# Affordable Care Act Marketplace Insurance for H-2A Workers

#### What is health insurance?

Health insurance helps you pay the cost of medical care while you are living and working in the United States.

Health insurance helps pay for medical care not covered by workers' compensation. With health insurance, you pay a certain small, fixed amount each month.

Then, if you get sick or injured, you will pay less for your care. Health insurance does not cover all of the costs of medical care, but it means you won't have to pay as much at one time.

Remember, no one plans to get sick or hurt!

H-2A workers have a right to purchase health insurance while in the United States.

### How do I get health insurance?

The government runs a "marketplace" where you can learn about, select, and enroll in health insurance.

IMPORTANT! You can only enroll in health insurance at certain times each year. It is best to enroll in health insurance within 60 days after your arrival in the US. The only other time you can enroll is during the "open enrollment period" between November 1 and January 15.

#### What do I need to enroll?

To enroll in health insurance, you need all of the following:

- ✓ Your H-2A visa.
- ✓ Your arrival/departure card (I-94).
- ✓ Your most recent pay stub or last year's W-2 tax form.
- ✓ Your employer's name and address.

The information you provide in your health insurance application should be the same information you provide on your U.S. income tax form. For example, be sure that your name is spelled correctly.

Assistance is available in your language!

Call the number on the back for help.

## But isn't health insurance expensive?

No! You can choose the health insurance plan that works best for you and financial assistance is available. Most H-2A workers pay less than \$25 a month for health insurance.

## But I already have workers' compensation!

Workers' compensation covers the cost of medical care if you get sick or injured at work. It does not cover the cost for injuries or illnesses that happen outside of work.



You must disenroll before you leave the United States! Call the number below to disenroll. Health insurance will not affect your ability to renew your visa in the future.

Blank space for local information/resources

Go to www.healthcare.gov or call 1-800-318-2596 Assistance is available in your language.

