

[[Somali]]



Su'aalaha Inta Badan la Waydiyo: MinnesotaCare

Waa maxay MinnesotaCare?

MinnesotaCare waxay siisaa caymis caafimaad oo bilaash ah ama qiimo jaban ah dadka aan lahayn doorashooyin caymis kale oo caafimaad oo la awoodi karo ee ku nool Minnesota. Xaaladda muhaajirnimadu dhib ma laha, laakiin dadka codsanaya waa inay buuxiyaan xadka shuruudaha dakhliga iyo sharciyada kale.

Yaa u qalma?

Xaq ayaad u leedahay haddii aad:

Aad ku nooshahay Minnesota,

Aad buuxinayso shuruudaha dakhliga.

Ayna jirin fursado kale oo caymiska caafimaadka ah. Haddii shaqadaadu ku siiso caymis caafimaad, waxa laga yaabaa inaad weli u qalanto caymis haddii caymiska shaqadaadu qaali kugu yahay.

Maxay yihiin shuruudaha dakhliga?

Tirada qoyska	Dakhliga sannadaha ah oo le'eg ama ka yar
1 Qof	\$30,120
2 qof	\$40,880
3 qof	\$51,640
4 qof	\$62,400
5 qof	\$73,160
6 qof	\$83,920
7 qof	\$94,680
8 qof	\$105,440

Immisa ayuu igu noqonayaa kharashkayga daryeelka MinnesotaCare?

Qaar ka mid ah xubnaha MinnesotaCare ayaa bixiya biil bille ah, oo loo yaqaano khidmada caymiska (premium), oo lagu bixinayo caymiskooda. Qadarka lacagta biilku wuxuu ku xiran yahay dakhligaaga, tirada qoyska iyo tirada xubnaha qoyska ee u diiwaangashan barnaamijka.

Dadka qaarkood loogaama baahna in ay bixiyaan khidmada billaha ah ee caymiska:

Carruurta ka yar 21.

Hindida Maraykanka iyo Dhaladka Alaska iyo qoysaskooda.

Xubnaha milatariga iyo qoysaskooda 12 bilood haddii ay xaq u yeeshaan 24 bilood gudahood ka dib markay dhammeeyeen howlgalkooda shaqo.

Kadib markaad codsato, waxaa laguu sheegi doonaa inaad u qalanto MinnesotaCare. Haddii ay tahay inaad bixiso khidmad caymiska, waxaad boostada ku heli doontaa biilka caymiska. Markaa kadib waxaad u baahan tahay inaad bixiso khidmadahaaga caymiska bisha ugu horraysa si uu u bilaabmo caymiskaagu. Ogow waxa khidmadahaaga bishii ay noqonayaan adiga oo isticmaalaya shaxdan:

Tirada qoyska	1 Qof	2 qof	3 qof	4 qof	5 qof	6 qof	7 qof	8 qof	Khidmada billaha ah ee caymiska*
Dakhliga Sannadlahaa ah	Ilaa \$24,095	Ilaa \$32,703	Ilaa \$41,311	Ilaa \$49,91	Ilaa \$58,527	Ilaa \$67,135	Ilaa \$75,743	Ilaa \$84,351	\$0
Dakhliga Sannadlahaa ah	Ilaa \$25,601	Ilaa \$34,747	Ilaa \$43,893	Ilaa \$53,039	Ilaa \$62,185	Ilaa \$71,331	Ilaa \$80,477	Ilaa \$89,623	\$4
Dakhliga Sannadlahaa ah	Ilaa \$27,107	Ilaa \$36,791	Ilaa \$46,475	Ilaa \$56,159	Ilaa \$65,843	Ilaa \$75,527	Ilaa \$85,211	Ilaa \$94,895	\$9
Dakhliga Sannadlahaa ah	Ilaa \$28,613	Ilaa \$38,835	Ilaa \$49,057	Ilaa \$59,279	Ilaa \$69,501	Ilaa \$79,723	Ilaa \$89,945	Ilaa \$100,167	\$15
Dakhliga Sannadlahaa ah	Ilaa \$30,119	Ilaa \$40,879	Ilaa \$51,639	Ilaa \$62,399	Ilaa \$73,159	Ilaa \$83,919	Ilaa \$94,679	Ilaa \$105,439	\$21
Dakhliga Sannadlahaa ah	La mid ah ama kayar \$30,120	La mid ah ama kayar \$40,880	La mid ah ama kayar \$51,640	La mid ah ama kayar \$62,400	La mid ah ama kayar \$73,160	La mid ah ama kayar \$83,920	La mid ah ama kayar \$94,680	La mid ah ama kayar \$105,440	\$28

* Qaddarka khidmadaha bil walba illaa Diseembar 2025

Khidmadaha billaha ah si ku meel gaar ah ayaa hoos loogu dhigay illaa Diseembar 2025 sababtoo ah sharciga federaalka. Dad badan ayaan bixin doonin wax khidmad ah bishii ilaa inta ay khidmaduhu ku soo laabanayaan heerkoodii hore 2026. Booqo mn.gov/dhs/minnesotacare si aad u aragto qaddarka khidmada caymiska ee 2026.

Qaar ka mid ah xubnaha MinnesotaCare ayaa bixiya qayb ka mid ah biilasha kharashka caafimaadka. Wadaagista kharashka waxaa la dhahaa qayb bixin. Waa qaddar cayiman oo aad jeebkaaga ka bixiso oo lagu bixinayo adeega daryeel caafimaad oo gaar ah.

Dadka qaarkood loogaama baahna in ay bixiyaan qayb bixin:

Carruurta ka yar 21 sano
Haweenka uurka leh
Hindida Maraykanka ee ka diiwaangashan qabiil federaalku aqoonsan yahay
Hindida Maraykanka ee ka hela adeegyada bixiyaha daryeelka caafimaadka Hindida ama u soo gudbinta
ka timid Adeegyada Caafimaadka Hindida.

MinnesotaCare waxay bixisaa adeegyo badan oo kala duwan oo loogu talagalay daryeelka ka hortaga, daryeelka caadiga ah, daryeelka takhasuska khaaska ah iyo daryeelka xaaladaha degdega ah. Inta badan adeegyadu ma laha qayb bixin (copay). Tusaale ahaan:

\$0 daryeelka ka hortaga ah, sida baaritaannada sannadlaho ah, baarista kansarka iyo tallaallada
\$0 qalliinka bukaan-socodka
\$0 qalab caafimaadka ee muddada waaraya, sida kuraasta curyaanka, qalabka lugaynta, qalabka
ogsijiinta ama qalabka dhiiga lagu baaro ee sonkorowga
\$0 booqashooyinka dhakhtarka ilkaha
\$0 qaar ka mid ah daawooyinka caafimaadka dhimirka

Qayb bixinta MinnesotaCare:

\$25 oo ah dawooyinka astaanta magaca leh ama \$10 dawooyinka aan astaanta magaca lahayn oo ah
ugu badnaan \$70 bishii
\$28 booqashooyinka dhakhtarka
\$100 booqashooyinka qolka gurmadka degdega ah (\$0 qayb bixin haddii booqashada ER ay keento
jiifinta cusbitaalta)
\$250 isbitaal jiifinta bukaanka
\$45 booqashada adeegyada raajada, sida X-ray-ga
\$10 halkii xabo ee muraayadaha indhaha

MinnesotaCare miyay bixin doontaa biilka kharashka caafimaadka ee bil la soo dhaafay?

Maya. Caymisyada MinnesotaCare ma leh dib u noqosho. Wuxuu bilaabmayaa kadib bisha laguu go'aamiyey inaad xaq u leedahay ee aad bixiso lacagta caymiska haddii aad khidmad bixinayso.

Ma waxaa jira wakhti kama dambaysta ah oo ay tahay in la isku diiwaangeliyo?

Ma jiro wakhti kama dambaysta ah oo ay tahay in la isku diiwaangeliyo. Arjiyada waxaa la qabanaayaa 24/7/365.

Waa goorma xilliga ugu dambeeyaa ee aan isu diiwaangelin karo caymiska MinnesotaCare si uu u bilowdo Janaayo 1, 2025?

Waxaan kugula talineynaa inaad khadka internetka ku soo codsato ugu dambayn Diseembar 6. Oo ku bixi khidmadaha caymiska ee loo baahan yahay khadka internetka, taleefan ama shakhsii ahaan inaad u keento kahor duhurka Diisambar 31, 2024.

Miyey jirtaa wax xaddidaad ah tirada dadka lagu diiwaangelin karo

Ma jirto wax xaddidaad ah oo ku saabsan tirada dadka lagu diiwaangelin karo.

Sideen u codsadaa?

Sideen u codsadaa?

Caawin fool-ka-fool ah: Ka hel caawimo bilaash ah khabuur ka tirsan bulshadaada. Hageyaasha (Navigators) ay ansixisay MNsure ayaa ku kala tustusi doona habka dhamaantii. Waxay sidoo kale ka jawaabayaan su'aalahaaga. Ka hel hage ku hadla luqadaada mnsure.org/free-help. Wuxaa sidoo kale soo wici kartaa 651-539-2099 ama 855-366-7873 si aad luqadaada caawimo ugu hesho.

Khadka Internetka: Ka codso internetka mnsure.org. Wuxaa u baahan doontaa inaad isu diiwaangeliso akoon, ama aad gasho haddii aad horeba ugu lahayd akoon. *Xasuusin: Haddii carruurtaada ama xubnaha kale ee qoysku ay hore ugu diiwaangashanaayeen Medical Assistance ama MinnesotaCare, ha soo dirin codsi cusub. Wac hage (navigator) ama wac degmadaada si aad caawimo u hesho.*

Foomka warqadda ah: Buuxi arjiga warqadda ah, oo u soo dir degmadaada. Ka hel arjiga warqadda ah mn.gov/dhs/minnesotacare ama weydii hage inuu kaa caawiyo helitaanka arjiga warqadda.

Haddii carruurtaada ama xubnaha kugu dhow ee qoyskaagu ay hore u haystaan Medical Assistance ama MinnesotaCare: Wac hage (navigator) ama wac degmadaada si aad u hesho caawimada dalbashada caymiska. Ha ka codsan khadka internetka ama ha soo dirsan arji—waxa aad horeba u haysataa kiis kaaga furan nidaamka caymiska ee carruurtaada.

Maxaa layga rabaa in aan sameeyo si aan u codsado?

Lambarka sooshal sakuuratiga (SSN) ee qof kasta oo qoyskaaga ka tirsan ee sooshal sakuurati haysta.

Macluumaadka dokumentiyada socdaalka haddii aad haysato.

Macluumaadka loo shaqeeyaha iyo macluumaadka dakhliga ee qof kasta oo qoyskaaga ah (tusaale ahaan, laga jeega dabadiisa, foomamka W-2, ama caddaynta mushaharka iyo cashuuraha).

Lambarada xeerka (policy) caymiska caafimaadka ee wixii caymis aad haysato hadda.

Macluumaad ku saabsan caymis kasta oo shaqada la xiriira oo uu heli karo qoyskaagu.

Sidee ayaan u soo caddeeyaa dakhligaya?

Shaqaaluhu waxay isku dayayaan inay soo xaqiijiyaan dakhliga iyagoo isticmaalaya ilo elektaroonik ah oo la aamini karo. Haddii dakhliga aan si elektaroonik ah loo soo xaqiijin karin, qofka waxaa la soo ogaysiin inuu keeno caddayn sida:

Nuqul ka mid ah canshuur celinta ugu dambaysay

Jeega dabadiisa ama bayaan qoran oo ka yimid loo shaqeeyahaaga

Warbixinta Dakhliga ee Sannadlaha ah (DHS-7117)

U qalmida lama daahin doono haddii dakhliga aan lagu xaqijin karin arjiga. Qofku wuxuu heli doonaa ogeysiis qoraal ah oo lagaga codsanayo inuu ku keeno caddaynta dakhliga 95 maalmood gudahood.

Ma u baahanahay Lambarka Sooshal Sakuuratiga?

Lambarka Sooshal Sakuuritiga (SSN) waa in la keeno haddii uu qof haysto, laakiin qofka aan haysan SSN loogama baahna inuu mid codsado.

Loogama baahna qofka aan codsanayn caymis. Laakiin, bixinta SSN ee dhammaan xubnaha qoyska ee haysta ayaa waxay soo dedejin kartaa fulinta nidaamka codsiga.

Ka waran haddii carruurtaydu ay horeba u haystaan Medical Assistance?

Wac hage (navigator) ama wac degmadaada si aad u hesho caawimada dalbashada caymiska. Ha ka codsan khadka internetka ama ha soo dirsan arji—waxa aad horeba u haysataa kiis kaaga furan nidaamka caymiska ee carruurtaada.

Ka waran haddii aan u baahanahay Emergency Medical Assistance?

Waxaa laga yaabaa inaad u qalanto MinnesotaCare. Raadso macluumaad dheeraad ah oo ku saabsan waxa ay tahay in la sameeyo haddii ay ay EMA (Gargaarka Caafimaadka ee Xaalada Degdega ah) dhowaan kugu soo socoto.

Sideen ku heli karaa caawimo?

Sidee ayaan ku heli karaa caawimo su'aalaha aan qabo iyo codsashadayda?

Hawlwadaagyada bulshada oo lagu kalsoonyahay ee loo yaqaan navigators (hage) ayaa kaa caawin kara inaad MinnesotaCare ku codsato si bilaash ah. Ka hel bulshadaada dhexdeeda hage ay MNsure ansixisay oo ku hadla luqadaada mnsure.org/free-help. Wuxaa sidoo kale soo wici kartaa 651-539-2099 ama 855-366-7873 si aad luqadaada caawimo ugu hesho.

Qof ma iga caawin karaa su'aalaha ku saabsan muhaajirnimada ee la xiriira MinnesotaCare?

DHS waxay kugula talineysaa inaad la xiriirto qareen haddii aad qabto su'aalo ku saabsan. Latalin sharci oo bilaash ah oo qarsoodi ah ayaa lagu heli karaa Ingiriis, Isbaanish, Soomaali iyo luqado kale:

Mid-Minnesota Legal Aid

800-292-4150

Southern Minnesota Regional Legal Services

651-222-5863

Waxa kale oo aad ka heli kartaa caawimo sharci oo loogu talagalay dadka dakhligoodu yar yahay

lawhelpmn.org/providers-and-clinics.

Maxaa dhacaya marka aan xaq u yeesho?

Goorma ayuu caymiskayga bilaabanayaa?

Marka laguu ogolaado MinnesotaCare, caymisku wuxuu bilaabmayaa bisha ka dambaysa marka aad bixiso lacagta caymiska haddii aad khidmad bixinayso. Haddii khidmadaada caymisku ay tahay \$0, caymisku wuxuu kuu bilaabmayaa bisha soo socota. MinnesotaCare ee loogu talagalay dadka aan sharciga haysan waxay bilaaban doontaa xilli aan ka horrayn Janaayo 1, 2025.

Sideen u bixiyaa khidmada caymiska?

Waxaad ku bixin kartaa khidmada biilkaaga:

Khadka internetka

- Booqo payments.dhs.state.mn.us.
- Ka dooro MinnesotaCare diiwaanka.
- Ku qor lambarka kiiskaaga, biilka/lambarka qaansheegta iyo cadadka lacagta biilka.
- Waxaad ku bixin kartaa kaarka bangiga (VISA ama MasterCard) ama kala bixitaanka elektarooniga ah ee akoonka jeekinka.

Telefoon ahaan

- Soo Wac 800-657-3672. Dooro "Option 1" ("xulashada 1" oo ah dadka diiwaangashan, iyo "Option 1" ("xulashada 1" mar kale si aad lacagta u bixiso.
- Waaad u baahan doontaa lambarka kiiskaaga, biilka/lambarka qaansheegta iyo cadadka lacagta biilka.
- Waaad ku bixin kartaa kaarka bangiga (VISA ama MasterCard) ama kala bixitaanka elektarooniga ah ee akoonka jeekinka.

Boostada

- U ogolow wakhti ku filan in lacag bixintaadu ku gaarto taariikhda kama dambaysta ah ee biilka/ qaansheegta.
- Waaad ku bixin kartaa jeeg ama money order. Boostada ha ku soo dirin lacag kaash ah. Ku soo qor lambarka kiiskaaga jeega ama money order-ka
- Soo dir lacag bixintaada oo ay la socota warqadda codsiga lacag bixinta:

MinnesotaCare
PO Box 64834
St. Paul, MN 55164-0834

Qof ahaan in aad u timaado

- Ku bixi khidmadaada xafiiska MinnesotaCare ee ku yaalla downtown-ka magaalada St. Paul Isniinta ilaa Jimcaha, 8 a.m. illaa 4 p.m.

Elmer L. Andersen building
540 Cedar St.
St. Paul, MN
- Waaad ku bixin kartaa lacag kaash ah, jeeg ama money order. Haddii aad ku bixinayso lacag kaash ah, waa inaad haysataa qaddarka lacagta ee saxda ah.
- Xafiisyada degmadu ma aqbalaan lacagaha MinnesotaCare.

Si aad u sii hayso MinnesotaCare, waa inaad bixisa biilka bishii bil kasta. Waxaa lagaa rabaa 15-ka bisha bil kasta. Khidmadaha caymiska ee la helo wixii ka dambeeya 5:00 p.m. ama feestada ah ama maalmaha dhamaadka asbuuca waxaa loo xisaabin doonaa maalinta shaqada ee soo socota.

Sidee ayaan u isticmaalaan caymiskaya MinnesotaCare?

Boostada ka filo kaarkaaga caymiska. Kaarkaaga aqoonsiga Minnesota Health Care Programs wuxuu u eyyahay sidan:



Taas macnaheedu waxa weeyaan inaad leedahay caymis caafimaad. Tus marka aad hesho adeegyada daryeelka caafimaadka.

Haddii **aadan** ku helin kaarka aqoonsiga dhowr toddobaad gudahood, **ha soo dirin arji kale**. Wac Health Care Consumer Support:

8 a.m. to 4 p.m., Isniiin-Jimco
651-297-3862 ama 800-657-3672

Dadka ku hadla Ingiriisi yar ama aan Ingiriisi ku hadlin, waxaa jira adeegyo turjubaan oo bilaash ah.
TTY: Isticmaal adeegyada gudbinta (relay) ee aad doorbidayso.

Dadka isdiiwaangeliyay qaarkood ayaa waxay caymiskooda MinnesotaCare ku helaan [gorshe caymis caafimaad](#). Qorshayaasha caymiska caafimaadku waa:

Blue Plus
HealthPartners
Hennepin Health
Itasca Medical Care - IMCare
Medica
PrimeWest Health
South Country Health Alliance
UCare

Haddii aad tahay xubin ku jira qorshe caymis caafimaad, waxaad boostada ku heli doontaa kaarka kale oo aqoonsi ah, kaas oo kaaga yimid qorshahaaga caymiska caafimaadka.

Waa kuwee dhakhaatiirta iyo farmasiyada aan aadi karaa?

Waa inaad u tagto dhakhaatiirta, dhakhaatiirta ilkaha iyo daryeel bixiyeyasha kale ee ku jira shabakada qorshahaaga caafimaadka si aad u hesho adeegyada badankooda. [Shaaalaaha adeegyada xubnaha qorshahaaga caymiska caafimaad](#) ayaa kaa caawin kara inaad hesho daryeel bixiye. Haddii aad u baahan tahay inaad aragto dhakhtar takhasus leh, la xiriir qorshahaaga caymiska caafimaadka oo weydii haddii aad u baahan tahay u gudbinta takhasuslaha kahor intaadan tegin.

Haddii aadan xubin ka ahayn qorshaha caymiscaafimaad, waxaad haysataa waxa loo yaqaano caymiska "fee-for-service" ("adeega khidmada leh"). Taas macnaheedu waa in aad u tagi karto dhakhtar kasta, dhakhtarka ilkaha ama daryeel bixiye kasta oo ku jira Diiwaanka Bixiyaha (Provider Directory) ee [mhcproviderdirectory.dhs.state.mn.us](#). Daryeel bixiyeyashaan dhamaantood way aqbalayaan caymiskaaga. Waxa kale oo aad wici kartaa xarunta wicida Health Care Consumer Support si aad u hesho adeeg bixiye.

Maxaan samayn karaa haddii aanan u qalmin MinnesotaCare?

Haddii aad u baahantahay daryeel oo aadan lahayn caymis, waxaad weli haysataa xulashooyin.

[Medical Assistance ayaa diyaar u ah qof kasta oo uur leh](#) iyada oo aan loo eegin xaaladda muhaajirnimo iyo 12 bilood ee dhalmada kadib, ama kadib marka ay dhasho. Medical Assistance waxa kale oo heli kara Dadka Adeegyada Ka Helaya Xarunta Dhibanayaasha Jirdilka (Center for Victims of Torture (CVT)). Haddii aad ku muujiso arjigaaga warqadda ah ama arjigaaga khadka internetka ah in aad uur leedahay ama aad adeegyo ka qaadanayso CVT, u qalmitaankaaga Medical Assistance ayaa la go'aamin doonaa iyada oo aan adiga wax kale lagaaga baahnayn.

Waxaa laga yaabaa inaad shuruudaha Emergency Medical Assistance (Gargaarka Caafimaadka Xaaladaha) Degdegga ah. Barnaamijkani waxa uu bixiyaa kharashka daryeelka xaaladaha degdega ah ee dadka qaarkood ee ku jira qolka gurmadka degdega ah ama cusbitaalka marka laga soo jiifiyo qolka gurmadka degdega ah.

Waxaad daryeel caafimaad ka heli kartaa xarumaha caafimaadka ee Minnesota iyadoo aan loo eegin awooddaada lacag bixinta. Ka hel xarun caafimaad oo kuu dhow [mnhealthcenters.org/find-healthcare](#).

Waxa kale oo laga yaabaa inaad u qalanto insulin-qiimaheedu jabanyahay iyada oo loo marayo Barnaamijka Badbaadada Insulin-ka ee Minnesota (Minnesota Insulin Safety Net Program). Wax badan ka ogow [mninsulin.org](#).