

THERE IS A NEW WAY FOR YOU TO SHOP AND APPLY FOR AFFORDABLE HEALTH INSURANCE IN THE MARKETPLACE CREATED BY HEALTH REFORM (ALSO KNOWN AS "OBAMACARE").

WHAT IS THE MARKETPLACE?

The Marketplace provides an easy way to get health insurance that is the best fit for you. You can look at different health plans, compare monthly costs and enroll in the plan you want. Depending on your income, you may qualify for financial help to lower your monthly insurance costs. For example, single people making up to \$46,000 per year and families of four making up to \$94,000 per year will qualify for financial help. You may also qualify for coverage under Medicaid even if you did not before.

Open enrollment ends on March 31, 2014.

WHO CAN GET HEALTH INSURANCE IN THE MARKETPLACE?

The Marketplace is open to nearly everyone, including U.S. citizens and people with different immigration and residency statuses. Small business owners with 50 or fewer employees can also compare and buy health plans through the Small Business Health Options Program (SHOP) Marketplace. Undocumented immigrants cannot get insurance in the Marketplace. Even if you are not eligible to purchase insurance through the Marketplace, you can apply for your children or other family members who might be eligible.

WHAT IF I NEED HELP?

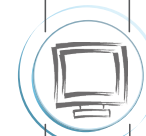
In New Jersey, there are organizations and people called Navigators and Certified Application Counselors who you can meet with face-to-face to help you figure out your health insurance options.

Navigators have been trained and certified by the federal government to help you understand the health insurance marketplace and guide you through the enrollment process. Certified Application Counselors (CACs) are employees or volunteers at organizations such as community health centers, doctor's offices and social service agencies who have been trained and certified by the federal government to help you enroll in coverage. For information on how to contact a Navigator or CAC, visit: <https://localhelp.healthcare.gov>.

You can also contact Korean Community Services of Metropolitan New York, Inc. (www.kcsny.org) at **1-718-939-6137** or United Sikhs (www.unitedsikhs.org) at **1-646-688-3525** for help.



How Do I Enroll?



You can enroll online:
www.healthcare.gov



You can enroll by mail. Paper application is available at:
www.healthcare.gov



You can enroll by phone:
1-800-318-2596

Want to Learn More?

Get help in another language...

The Marketplace Help Center will assist in various languages. Call them at:
1-800-318-2596

More questions?..

Visit our FAQs at:
www.apiahf.org/healthcare4me or visit www.healthcare.gov for more information. You can also call the number above to speak to someone.