

Xuduudaha Mawduucyada Ballanta

Xarumaha Adeegyada Medicare iyo Medicaid (Centers for Medicare and Medicaid Services) waxay u baahan tahay in wakiilladu inay si faahfaahsan u qoraan xuduudaha mawduucyada ballanta suuq-geynta* ka hor shir kasta oo iibka ee shaqsiga ah si loo hubiyo fahamka waxa laga wada hadli doono inta u dhaxaysa wakiilka iyo ka faa'iidaystaha Medicare (ama wakiilkooda la oggolaaday). Dhammaan macluumaadka lagu bixiyay foomkan waa qarsoodi waana inuu buuxiyaa qof kasta oo ka tirsan Medicare ama wakiilkooda la oggolaaday.

Fadlan hoos ku saxiix oo ku xiga nooca alaabta(alaabooyinka) aad rabto in wakiilku ka hadlo.
(Tixraac bogga 2aad ee ku saabsan sharraxaadaha nooca alaabta)

- ☐ Medicare Prescription Drug Plans Oo Keli Ah (Qaybta D)
- ☐ Medicare Advantage Plans (Qaybta C) iyo Qorshayaasha Kharashka
- ☐ Alaabooyinka Ilkaha/Aragga/Maqalka
- ☐ Alaabooyinka Caymiska Magdhawga Isbitaalka
- ☐ Alaabooyinka Caymiska Dheeraadka ah ee Medicare (Medigap)

Adigoo foomkan saxiixaya, waxaad ogolaatay inaad kulan la yeelato wakiilka iibka si aad ugala hadasho noocyada alaabta aad kor ku saxiixday. Fadlan ogow, qofka ka hadli doona alaabta waa la shaqaaleysiiyay ama qandaraas ku qaatay qorshe Medicare. Si toos ah uma shaqeeyaan dowladda federaalka. Shaqsigan sidoo kale waxaa laga yaabaa in lagu bixiyo iyadoo lagu salaynayo isdiwaangelintaada gudaha qorshe. Saxiixa foomkan UMA baahna inaad iska-diiwaangeliso gudaha qorshe, saamaynayso isdiwaangelintaada hadda ama mustaqbalka ee Medicare, ama si toos ah kuugu isdiwaangeliso qorshaha(yaasha) laga hadlay.

Saxiixa Ka Faa'iidaystaha ama Wakiilka La Oggolaaday iyo Taariikhda Saxiixa:	
Saxiixa	SAXIIXATAARIKHDA
Haddii aad tahay wakiilka la oggol yahay, fadlan saxiix kor oo ku daabac hoos:	
Magaca Wakiilka:	Xiriirkaaga Ka Faa'iidaystaha:
Waa inuu buuxiyaa Wakiilka:	
Magaca Wakiilka:	Taleefanka Wakiilka:
Magaca Ka Faa'iidaystaha:	Taleefanka Ka Faa'iidaystaha:
Cinwaanka Ka Faa'iidaystaha:	
Habka Xiriirka Hore: (Halkan ku muuji haddii ka faa'iidaystaha uu si toos ah u soo galay.)	
Saxiixa Wakiilka:	
Qorshaha(yaasha) wakiilku matalay inta lagu guda jiro shirkan:	Taariikhda Ballanta La Dhammeeyay:
Wakiilka, haddii foomka uusan saxiixin ka-faa'iidaystaha ugu yaraan 48 saacadood ka hor, bixi sharaxaad sababta SOA aan loo diiwaangelin ka hor shirka:	

*Dukumeentiyada Xuduudaha Mawduucyada Ballanta waxay ku xiran tahay shuruudaha haynta diiwaanka CMS.

Medicare Prescription Drug Plans Oo Keli Ah (Qaybta D)
Medicare Prescription Drug Plan (PDP): Qorshe daawo keliis ah oo lagu daro caymiska daawada dhakhtarku qoray Original Medicare, qaar ka mid ah Medicare Cost Plans, qaar ka mid ah Medicare Private-Fee-for-Service Plans, iyo Medicare Medical Savings Account Plans.
Medicare Advantage Plans (Qaybta C) iyo Qorshayaasha Kharashka
Medicare Health Maintenance Organization (HMO): Medicare Advantage Plan kaas oo bixiya dhammaan caymiska caafimaadka ee Qaybta A iyo Qaybta B ee Original Medicare oo mararka qaarkood daboolaa caymiska daawada dhakhtarku qoray ee Qaybta D. Inta badan HMO-yada, waxaad kaliya daryeelkaaga ka heli kartaa dhakhaatiirta ama isbitaallada ku jira shabakadda qorshaha (marka laga reebo xaaladaha degdegga ah).
Medicare Preferred Provider Organization (PPO) Plan: Medicare Advantage Plan kaas oo bixiya Dhammaan caymiska caafimaadka ee Qaybta A iyo Qaybta B ee Original Medicare oo mararka qaarkood daboolaa caymiska daawada dhakhtarku qoray ee Qaybta D. PPO-yadu waxay leeyihiin dhakhaatiir shabakadeed iyo isbitaallo, laakiin waxaad sidoo kale isticmaali kartaa bixiyeyaasha ka baxsan shabakadda, caadi ahaan qiimo sare.
Medicare Private Fee-For-Service (PFFS) Plan: Medicare Advantage Plan kaas oo aad u tagi karto dhakhtar, isbitaal, ama bixiye kasta oo ay Medicare ogolaatay oo aqbala lacag-bixinta, shuruudaha iyo shuruudaha qorshaha oo ku heshiia in lagu daaweeyo – bixiyeyaasha ma yeeli doonaan. I Haddii aad ku biirto Qorshe PFFS ah ee leh shabakad, waxaad arki kartaa bixiye kasta oo shabakadda kuwaas oo ku heshiiyey inay mar walba daaweeyaan xubnaha qorshaha. Caadi ahaan waxaad bixin doontaa lacag ka badan si aad u aragto bixiyeyaasha ka baxsan shabakadda.
Medicare Point of Service (POS) Plan: Nooc ka mid ah Medicare Advantage Plan ee laga heli karo aag maxalli ah ama gobol kaas oo isku dara sifooyinka ugu fiican ee HMO oo leh faa'iido ka baxsan shabakad. Sida HMO-ga, xubnaha waxaa looga baahan yahay inay u magacaabaan takhtar shabakadda gudaha si uu u noqdo bixiyaha daryeelka caafimaadka aasaasiga ah. Waxaad adeegsan kartaa dhakhaatiir, isbitaallo, iyo bixiyeyaasha ka baxsan shabakadda kharash dheeraad ah.
Medicare Special Needs Plan (SNP): Medicare Advantage Plan kaas oo leh xirmo faa'iido oo loogu talagalay dadka qaba baahiyaha daryeelka caafimaadka gaarka ah. Tusaalooyinka kooxaha gaarka ah ee loo adeego waxaa ka mid ah dadka qaba Medicare iyo Medicaid labadaba, dadka ku nool guryaha dadka lagu xanaaneeyo, iyo dadka qaba xaalado caafimaad oo dabadheeraad ah.
Medicare Medical Savings Account (MSA) Plan: Qorshayaasha MSA waxay isku daraan qorshe caafimaad oo lacag badan laga jari karo iyo akoon bangi. Qorshuhu wuxuu lacag kaga shubaa Medicare-ka akoontada. Waxaad isticmaali kartaa si aad u bixiso kharashyadaada caafimaadka ilaa qadarkaaga laga jari karo la gaaro.
Medicare Cost Plan: Gudaha Medicare Cost Plan, waxaad u tagi kartaa bixiyeyaasha gudaha iyo ka baxsan shabakadda labadaba. Haddii aad hesho adeegyo ka baxsan shabakadda qorshaha, adeegyadaada uu daboolay Medicare-ka lagu bixin doonaa hoos timaada Original Medicare ah, laakiin adiga ayaa mas'uul ka noqon doona caymiska la wadaago iyo qaddarka laga jari karo ee Medicare.
Medicare Medicaid Plan (MMP): MMP waa qorshe caafimaad oo gaar ah oo loogu talagalay in lagu bixiyo faa'iidooyinka isku dhafan iyo iskudubbarid ee Medicare iyo Medicaid ee ka faa'iideystayaasha Medicare ee xaq u leh labadaba.
Alaabooyinka Ilkaha/Aragga/Maqalka
Qorshayaasha bixiya faa'iidooyin dheeraad ah macaamiisha kuwaas oo raadinaya inay daboolaan baahiyaha ilkaha, aragga ama maqalka. Qorshayaashani lama xiriirin ama kuma xirna Medicare.
Alaabooyinka Caymiska Magdhawga Isbitaalka
Qorshayaasha bixiya faa'iidooyin dheeraad ah; lacagtooda waxaa la siinayo macaamiisha iyadoo lagu saleynayo isticmaalka caafimaadkooda; marmarka qaarkood waxaa loo isticmaalaa in lagu jabiyo lacag-wada-bixinta/ wada-caymis. Qorshayaashani lama xiriirin ama kuma xirna Medicare.
Alaabooyinka Caymiska Dheeraadka ah ee Medicare (Medigap)
Qorshayaasha bixiya siyaasadda dheeraadka ah ee buuxisa "meelaha bannaan" ee caymiska Original Medicare. Siyaasadda Medigap waxay caadi ahaan bixisaa qaar ama dhammaan qadarka laga jari karo iyo qadarka wada-caymis ee lagu dabaqi karo adeegyada uu daboolo Medicare oo mararka qaarkood waxay dabooltaa alaabada iyo adeegyada aan daboolin Medicare, sida daryeelka ka baxsan dalka. Qorshayaashani lama xiriirin ama kuma xirna Medicare.

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.