



# Xidhmada qalabka bilaabida degdega ah ee Medicare

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Ka Faa'ideystaha Medicare ee Qaaliga ahaw,

Muddada Diiwaangelinta Furan ee Medicare waa wakhtiga aad ku xaqiijin lahayd inaad diyaar u tahay sanadka soo socda - si aysan u dhicin waxyaabo ku yaab geliya.

- Ogow caymiska aad hadda haysato.
  - Isku soo aruurso dhammaan kaadhadhka caymiskaaga si aad u xaqiijiso inaad ogtahay waxaad haysatid.
- Soo ogow waxa isbedelaya sanadka soo socda.
  - Qalabkan bilaabida degdega ahi waxa ka mid ah baqshad si aad ugu xafidato ogeysiisyada muhiimka ah ee aad hesho. Haddii aadan helin ogeysiis ku saabsan isbedellada, wac shirkaddaada caymiska oo ka codso ogeysiiska.
- Ogaaw xulashooyinkaada iyo xuquuqdaada.
  - Waxaad ka isticmaali kartaa websaydka Medicare barta [www.medicare.gov](http://www.medicare.gov) si aad u sameysato akoon shakhsi ahaaneed oo aadna u isticmaasho qalabka Plan Finder. Xulashooyinkaadu waxay ku xidhan yihiin caymiska aad hadda haysato.
- Ogow sida tallaabo loo qaado.
  - Boggageena internetka ee La-taliyayaasha Dheefaha Caymiska Caafimaadka ee Gobolka oo dhan (Statewide Health Insurance Benefits Advisors, SHIBA) ee Medicare waxaa ku jira muuqaalo gaagaaban iyo macluumaad aad u wanaagsan oo ku hagaya.
- Eeg si aad u xaqiijiso inaad bixineynin kharash badan!
  - Sare ayuu xitaa u kici doonaa kharashka Medicare Qaybta B sannadka 2026. Eeg haddii aad u qalanto in lagaa caawiyo bixinta kharashka aad ku bixiso Medicare si aad lacagtaas dib ugu hesho jeega Soshal Sekuritigaaga - way fududahay in la codsado taageero.

Waxaan rajeyneynaa inaad u aragto xirmada bilaabida degdega ah mid waxtar leh inta aad sii dhex-mushaaxeyso Muddada Diiwaangelinta Furan ee Medicare.

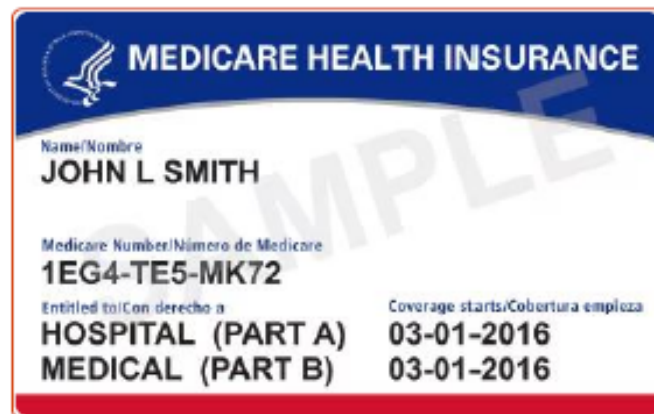


# Is waafaji kaararkaada caafimaadka iyo kuwa Medicare

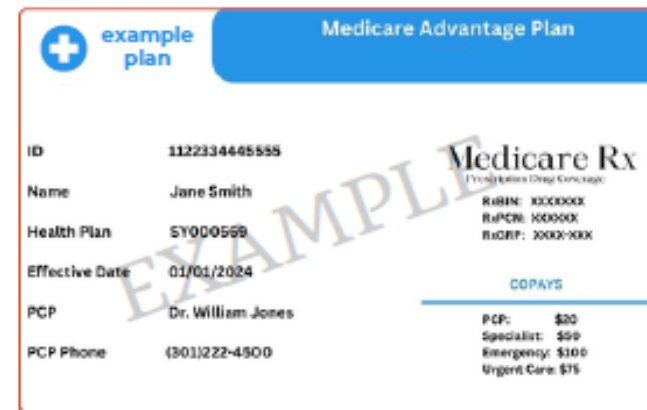
"Kaararkee  
ayaad heysataa?"



## Medicare



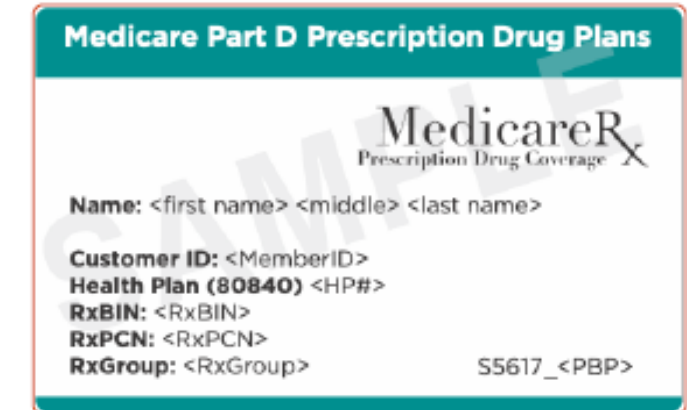
## Medicare Advantage



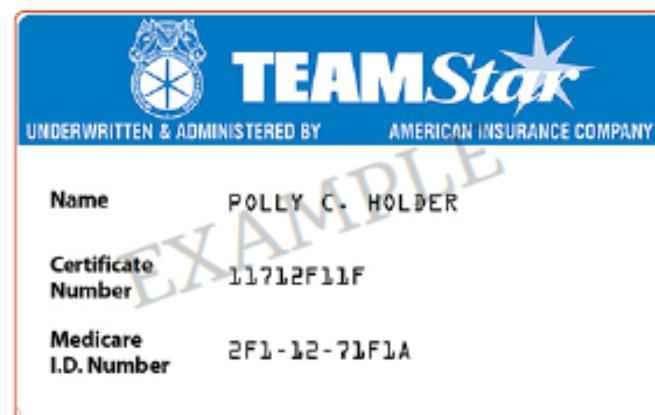
## (Medigap) Medicare Supplement



## Medicare Qaybta D



## Qorshaha Caymiska Loo-shaqeeyaha



## Apple Health



## Ilkaha/Aragga

Haddii aad  
kuwan heysato,  
halkan soo dhig



**Dhig kaararkaada halkan dusha salliga**  
\*ogsoonaw: kuwani waa kaarar tusaale  
ahaan loo adeegsanayo!



Qorshee

# Maxaa Iska beddelaya

qorshahaaga caymis

Magaca qorshahaaga caymis: \_\_\_\_\_

\*sug! Qorshahaaga ceymisku miyuu dhamaanayaa Diseembar 31-deeda? .....>

Miyeey  
isbeddeleysaa?

Sidee bey isku beddeleysaa?

Haddii aad  
dooratay Haa, aad  
xaashida 6-aad!

Bixiyayaasha

☐

H/M

Daboolista  
daawada

☐

H/M

Caymis wadaag  
go'an

☐

H/M

Kharashka  
hor-u-bixinta

☐

H/M

Khidmad caymiseedka  
billaha ah

☐

H/M

Wax kale: (waxaa loola jeedaa: waxaad  
lumisay caynsanaantaada)

☐

H/M

Miyaad dooneysaa  
qorshe ceymis oo  
cusub?

☐

Haa

☐

Maya

## Xusuus-qoritaannada:

Ma jiraan wax walaacyo waaweyn ah oo aad jeclaan lahayd inaad XAQIISO  
inaad xasuusato?

...



Fahmida

# Xulashooyinkaadu

waxay ku xiran tahay caymiskaaga hadda

"Waa maxay  
caymiskaaga hadda?"



**Aynu ogaano meesha aad joogto.**



## Medicare Qaybta D + Medigap

Original Medicare (OM) waxaa ka mid ah:

- Qaybta A - caymiska isbitaalka
- Qaybta B - caymiska caafimaadka

\*Waxaad sidoo kale leedahay qorshaha caymiska daawada ee Medicare Qaybta D (daawada uu dhakhtarku qoro) iyo qorshaha caymiska ee Medigap!

Kani waa  
qorshaheyga  
caymis ee hadda

☐


## Medicare Advantage/Qorshaha Caymiska ee Daawada Dhakhtarku Qoro

Medicare Advantage (MA) waxaa ka mid ah:

- Qaybta A - caymiska isbitaalka
- Qaybta B - caymiska caafimaadka
- Qaybta D - daboolista caymis ee daawada uu dhakhtarku qoro

\*Qaar ka mid ah qorshayaasha caymis ee MA ayaa laga yaabaa iney ku jiraan dheefaha caafimaadka ilkaha, aragga, iyo maqalka.

Kani waa  
qorshaheyga  
caymis ee hadda

☐


## Medicaid — Apple Health

Medicare ayaa marka hore bixineysa. Kaaga ah Apple Health (ProviderOne) ayaana bixinaya marka labaad.

\*Waxaa laga yaabaa inaad u leedahay qorshe caymis oo gaar ah oo Medicare Advantage ah oo loogu talagalay dadka labadaba caymisba u qalma.

Kani waa  
qorshaheyga  
caymis ee hadda

☐


## Qorshaha Caymiska ee Kooxda Loo-shaqeeyaha

Medicare ayaa marka hore bixineysa. Qorshahaaga Caymiska Hawlgabka ayaa bixinaya marka labaad.

\*Ka hel faahfaahinta qorshaha caymis loo-shaqeeyahaagii hore.

Kani waa  
qorshaheyga  
caymis ee hadda

☐

## Tallaabada Xigta:

Soo hel warqad-warbixineedka midabka lagu koodheeyay si aad wax badan uga barato xulashooyinkaaga!



## Medicare Qaybta D + Medigap

Inta Lagu Jiro Muddada  
Diiwaangelinta Furan ee Medicare  
(Oktoobar 15 - Diseembar 7)

### Waxaad heysataa labo xulasho:

a

- Beddel Qorshahaaga Caymiska Daawada Dhakhtar uu qoro ee Medicare Qaybta D

b

- Ka tag Original Medicare oona iska diwaangeli qorshaha caymiska Medicare Advantage ee ka jira degmadaada.

### Waxaa jira tafaasiil badan oo muhiim ah!

- Isticmaal qalabka Plan Finder ee laga heli karo gudaha websaydka Medicare ee barta [www.medicare.gov](http://www.medicare.gov).



Maxaa xiga?

**Insurance.wa.gov/medicareOEP**



Waxaan halkan ku heynaa  
muuqaallo ku caawinaya!



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## Medicare Advantage/Qorshaha Caymiska ee Daawada Dhakhtarku Qoro

Inta Lagu Jiro Muddada  
Diiwaangelinta Furan ee Medicare  
(Oktoobar 15 - Diseembar 7)

### Waxaad heysataa labo xulasho:

a

- Ka tag Medicare Advantage oona iska diwaangeli qorshaha caymiska Original Medicare.
  - Dooroo qorshaha caymiska ee Medicare Qaybta D.
  - Iska diiwaangeli qorshaha caymiska ee Medigap.

b

- U beddelo Qorshe Caymis oo kale oo Medicare Advantage ah oo ka jira gudaha degmadaada.

### Waxaa jira tafaasiil badan oo muhiim ah!

- Isticmaal qalabka Plan Finder ee laga heli karo gudaha websaydka Medicare ee barta [www.medicare.gov](http://www.medicare.gov) si aad isugu barbar dhigto qorshayaasha caymis.



Maxaa xiga?

**[Insurance.wa.gov/medicareOEP](https://www.insurance.wa.gov/medicareOEP)**



Waxaan halkan ku heynaa muuqaallo ku caawinaya!



## Medicaid — Apple Health

Inta Lagu Jiro Muddada  
Diiwaangelinta Furan ee Medicare  
(Oktoobar 15 - Diseembar 7)

### Waxaad heysataa labo xulasho:

a

Haddii aad heysato Original Medicare

- Beddel Qorshahaaga Caymiska Daawada Dhakhtar uu qoro ee Medicare Qaybta D

b

Haddii aad heysato Medicare Advantage/ Qorshaha Caymiska ee Daawada Dhakhtarku Qoro

- U beddelo mid kaloo ah Medicare Advantage/ Qorshaha Caymiska ee Daawada Dhakhtarku Qoro

### Waxaa jira tafaasiil badan oo muhiim ah!

- Isticmaal qalabka Plan Finder ee laga heli karo gudaha websaydka Medicare ee barta [www.medicare.gov](http://www.medicare.gov).



Maxaa xiga?

**[Insurance.wa.gov/medicareOEP](https://www.insurance.wa.gov/medicareOEP)**



Waxaan halkan ku heynaa muuqaallo ku caawinaya!



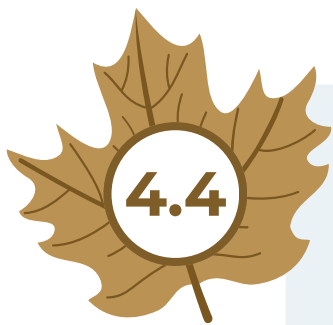
Waa inaad tallaabo qaadaa si aad u sii heysato Apple Health!

Qoraal muhiim  
ah oo laguugu  
talagalay!



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## Qorshaha Caymiska ee Kooxda Loo-shaqeeyaha

Ogaaw muddada is-diiwaangelinta furan ee qorshahaaga caymiska.

Waxeey noqon kartaa  
(Oktoobar 15 - Diseembar 7)

**Malaha waa inaad la sii joogto Kooxdaada Loo-shaqeeyaha**

**a**

Kooxdaadu waxay bixin kartaa wax ka badan hal xulasho.

- Eeg xulashooyinka

**b**

Waxaad ka tagi kartaa kooxdaada oo aad dooran kartaa qorshe caymiseed suuq ganacsi.



### Waxyaabaha ay tahay in aad maskaxda ku hayso

- Waxaa laga yaabaa iney ugu fiican inaad la joogto kooxdaada hawlgabka.
- Ka hel caawimo loo-shaqeeyahaaga, ururkaaga ama qorshahaaga caymiska caafimaadka si aad iskula barbar dhigto.



Maxaa xiga?

**Insurance.wa.gov/medicareOEP**



Waxaan halkan ku heynaa muuqaallo ku caawinaya!



Haddii aad ka tagto qorshaha caymiska ee kooxdaada hawlgabka, waxay u badan tahay inaad dib ugu laaban karin mar dambe. Marka hore ka wareyso qorshahaaga caymiska!

Qoraal muhiim  
ah oo laguugu  
talagalay!



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Sameeyso akoon

# onlayn oo Medicare ah

**Furo** akoon!

Waxeey u keedineysaa macluumaadkaaga wakhti danbe!



*Ku samee wax ka beddelitaano sannad kasta ama sida loogu baahdo*

*Ku keydso liiska daawooyinkaada*

*Si dhakhso ah iskula barbar dhig qorshayaasha caymiska daawooyinka*

*Hel natiiyooyin la gaar yeelay*

**Talo Waxtar leh**

waxaad arki doontaa tan

waxaad u baahan doontaa tan

The screenshot shows the Medicare.gov website. At the top, it says "Furo akoon" and "Geli macluumaadkaaga Medicare". Below this, there are input fields for "LAMBARKA MEDICARE" and "BISHA / SANNADKA". To the right, there is a sample Medicare card for "JOHN L SMITH" with Medicare Number "1EG4-TE5-MK72". The card also shows "HOPSITAL (PART A)" and "MEDICAL (PART B)" with coverage start dates of "03-01-2016". A mouse cursor is pointing at the "Medicare.gov" logo.

Waxaad ku kaydin kartaa macluumaadka akoonkaada onlaynka ee Medicare halkan.

*Ku xafido boggan si ammaan ah!*

Magaca isticmaalka:

Eray-sireedka:



Faa'iidooyinka ku aadan isticmaalida

# Plan Finder

*Waxay kaa caawinaysaa inaad is barbar dhigto qorshooyinka Medicare ee kala duwan!*

"Waan is barbar dhigi karaa xulashooyinkeysa!"



## **Is barbar dhig xulashooyinka qorshahaaga caymiska caafimaad:**

Qorshayaasha caymiska ee Medicare Advantage & qorshayaasha camiska daawada uu dhakhtarku qoro ee Medicare Qaybta D.



## **Hel qiyaaso qiimood oo gaarka ah**

Geli daawooyinkaaga iyo farmasiyada aad doorbidayso.



## **Eeg dheefaha qorshaha caymiska & faahfaahinta**

Intee in le'eg ayaad ku bixinaysaa waxyaabaha ay ka midka yihiin aragga, ilkaha iyo maqalka.

Shabakadaha bixiyayaasha, xeerarka ku saabsan ogolaanshaha hore, soo gudbinadda iyo wax kaloo badan.



## **Baro wax dheeraad ah**

Akhri dukumeentiga  
Cadeynta Cayminta  
(Evidence of Coverage)

## **Xusuus-qoritaannada:**

Ma jiraan wax walaacyo waaweyn ah oo aad jeclaan lahayd inaad XAQIJIISO inaad xasuusato?

**Medicare.gov**



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# isku diyaari Inaad qaado Tallaabo



Maxaa xiga?

[Insurance.wa.gov/medicareOEP](https://Insurance.wa.gov/medicareOEP)



Waxaan halkan ku heynaa  
muuqaallo ku caawinaya!



## ***Diyaarso alaabadan:***

- **Dhammaan** kaararkaaga- kaararka Caymiska iyo kuwa Medicare.
- Macluumaadka gelitaanka akoonkaaga onlaynka ee Medicare.
- Liiska daawooyinkaaga uu dhakhtarku kuu qoray + macluumaadka kuurada aad qaadaneysa.
- **Wax** boosto ku soo diritaan KASTA oo Medicare ah oo aad heshay.
- Liiska bixiyeyaashaada daryeelka caafimaadka.
- Magaca farmasigaaga & goobta uu ku yaalo.



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# Barnaamijka Lacag Keydsashada ee Medicare - *Extra Help*

Waxay noqon kartaa mid adag in la bixiyo biilasha bil kasta.

Si kastaba ha ahaatee, dad badan ayaa lacag kaydsanaya —\$185/bishii ama wax ka badan —sababtoo ah waxay ka faa'iidaysteen barnaamijka gobolka ee caawiya waayeelka iyo dadka naafada ah.

- Sida hoos imaata Barnaamijka Lacag Keydsashada ee Medicare, khidmada billaha ah ee \$185 ee caymiska Medicare Qaybta B lagu bixiyo ayaa ku sii jireysa jeeggaada Soshal Sekuritiga bil kasta. Waxa kale oo jira barnaamijyo bixiya lacagta hor-bixinta ee Medicare, ceymis wadaaga boqolley iyo ceymis wadaaga go'an.
- *Extra Help* waxaa loogu talagalay Medicare Qaybta D - dheefta daawada uu dhakhtarku qoro. Waxaad wax in badan ka yar ku bixinaysaa daawo qoris dhakhtareed ee kasta ee aad qaadato. Tani waxay shaqeysaa haddii aad leedahay qorshaha caymiska Medicare Advantage ama Original Medicare.

## Hadda bilaaw

- Waxaad codsiga ku buuxin kartaa onlaynka qiyaastii wax 15 daqiiqo gudahood ah. Haddii aadan aqoon sida loo isticmaalo kombiyuutarka ama aad jeclaan lahayd inaad si fiican u fahamto habka, tabaruce SHIBA ah oo ka socda deegaanka ayaa ku caawin kara.
- Si codsiga boostada laguugu soo diro, waxaad ka wici kartaa Maamulka Daryeelka Caafimaadka lambarka 1-800-562-3022, lambarka gudaha ee 16129.

Halkan waxaa ku qoran hagitaannada loogu talagalay dadka ay u sugan tahay dakhli xadidan bil kasta.



Meeqa qof?	Waa immisa dakhliga billaha ah?
Qof doob ah	\$1,820
Lammaane is-qaba	\$2,453

- Waad u qalantaa iyadoo lagu saleysan dakhliga - hantidaada ama agabyadaada lama xisaabiyo.
- Ma jiro wax la dhaho 'dib u soo celinta hantida' sida barnaamijyada qaar ee Medicaid.
- Waxaad codsan kartaa wakhti kasta inta lagu jiro sanadka - ma'aaha oo kaliya inta lagu jiro Muddada Diiwaangelinta Furan.

Qoraal muhiim  
ah oo laguugu  
talagalay!



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