

Written by Maly Xiong, 47, Oakdale, MN
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I am a Hmong-American woman, an entrepreneur and a medical interpreter. I'm a single mom of six children, ages 12 through 25. For the past eight years, my children and I were uninsured because we could not afford health insurance.

Living in the one of the richest countries in the world without health coverage can be very stressful. Every night I prayed that my children wouldn't get sick because we did not have health insurance. I would tell my children not to run around too much to avoid getting injured because we did not have health insurance. When my children participated in school sports, I told them not to play too hard for fear that they might get injured and I wouldn't have the money to pay for the medical bills. Can you imagine, as a mother, telling your children not to play?

But when President Obama's Affordable Care Act went into effect on October 1, 2013, my fear vanished. I hesitated to apply for health insurance, but one of my daughters urged me to enroll for the health of our family. So, on December 27, 2013, I went to HealthCare.gov and located the Health Insurance Marketplace program for my state, Minnesota. I was impressed that the application process was so easy and fast – I was approved right away. And I was so excited that I called everyone I knew who did not have health insurance and encouraged them to apply!

HealthCare.gov answered my prayers

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Receiving health insurance has been a blessing. As a mother without health insurance, my own health had taken a backseat. About two months before I enrolled for health insurance, I started to experience unusual bleeding. My blood level was so low, I would get extremely tired and have fainting episodes. However, I couldn't go to a doctor because I couldn't afford the expensive medical bills. But, just a week after my family was approved for health insurance, I made an appointment to see a doctor, who ordered an ultrasound exam. When the results came back, my doctor told me I had abnormal cells. I needed a biopsy to determine if the cells were cancerous, and my doctor recommended immediate surgery to stop the abnormal bleeding.

A few weeks after my surgery, I learned that my biopsy results were negative for cancer! My abnormal bleeding stopped completely. If I had gone without health insurance, the bleeding would have continued and could have caused anemia.

Now, thanks to the Affordable Care Act, I'm healthy and my children can play just as children should.

If you or someone you care about is uninsured, it's not too late to sign up for quality, affordable coverage – but you'll want to act today and before **March 31**. If you don't enroll by March 31, you can't enroll again until November 2014.

Sign up today online at HealthCare.gov ; over the phone with help available in 150 languages at the 24/7 call center at 1-800-318-2596; or directly through an issuer, agent, or broker. You can also find in-person assistance in your community at localhelp.healthcare.gov