

# Xaashida Xaqiiqda: Waa maxay Medicare Prescription Payment Plan?

[www.ProvidenceHealthAssurance.com/M3P](http://www.ProvidenceHealthAssurance.com/M3P)

Medicare Prescription Payment Plan waa ikhtiyaar lacag-bixineed oo la shaqeeya caymiskaaga daawada ee hadda jira si uu kaaga caawiyo inaad maareyso kharashaadkaaga ka baxay jeebkaaga ee daawooyinka uu daboolay qorshahaaga Qaybta D adoo ku faafinaya sanadka kalandarka oo dhan (Janaayo–Diseembar). Qof kasta oo leh qorshaha daawada Medicare ama qorshaha caafimaadka Medicare ee leh caymiska daawada (sida Medicare Advantage Plan oo leh caymiska daawada) ayaa isticmaali kara ikhtiyaarkan lacag-bixinta. **Dhammaan qorshooyinka ayaa bixiya ikhtiyaarkan lacag-bixinta ah, ka qaybqaadashadu waa ikhtiyaari, mana jirto wax kharash ah oo lagaga qaybqaadanayo.**

Haddii aad doorato ikhtiyaarkan lacag-bixinta, bil kasta waxaad sii wadi doontaa bixinta lacag-bixinta qorshahaaga (haddii aad mid leedahay), waxaadna ka heli doontaa biil qorshahaaga caafimaadka ama daawada si aad ugu bixiso daawooyinkaaga dhakhtarku qoray (halkii aad ka bixin lahayd farmashiyaha).

## Waxyaabaha ay tahay in la ogaado kahor intaan laga qaybgelin

### Sidee bay u shaqeysaa?

Markaad buuxiso daawada dhakhtarku qoray oo uu daboolayo Qaybta D, ma bixin doonto farmashiyahaaga (oo ay ku jiraan dalabka boostada iyo farmasiyada khaaska ah). Taa beddelkeeda, waxaad bil kasta ka heli doontaa biil qorshahaaga caafimaadka ama daawada.

Inkasta oo aanad daawooyinkaaga ku bixin doonin farmashiyaha, haddana waxaad weli mas'uul ka tahay kharashyada. Haddii aad rabto inaad ogaato qiimaha daawadaadu ku kacayso kahor inta aanad guriga u qaadin, wac qorshahaaga ama weydii farmashiistaha.

**Ikhtiyaarkan lacag-bixinta wuxuu kaa caawin karaa inaad maareyso kharashyadaada bishiiba, laakiin kuma badbaadiso lacag ama hoos uma dhigto kharashyadaada daawada.** U tag **bogga 8** si aad wax uga ogaato barnaamijka Extra Help iyo barnaamijyada kale ee laga yaabo inay lacag kuu badbaadiyaan, haddii aad u qalanto.

## **Sidee loo xisaabiyaa biilkayga bilaha ah?**

Biilkaaga bilaha ah wuxuu ku salaysan yahay waxaad ku bixin lahayd daawo kasta oo dhakhtarku qoray oo aad hesho, oo lagu daray hadhaaga bishii hore, oo loo qaybiyay tirada bilaha ka haray sanadka. Dhammaan qorshayaashu waxay isticmaalaan qaacido isku mid ah si ay u xisaabiyaan lacag-bixinahaaga bishii.

U tag **bogga 9** tusaalooyin ku saabsan sida biilka bilaha ah loo xisaabiyo.

**Waxaa laga yaabaa in lacag-bixinahaagu ay isbedesho bil kasta, sidaas darteed waxaa laga yaabaa inaad ogaanin waxa biilkaaga saxda ah uu noqon doono kahor.** Lacag-bixinaha mustaqbalka waxaa laga yaabaa inay kordhiso marka aad buuxiso daawo cusub oo dhakhtarku qoray (ama aad dib-u-buuxiso daawada dhakhtarku qoray oo jirta) sababtoo ah marka kharashyada cusub oo ka baxay jeebkaaga lagu daro lacag-bixintaada bishiiba, waxaa sanadka ka haray bilo yar si aad u faafiso lacag-bixinahaaga haray.

Hal sano oo kalandareed ah (Janaayo – Diseembar), weligaa ma bixin doontid wax ka badan:

- Wadarta guud ee aad ka bixin lahayd jeebkaaga farmashiyaha haddii aanad ka qayb qaadanayn ikhtiyaarkan lacag-bixinta.
- Caymiska daawada Medicare ee ugu badnaan ka baxay jeebkaaga sannadkiiba (\$2,100 sanadka 2026).

Sharciga daawada dhakhtarku qoray wuxuu xaddidayaa kharashka daawadaada ka baxay jeebkaaga \$2,100 sanadka 2026. **Tani waa run qof kasta oo qaba caymiska daawada Medicare, xataa haddii aadan ka qayb qaadan Medicare Prescription Payment Plan.**

## **Tani ma i caawin doontaa?**

Waxay ku xiran tahay xaaladdaada. **Xusuusnow, ikhtiyaarkan lacag-bixinta wuxuu kaa caawin karaa inaad maareyso kharashyadaada bishiiba, laakiin kuma badbaadisno lacag ama hoos uma dhigto kharashyadaada daawada.**

Waxay u badan tahay inaad ka faa'iidsanayso ka-qaybqaadashada Medicare Prescription Payment Plan haddii aad leedahay kharashyo badan oo daawo ah horaantii sanadka kalandarka. In kasta oo aad bilaabi karto ka qaybgalka ikhtiyaarkan lacag-bixinta wakhti kasta sanadka dhexdiisa, laga bilaabo horraantii sanadka (sida kahor bisha Sebteembar), waxay ku siinaysaa bilo dheeraad ah si aad u faafiso kharashyadaada daawada. U tag [Medicare.gov/prescription-payment-plan/will-this-help-me](https://www.medicare.gov/prescription-payment-plan/will-this-help-me) si aad uga jawaabto dhowr su'aalood, oo ogow haddii ay u badan tahay inaad ka faa'iidsato ikhtiyaarkan lacag-bixinta ah.

## **Ikhtiyaarkan lacag-bixinta ah waxaa laga yaabaa inaysan kuu ahayn doorashada kuugu fiican haddii:**

- Kharashyada daawadaada ee sannadlaha ahi uu yar yahay.
- Kharashyada daawadaadu uu isku mid yahay bil kasta.
- Aad ku fikirayso inaad iska-diiwaangeliso ikhtiyaarka lacag-bixinta dabayaaqada sanadka kalandarka (bisha Sebtembar kadib).
- Aadan rabin inaad beddesho habka aad ku bixin jirtay daawooyinkaaga.
- Aad hesho ama aad u qalanto barnaamijka Extra Help ee Medicare.
- Aad hesho ama aad u qalanto Barnaamijka Kaydinta Medicare.
- Aad caawimo ka hesho bixinta daawooyinkaaga hay'ado kale, sida Barnaamijka Caawinta Daawooyinka ee Gobolka (State Pharmaceutical Assistance Program, SPAP), barnaamij kuuban, ama caymis kale oo caafimaad.

U tag **bogga 8** si aad wax uga ogaato barnaamijyada kaa caawin kara hoos u dhigista kharashyadaada.

## **Yaa iga caawin kara inaan go'aansado inaan ka-qaybqaato iyo in kale?**

- **Qorshahaaga caafimaadka ama daawada:** Booqo websaydhka qorshahaaga, ama wac qorshahaaga si aad u hesho macluumaad dheeraad ah. Haddii aad u baahan tahay inaad si degdeg ah u soo qaadato daawo dhakhtarku qoray, wac qorshahaaga si aad ugala hadasho xulashooyinkaaga.
- **Medicare:** Booqo **[Medicare.gov/Prescription-Payment-Plan](https://www.medicare.gov/Prescription-Payment-Plan)** si aad wax badan uga ogaato ikhtiyaarkan lacag-bixinta iyo haddii ay kugu habboon tahay.

## **Sideen isku-diiwaangelin karaa?**

Waxaad la xiriri kartaa qorshahaaga si aad u bilowdo ka qayb qaadashada Medicare Prescription Payment Plan wakhti kasta inta lagu jiro sanadka kalandarka. Qorshahaagu wuxuu si toos ah u cusbooneysiin doonaa ka qaybgalka doorashadan lacag-bixinta sannad kasta, mooyaane inaad beddesho qorshayaasha ama aad la xiriirin qorshahaaga si aad uga baxdo.

## **Waxyaabaha ay tahay in la ogaado haddii aan ka qayb qaadanayo**

### **Maxaa dhacaya kadib marka aan iska-diiwaangeliyo?**

Marka qorshahaaga caafimaadka ama daawadu uu dib u eego codsigaaga ka-qaybgalka, waxay kuu soo diri doonan warqad xaqiijinaysa ka-qaybgalkaaga Medicare Prescription Payment Plan iyo macluumaadka ku saabsan habka loo bixiyo biilkaaga. Kadib:

1. Markaad hesho daawada dhakhtarku qoray oo uu daboolayo Qaybta D, qorshahaagu wuxuu si toos ah u ogeysiin doonaa farmashiyaha inaad ka qaybqaadanayso ikhtiyaarkan lacag-bixinta, mana bixin doontid farmashiyaha daawada dhakhtarku qoray.
2. Bil kasta, qorshahaagu waxa uu kuu soo diri doonaa biil ay ku jiraan qadarka lagugu leeyahay daawooyinkaaga dhakhtarku qoray, marka la filayo in la bixiyo, iyo macluumaadka ku saabsan habka lacag-bixinta. Waxaad heli doontaa biil gaar ah oo loogu talagalay lacag-bixinta qorshahaaga billaha ah (haddii aad mid leedahay).

## **Maxaa dhacaya haddii aanan bixin biilkayga?**

Waxaad xasuusin ka heli doontaa qorshahaaga caafimaadka ama daawada haddii aad seegto lacag-bixin. Haddii aadan biilkaaga ku bixin taariikhda ku qoran xasuusintaas, waxaa lagaa saari doonaa Medicare Prescription Payment Plan. Waxaa lagaa rabaa inaad bixiso qaddarka lagugu leeyahay, laakiin **ma bixin doontid wax dulsaar ama khidmad ah, xataa haddii lacag-bixintaadu ay daahday**. Waxaad dooran kartaa inaad bixiso lacagtaas hal mar ama waxaa lagu dallaci karaa bishii. Haddii lagaa saaro Medicare Prescription Payment Plan, **weli waxaa lagu diiwaangelin doonaa qorshahaaga caafimaadka ama daawada ee Medicare**.

**Had iyo jeer bixi qorshahaaga caafimaadka ama daawada lacag-bixinta bilaha ah marka hore (haddii aad mid leedahay), si aadan u lumin caymiskaaga daawada**. Haddii aad ka walaacsan tahay inaad bixiso lacag-bixinta qorshahaaga bilaha ah iyo biilasha Medicare Prescription Payment Plan labadaba, u tag **bogga 8** wixii macluumaad ah ee ku saabsan barnaamijyada kaa caawin kara dhimista kharashyadaada.

Wac qorshahaaga haddii aad u malaynayso inay khalad ka sameeyeen biilka Medicare Prescription Payment Plan. Haddii aad u malaynayso inay khalad sameeyeen, waxaad leedahay xuquuqda inaad raacdo habka cabashada rasmiga ah ee laga helay Buug-gacmeedka Xubintaada ama dukumeentiga "Caddaynta Caymiska".

## **Sideen uga tagaa?**

Waxaad ka tagi kartaa Medicare Prescription Payment Plan wakhti kasta adiga oo la xiriiraya qorshahaaga caafimaadka ama dawada. Ka tagista ma saameyn doonto caymiskaaga daawada Medicare iyo faa'iidooyinka kale ee Medicare.

Maskaxda ku hay:

- Haddii weli lagugu leeyahay baaqi, waxaa lagaa rabaa inaad bixiso qaddarka lagugu leeyahay, xataa haddii aanad hadda ka qayb qaadanayn ikhtiyaarkan lacag-bixinta.
- Waxaad dooran kartaa inaad bixiso baaqigaaga hal mar ama waxaa lagu dallaci karaa bishii.
- Waxaad si toos ah farmashiyaha u bixin doontaa kharashyada daawada cusub ee ka baxay jeebkaaga kadib markaad ka tagto Medicare Prescription Payment Plan.

## **Maxaa dhacaya haddii aan beddelo qorshayaasha caafimaadka ama daawada?**

Haddii aad ka tagto qorshahaaga hadda jira, ama aad u bedesho qorshe daawada cusub ee Medicare ama qorshe caafimaad Medicare ee leh caymiska daawadu (sida Medicare Advantage Plan oo leh caymiska daawada), ka qaybqaadashada Medicare Prescription Payment Plan waxay dhammaan doontaa.

La xiriir qorshahaaga cusub haddii aad rabto inaad mar kale ka qaybgasho Medicare Prescription Payment Plan.

## Waa maxay barnaamijyada kaa caawin kara dhimista kharashyadayda?

Haddii aad leedahay dakhliga iyo kheyraadka xaddidan, ogow haddii aad u qalanto mid ka mid ah barnaamijyadan:

- **Extra Help:** Barnaamij Medicare oo kaa caawinaya bixinta kharashyada daawadaada Medicare. Booqo [ssa.gov/medicare/part-d-extra-help](https://ssa.gov/medicare/part-d-extra-help) si aad u codsato oo aad u ogaato haddii aad u qalanto. Waxaad sidoo kale codsan kartaa xafiiskaaga Caawinta Caafimaadka Gobolka (Medicaid). Booqo [Medicare.gov/ExtraHelp](https://www.Medicare.gov/ExtraHelp) si aad wax badan uga ogaato.
- **Barnaamijyada Kaydinta Medicare:** Barnaamijyada ay dawladu maamusho oo laga yaabo inay kaa caawiyaan bixinta qaar ama dhammaan lacag-bixinahaaga ee Medicare, qadarkaaga laga jari karo, lacag-wada-bixinahaaga, iyo wada-caymiskaaga. Booqo [Medicare.gov/Medicare-Savings-Programs](https://www.Medicare.gov/Medicare-Savings-Programs) si aad wax badan uga ogaato.
- **Barnaamijyada Caawinta Daawooyinka ee Gobolka (State Pharmaceutical Assistance Programs, SPAPs):** Barnaamijyada laga yaabo inay ku jiraan caymiska lacag-bixinaha qorshahaaga daawada Medicare iyo/ama wadaagista kharashka. Wax ku biirinta SPAP waxaa laga yaabaa inay ku xisaabtamaan xadka caymiskaaga daawada Medicare ee ka baxay jeebkaaga. Booqo [go.medicare.gov/spap](https://go.medicare.gov/spap) si aad wax badan uga ogaato.
- **Barnaamijyada Caawinta Daawooyinka Soo saaraha (mararka qaarkood loo yaqaan Barnaamijyada Caawinta Bukaanka (Patient Assistance Programs, PAPs)):** Barnaamijyada ka yimaada soosaarayaasha daawada si ay u caawiyaan hoos u dhigista kharashka daawada ee dadka qaba Medicare. Booqo [go.medicare.gov/pap](https://go.medicare.gov/pap) si aad wax badan uga ogaato.

Dad badan ayaa u qalma kaydinta mana gartaan. Booqo [Medicare.gov/Basics/Costs/Help](https://www.Medicare.gov/Basics/Costs/Help), ama la xiriir xafiiskaaga maxaliga ah ee Sooshal Sekuuritiga si aad wax badan uga ogaato. Ka raadi xafiiskaaga maxaliga ah ee Sooshal Sekuuritiga [SSA.gov/Locator](https://www.SSA.gov/Locator).

## Halkeen ka heli karaa macluumaad dheeraad ah?

- **Qorshahaaga caafimaadka ama daawada:** Booqo websaydhka qorshahaaga, ama wac qorshahaaga si aad u hesho macluumaad dheeraad ah.
- **Medicare:** Booqo [Medicare.gov/prescription-payment-plan](https://www.Medicare.gov/prescription-payment-plan), ama wac **1-800-MEDICARE (1-800-633-4227)**, 24 saacadood maalintii, 7 maalmood usbuucii. Isticmaalayaasha TTY waxay wici karaan **1-877-486-2048**.

## Tusaalooyin muujinaya sida biil bishiiba loo xisaabiyo

### Tusaale 1:

Waxaad qaadataa dhowr daawooyin ah oo qiimo sare leh kuwaaso wadar ahaan kharashka ka baxay jeebkaaga \$525 bishii. Bisha Janaayo 2026, waxaad ku biirtaa Medicare Prescription Payment Plan adiga oo u maraya qorshahaaga daawada Medicare ama qorshahaaga caafimaadka Medicare ee leh caymiska daawada.

**Waxaan u xisaabineynaa biilka bishaada ugu horeysa ee Medicare Prescription Payment Plan si ka duwan marka la barbar dhigo biilkaaga bilaha inta ka harsan ee sanadka:**

**Marka hore, waxaanu ogaanay "lacag-bixintaada ugu badan ee suurtoogalka ah" ee bisha ugu horeysa:**

\$2,100 [sannadlaha ah ee ugu badnaan ka baxay jeebkaaga] – \$0

[ma jiro kharash ka baxay jeebkaaga kahor inta aan la isticmaalin ikhtiyaarkan lacag-bixinta]

= \$2,100

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12 [bilaha haray ee sanadka] = \$175

**["lacag-bixinta ugu badan ee suurtoogalka ah" bisha ugu horeysa]**

**Kadib, waxaanu ogaanay qadarka aad bixin doonto bisha Janaayo:**

- Is barbardhig wadarta kharashaadkaaga ka baxay jeebkaaga bisha Janaayo (\$525) iyo "lacag-bixinta ugu badan ee suurto galka ah" ee aan hadda xisaabinay: \$175.
- Qorshahaagu **wuxuu kugu dallaci doonaa inta ka yar labada qaddar**. Sidaas darteed, waxaad bixin doontaa \$175 bisha Janaayo.
- Waxaad haysataa baaqi haray oo ah \$350 (\$525-\$175).

**Bisha Febraayo iyo bilaha kale ee ka haray sannadka, waxaan u xisaabineynaa lacag-bixintaada si kala duwan:**

$$\begin{aligned} & \$350 \text{ [baaqi haray]} + \$525 \text{ [kharash cusub]} = \$875 \\ & \hline & 11 \text{ [bilaha haray ee sanadka]} \\ & = \mathbf{\$79.55 \text{ [lacag-bixintaada bisha Febraayo]}} \end{aligned}$$

**Waxaan u xisaabin doonaa lacag-bixintaada Maarso sida aan u xisaabinay bisha Febraayo:**

$$\begin{aligned} & \$795.45 \text{ [baaqi haray]} + \$525 \text{ [kharash cusub]} = \$1,320.45 \\ & \hline & 10 \text{ [bilaha haray ee sanadka]} \\ & = \mathbf{\$132.05 \text{ [lacag-bixintaada bisha March]}} \end{aligned}$$

**Bisha Abriil, marka aad dib-u-buuxiso daawooyinkaaga dhakhtarku qoray mar kale, waxaad gaari doontaa sannadlaha ah ee ugu badnaan ka baxay jeebkaaga ee sanadka (\$2,100 sanadka 2026).** Waxaad sii wadi doontaa inaad bixiso wixii aad hore lagugu leeyahay oo aad hesho daawadaada (daawooyinkaaga) dhakhtarku qoray, laakiin bisha Abriil kadib kuma dari doontid wax kharash ah oo cusub oo ka baxay jeebkaaga inta sanadka ka haray.

$$\begin{aligned} & \$1,188.40 \text{ [baaqi haray]} + \$525 \text{ [kharash cusub]} = \$1,713.40 \\ & \hline & 9 \text{ [bilaha haray ee sanadka]} = \mathbf{\$190.38 \text{ [lacag-bixintaada bisha Abriil iyo dhammaan bilaha haray ee sanadka]}} \end{aligned}$$

Inkasta oo lacag-bixintaadu ay kala duwan tahay bil kasta, kahor dhammaadka sanadka, **weligaa ma bixin doontid wax ka badan:**

- Wadarta qadarka ee aad ka bixin lahayd jeebkaaga.
- Wadarta qadarka sannadlaha ah ugu badnaan ee ka baxay jeebkaaga (\$2,100 sanadka 2026).

Xusuusnow, tani waa lacag-bixintaada bishiiba oo loogu talagalay kharashyada daawadaada ee ka baxay jeebkaaga. Weli waxaad u baahan tahay inaad bixiso lacag-bixinta qorshahaaga caafimaadka ama daawada (haddii aad mid leedahay) bil kasta.

### Tusaale 1: Bilow ka qaybqaadashada bisha Janaayo oo leh kharashyo badan oo daawo ah horaantii sanadka

Bisha	Kharashyada daawadaada (iyada oo aan ikhtiyaarkan lacag-bixinta)	Lacag-bixintaada bishiiba (oo leh ikhtiyaarkan lacag-bixinta)	Qoraalada
Janaayo	\$525	\$175	Tani waa markii aad bilowday ka qaybqaadanayso ikhtiyaarkan lacag-bixinta. Xusuusnow, biilka bishaada ugu horreysa wuxuu ku salaysan yahay xisaabinta "lacag-bixinta ugu badan ee suurto-galka ah". Waxaan u xisaabineynaa biilkaaga bilaha ka haray sanadka si kala duwan.

Febraayo	\$525	\$79.55	
Maarso	\$525	\$132.05	
Abriil	\$525	\$190.38	Bishan waxaad gaartay sannadlaha ah ee ugu badnaan ka baxay jeebkaaga (\$2,100 sanadka 2026). Ma yeelan doontid kharashyada daawada cusub oo ka baxay jeebkaaga inta sanadka ka haray.
Maajo	\$0.00	\$190.38 *	*Waxaad weli heli doontaa daawooyinkaaga qiimahoodu yahay \$525 bishii, laakiin sababtoo ah waxaad gaartay sannadlaha ah ee ugu badnaan ka baxay jeebkaaga, kuma dari doontid wax kharash ah oo cusub oo ka baxay jeebkaaga inta sanadka ka haray. Waxaad sii wadi doontaa bixinta wixii mar kale lagugu leeyahay.
Juun	\$0.00	\$190.38 *	
Julaay	\$0.00	\$190.38 *	
Ogosto	\$0.00	\$190.38 *	
Sebteembar	\$0.00	\$190.38 *	
Oktoobar	\$0.00	\$190.38 *	
Noofembar	\$0.00	\$190.38 *	
Diseembar	\$0.00	\$190.38 *	
<b>Wadarta</b>	<b>\$2,100.00</b>	<b>\$2,100.00</b>	

Haddii aad ka welwelsan tahay inaad bixiso \$525 bishii Janaayo ilaa Abriil, ikhtiyaarkan lacag-bixinta ayaa kaa caawin doonta inaad maareyso kharashyadaada. Haddii aad doorbidayso inaad bixiso \$525 bishiiba 4 bilood kadibna aad bixiso \$0 inta sanadka ka haray, ikhtiyaarkan lacag-bixinta waxa laga yaabaa inaanay kugu habboonayn. La xiriir qorshahaaga caafimaadka ama daawada si aad u hesho caawimo shaqsiyeed.

## Tusaale 2:

Waxaad qaadataa dhowr daawooyin ah kuwaaso wadar ahaan kharashka ka baxay jeebkaaga \$80 bishii. Bisha Janaayo 2026, waxaad ku biirtaa Medicare Prescription Payment Plan adiga oo u maraya qorshahaaga daawada Medicare ama qorshahaaga caafimaadka Medicare ee leh caymiska daawada.

**Waxaan u xisaabineynaa biilka bishaada ugu horeysa ee Medicare Prescription Payment Plan si ka duwan marka la barbar dhigo biilkaaga bilaha inta ka harsan ee sanadka:**

\$2,100 [sannadlaha ah ee ugu badnaan ka baxay jeebkaaga] - \$0  
[ma jiro kharash ka baxay jeebkaaga kahor inta aan la isticmaalin ikhtiyaarkan lacag-bixinta]  
= \$2,100  

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12 [bilaha haray ee sanadka] = **\$175**  
**["lacag-bixintaada ugu badan ee suurtoogalka ah" ee bisha ugu horeysa]**

**Marka hore, waxaanu ogaanay "lacag-bixintaada ugu badan ee suurtoogalka ah" ee bisha ugu horeysa:**

**Kadib, waxaanu ogaanay qadarka aad bixin doonto bisha Janaayo:**

- Is barbardhig wadarta kharashaadkaaga ka baxay jeebkaaga bisha Janaayo (\$80) iyo "lacag-bixinta ugu badan ee suurtoogalka ah" ee aan hadda xisaabinay: \$175.
- Qorshahaagu **wuxuu kugu dallaci doonaa inta ka yar labada qaddar**. Sidaas darteed, waxaad bixin doontaa \$80 bisha Janaayo.
- Waxaad haysataa baaqi haray oo ah \$0.

**Bisha Febraayo iyo bilaha kale ee ka haray sannadka, waxaan u xisaabineynaa lacag-bixintaada si kala duwan:**

$$\begin{array}{l} \$0 \text{ [baaqi haray]} + \$80 \text{ [kharash cusub]} \\ = \$80 \\ \hline 11 \text{ [bilaha haray ee sanadka]} \\ = \mathbf{\$7.27 \text{ [lacag-bixintaada bisha Febraayo]}} \end{array}$$

**Waxaan u xisaabin doonaa lacag-bixintaada Maarso sida aan u xisaabinay bisha Febraayo:**

$$\begin{array}{l} \$72.73 \text{ [baaqi haray]} + \$80 \text{ [kharash cusub]} \\ = \$152.73 \\ \hline 10 \text{ [bilaha haray ee sanadka]} \\ = \mathbf{\$15.27 \text{ [lacag-bixintaada bisha March]}} \end{array}$$

Inkasta oo lacag-bixintaadu ay kala duwan tahay bil kasta, kahor dhammaadka sanadka, **weligaa ma bixin doontid wax ka badan:**

- Wadarta qadarka ee aad ka bixin lahayd jeebkaaga.
- Wadarta qadarka sannadlaha ah ugu badnaan ee ka baxay jeebkaaga (\$2,100 sanadka 2026).

Xusuusnow, tani waa lacag-bixintaada bishiiba oo loogu talagalay kharashyada daawadaada ee ka baxay jeebkaaga. Weli waxaad u baahan tahay inaad bixiso lacag-bixinta qorshahaaga caafimaadka ama daawada (haddii aad mid leedahay) bil kasta.

## Tusaale 2: Bilow ka qaybqaadashada bisha January oo leh kharashyo joogto ah sanadka oo dhan

Bisha	Kharashyada daawadaada (iyada oo aan ikhtiyaarkan lacag-bixinta)	Lacag-bixintaada bishiiba (oo leh ikhtiyaarkan lacag-bixinta)	Qoraalada
Janaayo	\$80.00	\$80	Tani waa markii aad bilowday inaad isticmaasho ikhtiyaarkan lacag-bixinta. Xusuusnow, biilka bishaada ugu horreysa wuxuu ku salaysan yahay xisaabinta "lacag-bixinta ugu badan ee suurto-galka ah". Waxaan u xisaabineynaa biilkaaga bilaha ka haray sanadka si kala duwan.
Febraayo	\$80.00	\$7.27	
Maarso	\$80.00	\$15.27	
Abril	\$80.00	\$24.16	
Maajo	\$80.00	\$34.16	
Juun	\$80.00	\$45.59	
Julaay	\$80.00	\$58.93	
Ogosto	\$80.00	\$74.92	
Sebteembar	\$80.00	\$94.93	
Oktoobar	\$80.00	\$121.59	
Noofembar	\$80.00	\$161.59	
Diseembar	\$80.00	\$241.59	

<b>Wadarta</b>	<b>\$960.00</b>	<b>\$960.00</b>	<b>Waxaad bixin doontaa isla wadarta qaddarka ee sanadka, xataa hadii aadan isticmaalin ikhtiyaarkan lacag-bixinta.</b>
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Iyadoo ku xiran duruufahaaga gaarka ah, waxaa laga yaabaa inaad ka faa'iidaysan isticmaalka ikhtiyaarkan lacag-bixinta sababtoo ah lacag-bixinaha sareeya ee bilaabmaya bisha Sebteembar. La xiriir qorshahaaga caafimaadka ama daawada si aad u hesho caawimo shaqsiyeed.

### **Tusaale 3:**

Waxaad bixisa \$4 bishiiba kharashyada ka baxay jeebkaaga ee daawada dhakhtarku qoray aad si joogto ah u isticmaasho. Abriil 2026, waxaad u baahan tahay daawo dhakhtarku qoray ee cusub oo hal mar ah oo qiimaheedu yahay \$613, sidaas darteed wadarta kharashyadaada ka baxay jeebkaaga ee Abriil waa \$617. Isla bishaas, kahor intaadan buuxin daawooyinkaaga dhakhtarku qoray, waxaad go'aansatey inaad ka qaybqaadato Medicare Prescription Payment Plan adiga oo u maraya qorshahaaga daawada Medicare ama qorshahaaga caafimaadka Medicare ee leh caymiska daawada.

**Waxaan u xisaabineynaa biilka bishaada ugu horeysa ee Medicare Prescription Payment Plan si ka duwan marka la barbar dhigo biilkaaga bilaha inta ka harsan ee sanadka:**

**Marka hore, waxaanu ogaanay "lacag-bixintaada ugu badan ee suurtoogalka ah" ee bisha ugu horeysa:**

\$2100 [sannadlaha ah ee ugu badnaan ka baxay jeebkaaga]  
 – \$12 [kharashyadaada ka baxay jeebkaaga kahor inta aan la isticmaalin ikhtiyaarkan lacag-bixinta]  
 = \$2,088

9 [bilaha haray ee sanadka] = **\$232**

**["lacag-bixintaada ugu badan ee suurtoogalka ah" ee bisha ugu horeysa]**

### **Kadib, waxaanu ogaanay qadarka aad bixin doonto bisha Abriil:**

- Is barbardhig wadarta kharashaadkaaga ka baxay jeebkaaga bisha Abriil (\$617) iyo "lacag-ixinta ugu badan ee suurtoogalka ah" ee aan hadda xisaabinay: \$232.
- Qorshahaagu **wuxuu kugu dallaci doonaa inta ka yar labada qaddar**. Sidaas darteed, waxaad bixin doontaa \$232 bisha Abriil.
- Waxaad haysataa baaqi haray oo ah \$385 (\$617-232).

### **Bisha Maajo iyo bilaha kale ee ka haray sannadka, waxaan u xisaabineynaa lacag-bixintaada si kala duwan:**

\$385 [baaqi haray] + \$4 [kharash cusub]

= \$389

8 [bilaha haray ee sanadka]

**= \$46.83 [lacag-bixintaada bisha Maajo]**

Lacag-bixintaadu way kala duwanaa doontaa sanadka oo dhan. Taasi waa sababta oo ah waxaad ku daraysaa kharashyada daawada inta lagu jiro sanadka, laakiin waxaa ka haray bilo yar sanadka si aad ugu faafiso lacag-bixinahaaga guud ahaan.

### **Kahor dhammaadka sanadka, weligaa ma bixin doontid wax ka badan:**

- Wadarta qadarka ee aad ka bixin lahayd jeebkaaga.
- Wadarta qadarka sannadlaha ah ugu badnaan ee ka baxay jeebkaaga (\$2,100 sanadka 2026).

Xusuusnow, tani waa lacag-bixintaada bishiiba oo loogu talagalay kharashyada daawadaada ee ka baxay jeebkaaga. Weli waxaad u baahan tahay inaad bixiso lacag-bixinta qorshahaaga caafimaadka ama daawada (haddii aad mid leedahay) bil kasta.

### Tusaale 3: Bilow ka qaybqaadashada bisha Abriil oo leh kharashyo kala duwan sanadka oo dhan

Bisha	Kharashyada daawadaada (iyada oo aan ikhtiyaarkan lacag-bixinta)	Lacag-bixintaada bishiiba (oo leh ikhtiyaarkan lacag-bixinta)	Qoraalada
Janaayo	\$4.00	\$4.00*	*Waxaad si toos ah u bixisay lacag-bixinahan farmashiyaha kahor inta aanad bilaabin ka qaybqaadashada Medicare Prescription Payment Plan.
Febraayo	\$4.00	\$4.00*	
Maarso	\$4.00	\$4.00*	
Abriil	\$617.00	\$232.00	Tani waa markii aad bilowday inaad isticmaasho ikhtiyaarkan lacag-bixinta. Xusuusnow, biilka bishaada ugu horrey- sa wuxuu ku salaysan yahay xisaabinta "lacag-bixinta ugu badan ee suurtoogalka ah". Waxaan u xisaabineynaa biilkaaga bilaha ka haray sanadka si kala duwan.
Maajo	\$4.00	\$48.63	
Juun	\$4.00	\$49.20	

Julaay	\$124.00	\$69.86	Bishan, waxaad u baahan tahay daawo qiimaheedu yahay \$120, marka lagu daro daawadaada qiimaheedu yahay \$4. Iyadoo la raacayo isla qaacidii aan isticmaalnay bishii Maajo, lacag-bixintaadu way korodhaa sababtoo ah waxaad ku daraysaa kharashyada daawada inta lagu jiro sanadka, laakiin waxaa ka haray bilo yar sanadka si aad ugu faafiso lacag-bixinahaaga guud ahaan.
Ogosto	\$4.00	\$70.66	
Sebteembar	\$4.00	\$71.66	
Oktoobar	\$124.00	\$113.00	Bishan, waxaad u baahan tahay daawo qiimaheedu yahay \$120, marka lagu daro daawadaada qiimaheedu yahay \$4. Iyadoo la raacayo isla qaacidii aan isticmaalnay bishii Maajo, lacag-bixintaadu way korodhaa sababtoo ah waxaad ku daraysaa kharashyada daawada inta lagu jiro sanadka, laakiin waxaa ka haray bilo yar sanadka si aad ugu faafiso lacag-bixinahaaga guud ahaan.
Noofembar	\$4.00	\$115.00	
Diseembar	\$4.00	\$118.99	

<b>Wadarta</b>	<b>\$901.00</b>	<b>\$901.00</b>	<b>Waxaad bixin doontaa isla wadarta qaddarka ee sanadka, xataa haddii aadan isticmaalin ikhtiyaarkan lacag-bixinta.</b>
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Haddii aad ka welwelsan tahay inaad bixiso \$617 bisha Abriil, ikhtiyaarkan lacag-bixinta ayaa kaa caawin doonta inaad ku faafiso kharashyadaada lacag-bixinno billaha ah ee kala duwan sannadka oo dhan. Haddii aad ka welwelsan tahay lacag-bixinno badan dabayaaqada sanadka, ikhtiyaarkan lacag-bixinta waxa laga yaabaa inaanay kugu habboonayn. La xiriir qorshahaaga caafimaadka ama daawada si aad u hesho caawimo shaqsiyeed.