

# Hauv Minnesota nws muaj tshaj li ntawm 10,000 txoj kev mus nrhiav daim ntawv kuaj mob nkeeg.



Tamsis no muaj ib qho chaw zoo heev mus nrhiav tau.

MNsue yog ib qhov chaw tshiab uas cov lagluam me tuaj nrhiav, piv, xaiv, thiab yuav ntawv kuaj mob nkeeg uas yuav haum zoo tshaj rau lawv txojkev kom nyiaj tseg thiab haum lawv cov tibneeg ua haujlwm tej kev xav tau.

Saib cov ntawv kuaj mob nkeeg thiab ntawv kuaj mob nkeeg thiab tuam txhab muag ntawv kuaj mob nkeeg hauv MNsure es qhia rau cov tibneeg ua haujlwm rau koj. Yog koj muab tsis tau ntawv kuaj mob nkeeg rau cov tibneeg ua haujlwm rau koj, koj qhia lawv tuaj xaiv thiab nrhiav kev pab ntawm MNsure.

## Ntau qhov xaiv, cov zoo, thiab yoojyim heev

MNsue yog lub chaw uas yuav hloov zuj zus koj lub lagluam me txojkev nrhiav ntawv kuaj mob nkeeg.

**Kev Xaiv:** Xaiv tau ntau yam kev kuaj mob nkeeg los ntawm ntau lub tuam txhab hauv tib qhov chaws no.

**Qhia zoo heev:** Qhov chaw no qhia txog cov kev kuaj mob nkeeg zoo heev li uas yus muaj peevxwm muab tso uake sib piv tau.

**Kev Hwj Xwm Yoojyim:** Tsuas muaj tib daim nqi them txhua lub hlis xwb txawm koj yuav muaj ntau hom ntawv kuaj mob nkeeg npaum licas, thiab muaj tej twj hauv online siv yoojyim rau koj pauv thiab tswj koj cov ntaub ntawv ntawm koj lub lagluam thiab cov tibneeg ua haujlwm rau koj.

**Kev Povhwm Zoo Heev:** Txhua yam kev kuaj mob nkeeg muaj kev pab rau thaum yus mus ntsib kws kho mob, pw tsev kho mob, tau menuam mos liab, yuav tshuaj, kev kho mob nyuaj siab ntxhov plawy, mus pw hauv chav kub ceev, kev saib xyuas rau kev tiv thaiv thiab ntxiv. Cov ntawv kuaj hniav los tseem muaj thiab.

**Kev Pab:** Mus yuav hauv MNsure.org, nrog cov koomhaum pab pejxeem lossis nrog tus neeg muag ntawv kuaj mob nkeeg tham, los yog hu tuaj tham nrog cov tibneeg ua haujlwm hauv MNsure. MNsure tus xovtooj yog 1-855-3MNSURE.



**MNsure<sup>SM</sup>**

Where you choose health coverage

[MNsure.org](http://MNsure.org)



## Cov Hnub Cim

### Kaum Hli tim 1, 2013

Hnub qhib pib yuav ntawv kuaj mob nkeeg.

### Kaum ib hli tim 15 – Kaum ob hli tim 15, 2013

Cov Khw Me Tshwjxeeb Qhib Kev Tso Npe Yuav: Tej qhov kev tswj yuav muab tshem tawm thaum lub caij no.

### Ib hlis tim 1, 2014

Kev pov hwm pib; txhua txhua tus tibneeg yuav tsum muaj ntawv kuaj mob nkeeg.

Kev tshawb fawb paub txog twb qhia tias cov tswv ntawm tej lag luam me xav pab lawv cov neeg uas ua haujlwm rau lawv. Qhov uas yuav ntawv kuaj mob nkeeg rau lawv yog ib qho ntawd.

*Salter Mitchell Market Tshawb Fawb Tshab xo, Yim hli 2012.*

## Cov lagluam twg thiaj siv tau MNsure?

Cov lagluam uas muaj 2-50 tus tibneeg muaj feem yuav tau. Cov lagluam yuav tsum:

- Yam tsawg kawg nkaus, muab ntawv kuaj mob nkeeg rau txhua tus tibneeg ua haujlwm puv-sijhawm.
- Muaj ib qho chaw nyob uas tseem hauv xeev Minnesota. *lossis*
- Muab ntawv kuaj mob nkeeg rau txhua tus tibneeg ua haujlwm los ntawm nws qhov chaw ua haujlwm feem ntawm nws lub sijhawm hauv xeev Minnesota

## Tej kev uas yuav muab tau ntawv kuaj mob nkeeg

MNsure muaj ntawm tkojkev rau koj xaiv thiab tswj nqi kom koj muab tau rau koj cov tibneeg ua haujlwm li cov qib no:

1. **Kev Xaiv Uas Dav** — Koj tso tus nqi koj yuav them pab rau cov nqi yuav ntawv kuaj mob nkeeg ces cia koj cov tibneeg ua haujlwm rau koj mam li xaiv los ntawm cov kev kuaj mob nkeeg uas MNsure muaj.

2. **Tej qib** — Koj xaiv ib qib ntawm cov ntawv kuaj mob nkeeg (pivxam li qib zeb, qib nyiaj, qib kub) ces cia cov neeg ua haujlwm rau koj mam xaiv yam kev kuaj mob nkeeg uas lub tuam txhab muaj nyob rau qib ntawv.

3. **Tib qhov xwb** — Koj xaiv tib lub tuam txhab muag ntawv kuaj mob nkeeg thiab tib yam kev kuaj mob nkeeg rau tag nrho koj cov tibneeg uas ua haujlwm rau koj xwb.

## Txo Koj Li Nqi Qis

Tsuas yog MNsure xwb koj thiaj li yuav muaj feem tau kev pab los ntawm tej se pab uas yuav ua tau rau koj cov nqi qis. Cov lag luam uas muaj tsawg tshaj 25 tug tibneeg ua haujlwm rau, uas yuav ntawv kuaj mob nkeeg ntawm MNsure, tej zaum yuav muaj feem tau qhov se los pab them rau cov tibneeg ua haujlwm cov nqi yuav ntawv kuaj mob nkeeg. Thaum chiv xyoo 2014, cov se pab yuav pab li ntawm 50 feem pua ntawm cov nyiaj uas cov lag luam them rau cov koomhaum ua them se thiab siab li ntawm 35 feem pua rau cov koomhaum uas tsis them se. Kom muaj feem rau qhov no, koj yuav tsum:

- Muab ntawv kuaj mob nkeeg rau koj cov tibneeg ua haujlwm rau koj.
- Them yam tsawg kawg nkaus yog 50 feem pua ntawm tus tibneeg ua haujlwm qhov nqi yuav ntawv kuaj mob nkeeg.
- Them nqi rau neeg ua haujlwm txhua xyoo uas thaj tsam li tsawg tshaj \$50,000.

Mus saib <http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers> kom paub ntawm thiab nrog koj tus ua se tham.

**Kawm ntxiv, cuv npe rau kev taug qab thiab nrhiav kev pab hauv koj lub zej zos ntawm: MNsure.org**

**Hu tau dawb kom tau kev pab hais ntawm Ius: 1-855-3MNSURE (1-855-366-7873)**

**Tham nrog koj tus neeg muag ntawv kuaj mob nkeeg lossis tiv tauj MNsure pab nrhiav ib tug tigneeg lossis koomhaum uas ua haujlwm nrog MNsure sib tham.**