


Soo-koobitaanka Faaidooyinka iyo Caymiska: Waxyaabaha uu Qorshahani daboolayo & Waxyaabaha aad Ku Bixinayso Adeegyada Caymiska ee lagu siinayo
TAYLOR CORPORATION – Qorshaha kharashka caymiska HSA

Muddada lagu siiyey caymiska: Laga bilaabo markay taariikhdu tahay ama wixii ka danbeeya markay taariikhdu tahay 01/01/2024
ee loogu talo-galey: Shaqsi ahaan/qoys ahaan | **Nooca Qorshaha:** HSA

 **Dokumentiga Soo-koobitaanka Dheefaha iyo Caymiska (SBC) ayaa kaa caawin doonta inaad xulato [qorshaha caafimaadka](#). Dokumentiga SBC ayaa ku tusaya sida adiga iyo [qorshuhu](#) aad u wadaagi doontaan kharashka adeegyada daryeelka caafimaadka ee ku jira caymiska. FIIRO GAAR AH: Macluumaad ku saabsan kharashka [qorshahan](#) (taasoo loo yaqaano [lacagta caymiska](#)) waxaa loo bixin doonaa si gooni ah.**

Tani waa soo-koobitaan oo kaliya. Wixii macluumaad dheeraad ah ee ku saabsan adeegga caymiskaaga, ama inaad heshid nuqul ku saabsan shuruudaha uu caymisku bixinayo oo dhameystiran, fadlan booqo barta ciwaankeedu yahay www.bluecrossmn.com/taylor ama wac 1-866-289-5154. Wixii ku saabsan qeexitaanada guud ee ereyada caadiga ah, sida [Qadarka lacagta ee la oggol yahay](#), [isku dheellitirka biilka](#), [wadaagitaanka bixinta caymiska](#), [isla bixinta](#), [kharashka la jarayo](#), [bixiyaha](#), ama kuwa kale oo hoosta laga xariiqay fiiri Qaamuuska ereyada. Waxaad Qaamuuska ka fiirin kartaa barta ciwaankeedu yahay <https://www.healthcare.gov/sbc-glossary> ama wac 1-866-289-5154 si aad u dalbatid nuqul gaar ah.

Su'aalo Muhiim ah	Jawaabo	Waa maxay sababta ay Arrintani Muhiimka U Tahay:
<p>Waa maxay kharashka guud ee la jarayo?</p>	<p>\$6,600 shakhsiga / \$13,200 qoyska ee caafimaadka iyo daawada taasoo ku jira shabakadda \$12,700 shakhsiga / \$25,400 qoyska ee caafimaadka iyo daawada taasoo aan ku jirin shabakadda</p>	<p>Guud ahaan, waxaa lagaa rabaa inaad bixisid dhamaan kharashaadka aad ka heshid bixiyaha/bixiyayaasha taasoo gaarsiisan ilaa xaddiga lacagta la jarayo kahor inta uusanayna qorshahani billaabmin bixinta.</p> <p>Qorshahani wuxuu leeyahay qeyb gundhig ah oo la xiriirta lacagta la jarayo. Haddii ay ku jiraan xubno kale oo qoyska ka tirsan qorshaha, xubin kasta oo qoyska ka mid ah waa inuu buuxiyaa lacagta ka goynta ee shaqsiyadiisa gaarka u ah ilaa wadarta guud ee kharashyada ka goynta ee ay bixiyeen dhammaan xubnaha qoyska ay buuxiso guud ahaan qoyska lacagta laga goyn karo.</p>
<p>Miyey jiraan wax adeegyo caymis oo kharashkooda la bixinayo kahor inta adan buuxinin shuruudaha la xiriira kharashka la jarayo-?</p>	<p>Haa. Daryeelka dhallaanka, daryeelka caafimaadka ee umulitaanka kadib iyo daryeelka caafimaadka ee ka hortaggakaasoo ku jira shabakadda kuwaasoo ku jira adeegyada la bixiyo kahor inta adan buuxinin shuruudaha la xiriira kharashka la jarayo.</p>	<p>Qorshahani wuxuu cayminayaa qaar ka mid ah waxyaabaha iyo adeegyada xitaa haddii aanad wali soo buuxinin shuruudaha la xiriira xaddiga kharashka ee la jarayo. Laakiin wada-bixinta ama caymis-qaybsiga ayaa laga yaabaa inay ku habboon tahay xaaladda. Tusaale ahaan, qorshahani wuxuu cayminayaa adeegyo gaar ah oo la xiriira ka-hortagga iyadoo aan kharashka la wadaageynin iyo kahor inta adan buuxinin shuruudaha la xiriira kharashka lagaa jarayo. Ka eeg liiska ay ku qoran yihiin adeegyada ka hortagga ee caymiska ku jira ciwaanka https://www.healthcare.gov/coverage/preventive-care-benefits.</p>

<p>Ma jiraan kuwa kale oo laga jari karo oo loogu talagalay adeegyo gaar ah?</p>	<p>Maya</p>	<p>Wajib maaha inaad buuxiso shuruudaha la xiriira kharashka lajarayo ee loogu talagalay adeegyo gaar ah.</p>
<p>Waa maxay xadka jeebka-bixinta loogu talagalay qorshahan?</p>	<p>\$6,600 shakhsiga / \$13,200 qoyska ee caafimaadka iyo daawada taasoo ku jira shabakadda \$12,700 shakhsiga / \$25,400 qoyska ee caafimaadka iyo daawada taasoo aan ku jirin shabakadda</p>	<p>Xadka lacagta laga bixinayo jeebku waa inta ugu badan ee aad bixin kartid sannadkii looguna talagalay adeegyada caymiska. Qorshahani wuxuu leeyahay qeyb gundhig ah oo la xiriirta xaddiga lacagta jeebka laga bixinayo. Haddii ay jiraan xubno kale oo qoyska ka mid ah kuwaasoo ku jira qorshahan, xubin kasta waa inay buuxiso shuruudaha shakhsi ahaaneed ee gaarka ah kuwaasoo looga baahan yahay xaddiga lacagta laga bixinayo jeebka ilaa laga gaaro in inta laga buuxnayo shuruudaha la xiriira xaddiga wadarta guud ee qoysku ka bixinayo jeebka.</p>
<p>Waa maxay waxaa aan lagu darin oo ka baxsan xadka jeebka?</p>	<p>Baaqiga, khidmaddaha isku dheellitirka biilka ee lacagaha caymiska (marka laga reebo haddii biilka isku dheellitiran uu yahay mid mamnuuc ah), isla mar ahaantaana qorshaha daryeelka caafimaadka uusan dabooleynin.</p>	<p>In kasta oo aad bixiso kharashyadan, uma tirsana dhinaca xadka jeebka ka baxsan.</p>
<p>Ma waxaad bixinaysaa in ka yar haddii aad isticmaasho adeeg bixiye ku jira nidaamka shabakadda?</p>	<p>Haa. Fiiri ciwaanka www.bluecrossmn.com/taylor ama wac 1-866-289-5154 si aad u heshid liiska ay ku qoran yihiin bixiyaasha adeegga ee ku jira shabakadda.</p>	<p>Qorshahani wuxuu isticmaalaa shabakada bixiyaha. Waxaad bixin doontaa wax ka yar haddii aad isticmaasho bixiye ku jira nidaamka qorshaha. Waxaad bixin doontaa kharashka ugu badan haddii aad isticmaasho adeeg-bixiye aan ku jirin nidaamka shabakadda, waxaana laga yaabaa inuu biil kuusoo diro bixiyaha adeegga taasoo ay ku qeexan tahay farqiga u dhaxeeya ku lacagta khidmadda bixiyaha iyo lacagta baaqiga dheellitiran ee qorshahaagu bixiyo (isku dheellitirka biilka). Ogsoonow, inuu bixiyahaaga adeegga ee ku jira shabakaddu uu awoodi karo inuu isticmaalo bixiye-ka-baxsan-nidaamka shabakadda kuwaasoo uu u isticmaalo adeegyada qaarkood (sida hawlaha shaybaarka). Ka hubi bixiyahaaga ka hor intaadan helinadeegyada.</p>
<p>Ma u baahan tahay gudbin si aad u aragto takhasusle?</p>	<p>Maya.</p>	<p>Waxaad arki kartaa takhasuslaha waad dooran kartaa gudbin la'an.</p>



Dhamaan [kharashyada wadabixinta](#) iyo [caymis-qeybisga](#) qarashyada lagu muujiyey jaantuskaan waxay ka danbeeyaan kadib marka aad buuxisid shuruudaha, [kharashka la jarayo](#) haddii uu [kiiskaagu ka xiriiro](#) kharash la jarayo.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddaad booqato bixiyaha daryeelka caafimaadka xafiiskooda ama rugtooda caafimaadka	Booqashada daryeelka caafimaad ee aasaasiga ah kaasoo la xiriira daaweynta dhaawac ama xanuun	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba
	Booqashada takhasusle	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba
	Daryeelka ka hortaggabaaritaanka/ tallaalka	Waa lacag la'aan	Canug caafimaadqaba: 0% wadaagitaanka bixinta caymiska Dadka waaweyn: 0% wadaagitaanka bixinta caymiska	Waxaa laga yaabaa inaad bixiso kharashyada ku baxa adeegyada aan ka hortagga ahayn. Weydii bixiyahaaga adeegga haddii adeegyada loo baahan yahay yihiin kuwa ka hortag ah. Ka dibna hubi waxa uu qorshahaagu bixinayo.
Haddii baaritaan lagugu sameynayo	Tijaabo baaritaan (raajo, baaritaan dhiig)	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Sawirka Muuqaalka wata (CT/PET scans, MRIs)	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	
Haddaad u baahato daawo aad kula tacaasho jirradaada ama xaaladdaada. Farmasiga tafaariiqleygu waa farmasi kasta oo haysta ruqsad ganacsi kaasoo aad si caadi ah u booqan kartid si aad uga qaadatid daawada uu dhakhtarku kuusoo qoray. Farmashiga adeegga boostadu wuxuu	Daawooyinka guud ee la doorbiday	0% wadaagitaanka bixinta caymiska /tafaariiqda 0% wadaagitaanka bixinta caymiska /tafaariiqda muddo 90 maalmood ah	0% wadaagitaanka bixinta caymiska /tafaariiqda 0% wadaagitaanka bixinta caymiska /tafaariiqda muddo 90 maalmood ah	Ka qaybgalayaashu waxay bixinayaan qiimaha daawada loo qoray oo buuxa ilaa heerka loo baaahan yahay in wax laga jaro. Ma jiro kharash caymis oo la xiriira adeegga daawooyinka ee boostada kaasoo looga baahan yahay inay bixiyaan bixiyayaasha adeegga ee aan shabakadda ku jirin .
	Dawooyinka summada caanka leh ee la-doorbidayo	0% wadaagitaanka bixinta caymiska /tafaariiqda 0% wadaagitaanka bixinta caymiska /tafaariiqda muddo 90 maalmood ah	0% wadaagitaanka bixinta caymiska /tafaariiqda 0% wadaagitaanka bixinta caymiska /tafaariiqda muddo 90 maalmood ah	

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
bixiyaa daawooyinka lagu soo qoray isagoo adeegsanaya nidaamka boostada mareykanka ee U.S. Mail. Macluumaad dheeraad ah oo ku saabsan kharashka caymiska ee daawada lagu soo qoray waxaa laga heli karaa www.caremark.com	Dawooyinka summada/magaca caanka ah ee aan la-doorbidin	0% wadaagitaanka bixinta caymiska /tafaariqda 0% wadaagitaanka bixinta caymiska /tafaariqda muddo 90 maalmood ah	0% wadaagitaanka bixinta caymiska /tafaariqda 0% wadaagitaanka bixinta caymiska /tafaariqda muddo 90 maalmood ah	
	Dawooyinka khaaska ah	0% wadaagitaanka bixinta caymiska	Kuma jiraan caymiska	Ma jiro kharash caymis oo la xiriira adeegga daawooyinka ee boostada kaasoo looga baahan yahay inay bixiyaan bixiyayaasha adeegga ee aan shabakadda ku jirin.
Haddii aad rabtid in lagugu sameeyo qalliin bukaan-socod	Khidmadda xarunta caafimaadka (sida. xarunta qallinka ee guurguurta)	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Khidmaddaha dhakhtarka/dhakhtarka qalliinka	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
Haddii aad u baahan tahay daaweyn degdeg ah	Adeegga qolka daryeelka degdegga ah	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba
	Gaadiidka caafimaadka degdegga ah	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba
	Daryeelka caafimaadka ee deg-degga ah	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba
Haddii aad isbitaalka ku nagaanaysid	Khidmadda xarunta caafimaadka (sida, qolka isbitaalka)	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba
	Khidmadda dhakhtarka/dhakhtarka qalliinka	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddii aad u baahan tahay adeegyada caafimaadka maskaxda, caafimaadka habdhaqanka ama adeegyada la xiriira daroogada sida xun loo isticmaalo	Adeegyada bukaan-socodka	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore. Kharashka kuma jiraan adeegyada la xiriira latalinta arrimaha guurka/lamaanayaasha.
	Adeegyada bukaan-jiifka kuwaasoo ay ku jiraan daaweynta caafimaadka maskaxda	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
Haddaad uur leedahay	Booqashooyinka xafiiska	Daryeelka xilliga uurka: 0% wadaagitaanka bixinta caymiska Daryeelka dhalrada kadib: 0% wadaagitaanka bixinta caymiska	Daryeelka xilliga uurka: 0% wadaagitaanka bixinta caymiska Daryeelka dhalrada kadib: 0% wadaagitaanka bixinta caymiska	Wadaagitaanka kharashka kuma jiraan adeegyada la xiriira kahortagitaanku . Waxaa dhici karta in iyadoo la tixgelinayo noocyada adeegyada, inay soo baxaan adeegyo kale oo la wada bixinayo kuwaasoo la iska rabo. Daryeelka hooyada waxaa ka mid noqon kara baaritaanada iyo adeegyada lagu qeexay goobaha kale oo ka mid ah SBC, (tusaale ahaan qaylada-saai'dka).
	Adeegyada umulinta xirfadeysan	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	
	Adeegyada goobta adeegyada ummulitaanka/dhalrada	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	
Haddii aad u baahan tahay in lagaa caawiyo soo-kabashada ama aad qabtid baahiyo caafimaad oo kale kuwaasoo gaar ah	Daryeelka caafimaadka ee guriga	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah oo ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqashooyin oo mudada faaiidada ah. Waxaa loo baahan karaa oggolaansho hore.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
	Adeegyada dhaqan-celinta	0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	Waxaa loo baahan karaa oggolaansho hore.
	Adeegyada baxnaaninta	0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 0% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	
	Daryeel xannaano oo xirfadaysan	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqasho oo uu qofku ka faaiidaysanayo waqtiga loo jadwaleeyey. Waxaa loo baahan karaa oggolaansho hore.
	Qalabyada caafimaadka waqtiga badan la haysto	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Adeegga Hoyga daryeelka	0% wadaagitaanka bixinta caymiska	0% wadaagitaanka bixinta caymiska	Waxba

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddii u ilmahaagu u baahan yahay daryeel ilko ama daryeelka indhaha	Baaritaanka indhaha carruurta	Waa lacag la'aan	0% wadaagitaanka bixinta caymiska	Waxba
	Muraayadaha carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan
	Baaritaanka ilkaha ee carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan

Adeegyada ka baxsan caymiska & Adeegyada kale ee ku jira caymiska:

Adeegyada [Qorshahaaga](#) Guud Ahaan AANU Caymin(Eeg dukumentiga heshiiska ama [qorshahaaga](#) si aad uga ogaato macluumaad dheeraad ah [adeegyada ka baxsan caymiska.](#))

- Kalkaalinta caafimaad ee gaarka ah
- Daryeelka muddada dheer
- Daryeelka lugaha ee joogtada ah
- Daryeelka ilkaha (laga reebo sida ku xusan faa'iidooyinka loogu talo-galey qorshaha)
- Qalliinka qurxinta (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha)
- Barnaamijyada la xiriira yareynta miisaanka

Adeegyada Kale ee ku jira kharashka caymiska (waxaa laga yabaa inay adeegyadani xiriir la leeyihiin xaddidaad gaar ah. Tani maaha liis dhameystiran. Fadlan fiiri [dhukmintiga](#) qorshahaaga.)

- Daryeelka lafdhabarta
- Qalliin la xiriira culeyska jirka
- Daaweynta taran-la'aanta
- Ku daaweynta irbadaha shiinaha (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha)
- Daryeelka aan degdegga ahayn ee socdaalka ka baxsan Maraykanka.
- Taageerada la xiriirta maqlitaanka (midda dibadda oo kaliya & waxayna ku jaan go'an tahay xuduudaha gaarka ah ee u degsan caymiska)
- Daryeelka isha ee joogtada ah(dadka qaangaarka ah)

Xuquuqda Aad u Leedahay Inaad sii wadatid caymiskaaga: Waxaa jira hay'ado ku caawin kara haddii aad rabto inaad sii wadato caymiskaaga kadib markuu kaa dhammaado. Ciwaanka lagala xiriirayo wakaaladahani waa sidan: Minnesota Department of Commerce(Waaxda Ganacsiga ee Minnesota) 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration(Maamulka Amniga Dheefaha Shaqaalaha ee Waaxda Shaqada) 1-866-444-EBSA (3272) ama www.dol.gov/ebsa/healthreform; ama ka wac waaxda Department of Health and Human Services, Center for Consumer Information and Insurance Oversight(Waaxda Caafimaadka iyo Adeegyada Aadanaha, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska) 1-877-267-2323, lambarka shaqaalaha 61565 ama www.cciio.cms.gov. Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada siiwadashada caymiska, fadlan la xiriir shirkadda Blue Cross ka wac 1-866-289-5154. Fursado kale oo caymis ayaa laga yaabaa waliba inaad heli kartid, kuwaasoo ay ka mid yihiin iibsiga dabooolida caymiska gaar ah taasoo loo marayo MNsure/Goobta suuqa. Wixii macluumaad dheeraad ah ee ku saabsan [Goobta suuqa](#), booqo www.HealthCare.gov ama wac 1-855-366-7873.

Xuquuqdaada Cabashada iyo Rafcaannada: Waxa jira hay'ado kaa caawinaya haddii aad cabasho ka qabto [gorshahaaga](#) kaasoo la xiriira diidmo lagu diiday [waxyaabaha xuquuda ee aad sheeganaysid](#). Cabashadan waxaa loogu yeeraa [eed ka sheegasho](#) ama [rafcaan](#). Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada, eeg faahfaahinta dheefaha/faa'iidooyinka la xiriira waxyaabaha aad ku heli doontid [sheegashadaada](#). Khuseysa arrimaha caafimaadka. Dukumentiyada [gorshahaaga](#) ayaa sidoo kale ka bixiya macluumaad dhammaystiran gudbinta [sheegashada, rafcaanka](#), ama [cabashada](#) sabab kasta ha noqotee [gorshahaaga](#). Wixii macluumaad dheeri ah ee ku saabsan xuquuqdaada, ogeysiiskan, ama caawimaad, kala xiriir: Blue Cross lambarka 1-866-289-5154; Minnesota Department of Commerce at 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) ama [www.dol.gov/ebsa/healthreform](#). Haddii caymiskaagu yahay [gorshe](#) ay bixiso Wasaaradda Caafimaadka ee Gobolka, magaalada, kawntiga, iskuulka degmada, ama Adeegga Iskaashatada, ama qorshaha kaniisadda waxaad awoodi kartaa inaad la xiriirtid kooxda qaabbilsan caymiska ee ka tirsan waaxda caafimaadka ee loo yaqaan Department of Health and Human Services Health Insurance adigoo ka wacaya lanbarka 1-888-393-2789.

Qorshahani miyuu bixinayaa Caymiska Kharashyada Aasaasiga ah ee ugu Hooseeya? Haa.

[Caymiska Ugu hooseeya ee Daruuriga/aasaasiga ah](#) waxaa guud ahaan kamid ah [gorshaha oooyinka](#), caymis caafimaad oo laga heli karo [Goobta shaqada](#) ama siyaasadaha kale ee suuqa oo gaar ah, Medicare, Medicaid, CHIP, TRICARE, iyo caymisyo kale oo gaar ah. Haddii aad u-qalanto noocyo gaar ah oo kamid ah [Caymiska Ugu Hooseeya ee Daruuriga/Aasaasiga ah](#), waxaa laga yaabaa in aadan u qalmin amaahda canshuurta lacag bixinta ee ugu fiican.

Qorshahani ma yahay Mid ku jaan go'an Halbeeg-giyaaseedyada Qiimaha ee ugu Hooseeya? Haa.

Haddii [gorshahaagu](#) aanu ku jaan go'nayn [Halbeeg-giyaaseedyada Qiimaha Ugu Hooseeya](#), waxaad u qalmi kartaa [amaahda canshuurta lacag bixinta ugu fiican](#) si ay kaaga caawiso inaad bixiso lacagta [qorshaha](#) taasoo loo marayo [Marketplace](#).

Adeegyada Helitaanka Luuqadda:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dineq'ehgo shika at'ohwol ninisingo, kwijijigo holne' 1-855-902-2583.

Notice of Nondiscrimination Practices

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com

- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560

- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Si aad u aragto tusaalooyin la diyaariyey oo la xiriira sida gorshahani uu u cayminayo kharashyada xaalad caafimaad oo tusaale ah, eeg qaybta xigta.

Bayaanka PRA ee aan la shaacinaynin: Sida ku cad Xeerka the Paperwork Reduction Act kaasoo soo baxay sannadkii 1995, qofna loogama baahna inuu jawaab-celin ka bixiyo macluumaad lasoo ururiyey haddii ayna macluumaadkaasi wadanin lanbarka koontaroolka OMB. Lanbarka koontaroolka OMB ee saxda ah kaasoo khuseeya xogtan lasoo ururiyey waa **0938-1146**. Isku celcelis ahaan qiyaasta waqtiga loo baahan yahay in lagu soo dhameystiro macluumaadkan lasoo ururiyey waa **0.08** saacadood halkii jawaab-celinba, taasoo ay ku jirto waqtiga dib-u-eegista tilmaamaha la raacayo, baaritaanada agabyada dhigaalada ee la heli karo, soo ururinta xogta loo baahan yahay, iyo dhameystirka iyo dib-u-eegista macluumaadka lasoo ururiyey. Haddii ay jiraan wax fikrado ah oo aad qabtid kuwaasoo la xiriira sax ahaanta qiyaasta(saha) waqtiga ama aragtiyo la xiriira sidii loosii hagaajin lahaa foomkan, fadlan qoraal usoo dir ciwaanka hoos ku qoran: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



Tani ma aha qiyaas bixiye lagu ogaan karo kharashka. Xaaladaha daaweynta la muujiyay ayaa ah oo kaliya tusaalooyin la xiriira sida laga yaabo in [qorshahani](#) uu u cayminayo daryeelka caafimaadka. Kharashkaaga dhabta ah ayaa noqon doona mid ka duwan taasina waxay ku xiran tahay daryeelka dhabta ah ee aad hesho, qiimaha ay kugu soo dallacaan [bixiyeayaasha daryeelkaagu](#) iyo, arrimo kale oo badan. Si fiican diirada u saar [wadaagitaanka kharashka](#) xaddiyada lacagta ee ([la-jarayo](#), [wada-bixinta](#) iyo [caymis-qaybsiga](#)) iyo [adeegyada laga soo reebay](#) ee hoos yimaadda [qorshaha](#). Isticmaal macluumaadkan si aad u barbardhigo qaybta kharashyada ee dhici karta inaad bixiso markay hoos yimaaddiin qorshooyin kale oo [caafimaad](#). Fadlan xusuusnow inay tusaalooyinkan caymisku ku salaysan yihiin kaliya caymiska shakhsi ahaaneed.

Peg ayuu Ilmo U Dhalanayaa

(9 bilood oo daryeelka xilliga uurka ee ku jira shabakadda iyo ku ummulitaanka isbitaalka)

■ Kala-jaritaanka guud ee qorshaha	\$6,600
■ Dhakhtar takhasus	0%
lehwadaagitaanka bixinta caymiska	0%
■ Isbitaalka(xarunta) wada-bixinta caymiska	0%
■ Kuwa kale wadaagitaanka bixinta caymiska	

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

xafiiska ee dhakhtarka takhasuska leh (daryeelka xilliga uurka)

Adeegyada umulinta xirfadeysan

Adeegyada goobta adeegyada ummulitaanka/dhalmada

[Tijaabooyinka ogaanshaha](#) (qalabka lagu baaro muuqalada gudaha jirka (ultrasounds) iyo shaqada dhiigga)

[Booqashada dhakhtarka takhasuska leh](#)(suuxdinta)

Wadarta Kharashka Tusaalaha ah **\$12,700**

Sida ku cad tusaalahan, Peg waxay bixin doontaa:

<i>Kharash Wadaagitaanka</i>	
Khatashyada la jarayo	\$6,600
Wadaagitaanka bixinta kharashka	\$0
Wadaagitaanka bixinta caymiska	\$0

Maaraynta Nooca 2-aad ee Sonkorowga Joe

(hal sano oo ah daryeelka caadiga ah ee nidaamka daryeelka ku jira shabakadda kaasoo la xiriira xaalad si wanaagsan loo xakameeyay)

■ Kala-jaritaanka guud ee qorshaha	\$6,600
■ Dhakhtar takhasus	0%
lehwadaagitaanka bixinta caymiska	0%
■ Isbitaalka(xarunta) wada-bixinta caymiska	0%
■ Kuwa kale wadaagitaanka bixinta caymiska	

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

[xafiiska](#) dhakhtarka daryeelka caafimaadka aasaasiga ah (kuwaasoo ay ku jiraan aqoonta la xiriirta cudurka)

[Tijaabooyinka ogaanshaha](#)(shaqada dhiigga)

[Daawooyinka uu dhakhtarka qoro](#)

[Qalabyada Caafimaad ee Waara](#)(cabbiraha guluukoosta)

Wadarta Kharashka Tusaalaha ah **\$5,600**

Sida ku cad tusaalahan, Joe wuxuu bixin doonaa:

<i>Kharash Wadaagitaanka</i>	
Khatashyada la jarayo	\$5,400
Wadaagitaanka bixinta kharashka	\$0
Wadaagitaanka bixinta caymiska	\$0

Jabka Sahlan ee Mia

(booqashada qolka gurmada degdega ah ee shabakadda ku dhexyaalo iyo daryeelka dabagalka)

■ Kala-jaritaanka guud ee qorshaha	\$6,600
■ Dhakhtar takhasus	0%
lehwadaagitaanka bixinta caymiska	0%
■ Isbitaalka(xarunta) wada-bixinta caymiska	0%
■ Kuwa kale wadaagitaanka bixinta caymiska	

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Daryeelka qolka](#)

[gurmada degdega](#)(oo ay ku jiraan sahayda caafimaadka)

[Tijaabada ogaanshaha](#)(raajato)

[Qalabyada Caafimaad ee Waara](#)(ulaha jiiska)

[Adeegyada dhaqancelinta](#)(daaweynta jirka)

Wadarta Kharashka Tusaalaha ah **\$2,800**

Sida ku cad tusaalahan, Mia waxay bixin doontaa:

<i>Kharash Wadaagitaanka</i>	
Khatashyada la jarayo	\$2,800
Wadaagitaanka bixinta kharashka	\$0
Wadaagitaanka bixinta caymiska	\$0

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$60
Wadarta ay Peg bixin doonto	\$6,660

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$20
Wadarta uu Joe bixin doono	\$5,420

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$0
Wadarta ay Mia bixin doonto	\$2,800

[Qorshaha](#) ayaa mas'uul ka noqon doona kharashyada kale ee adeegyada TUSAALOOYINKAN ku caymiska ku jira.

Adeegyada Helitaanka Luuqadda:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိတ်ဒီး, တၢ်ကဟ့ၣ်နကိတ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າວ່າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.


Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béésh bee hodíílnih.

Soo-koobitaanka Faaiidooyinka iyo Caymiska: Waxyaabaha uu Qorshahani daboolayo & Waxyaabaha aad Ku Bixinayso Adeegyada Caymiska ee lagu siinayo
Adeegga la bixinayo ee TAYLOR CORPORATION – HSA Plus

Muddada lagu siiyey caymiska: Laga bilaabo markay taariikhdu tahay ama wixii ka danbeeya markay taariikhdu tahay 01/01/2024
ee: Shaqsi ahaan/qoys ahaan | **Nooca Qorshaha:** HSA

 **Dokumentiga Soo-koobitaanka Dheefaha iyo Caymiska (SBC) ayaa kaa caawin doonta inaad xulato [qorshaha caafimaadka](#). Dokumentiga SBC ayaa ku tusaya sida adiga iyo [qorshuhu](#) aad u wadaagi doontaan kharashka adeegyada daryeelka caafimaadka ee ku jira caymiska. FIIRO GAAR AH: Macluumaad ku saabsan kharashka [qorshahan](#) (taasoo loo yaqaano [lacagta caymiska](#)) waxaa loo bixin doonaa si gooni ah.**

Tani waa soo-koobitaan oo kaliya. Wixii macluumaad dheeraad ah ee ku saabsan adeegga caymiskaaga, ama inaad heshid nuqul ku saabsan shuruudaha uu caymisku bixinayo oo dhameystiran, fadlan booqo barta ciwaankeedu yahay www.bluecrossmn.com/taylor ama wac 1-866-289-5154. Wixii ku saabsan qeexitaanada guud ee ereyada caadiga ah, sida [Qadarka lacagta ee la oggol yahay](#), [isku dheellitirka biilka](#), [wadaagitaanka bixinta caymiska](#), [isla bixinta](#), [kharashka la jarayo](#), [bixiyaha](#), ama kuwa kale oo hoosta laga xarriiqay fiiri Qaamuuska ereyada. Waxaad Qaamuuska ka fiirin kartaa barta ciwaankeedu yahay <https://www.healthcare.gov/sbc-glossary> ama wac 1-866-289-5154 si aad u dalbatid nuqul gaar ah.

Su'aalo Muhiim ah	Jawaabo	Waa maxay sababta ay Arrintani Muhiimka U Tahay:
Waa maxay kharashka guud ee la jarayo ?	<p>\$3,000 shakhsiga / \$6,000 qoyska ee caafimaadka iyo daawada taasoo ku jira shabakadda</p> <p>\$6,000 shakhsiga / \$12,000 qoyska ee caafimaadka iyo daawada taasoo aan ku jirin shabakadda</p>	<p>Guud ahaan, waxaa lagaa rabaa inaad bixisid dhamaan kharashaadka aad ka heshid bixiyaha/bixiyayaasha taasoo gaarsiisan ilaa xaddiga lacagta la jarayo kahor inta uusanayna qorshahani billaabmin bixinta.</p> <p>Qorshahani wuxuu leeyahay qeyb gundhig ah oo la xiriirta lacagta la jarayo. Haddii ay ku jiraan xubno kale oo qoyska ka tirsan qorshaha, xubin kasta oo qoyska ka mid ah waa inuu buuxiyaa lacagta ka goynta ee shaqsiyadiisa gaarka u ah ilaa wadarta guud ee kharashyada ka goynta ee ay bixiyeen dhammaan xubnaha qoyska ay buuxiso guud ahaan qoyska lacagta laga goyn karo.</p>
Miyey jiraan wax adeegyo caymis oo kharashkooda la bixinayo kahor inta adan buuxinin shuruudaha la xiriira kharashka la jarayo -?	<p>Haa. Daryeelka dhallaanka, daryeelka caafimaadka ee umulitaanka kadib iyo daryeelka caafimaadka ee ka hortaggakaasoo ku jira shabakadda kuwaasoo ku jira adeegyada la bixiyo kahor inta adan buuxinin shuruudaha la xiriira kharashka la jarayo.</p>	<p>Qorshahani wuxuu cayminayaa qaar ka mid ah waxyaabaha iyo adeegyada xitaa haddii aanad wali soo buuxinin shuruudaha la xiriira xaddiga kharashka ee la jarayo. Laakiin wada-bixinta ama caymis-qaybsiga ayaa laga yaabaa inay ku habboon tahay xaaladda. Tusaale ahaan, qorshahani wuxuu cayminayaa adeegyo gaar ah oo la xiriira ka-hortagga iyadoo aan kharashka la wadaageynin iyo kahor inta adan buuxinin shuruudaha la xiriira kharashka laqaa jarayo. Ka eeg liiska ay ku qoran yihiin adeegyada ka hortagga ee caymiska ku jira ciwaanka https://www.healthcare.gov/coverage/preventive-care-benefits.</p>

<p>Ma jiraan kuwa kale oo laga jari karo oo loogu talagalay adeegyo gaar ah?</p>	<p>Maya</p>	<p>Wajib maaha inaad buuxiso shuruudaha la xiriira kharashka lajarayo ee loogu talagalay adeegyo gaar ah.</p>
<p>Waa maxay xadka jeebka-bixinta loogu talagalay qorshahan?</p>	<p>\$6,600 shakhsiga / \$13,200 qoyska ee caafimaadka iyo daawada taasoo ku jira shabakadda \$12,700 shakhsiga / \$25,400 qoyska ee caafimaadka iyo daawada taasoo aan ku jirin shabakadda</p>	<p>Xadka lacagta laga bixinayo jeebku waa inta ugu badan ee aad bixin kartid sannadkii looguna talagalay adeegyada caymiska. Qorshahani wuxuu leeyahay qeyb gundhig ah oo la xiriirta xaddiga lacagta jeebka laga bixinayo. Haddii ay jiraan xubno kale oo qoyska ka mid ah kuwaasoo ku jira qorshahan, xubin kasta waa inay buuxiso shuruudaha shakhsi ahaaneed ee gaarka ah kuwaasoo looga baahan yahay xaddiga lacagta laga bixinayo jeebka ilaa laga gaaro in inta laga buuxnayo shuruudaha la xiriira xaddiga wadarta guud ee qoysku ka bixinayo jeebka.</p>
<p>Waa maxay waxaa aan lagu darin oo ka baxsan xadka jeebka?</p>	<p>Baaqiga, khidmaddaha isku dheellitirka biilka ee lacagaha caymiska (marka laga reebo haddii biilka isku dheellitiran uu yahay mid mamnuuc ah), isla mar ahaantaana qorshaha daryeelka caafimaadka uusan dabooleynin.</p>	<p>In kasta oo aad bixiso kharashyadan, uma tirsana dhinaca xadka jeebka ka baxsan.</p>
<p>Ma waxaad bixinaysaa in ka yar haddii aad isticmaasho adeeg bixiye ku jira nidaamka shabakadda?</p>	<p>Haa. Fiiri ciwaanka www.bluecrossmn.com/taylor ama wac 1-866-289-5154 si aad u heshid liiska ay ku qoran yihiin bixiyaasha adeegga ee ku jira shabakadda.</p>	<p>Qorshahani wuxuu isticmaalaa shabakada bixiyaha. Waxaad bixin doontaa wax ka yar haddii aad isticmaasho bixiye ku jira nidaamka qorshaha. Waxaad bixin doontaa kharashka ugu badan haddii aad isticmaasho adeeg-bixiye aan ku jirin nidaamka shabakadda, waxaana laga yaabaa inuu biil kuusoo diro bixiyaha adeegga taasoo ay ku qeexan tahay farqiga u dhaxeeya ku lacagta khidmadda bixiyaha iyo lacagta baaqiga dheellitiran ee qorshahaagu bixiyo (isku dheellitirka biilka). Ogsoonow, inuu bixiyahaaga adeegga ee ku jira shabakaddu uu awoodi karo inuu isticmaalo bixiye-ka-baxsan-nidaamka shabakadda kuwaasoo uu u isticmaalo adeegyada qaarkood (sida hawlaha shaybaarka). Ka hubi bixiyahaaga ka hor intaadan helinadeegyada.</p>
<p>Ma u baahan tahay gudbin si aad u aragto takhasusle?</p>	<p>Maya.</p>	<p>Waxaad arki kartaa takhasuslaha waad dooran kartaa gudbin la'an.</p>



Dhamaan [kharashyada wadabixinta](#) iyo [caymis-qeybisga](#) qarashyada lagu muujiyey jaantuskaan waxay ka danbeeyaan kadib marka aad buuxisid shuruudaha, [kharashka la jarayo](#) haddii uu [kiiskaagu ka xiriiro](#) kharash la jarayo.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddaad booqato bixiyaha daryeelka caafimaadka xafiiskooda ama rugtooda caafimaadka	Booqashada daryeelka caafimaad ee aasaasiga ah kaasoo la xiriira daaweynta dhaawac ama xanuun	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
	Booqashada takhasusle	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
	Daryeelka ka hortaggabaaritaanka/ tallaalka	Waa lacag la'aan	Canug caafimaadqaba: 20% wadaagitaanka bixinta caymiska Dadka waaweyn: 20% wadaagitaanka bixinta caymiska	Waxaa laga yaabaa inaad bixiso kharashyada ku baxa adeegyada aan ka hortagga ahayn. Weydii bixiyahaaga adeegga haddii adeegyada loo baahan yahay yihiin kuwa ka hortag ah. Ka dibna hubi waxa uu qorshahaagu bixinayo.
Haddii baaritaan lagugu sameynayo	Tijaabo baaritaan (raajo, baaritaan dhiig)	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Sawirka Muuqaalka wata (CT/PET scans, MRIs)	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	
Haddaad u baahato daawo aad kula tacaasho jirradaada ama xaaladdaada. Farmasiga tafaariiqleygu waa farmasi kasta oo haysta ruqsad	Dawooyinka Magaca Guud leh (Generic)	\$10 kharashka la wada bixinayo /tafaariiqda \$25 kharashka la wada bixinayo /tafaariiqda 90 maalmood	\$10 kharashka la wada bixinayo /tafaariiqda \$25 kharashka la wada bixinayo /tafaariiqda 90 maalmood	Ka qaybgalayaashu waxay bixinayaan qiimaha daawada loo qoray oo buuxa ilaa heerka loo baaahan yahay in wax laga jaro. Ma jiro kharash caymis oo

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
<p>ganacsi kaasoo aad si caadi ah u booqan kartid si aad uga qaadatid daawada uu dhakhtarku kuusoo qoray. Farmashiga adeegga boostadu wuxuu bixiyaa daawooyinka lagu soo qoray isagoo adeegsanaya nidaamka boostada mareykanka ee U.S. Mail.</p> <p>Macluumaad dheeraad ah oo ku saabsan kharashka caymiska ee daawada lagu soo qoray waxaa laga heli karaa www.caremark.com</p>	<p>Dawooyinka summada caanka leh ee la-doorbidayo</p>	<p>20% wadaagitaanka bixinta caymiska/tafaariiqda; \$40 heerka ugu hooseeya \$80 heerka ugu sarreeya</p> <p>20% wadaagitaanka bixinta caymiska/tafaariiqda 90 maalmood; \$100 heerka ugu hooseeya \$200 heerka ugu sarreeya</p>	<p>20% wadaagitaanka bixinta caymiska/tafaariiqda; \$40 heerka ugu hooseeya \$80 heerka ugu sarreeya</p> <p>20% wadaagitaanka bixinta caymiska/tafaariiqda 90 maalmood; \$100 heerka ugu hooseeya \$200 heerka ugu sarreeya</p>	<p>la xiriira adeegga daawooyinka ee boostada kaasoo looga baahan yahay inay bixiyaan bixiyayaasha adeegga ee aan shabakadda ku jirin.</p>
	<p>Dawooyinka summada/magaca caanka ah aan la-doorbidin</p>	<p>50% wadaagitaanka bixinta caymiska/tafaariiqda; \$60 heerka ugu hooseeya \$120 heerka ugu sarreeya</p> <p>50% wadaagitaanka bixinta caymiska/tafaariiqda 90 maalmood; \$150 heerka ugu hooseeya \$300 heerka ugu sarreeya</p>	<p>50% wadaagitaanka bixinta caymiska/tafaariiqda; \$60 heerka ugu hooseeya \$120 heerka ugu sarreeya</p> <p>50% wadaagitaanka bixinta caymiska/tafaariiqda 90 maalmood; \$150 heerka ugu hooseeya \$300 heerka ugu sarreeya</p>	
	<p>Dawooyinka khaaska ah</p>	<p>20% wadaagitaanka bixinta caymiska; \$75 heerka ugu hooseeya \$150 heerka ugu sarreeya</p>	<p>20% wadaagitaanka bixinta caymiska; \$75 heerka ugu hooseeya \$150 heerka ugu sarreeya</p>	
<p>Haddii aad rabtid in lagugu sameeyo qalliin bukaan-socod</p>	<p>Khidmadda xarunta caafimaadka (sida xarunta qallinka ee guurguurta)</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>Waxaa loo baahan karaa oggolaansho hore.</p>
	<p>Khidmaddaha dhakhtarka/dhakhtarka qalliinka</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>Waxaa loo baahan karaa oggolaansho hore.</p>
<p>Haddii aad u baahan tahay daaweyn degdeg ah</p>	<p>Adeegga qolka daryeelka degdegga ah</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>Waxba</p>

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
	Gaadiidka caafimaadka degdegga ah	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	
	Daryeelka caafimaadka ee deg-degga ah	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
Haddii aad isbitaalka ku nagaanaysid	Khidmadda xarunta caafimaadka (sida, qolka isbitaalka)	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
	Khidmadda dhakhtarka/dhakhtarka qalliinka	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
Haddii aad u baahan tahay adeegyada caafimaadka maskaxda, caafimaadka habdhaqanka ama adeegyada la xiriira daroogada sida xun loo isticmaalo	Adeegyada bukaan-socodka	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore. Kharashka kuma jiraan adeegyada la xiriira latalinta arrimaha guurka/lamaanayaasha.
	Adeegyada bukaan-jiifka kuwaasoo ay ku jiraan daaweynta caafimaadka maskaxda	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
Haddaad uur leedahay	Booqashooyinka xafiiska	Daryeelka xilliga uurka: 0% wadaagitaanka bixinta caymiska Daryeelka dhalhada kadib: 20% wadaagitaanka bixinta caymiska	Daryeelka xilliga uurka: 20% wadaagitaanka bixinta caymiska Daryeelka dhalhada kadib: 20% wadaagitaanka bixinta caymiska	Wadaagitaanka kharashka kuma jiraan adeegyada la xiriira kahortagitaanku . Waxaa dhici karta in iyadoo la tixgelinayo noocyada adeegyada, inay soo baxaan adeeyo kale oo la wada bixinayo kuwaasoo la iska
	Adeegyada umulinta xirfadeysan	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
	Adeegyada goobta adeegyada ummulitaanka/dhalmada	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	rabo. Daryeelka hooyada waxaa ka mid noqon kara baaritaanada iyo adeegyada lagu qeexay goobaha kale oo ka mid ah SBC, (tusaale ahaan qaylada-saai'dka).
Haddii aad u baahan tahay in lagaa caawiyo soo-kabashada ama aad qabtid baahiyo caafimaad oo kale kuwaasoo gaar ah	Daryeelka caafimaadka ee guriga	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah oo ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqashooyin oo mudada faaiidada ah. Waxaa loo baahan karaa oggolaansho hore.
	Adeegyada dhagan-celinta	20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaaweynta khudbada	20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaaweynta khudbada	Waxaa loo baahan karaa oggolaansho hore.
	Adeegyada baxnaaninta	20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaaweynta khudbada	20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 20% wadaagitaanka bixinta caymiska ee loogu talagalay daaaweynta khudbada	

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
	Daryeel xannaano oo xirfadaysan	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqasho oo uu qofku ka faaiidaysanayo waqtiga loo jadwaleeyey. Waxaa loo baahan karaa oggolaansho hore.
	Qalabyada caafimaadka waqtiga badan la haysto	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Adeegga Hoyga daryeelka	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
Haddii u ilmahaagu u baahan yahay daryeel ilko ama daryeelka indhaha	Baaritaanka indhaha carruurta	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
	Muraayadaha carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan
	Baaritaanka ilkaha ee carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan

Adeegyada ka baxsan caymiska & Adeegyada kale ee ku jira caymiska:

<p>Adeegyada Qorshahaaga Guud Ahaan AANU Caymin(Eeg dukumentiga heshiiska ama qorshahaaga si aad uga ogaato macluumaad dheeraad ah adeegyada ka baxsan caymiska.)</p>		
<ul style="list-style-type: none"> • Kalkaalinta caafimaad ee gaarka ah • Daryeelka muddada dheer 	<ul style="list-style-type: none"> • Daryeelka lugaha ee joogtada ah • Daryeelka ilkaha (laga reebo sida ku xusan faa'iidooyinka loogu talo-galey qorshaha) 	<ul style="list-style-type: none"> • Qalliinka qurxinta (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha) • Barnaamijyada la xiriira yareynta miisaanka

Adeegyada Kale ee ku jira kharashka caymiska (waxaa laga yabaa inay adeegyadani xiriir la leeyihiin xaddidaad gaar ah. Tani maaha liis dhameystiran. Fadlan fiiri [dhukmintiga qorshahaaga](#).)

- Daryeelka lafdhabarta
- Qalliin la xiriira culeyska jirka
- Daaweynta taran-la'aanta
- Ku daaweynta irbadaha shiinaha (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha)
- Daryeelka aan degdegga ahayn ee socdaalka ka baxsan Maraykanka.
- Taageerada la xiriirta maqlitaanka (midda dibadda oo kaliya & waxayna ku jaan go'an tahay xuduudaha gaarka ah ee u degsan caymiska)
- Daryeelka isha ee joogtada ah(dadka qaangaarka ah)

Xuquuqda Aad u Leedahay Inaad sii wadatid caymiskaaga: Waxaa jira hay'ado ku caawin kara haddii aad rabto inaad sii wadato caymiskaaga kadib markuu kaa dhammaado. Ciwaanka lagala xiriirayo wakaaladahaani waa sidan: Minnesota Department of Commerce(Waaxda Ganacsiga ee Minnesota) 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration(Maamulka Amniga Dheefaha Shaqaalaha ee Waaxda Shaqada) 1-866-444-EBSA (3272) ama www.dol.gov/ebsa/healthreform; ama ka wac waaxda Department of Health and Human Services, Center for Consumer Information and Insurance Oversight(Waaxda Caafimaadka iyo Adeegyada Aadanaha, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska) 1-877-267-2323, lambarka shaqaalaha 61565 ama www.cciio.cms.gov. Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada siiwadashada caymiska, fadlan la xiriir shirkadda Blue Cross ka wac 1-866-289-5154. Sidoo kale waxaad heli kartaa khiyaaraad kale oo la xiriira waxyaabaha uu caymisku bixinayo, kuwaasoo ay ku jiraan iibsashada caymiska shakhsi ahaaneed taasoo loo marayo MNSure/the Marketplace Wixii macluumaad dheeraad ah ee ku saabsan [Goobta suuqa](#), booqo www.mnsure.com ama wac 1-855-366-7873.

Xuquuqdaada Cabashada iyo Rafcaannada: Waxa jira hay'ado kaa caawinaya haddii aad cabasho ka qabto [qorshahaaga](#) kaasoo la xiriira diidmo lagu diiday [waxyaabaha xuquuda ee aad sheeganaysid](#). Cabashadan waxaa loogu yeeraa [eed ka sheegasho](#) ama [rafcaan](#). Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada, eeg faahfaahinta dheefaha/faa'iidooyinka la xiriira waxyaabaha aad ku heli doontid [sheegashadaada](#). khuseysa arrimaha caafimaadka. Dukumentiyada [qorshahaaga](#) ayaa sidoo kale ka bixiya macluumaad dhammaystiran gudbinta [sheegashada,rafcaanka](#), ama [cabashada](#) sabab kasta ha noqotee [qorshahaaga](#). Wixii macluumaad dheeri ah ee ku saabsan xuquuqdaada, ogeysiiskan, ama caawimaad, kala xiriir: Blue Cross lambarka 1-866-289-5154; Minnesota Department of Commerce at 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) ama www.dol.gov/ebsa/healthreform. Haddii caymiskaagu yahay [qorshe](#) ay bixiso Wasaaradda Caafimaadka ee Gobolka, magaalada, kawntiga, iskuulka degmada, ama Adeegga Iskaashatada, ama qorshaha kaniisadda waxaad awoodi kartaa inaad la xiriirtid kooxda qaabbilsan caymiska ee ka tirsan waaxda caafimaadka ee loo yaqaan Department of Health and Human Services Health Insurance adigoo ka wacaya lanbarka 1-888-393-2789.

Qorshahani miyuu bixinayaa Caymiska Kharashyada Aasaasiga ah ee ugu Hooseeya? Haa.

[Caymiska Ugu hooseeya ee Daruuriga/aasaasiga ah](#) waxaa guud ahaan kamid ah [qorshaha oooyinka](#), caymis caafimaad oo laga heli karo [Goobta shaqada](#) ama siyaasadaha kale ee suuqa oo gaar ah, Medicare, Medicaid, CHIP, TRICARE, iyo caymisyo kale oo gaar ah. Haddii aad u-qalanto noocyo gaar ah oo kamid ah [Caymiska Ugu Hooseeya ee Daruuriga/Aasaasiga ah](#), waxaa laga yaabaa in aadan u qalmin amaahda canshuurta lacag bixinta ee ugu fiican.

Qorshahani ma yahay Mid ku jaan go'an Halbeeg-qiyaaseedyada Qiimaha ee ugu Hooseeya? Haa.

Haddii [qorshahaagu](#) aanu ku jaan go'nayn [Halbeeg-qiyaaseedyada Qiimaha Ugu Hooseeya](#), waxaad u qalmi kartaa [amaahda canshuurta lacag bixinta ugu fiican](#) si ay kaaga caawiso inaad bixiso lacagta [qorshaha](#) taasoo loo marayo [Marketplace](#).

Adeegyada Helitaanka Luuqadda:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-902-2583.

Notice of Nondiscrimination Practices Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com
- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Si aad u aragto tusaalooyin la diyaariyey oo la xiriira sida gorshahani uu u cayminayo kharashyada xaalad caafimaad oo tusaale ah, eeg qaybta xigta.

Bayaanka PRA ee aan la shaacinaynin: Sida ku cad Xeerka the Paperwork Reduction Act kaasoo soo baxay sannadkii 1995, qofna loogama baahna inuu jawaab-celin ka bixiyo macluumaad lasoo ururiyey haddii ayna macluumaadkaasi wadani lanbarka koontaroolka OMB. Lanbarka koontaroolka OMB ee saxda ah kaasoo khuseeya xogtan lasoo ururiyey waa **0938-1146**. Isku celcelis ahaan qiyaasta waqtiga loo baahan yahay in lagu soo dhameystiro macluumaadkan lasoo ururiyey waa **0.08** saacadood halkii jawaab-celinba, taasoo ay ku jirto waqtiga dib-u-eegista tilmaamaha la raacayo, baaritaanada agabyada dhigaalada ee la heli karo, soo ururinta

Wixii macluumaad dheeraad ah ee ku saabsan xaddidaadyada iyo waxyaabaha laga soo reebay, fiiri [dhukmintiga qorshaha](http://dhukmintiga.qorshaha) ama habraaca la raacayo ka fiiri barta ciwaankeedu yahay www.bluecrossmn.com/taylor

xogta loo baahan yahay, iyo dhameystirka iyo dib-u-eegista macluumaadka lasoo ururiyey. Haddii ay jiraan wax fikrado ah oo aad qabtid kuwaasoo la xiriira sax ahaanta qiyaasta(saha) waqtiga ama aragtiyo la xiriira sidii loosii hagaajin lahaa foomkan, fadlan qoraal usoo dir ciwaanka hoos ku qoran: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



Tani ma aha qiyaas bixiye lagu ogaan karo kharashka. Xaaladaha daaweynta la muujiyay ayaa ah oo kaliya tusaalooyin la xiriira sida laga yaabo in [qorshahani](#) uu u cayminayo daryeelka caafimaadka. Kharashkaaga dhabta ah ayaa noqon doona mid ka duwan taasina waxay ku xiran tahay daryeelka dhabta ah ee aad hesho, qiimaha ay kugu soo dallacaan [bixiyeayaasha daryeelkaagu](#) iyo, arrimo kale oo badan. Si fiican diirada u saar [wadaagitaanka kharashka](#) xaddiyada lacagta ee ([la-jarayo](#), [wada-bixinta](#) iyo [caymis-qaybsiga](#)) iyo [adeegyada laga soo reebay](#) ee hoos yimaadda [qorshaha](#). Isticmaal macluumaadkan si aad u barbardhigo qaybta kharashyada ee dhici karta inaad bixiso markay hoos yimaaddiin qorshooyin kale oo [caafimaad](#). Fadlan xusuusnow inay tusaalooyinkan caymisku ku salaysan yihiin kaliya caymiska shakhsi ahaaneed.

Peg ayuu Ilmo U Dhalanayaa

(9 bilood oo daryeelka xilliga uurka ee ku jira shabakadda iyo ku ummulitaanka isbitaalka)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$3,000**
- [Dhakhtar takhasus](#) **20%**
- [lehwadaagitaanka bixinta caymiska](#) **20%**
- Isbitaalka(xarunta) [wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#)

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

xafiiska ee dhakhtarka takhasuska leh (daryeelka xilliga uurka)

Adeegyada umulinta xirfadeysan

Adeegyada goobta adeegyada ummulitaanka/dhalmada

[Tijaabooyinka ogaanshaha](#) (qalabka lagu baaro muuqalada gudaha jirka (ultrasounds) iyo shaqada dhiigga)

[Booqashada dhakhtarka takhasuska leh](#)(suuxdinta)

Wadarta Kharashka Tusaalaha ah \$12,700

Sida ku cad tusaalahan, Peg waxay bixin doontaa:

Kharash Wadaagitaanka	
Khatashyada la jarayo	\$3,000
Wadaagitaanka bixinta kharashka	\$0
Wadaagitaanka bixinta caymiska	\$1,400

Maaraynta Nooca 2-aad ee Sonkorowga Joe

(hal sano oo ah daryeelka caadiga ah ee nidaamka daryeelka ku jira shabakadda kaasoo la xiriira xaalad si wanaagsan loo xakameeyay)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$3,000**
- [Dhakhtar takhasus](#) **20%**
- [lehwadaagitaanka bixinta caymiska](#) **20%**
- Isbitaalka(xarunta) [wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#)

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

[xafiiska](#) dhakhtarka daryeelka caafimaadka aasaasiga ah (kuwaasoo ay ku jiraan aqoonta la xiriirta cudurka)

[Tijaabooyinka ogaanshaha](#)(shaqada dhiiga)

[Daawooyinka uu dhakhtarka qoro](#)

[Qalabyada Caafimaad ee Waara](#)(cabbiraha guluukoosta)

Wadarta Kharashka Tusaalaha ah \$5,600

Sida ku cad tusaalahan, Joe wuxuu bixin doontaa:

Kharash Wadaagitaanka	
Khatashyada la jarayo	\$3,000
Wadaagitaanka bixinta kharashka	\$0
Wadaagitaanka bixinta caymiska	\$500

Jabka Sahlan ee Mia

(booqashada qolka gurmada degdega ah ee shabakadda ku dhexyaalo iyo daryeelka dabagalka)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$3,000**
- [Dhakhtar takhasus](#) **20%**
- [lehwadaagitaanka bixinta caymiska](#) **20%**
- Isbitaalka(xarunta) [wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#)

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Daryeelka qolka](#)

[gurmada degdega](#)(oo ay ku jiraan sahayda caafimaadka)

[Tijaabada ogaanshaha](#)(raajato)

[Qalabyada Caafimaad ee Waara](#)(ulaha jiiska)

[Adeegyada dhaqancelinta](#)(daaweynta jirka)

Wadarta Kharashka Tusaalaha ah \$2,800

Sida ku cad tusaalahan, Mia waxay bixin doontaa:

Kharash Wadaagitaanka	
Khatashyada la jarayo	\$2,800
Wadaagitaanka bixinta kharashka	\$0
Wadaagitaanka bixinta caymiska	\$0

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$60
Wadarta ay Peg bixin doonto	\$4,460

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$20
Wadarta uu Joe bixin doono	\$3,520

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$0
Wadarta ay Mia bixin doonto	\$2,800

[Qorshaha](#) ayaa mas'uul ka noqon doona kharashyada kale ee adeegyada TUSAALOOYINKAN ku caymiska ku jira.

Adeegyada Helitaanka Luuqadda:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိတ်ဒီး, တၢ်ကဟ့ၣ်နကိတ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.


Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jį' béésh bee hodíílnih.

Soo-koobitaanka Faaidooyinka iyo Caymiska: Waxyaabaha uu Qorshahani daboolayo & Waxyaabaha aad Ku Bixinayso Adeegyada Caymiska ee lagu siinayo
TAYLOR CORPORATION – Qorshaha Caymiska PPO

Muddada lagu siiyey caymiska: Laga bilaabo markay taariikhdu tahay ama wixii ka danbeeya markay taariikhdu tahay 01/01/2024
ee loogu talo-galey: Shaqsi ahaan/qoys ahaan | **Nooca Qorshaha:** PPO

 **Dokumentiga Soo-koobitaanka Dheefaha iyo Caymiska (SBC) ayaa kaa caawin doonta inaad xulato [qorshaha caafimaadka](#). Dokumentiga SBC ayaa ku tusaya sida adiga iyo [qorshuhu](#) aad u wadaagi doontaan kharashka adeegyada daryeelka caafimaadka ee ku jira caymiska. FIIRO GAAR AH: Macluumaad ku saabsan kharashka [qorshahan](#) (taasoo loo yaqaano [lacagta caymiska](#)) waxaa loo bixin doonaa si gooni ah. Tani waa soo-koobitaan oo kaliya. Wixii macluumaad dheeraad ah ee ku saabsan adeegga caymiskaaga, ama inaad heshid nuqul ku saabsan shuruudaha uu caymisku bixinayo oo dhameystiran, fadlan booqo barta ciwaankeedu yahay www.bluecrossmn.com/taylor ama wac 1-866-289-5154. Wixii ku saabsan qeexitaanada guud ee ereyada caadiga ah, sida [Qadarka lacagta ee la oggol yahay](#), [isku dheellitirka biilka](#), [wadaagitaanka bixinta caymiska](#), [isla bixinta](#), [kharashka la jarayo](#), [bixiyaha](#), ama kuwa kale oo hoosta laga xarriiqay fiiri Qaamuuska ereyada. Waxaad Qaamuuska ka fiirin kartaa barta ciwaankeedu yahay <https://www.healthcare.gov/sbc-glossary> ama wac 1-866-289-5154 si aad u dalbatid nuqul gaar ah.**

Su'aalo Muhiim ah	Jawaabo	Waa maxay sababta ay Arrintani Muhiimka U Tahay:
<p>Waa maxay kharashka guud ee la jarayo?</p>	<p>\$2,500 caafimaadka shakhsiga / \$5,000 caafimaadka qoyska ee ku jira shabakadda \$5,000 caafimaadka shakhsiga / \$10,000 caafimaadka qoyska ee ka baxsan shabakadda</p>	<p>Guud ahaan, waxaa lagaa rabaa inaad bixisid dhamaan kharashaadka aad ka heshid bixiyaha/bixiyayaasha taasoo gaarsiisan ilaa xaddiga lacagta la jarayo kahor inta uusan qorshahani billaabin bixinta. Qorshahani wuxuu leeyahay xaddi lacag ah oo la jarayo Haddii xubno kale oo ka mid ah qoyskaagu ay ku jiraan qorshaha, xubin kasta oo qoyska ka mid ah waa inay soo buuxiyaan shuruudaha gaarka ah ee shakhsi ahaan looga baahan yahay qadarka lacagta la jaraayo ilaa laga soo gaaro wadarta guud ee lacagta la jarayo ee kharashyada ay bixinayaan xubnaha qoyska ee buuxiyey lacagta guud ee laga jarayo.</p>
<p>Miyey jiraan wax adeegyo caymis oo kharashkooda la bixinayo kahor inta adan buuxinin shuruudaha la xiriira kharashka la jarayo-?</p>	<p>Haa. Daryeelka dhallaanka, daryeelka caafimaadka ee umulitaanka kadib iyo daryeelka caafimaadka ee ka hortaggakaasoo ku jira shabakadda kuwaasoo ku jira adeegyada la bixiyo kahor inta aadan buuxinin shuruudaha la xiriira kharashka la jarayo.</p>	<p>Qorshahani wuxuu cayminayaa qaar ka mid ah waxyaabaha iyo adeegyada xitaa haddii aanad wali soo buuxinin shuruudaha la xiriira xaddiga kharashka ee la jarayo. Laakiin wada-bixinta ama caymis-qaybsiga ayaa laga yaabaa inay ku habboon tahay xaaladda. Tusaale ahaan, qorshahani wuxuu cayminayaa adeegyo qaar ah oo la xiriira ka-hortagga iyadoo aan kharashka la wadaageynin iyo kahor inta aadan buuxinin shuruudaha la xiriira kharashka lagaa jarayo. Ka eeg liiska ay ku qoran yihiin adeegyada ka hortagga ee caymiska ku jira ciwaanka https://www.healthcare.gov/coverage/preventive-care-benefits.</p>

<p>Ma jiraan kuwa kale oo laga jari karo oo loogu talagalay adeegyo gaar ah?</p>	<p>Maya</p>	<p>Wajib maaha inaad buuxiso shuruudaha la xiriira kharashka lajarayo ee loogu talagalay adeegyo gaar ah.</p>
<p>Waa maxay xadka jeebka-bixinta loogu talagalay qorshahan?</p>	<p>\$6,600 shakhsiga / \$13,200 qoyska ee caafimaadka iyo daawada taasoo ku jira shabakadda \$12,700 shakhsiga / \$25,400 qoyska ee caafimaadka iyo daawada taasoo aan ku jirin shabakadda</p>	<p>Xadka lacagta laga bixinayo jeebku waa inta ugu badan ee aad bixin kartid sannadkii looguna talagalay adeegyada caymiska. Qorshahani wuxuu leeyahay qeyb gundhig ah oo la xiriirta xaddiga lacagta jeebka laga bixinayo. Haddii ay jiraan xubno kale oo qoyska ka mid ah kuwaasoo ku jira qorshahan, xubin kasta waa inay buuxiso shuruudaha shakhsi ahaaneed ee gaarka ah kuwaasoo looga baahan yahay xaddiga lacagta laga bixinayo jeebka ilaa laga gaaro in inta laga buuxnayo shuruudaha la xiriira xaddiga wadarta guud ee qoysku ka bixinayo jeebka.</p>
<p>Waa maxay waxaa aan lagu darin oo ka baxsan xadka jeebka?</p>	<p>Baaqiga, khidmaddaha isku dheellitirka biilka ee lacagaha caymiska (marka laga reebo haddii biilka isku dheellitiran uu yahay mid mamnuuc ah), isla mar ahaantaana qorshaha daryeelka caafimaadka uusan dabooleynin.</p>	<p>In kasta oo aad bixiso kharashyadan, uma tirsana dhinaca xadka jeebka ka baxsan.</p>
<p>Ma waxaad bixinaysaa in ka yar haddii aad isticmaasho adeeg bixiye ku jira nidaamka shabakadda?</p>	<p>Haa. Fiiri ciwaanka www.bluecrossmn.com/taylor ama wac 1-866-289-5154 si aad u heshid liiska ay ku qoran yihiin bixiyaasha adeegga ee ku jira shabakadda.</p>	<p>Qorshahani wuxuu isticmaalaa shabakada bixiyaha. Waxaad bixin doontaa wax ka yar haddii aad isticmaasho bixiye ku jira nidaamka qorshaha. Waxaad bixin doontaa kharashka ugu badan haddii aad isticmaasho adeeg-bixiye aan ku jirin nidaamka shabakadda, waxaana laga yaabaa inuu biil kuusoo diro bixiyaha adeegga taasoo ay ku qeexan tahay farqiga u dhaxeeya ku lacagta khidmadda bixiyaha iyo lacagta baaqiga dheellitiran ee qorshahaagu bixiyo (isku dheellitirka biilka). Ogsoonow, inuu bixiyahaaga adeegga ee ku jira shabakaddu uu awoodi karo inuu isticmaalo bixiye-ka-baxsan-nidaamka shabakadda kuwaasoo uu u isticmaalo adeegyada qaarkood (sida hawlaha shaybaarka). Ka hubi bixiyahaaga ka hor intaadan helinadeegyada.</p>
<p>Ma u baahan tahay gudbin si aad u aragto takhasusle?</p>	<p>Maya.</p>	<p>Waxaad arki kartaa takhasuslaha waad dooran kartaa gudbin la'an.</p>



Dhamaan [kharashyada wadabixinta](#) iyo [caymis-qeybisga](#) qarashyada lagu muujiyey jaantuskaan waxay ka danbeeyaan kadib marka aad buuxisid shuruudaha, [kharashka la jarayo](#) haddii uu [kiiskaagu ka xiriiro](#) kharash la jarayo.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddaad booqato bixiyaha daryeelka caafimaadka xafiiskooda ama rugtooda caafimaadka	Booqashada daryeelka caafimaad ee aasaasiga ah kaasoo la xiriira daaweynta dhaawac ama xanuun	\$40 lacag bixinta /booqashada xafiiska, kharashka la jarayo kuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxba
	Booqashada takhasusle	\$60 lacag bixinta /booqashada xafiiska, kharashka la jarayo kuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxba
	Daryeelka ka hortaggabaaritaanka/ tallaalka	Waa lacag la'aan	Canug caafimaadqaba: 40% wadaagitaanka bixinta caymiska Dadka waaweyn: 40% wadaagitaanka bixinta caymiska	Waxaa laga yaabaa inaad bixiso kharashyada ku baxa adeegyada aan ka hortagga ahayn. Weydii bixiyahaaga adeegga haddii adeegyada loo baahan yahay yihiin kuwa ka hortag ah. Ka dibna hubi waxa uu gorshahaagu bixinayo.
Haddii baaritaan lagugu sameynayo	Tijaabo baaritaan (raajo, baaritaan dhiig)	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Sawirka Muuqaalka wata (CT/PET scans, MRIs)	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	
Haddaad u baahato daawo aad kula tacaasho jirradaada ama xaaladdaada. Farmasiga tafaariiqleygu waa farmasi kasta oo haysta ruqsad	Daawooyinka guud ee la doorbiday	\$10 kharashka la wada bixinayo /tafaariiqda \$25 kharashka la wada bixinayo /tafaariiqda 90 maalmood	\$10 kharashka la wada bixinayo /tafaariiqda \$25 kharashka la wada bixinayo /tafaariiqda 90 maalmood	Ka qaybgalayaashu waxay bixinayaan qiimaha daawada loo qoray oo buuxa ilaa heerka loo baaahan yahay in wax laga jaro. Ma jiro kharash caymis oo

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
<p>ganacsi kaasoo aad si caadi ah u booqan kartid si aad uga qaadatid daawada uu dhakhtarku kuusoo qoray. Farmashiga adeegga boostadu wuxuu bixiyaa daawooyinka lagu soo qoray isagoo adeegsanaya nidaamka boostada mareykanka ee U.S. Mail.</p> <p>Macluumaad dheeraad ah oo ku saabsan kharashka caymiska ee daawada lagu soo qoray waxaa laga heli karaa www.caremark.com</p>	Dawooyinka summada caanka leh ee la-doorbidayo	<p>20% wadaagitaanka bixinta caymiska/tafaariqda; \$40 heerka ugu hooseeya \$80 heerka ugu sarreeya</p> <p>20% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$100 heerka ugu hooseeya \$200 heerka ugu sarreeya</p>	<p>20% wadaagitaanka bixinta caymiska/tafaariqda; \$40 heerka ugu hooseeya \$80 heerka ugu sarreeya</p> <p>20% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$100 heerka ugu hooseeya \$200 heerka ugu sarreeya</p>	<p>la xiriira adeegga daawooyinka ee boostada kaasoo looga baahan yahay inay bixiyaan bixiyayaasha adeegga ee aan shabakadda ku jirin.</p>
	Dawooyinka summada/magaca caanka ah ee aan la-doorbidin	<p>50% wadaagitaanka bixinta caymiska/tafaariqda; \$60 heerka ugu hooseeya \$120 heerka ugu sarreeya</p> <p>50% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$150 heerka ugu hooseeya \$300 heerka ugu sarreeya</p>	<p>50% wadaagitaanka bixinta caymiska/tafaariqda; \$60 heerka ugu hooseeya \$120 heerka ugu sarreeya</p> <p>50% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$150 heerka ugu hooseeya \$300 heerka ugu sarreeya</p>	
	Dawooyinka khaaska ah	<p>20% wadaagitaanka bixinta caymiska; \$75 heerka ugu hooseeya \$150 heerka ugu sarreeya</p>	<p>20% wadaagitaanka bixinta caymiska; \$75 heerka ugu hooseeya \$150 heerka ugu sarreeya</p>	
Haddii aad rabtid in lagugu sameeyo qalliin bukaan-socod	Khidmadda xarunta caafimaadka (sida xarunta qallinka ee guurguurta)	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Khidmaddaha dhakhtarka/dhakhtarka qalliinka	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddii aad u baahan tahay daaweyn degdeg ah	Adeegga qolka daryeelka degdegga ah	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
	Gaadiidka caafimaadka degdegga ah	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	
	Daryeelka caafimaadka ee deg-degga ah	\$40 lacag bixinta /booqashada xafiiska, kharashka la jarayokuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxba
Haddii aad isbitaalka ku nagaanaysid	Khidmadda xarunta caafimaadka (sida, qolka isbitaalka)	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxba
	Khidmadda dhakhtarka/dhakhtarka qalliinka	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxba
Haddii aad u baahan tahay adeegyada caafimaadka maskaxda, caafimaadka habdhaqanka ama adeegyada la xiriira daroogada sida xun loo isticmaalo	Adeegyada bukaan-socodka	\$40 lacag bixinta /booqashada xafiiska, kharashka la jarayokuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore. Kharashka kuma jiraan adeegyada la xiriira latalinta arrimaha guurka/lamaanayaasha.
	Adeegyada bukaan-jiifka kuwaasoo ay ku jiraan daaweynta caafimaadka maskaxda	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddaad uur leedahay	Booqashooyinka xafiiska	Daryeelka xilliga uurka: 0% wadaagitaanka bixinta caymiska Daryeelka xilliga uurka: \$40 lacag bixinta /booqashada xafiiska bixiyaha daryeelka aasaasiga ah ama \$60 lacag bixinta /booqashada dhakhtarka takhasusle ah hadba midkii habboon in la sameeyo, kharashyada la jarayo kuma jiraan; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	Daryeelka xilliga uurka: 40% wadaagitaanka bixinta caymiska Daryeelka dhalmada kadib: 40% wadaagitaanka bixinta caymiska	Wadaagitaanka kharashka kuma jiraan adeegyada la xiriira kahortagitaanku . Waxaa dhici karta in iyadoo la tixgelinayo noocyada adeegyada, inay soo baxaan adeegyo kale oo la wada bixinayo kuwaasoo la iska rabo. Daryeelka hooyada waxaa ka mid noqon kara baaritaanada iyo adeegyada lagu qeexay goobaha kale oo ka mid ah SBC, (tusaale ahaan qaylada-saai'dka).
	Adeegyada umulinta xirfadeysan	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	
	Adeegyada goobta adeegyada ummulitaanka/dhalmada	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	
Haddii aad u baahan tahay in lagaa caawiyo soo-kabashada ama aad qabtid baahiyo caafimaad oo kale kuwaasoo gaar ah	Daryeelka caafimaadka ee quriga	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah oo ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqashooyin oo muddada faaiidada ah. Waxaa loo baahan karaa oggolaansho hore.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
	Adeegyada dhaqan-celinta	\$40 lacag bixinta loogu talagalay daaweynta shaqada; kuma jiraan lacagaha la jarayo \$40 lacag bixinta loogu talagalay daaweynta jirka; kuma jiro kharashka la jarayo \$40 lacag bixinta loogu talagalay daaweynta khudbadda; kuma jiro kharashka la jarayo	40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	Waxaa loo baahan karaa oggolaansho hore.
	Adeegyada baxnaaninta	\$40 lacag bixinta ee loogu talagalay daaweynta shaqada; kuma jiraan lacagaha la jarayo \$40 lacag bixinta loogu talagalay daaweynta jirka; kuma jiro kharashka la jarayo \$40 lacag bixinta loogu talagalay daaweynta khudbadda; kuma jiro kharashka la jarayo	40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	
	Daryeel xannaano oo xirfadaysan	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqasho oo uu qofku ka faaiidaysanayo waqtiga loo jadwaleeyey. Waxaa loo baahan karaa oggolaansho hore.
	Qalabyada caafimaadka waqtiga badan la haysto	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Adeegga Hoyga daryeelka	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxba

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddii u ilmahaagu u baahan yahay daryeel ilko ama daryeelka indhaha	Baaritaanka indhaha carruurta	Waa lacag la'aan	40% wadaagitaanka bixinta caymiska	Waxba
	Muraayadaha carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan
	Baaritaanka ilkaha ee carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan

Adeegyada ka baxsan caymiska & Adeegyada kale ee ku jira caymiska:

Adeegyada [Qorshahaaga](#) Guud Ahaan AANU Caymin(Eeg dukumentiga heshiiska ama [qorshahaaga](#) si aad uga ogaato macluumaad dheeraad ah [adeegyada ka baxsan caymiska.](#))

- Kalkaalinta caafimaad ee gaarka ah
- Daryeelka muddada dheer
- Daryeelka lugaha ee joogtada ah
- Daryeelka ilkaha (laga reebo sida ku xusan faa'iidooyinka loogu talo-galey qorshaha)
- Qalliinka qurxinta (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha)
- Barnaamijyada la xiriira yareynta miisaanka

Adeegyada Kale ee ku jira kharashka caymiska (waxaa laga yabaa inay adeegyadani xiriir la leeyihiin xaddidaad gaar ah. Tani maaha liis dhameystiran. Fadlan fiiri [dhukmintiga](#) qorshahaaga.)

- Daryeelka lafdhabarta
- Qalliin la xiriira culeyska jirka
- Daaweynta taran-la'aanta
- Ku daaweynta irbadaha shiinaha (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha)
- Daryeelka aan degdegga ahayn ee socdaalka ka baxsan Maraykanka.
- Taageerada la xiriirta maqlitaanka (midda dibadda oo kaliya & waxayna ku jaan go'an tahay xuduudaha gaarka ah ee u degsan caymiska)
- Daryeelka isha ee joogtada ah(dadka qaangaarka ah)

Xuquuqda Aad u Leedahay Inaad sii wadatid caymiskaaga: Waxaa jira hay'ado ku caawin kara haddii aad rabto inaad sii wadato caymiskaaga kadib markuu kaa dhammaado. Ciwaanka lagala xiriirayo wakaaladahani waa sidan: Minnesota Department of Commerce(Waaxda Ganacsiga ee Minnesota) 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration(Maamulka Amniga Dheefaha Shaqaalaha ee Waaxda Shaqada) 1-866-444-EBSA (3272) ama www.dol.gov/ebsa/healthreform; ama ka wac waaxda Department of Health and Human Services, Center for Consumer Information and Insurance Oversight(Waaxda Caafimaadka iyo Adeegyada Aadanaha, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska) 1-877-267-2323, lambarka shaqaalaha 61565 ama www.cciio.cms.gov. Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada siiwadashada caymiska, fadlan la xiriir shirkadda Blue Cross ka wac 1-866-289-5154. Sidoo kale waxaad heli kartaa khiyaaraad kale oo la xiriira waxyaabaha uu caymisku bixinayo, kuwaasoo ay ku jiraan iibsashada caymiska shakhsi ahaaneed taasoo loo marayo MNSure/the Marketplace Wixii macluumaad dheeraad ah ee ku saabsan [Goobta suuqa](#), booqo www.mnsure.com ama wac 1-855-366-7873.

Xuquuqdaada Cabashada iyo Rafcaannada: Waxa jira hay'ado kaa caawinaya haddii aad cabasho ka qabto [gorshahaaga](#) kaasoo la xiriira diidmo lagu diiday [waxyaabaha xuquuda ee aad sheeganaysid](#). Cabashadan waxaa loogu yeeraa [eed ka sheegasho](#) ama [rafcaan](#). Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada, eeg faahfaahinta dheefaha/faa'iidooyinka la xiriira waxyaabaha aad ku heli doontid [sheegashadaada](#). Khuseysa arrimaha caafimaadka. Dukumentiyada [gorshahaaga](#) ayaa sidoo kale ka bixiya macluumaad dhammaystiran gudbinta [sheegashada, rafcaanka](#), ama [cabashada](#) sabab kasta ha noqotee [gorshahaaga](#). Wixii macluumaad dheeri ah ee ku saabsan xuquuqdaada, ogeysiiskan, ama caawimaad, kala xiriir: Blue Cross lambarka 1-866-289-5154; Minnesota Department of Commerce at 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) ama [www.dol.gov/ebsa/healthreform](#). Haddii caymiskaagu yahay [gorshe](#) ay bixiso Wasaaradda Caafimaadka ee Gobolka, magaalada, kawntiga, iskuulka degmada, ama Adeegga Iskaashatada, ama qorshaha kaniisadda waxaad awoodi kartaa inaad la xiriirtid kooxda qaabbilsan caymiska ee ka tirsan waaxda caafimaadka ee loo yaqaan Department of Health and Human Services Health Insurance adigoo ka wacaya lanbarka 1-888-393-2789.

Qorshahani miyuu bixinayaa Caymiska Kharashyada Aasaasiga ah ee ugu Hooseeya? Haa.

[Caymiska Ugu hooseeya ee Daruuriga/aasaasiga ah](#) waxaa guud ahaan kamid ah [gorshaha oooyinka](#), caymis caafimaad oo laga heli karo [Goobta shaqada](#) ama siyaasadaha kale ee suuqa oo gaar ah, Medicare, Medicaid, CHIP, TRICARE, iyo caymisyo kale oo gaar ah. Haddii aad u-qalanto noocyo gaar ah oo kamid ah [Caymiska Ugu Hooseeya ee Daruuriga/Aasaasiga ah](#), waxaa laga yaabaa in aadan u qalmin amaahda canshuurta lacag bixinta ee ugu fiican.

Qorshahani ma yahay Mid ku jaan go'an Halbeeg-qiyaaseedyada Qiimaha ee ugu Hooseeya? Haa.

Haddii [gorshahaagu](#) aanu ku jaan go'nayn [Halbeeg-qiyaaseedyada Qiimaha Ugu Hooseeya](#), waxaad u qalmi kartaa [amaahda canshuurta lacag bixinta ugu fiican](#) si ay kaaga caawiso inaad bixiso lacagta [qorshaha](#) taasoo loo marayo [Marketplace](#).

Adeegyada Helitaanka Luuqadda:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-902-2583.

Notice of Nondiscrimination Practices

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com

- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560

- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Si aad u aragto tusaalooyin la diyaariyey oo la xiriira sida gorshahani uu u cayminayo kharashyada xaalad caafimaad oo tusaale ah, eeg qaybta xigta.

Bayaanka PRA ee aan la shaacinaynin: Sida ku cad Xeerka the Paperwork Reduction Act kaasoo soo baxay sannadkii 1995, qofna loogama baahna inuu jawaab-celin ka bixiyo macluumaad lasoo ururiyey haddii ayna macluumaadkaasi wadanin lanbarka koontaroolka OMB. Lanbarka koontaroolka OMB ee saxda ah kaasoo khuseeya xogtan lasoo ururiyey waa **0938-1146**. Isku celcelis ahaan qiyaasta waqtiga loo baahan yahay in lagu soo dhameystiro macluumaadkan lasoo ururiyey waa **0.08** saacadood halkii jawaab-celinba, taasoo ay ku jirto waqtiga dib-u-eegista tilmaamaha la raacayo, baaritaanada agabyada dhigaalada ee la heli karo, soo ururinta xogta loo baahan yahay, iyo dhameystirka iyo dib-u-eegista macluumaadka lasoo ururiyey. Haddii ay jiraan wax fikrado ah oo aad qabtid kuwaasoo la xiriira sax ahaanta qiyaasta(saha) waqtiga ama aragtiyo la xiriira sidii loosii hagaajin lahaa foomkan, fadlan qoraal usoo dir ciwaanka hoos ku qoran: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



Tani ma aha qiyaas bixiye lagu ogaan karo kharashka. Xaaladaha daaweynta la muujiyay ayaa ah oo kaliya tusaalooyin la xiriira sida laga yaabo in [qorshahani](#) uu u cayminayo daryeelka caafimaadka. Kharashkaaga dhabta ah ayaa noqon doona mid ka duwan taasina waxay ku xiran tahay daryeelka dhabta ah ee aad hesho, qiimaha ay kugu soo dallacaan [bixiyeyaasha daryeelkaagu](#) iyo, arrimo kale oo badan. Si fiican diirada u saar [wadaagitaanka kharashka](#) xaddiyada lacagta ee ([la-jarayo](#), [wada-bixinta](#) iyo [caymis-qaybsiga](#)) iyo [adeegyada laga soo reebay](#) ee hoos yimaadda [qorshaha](#). Isticmaal macluumaadkan si aad u barbardhigo qaybta kharashyada ee dhici karta inaad bixiso markay hoos yimaaddiin qorshooyin kale oo [caafimaad](#). Fadlan xusuusnow inay tusaalooyinkan caymisku ku salaysan yihiin kaliya caymiska shakhsi ahaaneed.

Peg ayuu Ilmo U Dhalanayaa

(9 bilood oo daryeelka xilliga uurka ee ku jira shabakadda iyo ku ummulitaanka isbitaalka)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$2,500**
- [Takhasuslaha wadaagitaanka bixinta kharashka](#) **\$60**
- [Isbitaalka\(xarunta\) wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#) **20%**

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

xafiiska ee dhakhtarka takhasuska leh (daryeelka xilliga uurka)

Adeegyada umulinta xirfadeysan

Adeegyada goobta adeegyada ummulitaanka/dhalmada

[Tijaabooyinka ogaanshaha](#) (qalabka lagu baaro muuqalada gudaha jirka (ultrasounds) iyo shaqada dhiigga)

[Booqashada dhakhtarka takhasuska leh](#)(suuxdinta)

Wadarta Kharashka Tusaalaha ah \$12,700

Sida ku cad tusaalahan, Peg waxay bixin doontaa:

Kharash Wadaagitaanka	
Khatashyada la jarayo	\$2,500
Wadaagitaanka bixinta kharashka	\$10
Wadaagitaanka bixinta caymiska	\$1,500

Maaraynta Nooca 2-aad ee Sonkorowga Joe

(hal sano oo ah daryeelka caadiga ah ee nidaamka daryeelka ku jira shabakadda kaasoo la xiriira xaalad si wanaagsan loo xakameeyay)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$2,500**
- [Takhasuslaha wadaagitaanka bixinta kharashka](#) **\$60**
- [Isbitaalka\(xarunta\) wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#) **20%**

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

[xafiiska](#) dhakhtarka daryeelka caafimaadka aasaasiga ah (kuwaasoo ay ku jiraan aqoonta la xiriirta cudurka)

[Tijaabooyinka ogaanshaha](#)(shaqada dhiiga)

[Daawooyinka uu dhakhtarka qoro](#)

[Qalabyada Caafimaad ee Waara](#)(cabbiraha guluukoosta)

Wadarta Kharashka Tusaalaha ah \$5,600

Sida ku cad tusaalahan, Joe wuxuu bixin doonaa:

Kharash Wadaagitaanka	
Khatashyada la jarayo	\$900
Wadaagitaanka bixinta kharashka	\$700
Wadaagitaanka bixinta caymiska	\$0

Jabka Sahlan ee Mia

(booqashada qolka gurmada degdega ah ee shabakadda ku dhexyaalo iyo daryeelka dabagalka)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$2,500**
- [Takhasuslaha wadaagitaanka bixinta kharashka](#) **\$60**
- [Isbitaalka\(xarunta\) wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#) **20%**

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Daryeelka qolka](#)

[gurmada degdega](#)(oo ay ku jiraan sahayda caafimaadka)

[Tijaabada ogaanshaha](#)(raajato)

[Qalabyada Caafimaad ee Waara](#)(ulaha jiiska)

[Adeegyada dhaqancelinta](#)(daaweynta jirka)

Wadarta Kharashka Tusaalaha ah \$2,800

Sida ku cad tusaalahan, Mia waxay bixin doontaa:

Kharash Wadaagitaanka	
Khatashyada la jarayo	\$2,100
Wadaagitaanka bixinta kharashka	\$300
Wadaagitaanka bixinta caymiska	\$0

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$60
Wadarta ay Peg bixin doonto	\$4,070

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$20
Wadarta uu Joe bixin doono	\$1,620

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$0
Wadarta ay Mia bixin doonto	\$2,400

[Qorshaha](#) ayaa mas'uul ka noqon doona kharashyada kale ee adeegyada TUSAALOOYINKAN ku caymiska ku jira.

Adeegyada Helitaanka Luuqadda:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိတ်ဒီး, တၢ်ကဟ့ၣ်နကိတ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າວ່າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.


Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béésh bee hodíílnih.

Soo-koobitaanka Faaídooyinka iyo Caymiska: Waxyaabaha uu Qorshahani daboolayo & Waxyaabaha aad Ku Bixinayso Adeegyada Caymiska ee lagu siinayo
TAYLOR CORPORATION – Qorshaha PPO Plus Plan Ee Kharashka Caymiska kaasoo loogu talo-galey: Shaqsi ahaan/qoys ahaan | **Nooca Qorshaha:** PPO

Muddada lagu siiyey caymiska: Laga bilaabo markay taariikhdu tahay ama wixii ka danbeeya markay taariikhdu tahay 01/01/2024

 **Dokumentiga Soo-koobitaanka Dheefaha iyo Caymiska (SBC) ayaa kaa caawin doonta inaad xulato [qorshaha caafimaadka](#). Dokumentiga SBC ayaa ku tusaya sida adiga iyo [qorshuhu](#) aad u wadaagi doontaan kharashka adeegyada daryeelka caafimaadka ee ku jira caymiska. FIIRO GAAR AH: Macluumaad ku saabsan kharashka [qorshahan](#) (taasoo loo yaqaano [lacagta caymiska](#)) waxaa loo bixin doonaa si gooni ah. Tani waa soo-koobitaan oo kaliya. Wixii macluumaad dheeraad ah ee ku saabsan adeegga caymiskaaga, ama inaad heshid nuqul ku saabsan shuruudaha uu caymisku bixinayo oo dhameystiran, fadlan booqo barta ciwaankeedu yahay www.bluecrossmn.com/taylor ama wac 1-866-289-5154. Wixii ku saabsan qeexitaanada guud ee ereyada caadiga ah, sida [Qadarka lacagta ee la oggol yahay](#), [isku dheellitirka biilka](#), [wadaagitaanka bixinta caymiska](#), [isla bixinta](#), [kharashka la jarayo](#), [bixiyaha](#), ama kuwa kale oo hoosta laga xariiqay fiiri Qaamuuska ereyada. Waxaad Qaamuuska ka fiirin kartaa barta ciwaankeedu yahay <https://www.healthcare.gov/sbc-glossary> ama wac 1-866-289-5154 si aad u dalbatid nuqul gaar ah.**

Su'aalo Muhiim ah	Jawaabo	Waa maxay sababta ay Arrintani Muhiimka U Tahay:
<p>Waa maxay kharashka guud ee la jarayo?</p>	<p>\$1,500 caafimaadka shakhsiga / \$3,000 caafimaadka qoyska ee ku jira shabakadda \$4,000 caafimaadka shakhsiga / \$8,000 caafimaadka qoyska ee ka baxsan shabakadda</p>	<p>Guud ahaan, waxaa lagaa rabaa inaad bixisid dhamaan kharashaadka aad ka heshid bixiyaha/bixiyayaasha taasoo gaarsiisan ilaa xaddiga lacagta la jarayo kahor inta uusanayna qorshahani billaabmin bixinta. Qorshahani wuxuu leeyahay qeyb gundhig ah oo la xiriirta lacagta la jarayo. Haddii ay ku jiraan xubno kale oo qoyska ka tirsan qorshaha, xubin kasta oo qoyska ka mid ah waa inuu buuxiyaa lacagta ka goynta ee shaqsiyadiisa gaarka u ah ilaa wadarta guud ee kharashyada ka goynta ee ay bixiyeen dhammaan xubnaha qoyska ay buuxiso guud ahaan qoyska lacagta laga goyn karo.</p>
<p>Miyey jiraan wax adeegyo caymis oo kharashkooda la bixinayo kahor inta adan buuxinin shuruudaha la xiriira kharashka la jarayo-?</p>	<p>Haa. Daryeelka dhallaanka, daryeelka caafimaadka ee umulitaanka kadib iyo daryeelka caafimaadka ee ka hortaggakaasoo ku jira shabakadda kuwaasoo ku jira adeegyada la bixiyo kahor inta aadan buuxinin shuruudaha la xiriira kharashka la jarayo.</p>	<p>Qorshahani wuxuu cayminayaa qaar ka mid ah waxyaabaha iyo adeegyada xitaa haddii aanad wali soo buuxinin shuruudaha la xiriira xaddiga kharashka ee la jarayo. Laakiin wada-bixinta ama caymis-qaybsiga ayaa laga yaabaa inay ku habboon tahay xaaladda. Tusaale ahaan, qorshahani wuxuu cayminayaa adeegyo gaar ah oo la xiriira ka-hortagga iyadoo aan kharashka la wadaageynin iyo kahor inta aadan buuxinin shuruudaha la xiriira kharashka laqaa jarayo. Ka eeg liiska ay ku qoran yihiin adeegyada ka hortagga ee caymiska ku jira ciwaanka https://www.healthcare.gov/coverage/preventive-care-benefits.</p>

<p>Ma jiraan kuwa kale oo laga jari karo oo loogu talagalay adeegyo gaar ah?</p>	<p>Maya</p>	<p>Wajib maaha inaad buuxiso shuruudaha la xiriira kharashka lajarayo ee loogu talagalay adeegyo gaar ah.</p>
<p>Waa maxay xadka jeebka-bixinta loogu talagalay qorshahan?</p>	<p>\$6,600 shakhsiga / \$13,200 qoyska ee caafimaadka iyo daawada taasoo ku jira shabakadda \$12,700 shakhsiga / \$25,400 qoyska ee caafimaadka iyo daawada taasoo aan ku jirin shabakadda</p>	<p>Xadka lacagta laga bixinayo jeebku waa inta ugu badan ee aad bixin kartid sannadkii looguna talagalay adeegyada caymiska. Qorshahani wuxuu leeyahay qeyb gundhig ah oo la xiriirta xaddiga lacagta jeebka laga bixinayo. Haddii ay jiraan xubno kale oo qoyska ka mid ah kuwaasoo ku jira qorshahan, xubin kasta waa inay buuxiso shuruudaha shakhsi ahaaneed ee gaarka ah kuwaasoo looga baahan yahay xaddiga lacagta laga bixinayo jeebka ilaa laga gaaro in inta laga buuxnayo shuruudaha la xiriira xaddiga wadarta guud ee qoysku ka bixinayo jeebka.</p>
<p>Waa maxay waxaa aan lagu darin oo ka baxsan xadka jeebka?</p>	<p>Baaqiga, khidmaddaha isku dheellitirka biilka ee lacagaha caymiska (marka laga reebo haddii biilka isku dheellitiran uu yahay mid mamnuuc ah), isla mar ahaantaana qorshaha daryeelka caafimaadka uusan dabooleynin.</p>	<p>In kasta oo aad bixiso kharashyadan, uma tirsana dhinaca xadka jeebka ka baxsan.</p>
<p>Ma waxaad bixinaysaa in ka yar haddii aad isticmaasho adeeg bixiye ku jira nidaamka shabakadda?</p>	<p>Haa. Fiiri ciwaanka www.bluecrossmn.com/taylor ama wac 1-866-289-5154 si aad u heshid liiska ay ku qoran yihiin bixiyaasha adeegga ee ku jira shabakadda.</p>	<p>Qorshahani wuxuu isticmaalaa shabakada bixiyaha. Waxaad bixin doontaa wax ka yar haddii aad isticmaasho bixiye ku jira nidaamka qorshaha. Waxaad bixin doontaa kharashka ugu badan haddii aad isticmaasho adeeg-bixiye aan ku jirin nidaamka shabakadda, waxaana laga yaabaa inuu biil kuusoo diro bixiyaha adeegga taasoo ay ku qeexan tahay farqiga u dhaxeeya ku lacagta khidmadda bixiyaha iyo lacagta baaqiga dheellitiran ee qorshahaagu bixiyo (isku dheellitirka biilka). Ogsoonow, inuu bixiyahaaga adeegga ee ku jira shabakaddu uu awoodi karo inuu isticmaalo bixiye-ka-baxsan-nidaamka shabakadda kuwaasoo uu u isticmaalo adeegyada qaarkood (sida hawlaha shaybaarka). Ka hubi bixiyahaaga ka hor intaadan helinadeegyada.</p>
<p>Ma u baahan tahay gudbin si aad u aragto takhasusle?</p>	<p>Maya.</p>	<p>Waxaad arki kartaa takhasuslaha waad dooran kartaa gudbin la'an.</p>



Dhamaan [kharashyada wadabixinta](#) iyo [caymis-qeybisga](#) qarashyada lagu muujiyey jaantuskaan waxay ka danbeeyaan kadib marka aad buuxisid shuruudaha, [kharashka la jarayo](#) haddii uu [kiiskaagu ka xiriiro](#) kharash la jarayo.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddaad booqato bixiyaha daryeelka caafimaadka xafiiskooda ama rugtooda caafimaadka	Booqashada daryeelka caafimaad ee aasaasiga ah kaasoo la xiriira daaweynta dhaawac ama xanuun	\$25 lacag bixinta /booqashada xafiiska, kharashka la jarayo kuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxba
	Booqashada takhasusle	\$35 lacag bixinta /booqashada xafiiska, kharashka la jarayo kuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxba
	Daryeelka ka hortaggabaaritaanka/ tallaalka	Waa lacag la'aan	Canug caafimaadqaba: 40% wadaagitaanka bixinta caymiska Dadka waaweyn: 40% wadaagitaanka bixinta caymiska	Waxaa laga yaabaa inaad bixiso kharashyada ku baxa adeegyada aan ka hortagga ahayn. Weydii bixiyahaaga adeegga haddii adeegyada loo baahan yahay yihiin kuwa ka hortag ah. Ka dibna hubi waxa uu gorshahaagu bixinayo.
Haddii baaritaan lagugu sameynayo	Tijaabo baaritaan (raajo, baaritaan dhiig)	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Sawirka Muuqaalka wata (CT/PET scans, MRIs)	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	
Haddaad u baahato daawo aad kula tacaasho jirradaada ama xaaladdaada. Farmasiga tafaariiqleygu waa farmasi kasta oo haysta ruqsad	Daawooyinka guud ee la doorbiday	\$10 kharashka la wada bixinayo /tafaariiqda \$25 kharashka la wada bixinayo /tafaariiqda 90 maalmood	\$10 kharashka la wada bixinayo /tafaariiqda \$25 kharashka la wada bixinayo /tafaariiqda 90 maalmood	Ka qaybgalayaashu waxay bixinayaan qiimaha daawada loo qoray oo buuxa ilaa heerka loo baaahan yahay in wax laga jaro. Ma jiro kharash caymis oo

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
<p>ganacsi kaasoo aad si caadi ah u booqan kartid si aad uga qaadatid daawada uu dhakhtarku kuusoo qoray. Farmashiga adeegga boostadu wuxuu bixiyaa daawooyinka lagu soo qoray isagoo adeegsanaya nidaamka boostada mareykanka ee U.S. Mail.</p> <p>Macluumaad dheeraad ah oo ku saabsan kharashka caymiska ee daawada lagu soo qoray waxaa laga heli karaa www.caremark.com</p>	<p>Dawooyinka summada caanka leh ee la-doorbidayo</p>	<p>20% wadaagitaanka bixinta caymiska/tafaariqda; \$40 heerka ugu hooseeya \$80 heerka ugu sarreeya</p> <p>20% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$100 heerka ugu hooseeya \$200 heerka ugu sarreeya</p>	<p>20% wadaagitaanka bixinta caymiska/tafaariqda; \$40 heerka ugu hooseeya \$80 heerka ugu sarreeya</p> <p>20% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$100 heerka ugu hooseeya \$200 heerka ugu sarreeya</p>	<p>la xiriira adeegga daawooyinka ee boostada kaasoo looga baahan yahay inay bixiyaan bixiyayaasha adeegga ee aan shabakadda ku jirin.</p>
	<p>Dawooyinka summada/magaca caanka ah ee aan la-doorbidin</p>	<p>50% wadaagitaanka bixinta caymiska/tafaariqda; \$60 heerka ugu hooseeya \$120 heerka ugu sarreeya</p> <p>50% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$150 heerka ugu hooseeya \$300 heerka ugu sarreeya</p>	<p>50% wadaagitaanka bixinta caymiska/tafaariqda; \$60 heerka ugu hooseeya \$120 heerka ugu sarreeya</p> <p>50% wadaagitaanka bixinta caymiska/tafaariqda 90 maalmood; \$150 heerka ugu hooseeya \$300 heerka ugu sarreeya</p>	
	<p>Dawooyinka khaaska ah</p>	<p>20% wadaagitaanka bixinta caymiska; \$75 heerka ugu hooseeya \$150 heerka ugu sarreeya</p>	<p>20% wadaagitaanka bixinta caymiska; \$75 heerka ugu hooseeya \$150 heerka ugu sarreeya</p>	
<p>Haddii aad rabtid in lagugu sameeyo qalliin bukaan-socod</p>	<p>Khidmadda xarunta caafimaadka (sida xarunta qallinka ee guurguurta)</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>40% wadaagitaanka bixinta caymiska</p>	<p>Waxaa loo baahan karaa oggolaansho hore.</p>
	<p>Khidmaddaha dhakhtarka/dhakhtarka qalliinka</p>	<p>20% wadaagitaanka bixinta caymiska</p>	<p>40% wadaagitaanka bixinta caymiska</p>	<p>Waxaa loo baahan karaa oggolaansho hore.</p>

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddii aad u baahan tahay daaweyn degdeg ah	Adeegga qolka daryeelka degdegga ah	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxba
	Gaadiidka caafimaadka degdegga ah	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	
	Daryeelka caafimaadka ee deg-degga ah	\$25 lacag bixinta /booqashada xafiiska, kharashka la jarayokuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxba
Haddii aad isbitaalka ku nagaanaysid	Khidmadda xarunta caafimaadka (sida, qolka isbitaalka)	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxba
	Khidmadda dhakhtarka/dhakhtarka qalliinka	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxba
Haddii aad u baahan tahay adeegyada caafimaadka maskaxda, caafimaadka habdhaqanka ama adeegyada la xiriira daroogada sida xun loo isticmaalo	Adeegyada bukaan-socodka	\$25 lacag bixinta /booqashada xafiiska, kharashka la jarayokuma jiro; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore. Kharashka kuma jiraan adeegyada la xiriira latalinta arrimaha guurka/lamaanayaasha.
	Adeegyada bukaan-jiifka kuwaasoo ay ku jiraan daaweynta caafimaadka maskaxda	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddaad uur leedahay	Booqashooyinka xafiiska	Daryeelka xilliga uurka: 0% wadaagitaanka bixinta caymiska Daryeelka xilliga uurka: \$25 lacag bixinta /booqashada xafiiska bixiyaha daryeelka aasaasiga ah ama \$35 lacag bixinta /booqashada dhakhtarka takhasusle ah hadba midkii habboon in la sameeyo, kharashyada la jarayo kuma jiraan; 20% wadaagitaanka bixinta caymiska ee loogu talagalay dhammaan adeegyada kale	Daryeelka xilliga uurka: 40% wadaagitaanka bixinta caymiska Daryeelka dhalmada kadib: 40% wadaagitaanka bixinta caymiska	Wadaagitaanka kharashka kuma jiraan adeegyada la xiriira kahortagitaanku . Waxaa dhici karta in iyadoo la tixgelinayo noocyada adeegyada, inay soo baxaan adeegyo kale oo la wada bixinayo kuwaasoo la iska rabo. Daryeelka hooyada waxaa ka mid noqon kara baaritaanada iyo adeegyada lagu qeexay goobaha kale oo ka mid ah SBC, (tusaale ahaan qaylada-saai'dka).
	Adeegyada umulinta xirfadeysan	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	
	Adeegyada goobta adeegyada ummulitaanka/dhalmada	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	
Haddii aad u baahan tahay in lagaa caawiyo soo-kabashada ama aad qabtid baahiyo caafimaad oo kale kuwaasoo gaar ah	Daryeelka caafimaadka ee quriga	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah oo ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqashooyin oo mudada faaiidada ah. Waxaa loo baahan karaa oggolaansho hore.

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
	Adeegyada dhaqan-celinta	\$25 lacag bixinta ee loogu talagalay daaweynta shaqada; kuma jiraan lacagaha la jarayo \$25 lacag bixinta loogu talagalay daaweynta jirka; kuma jiro kharashka la jarayo \$25 lacag bixinta loogu talagalay daaweynta khudbadda; kuma jiro kharashka la jarayo	40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	Waxaa loo baahan karaa oggolaansho hore.
	Adeegyada baxnaaninta	\$25 lacag bixinta ee loogu talagalay daaweynta shaqada; kuma jiraan lacagaha la jarayo \$25 lacag bixinta loogu talagalay daaweynta jirka; kuma jiro kharashka la jarayo \$25 lacag bixinta loogu talagalay daaweynta khudbadda; kuma jiro kharashka la jarayo	40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta shaqada 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta jirka 40% wadaagitaanka bixinta caymiska ee loogu talagalay daaweynta khudbada	
	Daryeel xannaano oo xirfadaysan	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Qaabab isku dhaf ah ku jira shabakadda iyo kuwo aan ku jirin shabakadda : 120 booqasho oo uu qofku ka faaiidaysanayo waqtiga loo jadwaleeyey. Waxaa loo baahan karaa oggolaansho hore.
	Qalabyada caafimaadka waqtiga badan la haysto	20% wadaagitaanka bixinta caymiska	20% wadaagitaanka bixinta caymiska	Waxaa loo baahan karaa oggolaansho hore.
	Adeegga Hoyga daryeelka	20% wadaagitaanka bixinta caymiska	40% wadaagitaanka bixinta caymiska	Waxba

Dhacdooyinka/Xaaladaha Guud ee la xiriira Caafimaadka	Adeegyada Laga Yaabo Inaad U Baahato	Waxyaabaha aad Bixin Doontid		Xaddidyada Gaarka ah ee la oggol yahay, Waxyaabaha laga soo reebay, iyo Macluumaadka Kale ee Muhiimka ah
		Adeeg-bixiyaha ku jira shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu hooseeya)	Bixiyaha adeegga ee aan ku jirin shabakadda (Waxaad bixin doontaa xaddiga lacagta ee ugu badan)	
Haddii u ilmahaagu u baahan yahay daryeel ilko ama daryeelka indhaha	Baaritaanka indhaha carruurta	Waa lacag la'aan	40% wadaagitaanka bixinta caymiska	Waxba
	Muraayadaha carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan
	Baaritaanka ilkaha ee carruurta	Kuma jiraan caymiska	Kuma jiraan caymiska	Lama bixinayo kharashyada adeegyadan

Adeegyada ka baxsan caymiska & Adeegyada kale ee ku jira caymiska:

Adeegyada [Qorshahaaga](#) Guud Ahaan AANU Caymin(Eeg dukumentiga heshiiska ama [qorshahaaga](#) si aad uga ogaato macluumaad dheeraad ah [adeegyada ka baxsan caymiska.](#))

- Kalkaalinta caafimaad ee gaarka ah
- Daryeelka muddada dheer
- Daryeelka lugaha ee joogtada ah
- Daryeelka ilkaha (laga reebo sida ku xusan faa'iidooyinka loogu talo-galey qorshaha)
- Qalliinka qurxinta (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha)
- Barnaamijyada la xiriira yareynta miisaanka

Adeegyada Kale ee ku jira kharashka caymiska (waxaa laga yabaa inay adeegyadani xiriir la leeyihiin xaddidaad gaar ah. Tani maaha liis dhameystiran. Fadlan fiiri [dhukmintiga](#) qorshahaaga.)

- Daryeelka lafdhabarta
- Qalliin la xiriira culeyska jirka
- Daaweynta taran-la'aanta
- Ku daaweynta irbadaha shiinaha (marka laga reebo sida lagu qeexay dheefaha/faa'iidooyinka qorshaha)
- Daryeelka aan degdegga ahayn ee socdaalka ka baxsan Maraykanka.
- Taageerada la xiriirta maqlitaanka (midda dibadda oo kaliya & waxayna ku jaan go'an tahay xuduudaha gaarka ah ee u degsan caymiska)
- Daryeelka isha ee joogtada ah(dadka qaangaarka ah)

Xuquuqda Aad u Leedahay Inaad sii wadatid caymiskaaga: Waxaa jira hay'ado ku caawin kara haddii aad rabto inaad sii wadato caymiskaaga kadib markuu kaa dhammaado. Ciwaanka lagala xiriirayo wakaaladahani waa sidan: Minnesota Department of Commerce(Waaxda Ganacsiga ee Minnesota) 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration(Maamulka Amniga Dheefaha Shaqaalaha ee Waaxda Shaqada) 1-866-444-EBSA (3272) ama www.dol.gov/ebsa/healthreform; ama ka wac waaxda Department of Health and Human Services, Center for Consumer Information and Insurance Oversight(Waaxda Caafimaadka iyo Adeegyada Aadanaha, Xarunta Macluumaadka Macmiilka iyo Kormeerka Caymiska) 1-877-267-2323, lambarka shaqaalaha 61565 ama www.cciio.cms.gov. Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada siiwadashada caymiska, fadlan la xiriir shirkadda Blue Cross ka wac 1-866-289-5154. Sidoo kale waxaad heli kartaa khiyaaraad kale oo la xiriira waxyaabaha uu caymisku bixinayo, kuwaasoo ay ku jiraan iibsashada caymiska shakhsi ahaaneed taasoo loo marayo MNSure/the Marketplace Wixii macluumaad dheeraad ah ee ku saabsan [Goobta suuqa](#), booqo www.mnsure.com ama wac 1-855-366-7873.

Xuquuqdaada Cabashada iyo Rafcaannada: Waxa jira hay'ado kaa caawinaya haddii aad cabasho ka qabto [gorshahaaga](#) kaasoo la xiriira diidmo lagu diiday [waxyaabaha xuquuda ee aad sheeganaysid](#). Cabashadan waxaa loogu yeeraa [eed ka sheegasho](#) ama [rafcaan](#). Wixii macluumaad dheeraad ah ee ku saabsan xuquuqdaada, eeg faahfaahinta dheefaha/faa'iidooyinka la xiriira waxyaabaha aad ku heli doontid [sheegashadaada](#). khuseysa arrimaha caafimaadka. Dukumentiyada [gorshahaaga](#) ayaa sidoo kale ka bixiya macluumaad dhammaystiran gudbinta [sheegashada, rafcaanka](#), ama [cabashada](#) sabab kasta ha noqotee [gorshahaaga](#). Wixii macluumaad dheeri ah ee ku saabsan xuquuqdaada, ogeysiiskan, ama caawimaad, kala xiriir: Blue Cross lambarka 1-866-289-5154; Minnesota Department of Commerce at 1-800-657-3602; the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) ama [www.dol.gov/ebsa/healthreform](#). Haddii caymiskaagu yahay [gorshe](#) ay bixiso Wasaaradda Caafimaadka ee Gobolka, magaalada, kawntiga, iskuulka degmada, ama Adeegga Iskaashatada, ama qorshaha kaniisadda waxaad awoodi kartaa inaad la xiriirtid kooxda qaabbilsan caymiska ee ka tirsan waaxda caafimaadka ee loo yaqaan Department of Health and Human Services Health Insurance adigoo ka wacaya lanbarka 1-888-393-2789.

Qorshahani miyuu bixinayaa Caymiska Kharashyada Aasaasiga ah ee ugu Hooseeya? Haa.

[Caymiska Ugu hooseeya ee Daruuriga/aasaasiga ah](#) waxaa guud ahaan kamid ah [gorshaha oooyinka](#), caymis caafimaad oo laga heli karo [Goobta shaqada](#) ama siyaasadaha kale ee suuqa oo gaar ah, Medicare, Medicaid, CHIP, TRICARE, iyo caymisyo kale oo gaar ah. Haddii aad u-qalanto noocyo gaar ah oo kamid ah [Caymiska Ugu Hooseeya ee Daruuriga/Aasaasiga ah](#), waxaa laga yaabaa in aadan u qalmin amaahda canshuurta lacag bixinta ee ugu fiican.

Qorshahani ma yahay Mid ku jaan go'an Halbeeg-giyaaseedyada Qiimaha ee ugu Hooseeya? Haa.

Haddii [gorshahaagu](#) aanu ku jaan go'nayn [Halbeeg-giyaaseedyada Qiimaha Ugu Hooseeya](#), waxaad u qalmi kartaa [amaahda canshuurta lacag bixinta ugu fiican](#) si ay kaaga caawiso inaad bixiso lacagta [qorshaha](#) taasoo loo marayo [Marketplace](#).

Adeegyada Helitaanka Luuqadda:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-903-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-537-7720.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-855-315-4017.

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-902-2583.

Notice of Nondiscrimination Practices

Effective July 18, 2016

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. Blue Cross does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

Blue Cross provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with us.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact us at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that Blue Cross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: Civil.Rights.Coord@bluecrossmn.com

- by mail at: Nondiscrimination Civil Rights Coordinator
Blue Cross and Blue Shield of Minnesota and Blue Plus
M495
PO Box 64560
Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312

Grievance forms are available by contacting us at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting us at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
- by telephone at: 1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at: U.S. Department of Health and Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Si aad u aragto tusaalooyin la diyaariyey oo la xiriira sida gorshahani uu u cayminayo kharashyada xaalad caafimaad oo tusaale ah, eeg qaybta xigta.

Bayaanka PRA ee aan la shaacinaynin: Sida ku cad Xeerka the Paperwork Reduction Act kaasoo soo baxay sannadkii 1995, qofna loogama baahna inuu jawaab-celin ka bixiyo macluumaad lasoo ururiyey haddii ayna macluumaadkaasi wadanin lanbarka koontaroolka OMB. Lanbarka koontaroolka OMB ee saxda ah kaasoo khuseeya xogtan lasoo ururiyey waa **0938-1146**. Isku celcelis ahaan qiyaasta waqtiga loo baahan yahay in lagu soo dhameystiro macluumaadkan lasoo ururiyey waa **0.08** saacadood halkii jawaab-celinba, taasoo ay ku jirto waqtiga dib-u-eegista tilmaamaha la raacayo, baaritaanada agabyada dhigaalada ee la heli karo, soo ururinta xogta loo baahan yahay, iyo dhameystirka iyo dib-u-eegista macluumaadka lasoo ururiyey. Haddii ay jiraan wax fikrado ah oo aad qabtid kuwaasoo la xiriira sax ahaanta qiyaasta(saha) waqtiga ama aragtiyo la xiriira sidii loosii hagaajin lahaa foomkan, fadlan qoraal usoo dir ciwaanka hoos ku qoran: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



Tani ma aha qiyaas bixiye lagu ogaan karo kharashka. Xaaladaha daaweynta la muujiyay ayaa ah oo kaliya tusaalooyin la xiriira sida laga yaabo in [qorshahani](#) uu u cayminayo daryeelka caafimaadka. Kharashkaaga dhabta ah ayaa noqon doona mid ka duwan taasina waxay ku xiran tahay daryeelka dhabta ah ee aad hesho, qiimaha ay kugu soo dallacaan [bixiyeyaasha daryeelkaagu](#) iyo, arrimo kale oo badan. Si fiican diirada u saar [wadaagitaanka kharashka](#) xaddiyada lacagta ee ([la-jarayo](#), [wada-bixinta](#) iyo [caymis-qaybsiga](#)) iyo [adeegyada laga soo reebay](#) ee hoos yimaadda [qorshaha](#). Isticmaal macluumaadkan si aad u barbardhigo qaybta kharashyada ee dhici karta inaad bixiso markay hoos yimaaddiin qorshooyin kale oo [caafimaad](#). Fadlan xusuusnow inay tusaalooyinkan caymisku ku salaysan yihiin kaliya caymiska shakhsi ahaaneed.

Peg ayuu Ilmo U Dhalanayaa

(9 bilood oo daryeelka xilliga uurka ee ku jira shabakadda iyo ku ummulitaanka isbitaalka)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$1,500**
- [Takhasuslaha wadaagitaanka bixinta kharashka](#) **\$35**
20%
- Isbitaalka(xarunta) [wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#)

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

xafiiska ee dhakhtarka takhasuska leh (daryeelka xilliga uurka)

Adeegyada umulinta xirfadeysan

Adeegyada goobta adeegyada ummulitaanka/dhalmada

[Tijaabooyinka ogaanshaha](#) (qalabka lagu baaro muuqalada gudaha jirka (ultrasounds) iyo shaqada dhiigga)

[Booqashada dhakhtarka takhasuska leh](#)(suuxdinta)

Wadarta Kharashka Tusaalaha ah \$12,700

Sida ku cad tusaalahan, Peg waxay bixin doontaa:

Kharash Wadaagitaanka

Khatashyada la jarayo	\$1,500
Wadaagitaanka bixinta kharashka	\$10
Wadaagitaanka bixinta caymiska	\$1,700

Maaraynta Nooca 2-aad ee Sonkorowga Joe

(hal sano oo ah daryeelka caadiga ah ee nidaamka daryeelka ku jira shabakadda kaasoo la xiriira xaalad si wanaagsan loo xakameeyay)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$1,500**
- [Takhasuslaha wadaagitaanka bixinta kharashka](#) **\$35**
20%
- Isbitaalka(xarunta) [wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#)

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Boogashooyinka](#)

[xafiiska](#) dhakhtarka daryeelka caafimaadka aasaasiga ah (kuwaasoo ay ku jiraan aqoonta la xiriirta cudurka)

[Tijaabooyinka ogaanshaha](#)(shaqada dhiiga)

[Daawooyinka uu dhakhtarka qoro](#)

[Qalabyada Caafimaad ee Waara](#)(cabbiraha guluukoosta)

Wadarta Kharashka Tusaalaha ah \$5,600

Sida ku cad tusaalahan, Joe wuxuu bixin doontaa:

Kharash Wadaagitaanka

Khatashyada la jarayo	\$900
Wadaagitaanka bixinta kharashka	\$500
Wadaagitaanka bixinta caymiska	\$0

Jabka Sahlan ee Mia

(booqashada qolka gurmada degdega ah ee shabakadda ku dhexyaalo iyo daryeelka dabagalka)

- Kala-jaritaanka [guud](#) ee [qorshaha](#) **\$1,500**
- [Takhasuslaha wadaagitaanka bixinta kharashka](#) **\$35**
20%
- Isbitaalka(xarunta) [wada-bixinta caymiska](#) **20%**
- Kuwa kale [wadaagitaanka bixinta caymiska](#)

Dhacdadan TUSAALAHA AH waxaa ku jira adeegyada ay ka mid yihiin: [Daryeelka qolka](#)

[gurmada degdega](#)(oo ay ku jiraan sahayda caafimaadka)

[Tijaabada ogaanshaha](#)(raajato)

[Qalabyada Caafimaad ee Waara](#)(ulaha jiiska)

[Adeegyada dhaqancelinta](#)(daaweynta jirka)

Wadarta Kharashka Tusaalaha ah \$2,800

Sida ku cad tusaalahan, Mia waxay bixin doontaa:

Kharash Wadaagitaanka

Khatashyada la jarayo	\$1,500
Wadaagitaanka bixinta kharashka	\$200
Wadaagitaanka bixinta caymiska	\$100

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$60
Wadarta ay Peg bixin doonto	\$3,270

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$20
Wadarta uu Joe bixin doono	\$1,420

Waxyaabaha aan caymiska ku jirin	
Xaddidyada la oggol yahay iyo waxyaabaha laga soo reebay xaddiyada	\$0
Wadarta ay Mia bixin doonto	\$1,800

[Qorshaha](#) ayaa mas'uul ka noqon doona kharashyada kale ee adeegyada TUSAALOOYINKAN ku caymiska ku jira.

Adeegyada Helitaanka Luuqadda:

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမ့်ကတိကညီကိတ်ဒီး, တၢ်ကဟ့ၣ်နကိတ်တၢ်မၤစၢၤကလိတဖၣ်န့ၣ်လိၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆኑ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ TTY በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Kojí éí béésh bee hodíílnih 1-855-902-2583. TTY biniiyégo éí 711 jí' béésh bee hodíílnih.