

Providence Medicare Dual Plus (HMO D-SNP) oo ay bixiso Providence Health Assurance

Ogeysiiska Isbeddelka Sanadlaha ah ee sannadka 2026

Waxaad iska-diiwaangelisay sida xubin ka tirsan Providence Medicare Dual Plus (HMO D-SNP).

Agabkani waxa uu sharaxayaa isbeddellada lagu sameeyay kharashyada iyo faa'iidooyinka qorshaheena sanadka dambe.

- **Waxaad haysataa wakhti u dhexeeya 15-ka Oktoobar ilaa 7-da Diseembar si aad isbeddel ugu samayso caymiskaaga Medicare ee sanadka dambe.** Haddii aadan ku biirin qorshe kale kahor taariikhda 7-da Diseembar, 2025, waxaad joogi doontaa Providence Medicare Dual Plus (HMO D-SNP).
- Si aad ugu beddesho **qorshe ka duwan**, booqo www.Medicare.gov ama dib-u-eeg liiska ku yaal dhabarka buug-gacmeedkaaga *Medicare & You 2026*.
- Fiiro gaar ah, Kani waa kaliya dulmarka isbeddellada. Macluumaad dheeraad ah oo ku saabsan kharashyada, faa'iidooyinka, iyo xeerarka ayaa ku jira dukumeentiga *Caddaynta Caymiska (Evidence of Coverage)*. Ka hel nuqul ka mid ah www.ProvidenceHealthAssurance.com/EOC ama wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) si aad nuqul ka mid ah ugu hesho boostada.

Khayraadka Dheeraadka ah

- Qalabkan waxaa lagu heli karaa lacag la'aan ah luqadaha Isbaanishka, Fiyatnaamiis, Ruushka, Carabiga, Shiine (La fududeeyay), iyo Soomaaliga.
- Wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) wixii macluumaad dheeraad ah. Laga bilaabo 1da Abriil ilaa 30ka Sebteembar, saacadaha shaqadu waa Isniin ilaa Jimce laga bilaabo 8 subaxnimo ilaa 8 galabnimo Laga bilaabo 1da Oktoobar ilaa 31ka Maarso, saacadaha shaqadu waa Axad ilaa Sabti (7 maalmood usbuucii) laga bilaabo 8 subaxnimo ilaa 8 galabnimo Wicitaankani waa bilaash ah.
- Macluumaadkan waxaa lagu heli karaa qaabab badan, oo ay ku jiraan daabacaad weyn iyo qoraal braille.

Ku saabsan Providence Medicare Dual Plus (HMO D-SNP)

- Providence Health Assurance waa HMO, HMO-POS iyo HMO SNP oo leh qandaraasyada Medicare iyo Oregon Health Plan. Isdiiwaangelinta gudaha Providence Health Assurance waxay ku xiran tahay cusbooneysiinta qandaraaska.

- Qorshahayagu waxa sidoo kale oo uu ka kooban yahay heshiis qoraal ah oo aan la leenahay barnaamijka Oregon Medicaid si loo isku dubbarido faa'iidooyinkaaga Medicaid.
- Marka agabkan ay yiraahdo "annaga", "na", ama "keenna", waxaa loola jeedaa Providence Health Assurance. Marka ay yiraahdo "qorshe" ama "qorshahayaga," waxaa loola jeedaa Providence Medicare Dual Plus (HMO D-SNP).
- **Haddii aanad waxba samayn ka hor taariikhda 7-da Diseember, 2025, waxaa si toos ah laguugu isdiiwaangeli doonaa gudahooda Providence Medicare Dual Plus (HMO D-SNP).** Laga bilaabo 1-da Janaayo, 2026, waxaad ka heli doontaa caymiskaaga caafimaadka iyo daawada iyadoo loo marayo *Providence Medicare Dual Plus (HMO D-SNP)*. U tag Qaybta 3 si aad u hesho macluumaad dheeraad ah oo ku saabsan sida loo beddelo qorshayaasha iyo wakhtiga kama dambaysta ah ee samaynta isbeddelka.

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Dulmarka Kharashyada Muhiimka ah ee sanadka 2026

	2025 (sanadkan)	2026 (sanadka dambe)
Lacag-bixinta bilaha ah ee qorshaha* * Lacag-bixintaadu waxay ka badan kartaa lacagtan. U tag Qaybta 1.1 si aad u hesho faahfaahin.	\$0	\$0
Qadarka ugu badan ee ka baxay jeebkaaga Tani waa qadarka <u>ugu badan</u> ee ka baxay jeebkaaga ka bixin doonto adeegyada lagu daboolay. (U tag Qaybta 1.2 si aad u hesho faahfaahin.)	\$9,350 Adigu mas'uul kama tihid inaad bixiso wax kharash ah oo ka baxay jeebkaaga ee la xiriira qadarka ugu badan ee ka baxay jeebkaaga ee adeegyada la daboolay Qaybta A iyo Qaybta B.	\$9,250 Adigu mas'uul kama tihid inaad bixiso wax kharash ah oo ka baxay jeebkaaga ee la xiriira qadarka ugu badan ee ka baxay jeebkaaga ee adeegyada la daboolay Qaybta A iyo Qaybta B.
Booqashooyinka xafiiska daryeelka aasaasiga ah	\$0 booqasho kasta	\$0 booqasho kasta
Booqashooyinka xafiiska dhakhaatiirta takhasuska leh	\$0 booqasho kasta	\$0 booqasho kasta

	2025 (sanadkan)	2026 (sanadka dambe)
Joogitaannada bukaan-jiifka ee isbitaalka Waxay ka mid tahay daryeelka xanuunsanaha ee bukaan-jiifka, baxnaanin bukaan-jiifka, isbitaalada daryeelka muddada dheer ah, iyo noocyada kale ee adeegyada isbitaalka bukaan-jiifka. Daryeelka isbitaalka ee bukaan-jiifku ayaa bilaabmaya maalinta aad si rasmi ah ugu gudubto isbitaalka iyadoo la raacayo amarka dhakhtarka. Maalinta ka horeysa ee lagu sii daayo waa maalintaada ugu dambeysa ee bukaan-jiifka.	\$0 joogitaan kasta ee bukaan-jiifka ah ee isbitaalka	\$0 joogitaan kasta ee bukaan-jiifka ah ee isbitaalka
Qadarka laga jari karo ee Caymiska daawada Qaybta D (U tag Qaybta 1.7 si aad u hesho faahfaahin.)	Qadarka laga jari karo: \$0	Qadarka laga jari karo: \$0

	2025 (sanadkan)	2026 (sanadka dambe)
Caymiska daawada Qaybta D (U tag Qaybta 1.7 si aad u hesho faahfaahin, oo ay ku jiraan Qadarka Laga Jarayo Sanadkiiba, Caymiska Bilowga, iyo Marxaladaha Caymiska Musiibada.)	Lacag-wada-bixinta/Wada-caymiska inta lagu jiro Marxaladda Caymiska Bilowga ah: • Daawooyinka guud, waxba kama bixin. • Dhammaan daawooyinka kale, waxba kama bixin. Marxaladda Caymiska Musiibada: Inta lagu jiro marxaladdan lacag-bixinta, waxba kama bixinaysid daawooyinka Qaybta D ee lagu daboolay.	Lacag-wada-bixinta/Wada-caymiska inta lagu jiro Marxaladda Caymiska Bilowga ah: • Daawooyinka guud, waxaad bixisaa mid ka mid ah \$0, \$1.60, ama \$5.10 lacag-wada-bixinta halkii dhakhtarku qoroy. • Dhammaan daawooyinka kale, waxaad bixisaa mid ka mid ah \$0, \$4.90, ama \$12.65 lacag-wada-bixinta halkii dhakhtarku qoroy. Marxaladda Caymiska Musiibada: Inta lagu jiro marxaladdan lacag-bixinta, waxba kama bixinaysid daawooyinka Qaybta D ee lagu daboolay.

QAYBTA 1 Isbeddellada Faa'iidooyinka Iyo Kharashyada Sanadka Dambe

Qaybta 1.1 Isbeddellada Lacag-bixinta bilaha ah ee qorshaha

	2025 (sanadkan)	2026 (sanadka dambe)
Lacag-bixinta bilaha ah ee qorshaha (Waa inaad sidoo kale sii wadato bixinta lacag-bixintaada Qaybta B ee Medicare mooyaane haddii Medicaid ay kuu bixiso)	\$0	\$0 Ma jirto wax isbeddel ah sanadka faa'iidada ee soo socda.

Qaybta 1.2 Isbeddellada Qadarkaaga Ugu Badan ee Ka Baxay Jeebkaaga

Medicare waxay u baahan tahay in dhammaan qorshayaasha caafimaadka lagu xaddido qadarka aad jeebkaaga ka bixin karto sanadka. Xadkan waxaa loo yaqaannaa qadarka ugu badan ee ka baxay jeebkaaga. Marka aad bixiso qadarkan, guud ahaan waxba kama bixin doontaa adeegyada la daboolay inta ka hartay sanadka kalandarka ah.

	2025 (sanadkan)	2026 (sanadka dambe)
Qadarka ugu badan ee ka baxay jeebkaaga Maadaama xubnahayagu waxay sidoo kale ka hel caawimaad ee ka socota Medicaid, xubno aad u yar ayaa weligood gaaraya qadarka ugu badan ee ay ka bixiyaan jeebkooda. Adigu mas'uul kama tihid inaad bixiso wax kharash ah oo ka baxay jeebkaaga ee la xiriira qadarka ugu badan ee ka baxay jeebkaaga ee adeegyada la daboolay Qaybta A iyo Qaybta B. Kharashyadaada adeegyada caafimaad ee la daboolay (sida lacag-wada-bixinta) waxay ku xisaabtamayaan qadarkaaga ugu badan ee ka baxay jeebkaaga. Kharashyadaada daawooyinka dhakhtarku qoray kuma xisaabtamayaan qadarkaaga ugu badan ee ka baxay jeebkaaga.	\$9,350	\$9,250 Marka aad bixiso \$9,250 ka baxay jeebkaaga, waxba kama bixin doontaa adeegyadaada la daboolay inta ka hartay sanadka kalandarka ah.

Qaybta 1.3 Isbeddellada Shabakadda Bixiyaha

Ma jiraan wax isbeddelo ah oo lagu sameeyay shabakaddayada bixiyayaasha sanadka dambe.

Waxaan isbeddel ku samayn karnaa isbitaallada, takhaatiirta, iyo dhakhaatiirta takhasuska leh (bixiyayaasha) kuwaas oo qayb ka ah qorshahayaga sanadka oo dhan. Haddii isbeddel bartamaha sanadka ee bixiyayaashayada uu kugu saameeyo, ka wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) si aad caawimaad u hesho. Si aad u hesho macluumaad dheeraad ah oo ku saabsan xuquuqahaaga marka bixiyaha shabakadu uu ka tago qorshahayaga, u tag Cutubka 3, Qaybta 2.3 ee dukumeentigaaga *Caddaynta Caymiska (Evidence of Coverage)*.

Qaybta 1.4 Isbeddellada Shabakadda Farmashiyaha

Qadarka aad ku bixiso daawooyinkaaga dhakhtarku qoray waxay ku xirnaan kartaa farmashiyaha aad isticmaasho. Qorshayaasha daawada Medicare waxay leeyihiin shabakad farmasiyo ah. Inta badan, qoraalka dhakhtarkaagu waxaa lagu daboolayaa *kaliya* haddii laga buuxiyo mid ka mid ah farmashiyayaashayada shabakadda.

Ma jiraan wax isbeddelo ah oo lagu sameeyay shabakaddayada farmashiyayaasha sanadka dambe.

Waxaan isbeddel ku samayn karnaa farmashiyayaasha kuwaas oo qayb ka ah qorshahayaga sanadka oo dhan. Haddii isbeddel bartamaha sanadka ee farmasiyadayada uu kugu saameeyo, ka wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) si aad caawimaad u hesho.

Qaybta 1.5 Isbeddellada Faa'iidooyinka Iyo Kharashyada Adeegyada Caafimaadka

Dukumeentiga *Ogeysiiska Isbeddellada Sannadlaha ah* wuxuu kuu sheegayaa isbeddellada lagu sameeyay faa'iidooyinkaaga iyo kharashyadaada ee Medicare.

	2025 (sanadkan)	2026 (sanadka dambe)
Adeegyada toosinta laf dhabarta ee lagu daboolay Medicare iyo daawaynta galinta irbada	Ogolaansho hore looma baahna	Ogolaansho hore ayaa loo baahan karaa

	2025 (sanadkan)	2026 (sanadka dambe)
Gaadiid aan caafimaad ahayn	36 safar oo hal jiho ah (oo lagu bixiyo hoosta VBID)	24 safar oo hal jiho ah (oo lagu bixiyo hoosta Faa'idada Dheeraadka ah ee Gaarka ah oo loogu talagalay Shaqsiyaadka Cudur daba-dheer [SSBCI]) ¹
Adeegyada ilkaha ee aan lagu daboolin Medicare	Kaalmada \$1,900 sanad kasta oo kalandarka ah oo loogu talagalay adeegyo kasta oo ilkaha ah ee aad doorato	Kaalmada \$450 lixdii biloodba mar ee adeegyo kasta oo ilkaha ah ee aad doorato
Adeegyada Baxnaaninta ee Bukaansocodka	Ogolaansho hore looma baahna adeegyada baxnaaninta bilowga ah; si kastaba ha ahaatee, booqashooyinka xiga waxaa laga yaabaa in loo baahdo ogolaansho	Ogolaansho hore ayaa loo baahan karaa adeegyada baxnaaninta bilowga ah iyo booqashooyinka xiga
Shayada Aan U Baahnayn Warqad Dhakhtar	Kaalmada \$150 saddexdii biloodba mar	Kaalmada \$40 saddexdii biloodba mar

	2025 (sanadkan)	2026 (sanadka dambe)
Muraayadaha indhaha ama muraayadaha xiriirka ee joogtada ah	Kaalmada ilaa \$250 sanad kasta oo kalandarka ah oo loogu talagalay isku-darka ah muraayadaha indhaha ee joogtada ah ee uu dhakhtarku qoro	Kaalmada ilaa \$150 sanad kasta oo kalandarka ah oo loogu talagalay isku-darka ah muraayadaha indhaha ee joogtada ah ee uu dhakhtarku qoro
SSBCI cuntada iyo wax soo saarka beeraha¹	Kaalmada \$250 saddexdii biloodba mar	Kaalmada \$200 saddexdii biloodba mar

¹ Faa'iidadani waa qayb ka mid ah barnaamij dheeri ah oo gaar ah oo loogu talagalay shaqsiyaadka cudur daba-dheer. Xubnaha la ildaran sonkorowga mellitus, xaaladaha caafimaadka maskaxda oo daba-dheeraada oo naafo ah, cudurrada wadnaha iyo xididdada dhiigga, cudurrada sambabada ee daba-dheeraada, cudurrada neerfaha, iyo xaaladaha kale oo u qalma kuwa aan la xusin waxay u qalmi karaan inay helaan faa'iidadan. U-qalmitaanka faa'iidadan looma dammaanad qaadi karo iyadoo lagu salaynayo xaaladdaada oo kaliya. Dhamaan shuruudaha u-qalmitaanka ee khuseeya waa in la buuxiyaa ka hor inta aan la bixinin faa'iidadan. Faahfaahin dheeraad ah, fadlan la xiriir Adeegga Macaamiisha.

Qaybta 1.6 Isbeddellada Caymiska Daawada Qaybta D

Isbeddellada lagu sameeyay Liiskayaga Daawada

Liiskayaga daawooyinka la daboolay waxaa loo yaqaannaa formulaari ama liiska dawooyinka. Nuqul ka mid ah Liiskayaga Daawada waxaa lagu bixiyaa si elektaroonig ah.

Waxaanu isbeddel ku samaynay Liiskayaga Daawada, kaas oo ay ku jiraan ka-saarida ama ku darista daawooyinka, beddelida xaddidaadaha khuseeya caymiskayaga ee daawooyinka qaarkood, ama u wareejinta heer kala duwan oo kharash wadaag ah. **Dib-u-eeg Liiska Daawada si aad u hubiso in daawooyinkaaga la dabooli doono sanadka dambe iyo si aad u hubiso haddii ay jiri doonaan wax xaddidaad ah, ama haddii daawadaada loo guuray heer kala duwan oo kharash wadaag ah.**

Inta badan isbeddellada lagu sameeyo Liiska Daawada waa kuwo cusub oo bilaabma sanadka kasta. Si kastaba ha ahaatee, waxaa laga yaabaa inaan sameyno isbeddelo kale oo ay ogol yihiin xeerarka Medicare ee ku saameyn doona inta lagu jiro sanadka kalandarka. Waxaan cusbooneysiineynaa Liiskayaga Daawada ee onlayn ah ugu yaraan bishii si aan u bixinno liiska ugu casrisan ee daawooyinka. Haddii aan isbeddel ku sameyno oo saameyn doona gelitaankaaga daawada aad qaadnayso, waxaan kuu soo diri doonaa ogeysiis ku saabsan isbeddelkaas.

Haddii ay ku saamayso isbeddelka caymiska daawada bilawga sanadka ama inta lagu jiro sanadka, dib-u-eeg Cutubka 9 ee dukumeentigaaga *Caddaynta Caymiska (Evidence of Coverage)* oo la hadal qoraagaaga daawada si aad u ogaato fursadahaaga, sida codsashada sahayda ku meel gaarka ah, codsashada ka-reeban, iyo/ama ka shaqaynta helitaanka daawo cusub. Wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) wixii macluumaad dheeraad ah.

Qaybta 1.7 Isbeddellada Faa'iidooyinka Iyo Kharashyada Daawada Dhakhtarku Qoray

Ma samaysaa barnaamijka Extra Help si aad u bixiso kharashaadkaaga caymiska daawada?

Haddii aad ku jirto barnaamij kaa caawinaya bixinta daawooyinkaaga (Extra Help), **macluumaadka ku saabsan kharashyada ee daawooyinka Qaybta D ayaa laga yaabaa inaanay ku khusayn adiga.** Waxaan ku darnay agab gaar ah oo la yiraahdo *Caddaynta Caymiska Faa'iidooyinka Dheeraadka Ah ee loogu talagalay Dadka Ka Helaya Extra Help ee Bixinta Daawooyinka Dhakhtarku Qoray*, kaas oo kuu sheegaya kharashyadaada daawada. Haddii aad hesho Extra Help oo aadan helin agabkan ay ku jirto xirmadan, ka wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) oo codso LIS Rider-ga.

Marxaladaha Lacag-bixinta Daawada

Waxaa jira **3 marxaladood oo lacag-bixinta daawada ah:** Marxaladda Qadarka Laga Jari Karo Sannadlaha ah, Marxaladda Caymiska Bilowga, iyo the Marxaladda Caymiska Musiibada. Barnaamijka Marxaladda Farqiga Caymiska (Coverage Gap Stage) iyo Qiimo Dhimista Farqiga Caymiska (Coverage Gap Discount) hadda kama jiraan faa'iidada Qaybta D.

- ***Marxaladda 1: Qadarka Laga Jari Karo Sannadlaha ah***

Ma aanan lahayn qadar laga jari karo, sidaas darteed marxaladdan lacag-bixintan waa mid aan kugu khusayn.

- ***Marxaladda 2: Caymiska Bilowga***

Marxaladdan, qorshahayaga wuxuu bixiyaa qaybtiisa kharashka dawooyinkaaga, adiguna waxaad bixisaa qaybtaada kharashka. Guud ahaan, waxaad ku sii jiri doontaa marxaladdan ilaa kharashaadkaaga Ka Baxay Jeebkaaga ee sanadkan ay gaaraan \$2,100.

- **Marxaladda 3: Caymiska Musiibada**

Tani waa marxaladda saddexaad ee ugu dambeysa ee lacag-bixinta daawada. Marxaladdan, waxba kama bixinaysid daawooyinka Qaybta D ee lagu daboolay. Guud ahaan waxaad ku sii jirtaa marxaladdan inta ka hartay sanadka kalandarka.

Barnaamijka Qiimo Dhimista Farqiga Caymiska (Coverage Gap Discount) waxaa lagu beddelay Barnaamijka Qiimo Dhimista ee Soo-saaraha (Manufacturer Discount Program). Marka loo eego Barnaamijka Qiimo dhimista Soo-saaraha (Manufacturer Discount Program), soo-saarayaasha daawada ayaa bixiya qayb ka mid ah kharashka buuxa ee qorshahayaga ee daawoyinka magaca sumad ee Qaybta D ee la daboolay iyo cilmiga bayoolajiga inta lagu jiro Marxaladda Caymiska Bilowga ah iyo Marxaladda Caymiska Musiibada. Qiimo dhimista ay bixiyaan soo-saarayaasha hoos yimaada Barnaamijka Qiimo dhimista Wax Soo-saaraha (Manufacturer Discount Program) kuma xisaabtamayaan kharashyada ka baxay jeebkaaga.

Kharashaadka Daawada ee Marxaladda 1: Qadarka Laga Jari Karo Sannadlaha ah

Jadwalku wuxuu muujinayaa kharashkaaga dhakhtarku qoray kasta inta lagu jiro marxaladan.

	2025 (sanadkan)	2026 (sanadka dambe)
Qadarka Laga Jari Karo Sannadlaha ah	Maadaama aanaan lahayn qadar laga jari karo, marxaladdan lacag-bixinta waa mid aan kugu khusayn.	Maadaama aanaan lahayn qadar laga jari karo, marxaladdan lacag-bixinta waa mid aan kugu khusayn.

Kharashaadka Daawada ee Marxaladda 2: Caymiska Bilowga

Jadwalku wuxuu muujinayaa kharashkaaga dhakhtarku qoray kasta oo hal bil ah (30 maalmood) oo sahayda laga buuxiyey farmashiyaha shabakadda oo leh kharash-wadaag caadi ah.

Inta badan tallaalada Qaybta D ee dadka waaweyn waxaa lagu daboolaa kharash la'aan adiga. Si aad u hesho macluumaad dheeraad ah oo ku saabsan kharashyada tallaalada, ama kharashyada sahayda muddada-dheer ama dhakhtarku qoray la isugu diro boostada, u tag Cutubka 6 ee dukumeentiga Caddaynta Caymiska (Evidence of Coverage).

Marka aad bixiso \$2,100 ka baxay jeebkaaga daawooyinka Qaybta D ee daboolan, waxaad u gudbi doontaa marxaladda xigta (Marxaladda Caymiska Musiibada).

	2025 (sanadkan)	2026 (sanadka dambe)
	Daawooyinka guud, waxba kama bixin. Dhammaan daawooyinka kale, waxba kama bixin.	Daawooyinka guud, waxaad bixisaa mid ka mid ah \$0, \$1.60, ama \$5.10 lacag-wada-bixinta halkii dhakhtarku qoroy. Dhammaan daawooyinka kale, waxaad bixisaa mid ka mid ah \$0, \$4.90, ama \$12.65 lacag-wada-bixinta halkii dhakhtarku qoroy.

Isbeddelada lagu sameeyay faa'iidadaada VBID Qaybta D

Xarumaha Adeegyada Medicare Iyo Medicaid (Centers for Medicare & Medicaid Services, CMS) waxay ka saartay moodelka VBID, oo ay ku jirto faa'iidada dheeraadka ah ee Qaybta D ee \$0, dhammaan qorshayaasha Medicare ee bilaabmaya sanadka 2026. Kharash-wadaagga khuseeya ee sanadka 2026 waxaa lagu muujiyey jadwalka sare.

Isbeddellada lagu sameeyay Marxaladda Caymiska Musiibada

Si aad u hesho macluumaad gaar ah oo ku saabsan kharashyadaada Marxaladda Daboolista Musiibada, u tag Cutubka 6, Qaybta 6 ee dukumeentigaaga *Caddeynta Caymiska (Evidence of Coverage)*.

QAYBTA 2 Isbeddellada Maamulka

	2025 (sanadkan)	2026 (sanadka dambe)
Saacadaha shaqada ee Adeegga Macaamiisha	Saacadaha shaqadu waa 8 subaxnimo ilaa 8 galabnimo (Waqtiga Baasifiga), todobo maalmood isbuucii.	Laga bilaabo 1da Abriil ilaa 30ka Sebteembar, saacadaha shaqadu waa Isniin ilaa Jimce laga bilaabo 8 subaxnimo ilaa 8 galabnimo Laga bilaabo 1da Oktoobar ilaa 31ka Maarso, saacadaha shaqadu waa Axad ilaa Sabti (7 maalmood usbuucii) laga bilaabo 8 subaxnimo ilaa 8 galabnimo
Sahayda Tijaabada Sonkorowga (mitirrada iyo xariijimo) oo laga helay farmashiyaha	Alaabooyinka la doorbiday waa alaabada summad leh ee Roche (Accu-Chek) iyo alaabada summad leh ee Lifescan (OneTouch).	Alaabooyinka la doorbiday waa alaabada summad leh ee Roche (Accu-Chek) iyo alaabada summad leh ee Abbott (Freestyle).

	2025 (sanadkan)	2026 (sanadka dambe)
Medicare Prescription Payment Plan	Medicare Prescription Payment Plan waa ikhtiyaar lacag-bixineed oo bilaabmay sanadkan wuxuuna kaa caawin karaa inaad maareyso kharashaadkaaga ka baxay jeebkaaga ee daawooyinka uu daboolay qorshahayagu anagoo ku faafinayna sanadka kalandarka oo dhan (Janaayo-Diseembar). Waxaa laga yaabaa inaad ka qaybqaadanayso ikhtiyaarkan lacag-bixinta.	Haddii aad ka qaybqaadanayso Medicare Prescription Payment Plan oo aad ku sii jirto isla qorshaha Qaybta D, ka qaybqaadashadaada si toos ah ayaa loo cusboonaysiin doonaa sanadka 2026. Si aad wax badan uga ogaato ikhtiyaarkan lacag-bixinta, naga soo wac lambarka 855-742-2779 (Isticmaalayaasha TTY wac 711) ama booqo www.Medicare.gov .

QAYBTA 3 Sida Loo Beddelo Qorshayaasha

Si aad u joogto *Providence Medicare Dual Plus (HMO D-SNP)*, uma baahnid inaad wax qabato. Mooyaane inaad iska diiwaangeliso qorshe ka duwan ama aad u bedesho Original Medicare kahor taariikhda 7da Diseembar, waxa si toos ah laguugu qori doonaa qorshahayaga *Providence Medicare Dual Plus (HMO D-SNP)*.

Haddii aad rabto inaad beddesho qorshaha ee sanadka 2026, raac tallaabooyinkan:

- Si aad ugu beddesho qorshe caafimaad oo ka duwan Medicare, iska-diiwaangeli qorshaha cusub. Isdiiwaangelintaada si toos ah ayaa looga saari doonaa *Providence Medicare Dual Plus (HMO D-SNP)*.
- Si aad ugu beddesho Original Medicare oo leh caymiska daawada Medicare, iska-diiwaangeli qorshaha cusub ee daawada Medicare. Isdiiwaangelintaada si toos ah ayaa looga saari doonaa *Providence Medicare Dual Plus (HMO D-SNP)*.

- **Si aad ugu beddesho Original Medicare iyada oo aan lahayn qorshe daawo**, waxaad noo soo diri kartaa codsi qoraal ah oo aad kaga saarayso isdiiwaangelinta. Wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) wixii macluumaad dheeraad ah oo ku saabsan sida tan loo sameeyo. Ama wac **Medicare** lambarka 1-800-MEDICARE (1-800-633-4227) oo codso inaad ka saarto isdiiwaangelintaada. Isticmaalayaasha TTY waxay wici karaan 1-877-486-2048. Haddii aadan iska-diwaangelin qorshaha daawada Medicare, waxaa laga yaabaa inaad bixiso ganaaxka isdiiwaangelinta daahda ee Qaybta D (u tag Cutubka 1, Qaybta 4.3, ee ku jirta dukumeentigaaga *Caddaynta Caymiska (Evidence of Coverage)*).
- **Si aad u ogaato wax badan oo ku saabsan Original Medicare iyo noocyada kala duwan ee qorshooyinka Medicare**, booqo www.Medicare.gov, hubi buug-gacmeedka *Medicare & You 2026*, wac Barnaamijka Caawinta Caymiska Caafimaadka ee Gobolkaaga (u tag Qaybta 5), ama wac 1-800-MEDICARE (1-800-633-4227). Xusuusin ahaan, Providence Health Assurance waxay bixisaa qorshooyinka kale ee caafimaadka Medicare. Qorshayaashan kale waxay yeelan karaan caymis kala duwan, lacag-bixinno qorshe bille ah, iyo qadarka kharash-wadaag ah.

Qaybta 3.1 Wakhtiyada kama dambaysta ah ee Beddelka Qorshayaasha

Dadka haysta Medicare waxay isbeddel ku samayn karaan caymiskooda laga bilaabo taariikhda **15-ka Oktoobar ilaa 7-da Diseembar** sanad kasta.

Haddii aad iska-diiwaangeliso qorshe Medicare Advantage ee taariikhda 1-da Janaayo, 2026, oo aadan jeclayn doorashadaada qorshaha, waxaad u beddeli kartaa qorshe kale oo caafimaad Medicare (oo leh ama aan lahayn caymiska daawada Medicare) ama u beddelo Original Medicare (oo leh ama aan lahayn caymiska gaar ah ee daawada Medicare) inta u dhaxaysa 1-da Janaayo – 31-ka Maarso, 2026.

Qaybta 3.2 Ma jiraan wakhtiyo kale oo sanadka ah oo lagu sameeyo isbedel?

Xaaladaha qaarkood, dadka waxaa laga yaabaa inay helaan fursado kale oo ay ku beddeli karaan caymiskooda inta lagu jiro sanadka. Tusaalooyinka waxaa ku jira dadka:

- Haysta Medicaid
- Qaata barnaamijka Extra Help oo ay ku bixinayaan daawooyinkooda
- Haysta ama ka tagaya caymiska loo shaqeeyaha
- Ka guuray aagga adeegga qorshahayaga

Maadaama aad haysato Medicaid, waxaad joojin kartaa xubinnimadaada qorshahayaga adiga oo dooranaya mid ka mid ah ikhtiyaarka Medicare ee soo socda bil kasta oo sanadka ah:

- Original Medicare *oo leh* qorshe gaar ah oo daawada dhakhtarku qoray ee Medicare,

- Original Medicare *iyada oo aan lahayn* qorshe gaar ah oo daawada dhakhtarku qoray ee Medicare (Haddii aad doorato ikhtiyaarkan, Medicare waxaa laga yaabaa in uu kugu isdiiwaangeliyo qorshaha daawada, ilaa aad ka baxdo isdiiwaangelinta tooska ah.), ama
- Haddii aad u qalanto, D-SNP isku-dhafan oo ku siinaya Medicare-kaaga iyo badi ama dhammaan faa'iidooyinkaaga iyo adeegyadaada Medicaid hal qorshe.

Haddii aad dhowaan u guurtay ama aad hadda ku nooshahay hay'ad (sida xarun daryeel kalkaaliso oo tababaran ama isbitaal daryeel muddada dheer ah), waxaad beddeli kartaa caymiskaaga Medicare **wakhti kasta**. Waxaad u beddeli kartaa qorshe kasta oo kale ee caafimaadka Medicare (oo leh ama aan lahayn caymiska daawada Medicare) ama u beddelo Original Medicare (oo leh ama aan lahayn caymiska gaar ah ee daawada Medicare) wakhti kasta. Haddii aad dhowaan ka guurtay hay'ad, waxaad haysataa fursad aad ku beddesho qorshayaasha ama aad u beddesho Original Medicare oo loogu talagalay 2 bilood oo buuxda kadib bisha aad guurtay.

QAYBTA 4 Ka hel Caawimaad Bixinta Daawooyinka Dhakhtarku qoray

Waxaa laga yaabaa inaad u qalanto caawimaad bixinta daawooyinka dhakhtarku qoray. Noocyo kala duwan oo caawimaad ah ayaa la heli karaa:

- **Barnaamijka Extra Help ee ka socota Medicare.** Dadka dakhligoodu xaddidan yahay ay u qalmi karaan barnaamijka Extra Help si ay uga bixiyaan kharashaadka daawada ay dhakhtarku u qoray. Haddii aad u qalanto, Medicare waxa ay bixin kartaa ilaa 75% ama ka badan kharashaadka daawadaada oo ay ku jiraan lacag-bixinaha qorshaha daawada ee billaha ah, qadarka laga jari karo sannadkiiba, iyo wada-caymiska. Sidoo kale, dadka u qalma ma yeelan doonaan ganaax daahitaan ah oo isdiiwaangelin. Si aad u hubiso haddii aad u qalanto, wac:
 - 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waxay wici karaan 1-877-486-2048, 24 saacadood maalintii, 7 maalmood usbuucii.
 - Sooshal Sekuuritiga lambarka 1-800-772-1213 inta u dhaxaysa 8 subaxnimo iyo 7 galabnimo, Isniin – Jimce si aad u codsato wakiil. Fariimaha otomaatika ah ayaa la heli karaa 24 saacadood maalintii. Isticmaalayaasha TTY waxay wici karaan 1-800-325-0778.
 - Xafiiskaaga Gobolka ee Medicaid.
- **Kaalmada Kharashka-Wadaaga Dhakhtarku Qoray ee Dadka qaba HIV/AIDS.** Barnaamijka Caawinta Daawada ee AIDS (AIDS Drug Assistance Program, ADAP) waxaa ay caawisaa in la hubiyo in dadka ADAP u qalma ee la nool HIV/AIDS ay helaan dawooyinka HIV-ga ee nafaha lagu badbaadiyo. Si aad ugu qalanto ADAP ee ka

hawlgasha gobolkaaga, waa inaad buuxisaa shuruudo gaar ah, oo ay ku jiraan caddaynta degaanshaha gobolka iyo xaalad HIV, dakhliga hoose ee sida uu gobolku qeexay, iyo xaalad aan caymis lahayn/caymis yarayn. Daawooyinka Qaybta D ee Medicare oo ay sidoo kale daboolayso ADAP waxay u qalmaan caawimo ku saabsan kharashka-wadaaga dhakhtarku qoray iyada oo loo marayo CAREAssist. Si aad u hesho macluumaadka ku saabsan shuruudaha u-qalmitaanka, daawooyinka la daboolay, sida loo isdiiwaangeliyo barnaamijka, ama, haddii aad hadda jira isdiiwaangelisay, sida loo sii wado helitaanka caawimada, wac CAREAssist lambarka 971-673-0144 ama 1-800-805-2313 (TTY 711). Hubi, markaad wacayso, inaad ogeysiiso magacaaga qorshaha ama lambarka siyaasadda ee Qaybta D Medicare.

- **Medicare Prescription Payment Plan.** Medicare Prescription Payment Plan waa ikhtiyaar lacag-bixineed oo la shaqeeya caymiskaaga daawada hadda jira si ay kaaga caawiso inaad ka maareyso kharashyadaada ka baxay jeebkaaga daawooyinka ee daawooyinka uu daboolay qorshahayagu anagoo ku faafinayna sanadka kalandarka oo dhan (Janaayo-Diseembar). Qof kasta oo haysta qorshaha daawada Medicare ama qorshaha caafimaadka Medicare oo ay ku jiraan caymiska daawada (sida qorshe Medicare Advantage ee leh caymiska daawada) ayaa isticmaali kara ikhtiyaarkan lacag-bixinta. **Ikhtiyaarkan lacag-bixinta wuxuu kaa caawin karaa inaad maareyso kharashaadkaaga, balse ma badbaadinayo lacag mana dhimo kharashaadkaaga daawada.**

Barnaamijka Extra Help ee ka socota Medicare iyo caawinta ka socoto ADAP-kaaga, ee kuwa u qalma, ayaa ka faa'iido badan marka la barbardhigo ka qayb qaadashada Medicare Prescription Payment Plan. Dhammaan xubnuhu waxay xaq u leeyihiin inay ka qaybqaataan ikhtiyaarka lacag-bixinta ee Medicare Prescription Payment Plan. Si aad wax badan uga ogaato ikhtiyaarkan lacag-bixinta, naga soo wac lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) ama booqo www.Medicare.gov.

QAYBTA 5 Ma haysaa wax su'aalo ah?

Ka hel Caawimaad Providence Medicare Dual Plus (HMO D-SNP)

- **Wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711).**

Waxaan diyaar nahay wicitaannada taleefanka. Laga bilaabo 1da Abriil ilaa 30ka Sebteembar, saacadaha shaqadu waa Isniin ilaa Jimce laga bilaabo 8 subaxnimo ilaa 8 galabnimo Laga bilaabo 1da Oktoobar ilaa 31ka Maarso, saacadaha shaqadu waa Axad ilaa Sabti (7 maalmood usbuucii) laga bilaabo 8 subaxnimo ilaa 8 galabnimo Wicitaannada lagu sameeyo lambarradan waa bilaash ah.

- **Akhri buuggaaga 2026 *Evidence of Coverage***

Dukumeentigan *Ogeysiiska Isbeddelka Sannadlaha ah* wuxuu ku siinayaa dulmar isbeddellada faa'iidooyinkaaga iyo kharashkaaga sanadka 2026. Si aad u hesho faahfaahin, eeg dukumeentiga 2026 *Caddaynta Caymiska* (Evidence of Coverage) ee *Providence Medicare Dual Plus (HMO D-SNP)*. Dukumeentiga *Caddaynta Caymiska* (Evidence of Coverage) waa sharaxaad sharci ah oo faahfaahsan oo ku saabsan faa'iidooyinka qorshahayaga. Waxay sharxaysaa xuquuqahaaga iyo xeerarka ay tahay inaad raacdo si aad u hesho adeegyada la daboolay iyo daawooyinka dhakhtarku qoray. Ka hel dukumeentiga *Caddaynta Caymiska* (Evidence of Coverage) oo laga heli karo websaydkeena www.ProvidenceHealthAssurance.com/EOC ama Wac Adeegga Macaamiisha lambarka 503-574-8000 ama 1-800-603-2340 (Isticmaalayaasha TTY wac 711) si aad nooga codsato inaan nuqul kuu soo dirno.

- **Booqo www.ProvidenceHealthAssurance.com/findaprovider**

Websaydhkeena waxa uu ka kooban yahay macluumaadka ugu casriyaysan ee ku saabsan shabakadeena bixiyayaasha (*Buugga Tusaha Bixiyaha/Buugga Tusaha Farmashiyaha*) iyo *Liiskayada Daawooyinka Daboolan* (formulaariga/Liiska Daawada).

Hel la-talin bilaash ah oo ku saabsan Medicare

Barnaamijka Caawinta Caymiska Caafimaadka ee Gobolka (State Health Insurance Assistance Program, SHIP) waa barnaamij madax-bannaan oo dowladeed kaas oo leh la-taliyeyaal tababaran oo ku yaala gobol kasta. Oregon gudaheeda, SHIP waxaa loo yaqaan Gargaarka Faa'iidooyinka Caymiska Caafimaadka ee Waayeelka (Senior Health Insurance Benefits Assistance, SHIBA).

Wac SHIBA si aad u hesho la-talin bilaash ah oo shaqsiyeed oo ku saabsan caymiska caafimaadka. Waxay kaa caawin karaan inaad fahamto doorashooyinkaaga qorshaha Medicare waxayna ka jawaabi karaan su'aalaha ku saabsan beddelashada qorshayaasha. Wac SHIBA lambarka 1-800-722-4134 (TTY 711). Wax badan ka baro SHIBA adiga oo booqanaya www.shiba.oregon.gov.

Ka hel Caawimaad ee ka socota Medicare

- **Wac 1-800-MEDICARE (1-800-633-4227)**

Waxaad wici kartaa 1-800-MEDICARE (1-800-633-4227), 24 saacadood maalintii, 7 maalmood usbuucii. Isticmaalayaasha TTY waxay wici karaan 1-877-486-2048.

- **La hadal si toos ah adigoo adeegsanaya www.Medicare.gov**

Waxaad si toos ah uga hadli kartaa www.Medicare.gov/talk-to-someone.

- **U qor Medicare**

Waxaad u qori kartaa Medicare cinwaanka PO Box 1270, Lawrence, KS 66044

- **Booqo www.Medicare.gov**

Websaydhka rasmiga ah ee Medicare waxa uu ka kooban yahay macluumaad ku saabsan kharashka, caymiska, iyo Qiimeynta Xiddigaha tayada si uu kaaga caawiyo inaad isbarbardhigto qorshayaasha caafimaad Medicare ee aaggaaga.

- **Akhri buug-gacmeedka *Medicare & You 2026***

Buug-gacmeedka *Medicare & You 2026* waxaa loo diraa dadka leh Medicare xilliga dayrta kasta. Waxay leedahay dulmarka ee faa'iidooyinka, xuquuqaha iyo ilaalinta ee Medicare, iyo jawaabaha su'aalaha inta badan la iska weydiiyo ee ku saabsan Medicare. Ka hel nuqul ka mid ah www.Medicare.gov ama adigoo wacaya 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waxay wici karaan 1-877-486-2048.

Ka hel Caawimaad ee ka socota Medicaid

Wac Oregon Health Plan (Medicaid) lambarka 1-800-273-0557. Isticmaalayaasha TTY wac 711 *si ay u helaan caawimo su'aalaha ku saabsan isdiiwaangelinta ama faa'iidada ee Medicaid.*