



# The Affordable Care Act and You

## A Guide for H-2A Workers

The **Affordable Care Act** or “**Obamacare**” provides new options to obtain health insurance coverage for individuals who reside in the United States, including H-2A workers. It also requires all people living in the U.S. to have health insurance. Depending on your income and family size, you may be eligible for financial assistance to lower the cost of health insurance.

### Why do I need health insurance?

Health insurance is a contract between you and a private company. In exchange for a monthly fee (called a “premium”), the insurance company helps you pay for routine or unexpected medical expenses. Health insurance protects you from very high costs if you need medical services while you are in the U.S. Remember that no one plans to get sick or hurt.

**Without health insurance, an injury can cost thousands of dollars. But with health insurance, it costs much less.**

### What happens if I don't have health insurance?

You are only required to have health insurance if you are in the U.S. for 3 months or more. If you are here for 3 months or longer and do not have health insurance, you may have to pay a fine when you file your U.S. taxes.

### Doesn't my employer pay for my medical expenses while in the U.S.?

If you are injured or get sick at work, **your employer** does pay for your medical expenses. This is called “workers' compensation” insurance. But if you are injured or get sick outside of work, **you** are responsible for all of the medical expenses. Health insurance helps to pay for these costs. Ask your employer if he/she can provide assistance in obtaining health insurance.



**YOU MUST APPLY FOR HEALTH INSURANCE WITHIN 60 DAYS AFTER YOU ENTER THE U.S. YOU MUST ALSO CANCEL YOUR HEALTH INSURANCE BEFORE YOU LEAVE THE U.S.**

When you apply, make sure you have:

- ✓ Your H-2A visa provided by the U.S. government
  - ✓ Your most recent pay stub or W-2 tax form
  - ✓ Your employer's name and address.
- Your employer may have information about how to apply for health insurance.*



**Remember...** The information you include in your health insurance application should be the same as the information you provide on your U.S. income tax form.



Call **800-318-2596** to speak with someone who can answer your questions or help you enroll! Help is available at anytime in Spanish and other languages.

**You can also get help at:**

**Montana Migrant and Seasonal Farmworkers Council**  
**Consejo de Trabajadores Agrícolas en Montana**  
**website: mtpca.org**  
**phone: 406/248-3149 Billings or 406/273-4633 Lolo**

**Montana Legal Services Association**  
**Servicios Legales de Montana**  
**website: mtlsa.org**  
**phone: 1-800-666-6899**

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