



XUQUUQDA RACFAANKA EE MUHIIMKA AH: HADDA AKHRI!

Maxaan sameeyaa haddii aanan ku raacsanayn talaabada laga qaaday codsigayga?

Waxaad helaysaa Ogaysiis Daryeel Caafimaad (Health Care Notice) oo ku ogaysiinaya haddii aad xaq u leedahay in MNSure ay ku caymiso. Haddii aysan kula ahayn in go'aanku sax ahaa, waxaad xaq u leedahay in aad racfaan qaadato. Tani waa nidaam sharci ah oo la maro taas oo Qof Baaritaan ku Sameeya Racfaanka uu eego go'aanka ay MNSure gaartay. Wax badan oo ah sida arrintani u dhacdo waxaad ka ogaan kartaa www.mnsure.org.

Sidee racfaan u qaataa?

1. Internetka

Gal koontadaada aad ku leedahay www.mnsure.org

2. Taleefoonka

Xarunta Lagala Xiriiro MNSure (MNSure Contact Center) ee 1-855-366-7873

3. Boostada

MNSure
81 Seventh Street East
Suite 300
St. Paul, MN 55101-2211

4. Qof ahaan

(Waxda Adeegyada Aadanaha ee Minnesota)
(Miiska Macluumaadka)
Minnesota Department of Human Services
Information Desk
444 Lafayette Road North
St. Paul, MN 55101

Maxaan racfaanka ka qaadan karaa?

- Haddii MNSure aysan talaabo ka qaadin codsigaaga ku saabsan caymiska daryeelka caafimaadka ama aysan si dhakhsa leh u socodsiiin.
- Haddii aanan ku raacsanayn talaabada la qaaday.

★**Muhiim:** Waa in aad racfaankaaga ku diiwan gelisaa **90 maalmood** gudahood oo ka bilaabata taariikhda lagu siiyay Ogaysiis Daryeel Caafimaad. Haddii racfaankaagu ku saabsan yahay Medical Assistance (Gargaarka Caafimaadka) ama MinnesotaCare (MNCare), waa in aad ku diiwangelisaa racfaankaaga **30 maalmood** gudahood oo ka bilaabata taariikhda lagu siiyay Ogaysiis Daryeel Caafimaad. Haddii aad muujiso sabab jirta oo aadan racfaanka uga qaadan Medical Assistance ama MinnesotaCare go'aan ku saabsan 30 maalmood gudahood, waxaa suurtagal ah in aad racfaan qaadan karto ilaa iyo 90 maalmood ka dib taariikhda lagu siiyay Ogaysiis Daryeel Caafimaad. Hoos ka eeg intaa wax ka badan oo ku saabsan waqtiga xadidaya racfaan qaadashada ku saabsan Medical Assistance iyo MinnesotaCare.

★**Muhiim:** Go'aan racfaan oo laga gaaray xubin ka tirsan qoyska waxay saamayn ku yeelan kartaa xaq u yeelashada xubnaha kale ee qoyska. Xaq u yeelashada qoyska ayaa laga yaabaa in mar kale la eego.

Maxaan sameeyaa marka diiwaan geliyo racfaankayga ka dib?

- Ururi xog la xiriirta go'aanka aad racfaanka ka qaadanayso oo aad u malaynayso in ay caddaynayso ama faahfaahinayso kiiskaaga.
- Waxaad helaysaa warqad kuu sheegaysa taariikhda iyo waqtiga dhegaysiga racfaanka. Dhegaysiyo badan ayaa taleefoon lagu qabtaa.
- Ha joojin in aad ka soo warbixso wixii isbeddel ah (sida shaqo aad bilawday ama mid aad joojisay, ama dadka qoyskaaga ka baxay ama ku soo biiray) muddadan gudaheeda:
 - **30 maalmood** haddii aad qaadato MinnesotaCare, Canshuur Dhaafka Sare ee Ceymis Bixinta (Advanced Premium Tax Credit), Dhimista Kharashka la Wadaago (Cost Sharing Reduction), ama Qorshe Caafimaad oo la Aqoonsaday (Qualified Health Plan - QHP).
 - **10 maalmood** haddii aad qaadato Medical Assistance.

Si aad uga soo warbixisid isbeddelada, ka wac Xarunta Lagala Xiriiro MNSure telefoonka 1-855-366-7873.

Maxaan sameeyaa haddii xaalad degdeg ahi jirto?

Waxaad xaq u leedahay in aad codsatid in racfaankaaga la dedejiyo (xowli howsha lagu wado). Sidan waxay dhacdaa marka qofka naftiisa ama caafimaadkiisa ama awoodda uu u leeyahay in uu qof ahaan noloshiisa u samayn karo waxyaabaha daruuriga u ah ay qatar ku jiraan. Haddii arrimahani ku haystaan, foomka codsiga racfaanka ku calaamaday “yes” (“haa”) marka lagu waydiiyo haddii racfaankaaga ay saamayso xaalad degdeg ah ee caafimaad, ama ka wac Xarunta Lagala Xiriiro MNsure telefoonka **1-855-366-7873**.

Maxaa ku dhacaaya nacfiyadayda¹ inta racfaanku ii socdo?

Haddii racfaankaagu yahay in la beddelo nacfiyada aad qaadata, waxaa wadi kartaa in aad qaadata heerkii nacfiyada aad qaadan jirtay isbeddelka ka hor adiga oo foomka codsiga racfaanka calaamadaynaya “I want to keep getting benefits at the same rate as before” (“Waxaan rabaa in aan nacfiyada u qaato sidii aan horay ugu qaadan jiray”). Haddii aad racfaanka ku guulaysan waydo aadna codsatay in aad waddid qaadashada nacfiyada, waxaa suurtagal ah in aad guddo ama celiso nacfiyada aad qaadatay intii racfaankaagu socday.

Wixii ah Medical Assistance ama MinnesotaCare, waxaa nacfiyadaadu soconayaan **oo kaliya haddii** aad racfaanka qaadata kuwa soo socda kan dambeeya:

- Toban (10) maalmood gudahooda oo ka bilaabata taariikhda lagu ogaysiiyay go’aanka Ogaysiis Daryeel Caafimaad; ama
- Ka hor taariikhda talaabada la qaado.

★**Muhiim:** Waxaad xaq u leedahay in aad mar labaad codsato haddii nacfiyada aad qaadataa joogsadeen annaga ayaana go’aan dambe ka qaadanayna in aad xaq u leedahay in aad qaadatao nacfiyada.

Ma la iga caawini karaa racfaankayga?

Dhegaysiga racfaanka waxaad yeeli kartaa in aad naftaada u hadasho. Waxaad kaloo yeeli kartaa in uu qof kale kuu hadlo. Waa in aad qoraal noogu soo sheegtaa qofka aad rabto in uu kuu hadlo. Waxaad noogu soo sheedi kartaa foomka codsiga racfaanka. Haddii dakhligaagu uu ka hooseeyo xad la yaqaan, waxaa suurtagal ah in aad hesho gargaar ah talo xagga sharciga ah oo aad ka hesho xafiiska gargaarka sharciga.

Takoorku waa sharci-darro

Xafiiska Xuquuqda Madaniga ee Waaxda Caafimaadka iyo Adeegyada Aadanaha ee Maraykanka (U.S. Department of Health and Human Services’ Office for Civil Rights) waxaa barnaamijyadeeda ka reeban takoor sababtu ay tahay jinsi, midab, jinsiyadda asalka, da’da, naafo iyo jinsi, oo ay ka mid yihi magacyada la isugu yeero ee ku saabsan jinsiga iyo aqoonsiga jinsiga. Haddii aad rumaysan tahay in lagu takooray waxaad xaq u leedahay in si toos ah aad ashtako ka diiwaangelisid hay’ad **federaal** ah. Qoraal u dir ama wac:

(Waaxda Caafimaadka iyo Adeega Aadanaha ee Maraykanka)
(Xafiiska Xuquuqda Madaniga, Deegaanka V)
U.S. Department of Health and Human Services
Office for Civil Rights, Region V
233 North Michigan Avenue, Suite 240
Chicago, IL 60601
312-886-2359 (Cod)
1-800-368-1019 (Lacag la’aan)
1-800-537-7697 (TTY)

¹ Erayga “nacfiyo” waxa uu leeyahay macne isbeddela iyada oo ay ku xiran tahay racfaanka noociisa. Haddii aad racfaanka ka qaadatay go’aan laga gaaray Medical Assistance ama MinnesotaCare, “nacfiyo” macnaheedu waa xaq u yeelashada iyo nacfiyada barnaamijka. Haddii aad racfaan ka qaadatay Canshuur Dhaaf loo la jeedo in lagu baxsho caymis iyo/ama Dhimista Kharajka ka dib marka adeeg isticmaaluhu wax baxsho, “nacfiyo” macnaheedu waa inta canshuur dhaafka ah iyo/ama la dhimayo. Haddii aad racfaan ka qaadatao xaq u yeelashada in aad MNsure ka hesho QHP, “nacfiyada” macnaheedu waa xaq u yeelashada in aad MNsure ka hesho QHP.

Minnesota gudaheeda, haddii aad rumaysan tahay in lagu takooray iyada oo sababtu tahay jinsi, midab, jinsiyadda asalka, diin, caqiido, jinsi, jinsi doorasho, xaaladdaada kaalmada bulshada, da'da, ama naafo, waxaad xaq u leedahay in aad ashtako ka diiwaangelisid:

- **(MNSure Xafiiska Helitaanka iyo Fursadaha Loo Simanyahay)**
MNSure Accessibility and Equal Opportunity Office
81 7th Street East, Suite 300
St. Paul, MN 55101-2211
612-279-8955 (Cod)
AEO@MNSure.org
- **(Waaxda Xuquuqda Aadanaha ee Minnesota)**
Minnesota Department of Human Rights
Freeman Building
625 Robert Street North
St. Paul, MN 55155
651-539-1100 (Cod)
1-800-657-3704 (Lacag la'aan)
651-296-1283 (TTY)