

Suuqa MNsure

Halkaaga meel ee caymiska caafimaadka



Furitaanka iskuqorista ee 2021 waxa ay bilaabmaysaa 1da Nofeembar, 2020 – 22ka Diseembar, 2020

Kaalmo dhaqaale ayaa la heli karaa

Waxay ku xiran tahay dakhliga iyo inta qof ee guriga ku nool, qorshe caymis caafimaad oo qiimo dhimis lagu sameeyay ayaa waxaa dhici karta in aad ka hesho shirkado caymis oo gaar loo leeyahay, ama caymis bilaash ah ama qiimaheesu hooseeyo oo aad ka helayso barnaamijka dad weynaha ee dowladdu kabto. **MNsure waa barta kaliya** oo dadka reer Minnesoota ay ka heli karaan kaalmo dhanka dhaqaalaha, sida canshuur aan lagugu lahayn taasi hoos u dhigaysa lacagta caymiska ee bisha la bixiyo, lacag kuugu baaqata ayadoo loo marayo caawimaadda qarash qeybsiga ee kharashyada caafimaadka, ama lacagta caymiska iyadoo loo marayo Medical Assistance (Gargaarka Caafimaadka) ama MinnesotaCare.

Qorsheyaasha Caymiska Caafimaadka Gaarka (Private Health Plans)

Sidoo kale waxaa loogu yeeraa “qorsheyaasha caafimaadka ee la aqoonsanyahay” ama QHPs, kuwan waa qorshayaal caymis caafimaad oo ay fidiyaan shirkaddaha caymiska caafimaadka. Waxaa la heli karaa gargaar dhaqaale iyada oo ay ku xiran tahay dakhliga guriga, tirada qoyska iyo kharashka caymiska deegaankaaga. **Qorshayaasha waa in laga gataa MNsure oo kaliya si loogu qalmo.**

MinnesotaCare

Waxay caymisaada dadka Minnesota oo dhaqaalahoodu hooseeyo awoodna aan u lahayn in ay helaan caymiska daryeelka caafimaadka oo ay iska bixin karaan aysanna u qalmin Medical Assistance. Lacagta caymiska oo bisha la bixiyo oo hooseysa waxaa lagu go'aamiyaa dakhliga iyo tirada inta qof ee guriga ku nool. **Shaqsigaadka u qalma waxa ay isku qori karaan sanadka oo idil.**

Medical Assistance

Barnaamijka Medicaid ee Minnesota wuxuu caymiyaa dad badan oo dhaqaalahoodu hooseeyo, siiba caruurta iyo dumarka uurka leh. Ma jiro caymis bileed. **Shaqsigaadka u qalma waxa ay isku qori karaan sanadka oo idil.**

Jawdwalkan waxa uu muujinayaa kaalmada dhaqaale ee aad u qalmi kartid taasoo ku xiran inta ay tahay tirada qoyska iyo dakhliga sanadlaha.

Tirada dadka qoyska	Medical Assistance dadka waaweyn ee 18 kor u dhaafay Dakhliga bileed/sanadeed (illaa iyo)	Medical Assistance caruurta Dakhliga bileed/sanadeed (illaa iyo) <i>(Xaddidadyo dakhliyeed ee xooga ka sarreeya ayaa lagu dabbaqayaa dhallaanka ka da' yar 2 sano)</i>	Medical Assistance dumarka uurka leh Dakhliga bileed/sanadeed (illaa iyo)	MinnesotaCare Dakhliga sanadlaha (illaa iyo)	Canshuurta aan lagugu lahaanayn ee qorshayaasha caafimaad ee gaarka ah Dakhliga sanadlaha (ka sareeya)
1	\$1,414 / \$16,970	\$2,924 / \$35,090	ma khuseyso	\$25,520	\$25,520
2	\$1,910 / \$22,929	\$3,950 / \$47,410	\$3,993 / \$47,927	\$34,480	\$34,480
3	\$2,407 / \$28,887	\$4,977 / \$59,730	\$5,031 / \$60,381	\$43,440	\$43,440
4	\$2,903 / \$34,846	\$6,004 / \$72,050	\$6,069 / \$72,836	\$52,400	\$52,400
5	\$3,400 / \$40,804	\$7,030 / \$84,370	\$7,107 / \$85,290	\$61,360	\$61,360
6	\$3,896 / \$46,762	\$8,057 / \$96,690	\$8,145 / \$97,744	\$70,320	\$70,320
7	\$4,393 / \$52,721	\$9,084 / \$109,010	\$9,183 / \$110,199	\$79,280	\$79,280
8	\$4,889 / \$58,679	\$10,110 / \$121,330	\$10,221 / \$122,653	\$88,240	\$88,240
Qof kasta ee dheeraad ah ku dar	\$496 / \$5,958	\$1,026 / \$12,320	\$1,037 / \$12,454	\$8,960	\$8,960

Warqaddan iidhehda ah waxay ku siinaysaa macluumaad kaliya. Dakhliyada lagu tusaalaynayaa waa qiyaas. Si loo go'aamiyo waxaad runtii u qalantid waa in aad arji buuxisaa.

Doorbidka, tayada, adeegsashada fudud

Caymis caafimaad oo dhammaystiran u mar MNsure



MNsure waa suuq ay dadka Minnesota wax ka gadan karaan, isbarbar dhigi karaan iyo doorankaraan caymiska caafimaadka ee baahidooda qancinaya, waana meesha kaliya ee laga helayo kaalmo dhaqaale.

Qorshayaasha caafimaadka oo idil waxaa ku jira nacfiyadaan caafimaadka ee muhiimka ah:

- Adeegyada degdegga ah
- Isbitaal seexashada
- Adeegyada shaybaarka
- Adeegyada xaamilada iyo ilmaha
- Adeegyada caafimaadka dhimirka iyo dhaqanka
- Adeegyada bukaan-socodka (out-patient services) iyo booqashada xafiiska dhakhtarka
- Daawo qorista
- Adeegyada kahortagidda iyo ladnaanshaha
- Adeegyada baxnaanista iyo habdhaqanka iyo qalabka (si loo wado waxqabsiga maalin la'ha, ama si jiro ama shil looga soo kabsado)

Difaacyada rukunka:

- Lagaama reebayo wax ku saabsan xaalado caafimaad ee horay u jiray
- Caymiska lama diidi karo ama laguma soo dallaci karo lacag caymis dheeraad ah sababo la xariira xaaladda taariikhda caafimaadka
- Ma laha xaddidaad lacageed ee sanadka ama mid weligeed sii jiraysa, iyo waxaana jira xaddidaado ah lacagta qofku jeebkiisa ka bixinayo sannadkiiba

Seddex siyaabood oo arji iyo isku qorid bilaash ah loo helo

Hageyaal

Shaqsiyaad tababar ka haysta ururo bulsho oo maxalli ah oo kuu fidinnaya caawinaad si fool ka fool ah kaaga caawinayaan arji buuxiinta, iskuqorista iyo dabagalka.

Dillaallada

Xirfadlayaal tababaran oo shati leh ayaa kaalmo fool ka fool ah oo bilaash ah kaaga caawinaya iskuqorista iyo talooyin aad kala baxaysid qorshaha.

Xarunta Wicitaanka MNsure

651-539-2099 ama 855-366-7873

Takhasuslayaal tababaran ayaa diyaar ah si ay uga jawaabaan su'aalahaaga ayadoo loo marayo telefoonka lacagla'aanta ah.

Si aad u hesho takhasuse hageyaal, dillaallada iyo xarumaha laga buuxiyo ee kuu dhow ee aad tagi karto booqo MNsure.org/help/.

IG-So 092020

