

Tilmaamaha Dakhliga ee Kaydsiga Kharashka

Daryeelka Caafimaadka iyada oo loo marayo MNsure



MNsure waa suuqa rasmiga ah ee Minnesota halkaas oo aad ka gadan karto, isbarbar dhigi karto oo ka dooran karto caymiska caafimaadka ee baahidaada qancinaya.

MNsure waa meesha kaliya ee reer Minnesota ay ka heli karaan nacfiyada hoos u dhigaya qiimaha caymiska caafimaadka, oo ay ka mid yihiin:

- Cashuur celinta yaraynaysa khidmadaha caymiska ee bil kasta
- Raqiisin kharash-wadaag ah si loo yareeyo kharashaadka jeebka laga bixinayo sida hor-u-bixinta (deductible) iyo qayb-bixinta

Waxaad sidoo kale codsan kartaa Caawinta Caafimaadka oo bilaash ah ama qiimo jaban iyo caymiska MinnesotaCare adigoo adeegsanaya MNsure.

Goorta la isdiiwaangaliyo

Noofambar 1, 2025 – Janaayo 15, 2026:

Isdiiwaangelinta furan ee qorshayaasha caafimaadka gaarka ah ee 2026

La heli karo sanadka oo dhan:

- Isdiiwaangelin khaas ah (sababtoo ah dhacdooyinka nolosha oo u qalma) qorsheyaasha caafimaadka gaarka ah
- Isiiwaangelinta MinnesotaCare iyo Gargaarka Caafimaadka
- Isiiwaangelinta xubnaha qabaa'ilka Hindida Maraykanka ee federaalku aqoonsanyahay

Shaxdani waxay muujinaysaa caawimada maaliyadeed ee aad u qalmi karto

Dadka qoyska ka tirsan	Gargaarka caafimaadka dadka waaweyn ee 18 kor u dhaafay* Dakhliga bileed/sanadeed (illaa iyo)	Gargaarka Caafimaadka loogu talagalay caruurta* Dakhliga bileed/sanadeed (illaa iyo)	Gargaarka Caafimaadka ee loogu talagalay dumarka uurka leh* Dakhliga bileed/sanadeed (illaa iyo)	MinnesotaCare Dakhliga bileed (illaa iyo)	Canshuur celinta 2025 ee qorshayaasha caafimaad ee gaarka ah Dakhliga bileed (illaa iyo)
1	\$1,734 / \$20,814	\$3,586 / \$43,037	Ma khuseyso	\$31,300	\$62,600
2	\$2,344 / \$28,129	\$4,846 / \$58,162	\$4,899 / \$58,797	\$42,300	\$84,600
3	\$2,953 / \$35,444	\$6,107 / \$73,287	\$6,173 / \$74,087	\$53,300	\$106,600
4	\$3,563 / \$42,759	\$7,367 / \$88,412	\$7,448 / \$89,377	\$64,300	\$128,600
5	\$4,172 / \$50,074	\$8,628 / \$103,537	\$8,722 / \$104,667	\$75,300	\$150,600
6	\$4,782 / \$57,389	\$9,888 / \$118,662	\$9,996 / \$119,957	\$86,300	\$172,600

Si aad u hesho qiyaas degdeg ah oo ku saabsan lacagta suurtagalka ah in ay kuu badbaado

[MNsure.org/shop-compare](https://mnsure.org/shop-compare)

*Xadka dakhliga ee Gargaarka Caafimaadka waxaa loogu talagalay caymiska ka bilaabanaya bisha Luulyo 1, 2025, ee soconaya illaa Juun 30, 2026.

Xuduudo dakhli oo wax yar ka sarreeya ayaa khuseeya dhallaanka ka yar 2 sano.

Hagayaasha dakhliga waa qiyaas. Waa inaad buuxisaa codsi si loo ogaado u-qalmitaankaaga dhabta ah.

Caymis Dhammaystiran

Dhammaan qorshayaasha waxaa ka mid ah nacfiyada caafimaadka ee aasaasiga ah sida daryeelka ka-hortaga iyo daawooyinka la qoro, oo laguuguma diidi karo caymis xaalado hore u jiray awgood. **Ka raadi “about the plans” (“wax ku saabsan qorshayaasha”) ee MNsure.org si aad wax badan uga ogaato.**



Caymiska Ikhtyaariga

Qorshayaasha Caafimaadka Gaarka Loo Leeyahay

Waxaa sidoo kale loo yaqaan “qorshayaasha caymiska caafimaad ee u qalma” ama QHPs. Kuwani waa qorshayaal caymis caafimaad oo ay bixiyaan shirkadaha caymiska. Krediiit-yada canshuuraha waxaa lagu go'aamiyaa iyadoo lagu saleynayo tirada dadka qoyskaaga iyo dakhliga aad heshid, iyo qiimaha caymiska ee aagga aad ku nooshahay. Qorshayaasha waa in laga iibsadaa MNsure si aad ugu qalanto krediiit-ka canshuuraha.

MinnesotaCare

Waxay caymisaa dadka reer Minnesota ee dakhligoodu hooseeyo ee aan heli karin caymiska daryeelka caafimaadka oo qiimihiisa la awoodi karo ee aan u qalmin Medical Assistance (Gargaarka Caafimaadka).

Lacag bixinta billaha ah ee qiimaheedu hooseeyo waxaa lagu go'aamiyaa tirada qoyska iyo dakhliga.

Medical Assistance (Gargaarka Caafimaadka)

Barnaamijka Medicaid ee Minnesota wuxuu caymiyaa dadka dakhligoodu hooseeyo, gaar ahaan carruurta iyo haweenka uurka leh.

Ma jirto lacag bixin bille ah.

Hel Caawimada Arjiga iyo Isdiiwaangelinta oo Bilaash ah

Si aad u hesho hagayaal shahaado haysta, dalaalin, iyo xarumo isdiiwaangelin leh oo si toos ah loo tagi karo kuwaas oo ah kuwa kuu dhow, booqo [MNsure.org/help](https://mnsure.org/help). Hagayaal iyo dalaaliin ku hadla luqado kala duwan ayaa la heli karaa.

Hageyaal

Shaqaaale tababaran oo ka socda hay'adaha bulshada maxalliga ah oo bixiya caawimada arjiiga iyo isdiiwaangelin oo lacag la'aan ah oo kula soconaya.

Dalaaliin

Xirfadlayaal tababaran oo shatti haysta oo bixinaya caawimada diiwaangelinta oo bilaash ah iyo talo ku saabsan doorashada qorshe.

MNsure

651-539-2099 ama 855-366-7873

Khabiiro si buuxda u tababaran ayaa diyaar u ah inay kaaga jawaabaan su'aalahaaga. Caawimada waxaa lagu heli karaa Soomaali.

MNsure ma takoorto sabab la xiriiirta jinsiyadda, midabka, asalka qaran, caqiidada, diinta, jinsiga, da'da, naafonimada, kaalmooyinka dadweynaha, xaaladda guurka ama jihada galmada.

Si aad u hesho qaababka loo fududeeyey naafanimada ee dukumeentigan, soo wac 855-366-7873.

Xasuuusin. Caawimo lacag la'aan ah turjumaada dukumiintigan, soo wac 855-366-7873.