

# Understanding Health Insurance

## What is health insurance?

**Health insurance helps pay for medical care.**

With health insurance, you pay a 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.

It may also cover medical care for your spouse and children.



**Remember,  
no one plans  
to get sick or  
hurt!**

# What is workers' compensation?



Workers' compensation covers the cost of medical care if you get sick or injured because of your work. It requires that your employer pay for your medical care.

However, it **only** covers medical care related to your work -- not illness or injury outside of work. It also does not cover the cost of annual doctor's visits.

That means that you need health insurance to help cover the medical care not covered by workers' compensation.

# How can I get health insurance?

## Option 1:

### Employer Insurance

Your employer may offer health insurance, in addition to workers' compensation. The cost depends on the kind of insurance your employer offers. Ask them about it, or call the number on the back for help!

## Option 2:

### Affordable Care Act (ACA) Marketplace Insurance

The government runs a "marketplace," an online platform where you can compare and buy health insurance for you and your family.

Financial help is available to lower the cost. The amount of financial support depends on your income and family size.

## Option 3:

### Medicaid

The government also runs its own low-cost health insurance program, Medicaid. You or a family member may qualify depending on your income and documentation status.

# IMPORTANT

Having ACA marketplace insurance or Medicaid and receiving financial support **does not** affect your ability to become a Lawful Permanent Resident or U.S. citizen under public charge.

Blank space for local information/resources

Go to [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596  
*Assistance is available in your language.*

