Marketplace application. When you finish this application, we'll tell you which programs you and your family qualify for. If it looks like anyone is eligible for CHIP, we'll let the CHIP agency know so that your coverage can start right away.

kws them raws paws xees rua tej yaam kev paab. Tej lub xeev kuj kuam yug them ib tug nqe txhua lub hli rua kev povfwm. Tug nqe kws koj yuav tau them txawv nyob ntawm tej lub xeev, tabsi tug nqe kws koj them ntawd yuav tsi pub tshaaj 5% ntawm koj tsevneeg taagnrho le nyaj txag tau lug nyob rua ib xyoos.

### Saib seb koj cov mivnyuas puas tsimnyog tau txais CHIP

Txhua lub xeev nyag muaj nyag kevcai tswj seb leejtwg txhaj tsimnyog tau txais CHIP. Muaj ob txuj kev rua koj moog saib seb koj cov mivnyuas puas tsimnyog tau txais:

- Moog saib huv [www.insurekidsnow.gov](http://www.insurekidsnow.gov) lossis hu rua 1-877-543-7669.
- Moog ua dclaim ntawv thov nyob rua huv lub khw (Marketplace). Thaum koj ua tav lawm, peb maam le qha rua koj seb yaam kev paab kws koj hab koj tsevneeg tsimnyog tau txais yog dlaabtsi. Yog tas muaj leejtwg tsimnyog tau txais kev paab ntawm CHIP, peb maam le qha rua lub chaw ua num nyob ze koj, koj txhaj tau kev povfwm khumob taamsim.

yus ntiag tus uas them raws paws xees rau tej yam kev pab. Tej lub xeev kuj kom yus them ib tus nqi txhua lub hlis rau kev povhwm. Tus nqi uas koj yuav tau them txawv nyob ntawm tej lub xeev, tabsi tus nqi koj them ntawd yuav tsi pub tshaj 5% ntawm koj tsevneeg taagnrho li nyaj txiag tau los nyob rau ib xyoos.

### Saib seb koj cov menyuam puas tsimnyog tau txais CHIP

Txhua lub xeev nyias muaj nyias kevcai tswj seb leejtwg thiaj tsimnyog tau txais CHIP. Muab ob txoj kev rau koj mus saib seb koj cov menyuam puas tsimnyog tau txais:

- Mus saib huv [www.insurekidsnow.gov](http://www.insurekidsnow.gov) lossis hu rau 1-877-543-7669.
- Mus ua daim ntawv thov nyob rau huv lub khw (Marketplace). Thaum koj ua tiav lawm, peb mam li qhia rau koj seb yam kev pab uas koj thiab koj tsevneeg tsimnyog tau txais yog dabtsi. Yog tias muaj leejtwg tsimnyog tau txais kev pab los ntawm CHIP, peb mam li qhia rau lub chaw ua haujlwm nyob ze koj, koj thiaj tau kev povhwm khomob tamsim.



**Credits:** English from HealthCare.gov <https://www.healthcare.gov/do-i-qualify-for-medicaid/>.

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