

WWW.HEALTHCARE.GOV

It is popularly known as OBAMA CARE. We all know that this is a signature act of the government and now it is here and implemented. It is here to stay

Since we are a team and the social organization for our Nepalese people, I will try to customize the health care act, so we all understand its basic grounds, term and rules. It is a giant health care revolutions and may be overwhelming at times trying to understand it's plan and function, but the end of the day all you care is, having a right health care plan and get covered when you need it and not having to overpay, especially in this thriving economy.

This is healthcare system for the uninsured only. If you are employed and your employer provides your insurance and you pay the premium then, it is best to check with your human resources first before making any changes.

If you are uninsured or owner of a small business (as most of our Nepalese families are), here how you start the process. I am just highlighting a baby steps to simplify the process.

Now how we start the SEARCH

1. Start with the website: www.healthcare.gov
2. Go to "Learn" tab first before getting the insurance
3. Select according to you need : Individuals and family or Small business
4. Guide to the marketplace, very important, everyone must read thoroughly.

The Health Insurance Marketplace helps uninsured people find health coverage. Fill out the Marketplace application and we'll tell you if you qualify for:

- **Private health insurance.** Plans cover [essential health benefits](#), [pre-existing conditions](#), and [preventive care](#).
- **[Lower costs based on your household size and income.](#)** You can [preview plans](#) available in your area right now, with prices based on your income and household size. Most people who apply will qualify for lower costs.
- **[Medicaid and the Children's Health Insurance Program \(CHIP\).](#)** These programs cover millions of families with limited income. If it looks like you qualify, we'll share information with your state agency and they'll contact you. Many but not all states are expanding Medicaid in 2014 to cover more people. Find out what [Medicaid expansion](#) means for you.

[Most people must have health coverage in 2014 or pay a penalty.](#) If you don't have coverage, you'll pay a fee of either 1% of your income, or \$95 per adult (\$47.50 per child), whichever is higher. You'll pay the fee on your 2015 income taxes.

[Marketplace open enrollment ends March 31, 2014.](#) The open enrollment period for 2015 coverage is from November 15, 2014 to February 15, 2015.

If you don't enroll by March 31, 2014, you can't get private health insurance inside the Marketplace until the next open enrollment period starts. If you're uninsured you may be subject to the fee for all of 2014. You can buy a health plan outside Open Enrollment if you qualify for a [special enrollment period](#).

[Most people are eligible to use the Marketplace.](#) Learn more about [immigration status and eligibility](#).

Ready to apply? [Use this checklist](#) to gather items you'll need when applying for coverage.

[Start your application now.](#) Enroll by the 15th of the month and your coverage starts as soon as the 1st of the next month.

Some people qualify for an [exemption](#) to the fee, based on income or other factors. If you enroll by March 31, 2014, you won't have to pay the fee for any month of 2014.

You're considered covered if you have [Medicare](#), [Medicaid](#), [CHIP](#), any [job-based plan](#), any [plan you bought yourself](#), [COBRA](#), [retiree coverage](#), [TRICARE](#), [VA health coverage](#), or some other kinds of health coverage.

[If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.](#)

But you won't qualify for lower costs based on your income unless the job-based insurance isn't considered [affordable](#) or doesn't meet [minimum requirements](#).

[If you have Medicare, you're considered covered and don't have to make any changes.](#) If you have Medicare, you can't use the Marketplace to buy a supplemental plan or dental plan.

Questions? Call 24 hours a day, 7 days a week: 1-800-318-2596 (TTY: 1-855-889-4325)

5. How do I apply for the marketplace coverage?

- Create an account
- Complete your application
- Pick a plan
- Enroll

6. Choose the plan that is right for you

5 categories of plans: Bronze, silver, Gold, Platinum and Catastrophic

7. Now is your research it is time to get the insurance. So go to Tab "Get Insurance"

8. Select your STATE and apply.

9. SEE THE PLAN BEFORE APPLY.

If you go into this tab and fill in your information, it will customize your premium according to your need, which depends on the household numbers and the yearly income, that way you will have a fairly good idea the cost of the health premium.

10. Once you apply, will have your account and your log in.

If you Donot have access to a computer? Here's how to apply

- **[Apply by phone:](#)** Call 1-800-318-2596, 24 hours a day, 7 days a week (TTY: 1-855-889-4325). A customer service representative will work with you to complete the application and enrollment process.
- **[Find in-person help:](#)** You can apply with the help of an assister who can sit with you and help you fill out an online or paper application. Search by city and state or zip code to see a list of local organizations with contact information, office hours, and types of help offered including non-English language support.

There are several other ways you can apply for Marketplace coverage. Choose one that works best for you and your family.

- **[Direct enrollment:](#)** If your income is too high to qualify for lower costs on coverage, you can buy health coverage directly through an insurance company, an agent or broker, or an online insurance seller.
- **[Apply by mail:](#)** Fill out a paper application and mail it in. Once you get your eligibility notice, go online or contact our call center to pick a plan and enroll. Download the [application form](#) and [instructions](#) to begin.
- **[Local resources:](#)** You may be able to apply online at a local library or at a [Community Health Center](#) in your area.

Important things to remember:

-Deadline for this year enrollment is March 31st 2014

-Enroll by the 15th for the coverage that starts as soon as the 1st of the month

-Pay a Penalty, if you do not have coverage

-Enrollment period for the next year 2015 will start from November 15, 2014 to February 15, 2015.

At the end of the day, change is inevitable and this is a revolutionary change for the health care system for United States and we all will be a participant sooner or later.

Let's our Nepalese communities come together and help educate each other for the full benefits of our own Nepalese people.

Thank you.

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