

SeniorCare Complete (HMO D-SNP) waxaa hirgeliyay South Country Health Alliance

Ogeysiiska Isbadelka Sanadeedka ee 2026

Hordhac

Waxaad hadda ku qoran tahay xubin ka mid ah qorshahayaga. Sannadka soo socda, waxaa jiri doona isbeddello ku yimaada faa'iidooyinka iyo kharashaadkayaga. Ogeysiiskan *Sannadlaha ah ee Isbeddellada* ayaa kuu sheegaya isbeddellada iyo meesha laga heli karo macluumaad dheeraad ah oo ku saabsan. Si aad u hesho macluumaad dheeraad ah oo ku saabsan kharashyada, faa'iidooyinka, ama xeerarka fadlan dib u eeg *Buug-gacmeedka Xubinta*, kaas oo ku yaala mareegahayaga www.mnscha.org. Ka wac Adeegyada Xubinta lambarka ku qoran xagga hoose ee bogga si aad nuqul ugu hesho boostada. Erayada muhiimka ah iyo qeexitaankoodu waxay u soo muuqan doonaan siday ugu kala horreeyeen alifbeetada cutubka u dambeeya ee *Buug-gacmeedka Xubinka*.

Khayraadka dheeraadka ah

- Waxaad ku heli kartaa *Ogeysiiskan Isbeddelka Sannadlaha* ah bilaash oo ah qaabab kale, sida far waaweyn, farta indhoolaha, ama maqalka. Naga soo wac Adeegyada Xubinka SeniorCare Complete ee nambarada ku taxan xagga hoose ee boggan. Wicitaanku waa bilaash.
- Si aad u samayso ama aad u bedesho codsiga joogtada ee aad ku helayso dukumeentigan, hadda iyo mustaqbalka, oo ku qoran luuqad aan Ingiriisi ahayn ama isagoo qaab kale u qoran, Adeegyada Xubinta ka wac lambarka ku qoran xagga hoose ee bogga.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Aabriil – Sebteembar); 8 subaxnimo ilaa 8 habeenimo 7 maalmood isbuucii (Oktoobar - Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

NO ENGLISH



1-866-567-7242

TRS: 711

ATTENTION: If you speak English, free language assistance services are available to you free of charge and without unnecessary delay. Additionally, appropriate auxiliary aids and services to provide information in accessible formats are available free of charge and in a timely manner. Please call the number above or speak to your provider. English

ማሳሰቢያ፡- አማርኛ ተናጋሪ ከሆኑ ፤ ነጻ የቋንቋ ድጋፍ አገልግሎቶች ካለምንም ክፍያ እና ካለአላስፈላጊ መዘግየት ማግኘት ይችላሉ። በተጨማሪም መረጃን በቀላሉ ለማግኘት በሚያስችል ቅርጸት ለማቅረብ ተገቢ የሆኑ የመስማት ድጋፍ እና አገልግሎቶች ከክፍያ ነጻ በሆነ እና ግዜውን በጠበቀ መልኩ ማግኘት ይችላሉ። እባክዎ ከላይ ባለው ቁጥር ይደውሉ ወይም አቅራቢዎን ያነጋግሩ። Amharic

تنبيه: نقدم لمتحدثي اللغة العربية خدمات مساعدة لغوية مجانية وفورية، بالإضافة إلى وسائل وخدمات مساعدة مناسبة، وبصيغة معلومات سهلة بدون تكلفة وبشكل سريع. يرجى التواصل على الرقم الموضح أعلاه أو مراجعة مقدم الخدمة مباشرة. Arabic

သတိပြုရန် - အကယ်၍ သင်သည် မြန်မာဘာသာစကား ပြောဆိုသူဖြစ်လျှင် အခမဲ့ ဘာသာစကားဆိုင်ရာ ပံ့ပိုးထောက်ပံ့ပေးမှု ဝန်ဆောင်မှုများအား မလိုအပ်သည့် နှောင့်နှေးကြန့်ကြာမှုများ မရှိစေဘဲ သင် အခမဲ့ ရရှိနိုင်မည် ဖြစ်သည်။ ထို့ပြင် အချက်အလက်များအား အလွယ်တကူ ဝင်ရောက်ရယူနိုင်စေသော ဖောမတ်ပုံစံများဖြင့် ထောက်ပံ့ပေးထားသည့် သက်ဆိုင်ရာ ဖြည့်စွက် ထောက်ပံ့မှုများနှင့် ဝန်ဆောင်မှုများကိုလည်း အခမဲ့ အချိန်မ ရရှိနိုင်စေရန် စီမံပေးထားပါသည်။ ကျေးဇူးပြုပြီး အထက်ဖော်ပြပါ ဖုန်းနံပါတ်သို့ ခေါ်ဆိုပါ သို့မဟုတ် သင်၏ ထောက်ပံ့သူဖြင့် ပြောဆိုဆွေးနွေးပါ။ မြန်မာဘာသာစကား Burmese

យកចិត្តទុកដាក់៖ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ (ខ្មែរ) សេវាកម្មជំនួយភាសាភាគតិចស្ត្រីមានផ្តល់ជូនអ្នកដោយមិនគិតថ្លៃ និងដោយគ្មានការពន្យារពេលមិនចាំបាច់ឡើយ។ លើសពីនេះ ជំនួយ និងសេវាកម្មដែលសមស្របក្នុងការផ្តល់ព័ត៌មានក្នុង ទម្រង់ដែលអាចចូលប្រើបានគឺអាចរកបានដោយភាគតិចស្ត្រី និងទាន់ពេលវេលា។ សូមហៅទូរសព្ទទៅលេខខាងលើ ឬនិយាយជាមួយអ្នកផ្តល់សេវារបស់អ្នក។ ភាសាខ្មែរ (ខ្មែរ) Cambodian (Khmer)

注意: 如果您說簡體中文，您可以免費獲得語言協助服務，且不會有不必要的延誤。此外，還能免費及時獲取以無障礙格式提供資訊的適當輔助工具和服務。請撥打上面的電話號碼，或與您的服務提供商溝通。 Cantonese (Traditional Chinese)

ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition, sans frais et sans délai. En outre, des aides et services auxiliaires appropriés pouvant fournir des informations dans des formats accessibles sont disponibles gratuitement et rapidement. Veuillez appeler le numéro ci-dessus ou contacter votre fournisseur. French

CEEB TOOM: Yog koj hais lus Hmoob, muaj kev pab txhais lus dawb rau koj siv. Koj tsis tas them nqi thiab yuav tsis qeeb. Kuj muaj cuab yeej thiab kev pab los pab koj nyeem cov ntaub ntauv kom yooj yim nkag siab. Koj hu tau rau tus xov tooj saum toj no lossis nrog koj tus kws kho mob tham. Hmong

NO ENGLISH



1-866-567-7242

TRS: 711

ဟ်သုဉ်ဟ်သး- နမ့ၢ်ကတိၤကညီၣ်ကျိၣ်အဃိ, နမၤန့ၢ် ကျိၣ်တၢ်ဆိၣ်ထွဲမၤစၢၤ လၢတလၢ်ဘျုးလၢ်စ့ၤ ဒီးတအိၣ်ဒီး တၢ်မၤယံၢ်မၤနီၢ်သးဘၣ်န့ၣ်လီၤ. အါန့ၢ်အန့ၢ်, တၢ်အိၣ်စ့ၢ်ကိးဒီး တၢ်မၤစၢၤတၢ်န့ၢ်ဟူၤဒီး တၢ်မၤစၢၤတၢ်မၤတဖၣ် လၢကဟ့ၣ်တၢ်ဂ့ၢ်တၢ်ကျိၤ လၢပုၤအါဂၤန့ၢ်ပၢ်အီၤသ့ လၢတအိၣ်ဒီးအဘျးအလဲ ဒီးချုးဆၢချုးကတိၤန့ၣ်လီၤ. ဝံသးစ့ၤ ကိးနီၣ်ဂံၢ်လၢထး မ့တမ့ၢ် တဲသကိးတၢ်ဒီး ပုၤလၢအဟ့ၣ်န့ၢ်တၢ်မၤစၢၤ တက့ၢ်. ကညီၣ်ကျိၣ် Karen

안내: 한국어를 사용하시는 분께는 언어 지원 서비스를 무료로, 지체 없이 제공해 드립니다. 또한, 정보 접근성을 위한 적절한 보조 기구 및 서비스가 무료로, 시의적절하게 제공됩니다. 위에 있는 번호로 전화하시거나 담당자에게 말씀해 주십시오. Korean

ໝາຍເຫດ: ຖ້າທ່ານເວົ້າພາສາລາວ, ທ່ານຈະໄດ້ຮັບບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໂດຍບໍ່ເສຍຄ່າ ແລະ ບໍ່ມີການຊັກຊ້າ ທີ່ບໍ່ຈຳເປັນ. ນອກຈາກນັ້ນ, ເຄື່ອງມືຊ່ວຍເຫຼືອແລະ ບໍລິການເສີມທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ເຂົ້າເຖິງໄດ້ ໂດຍບໍ່ເສຍຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ກະລຸນາໃຫ້ທາເປີໂທລະສັບຂ້າງເທິງ ຫຼື ສົນທະນາກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ. Lao

HUBADHAA: Yoo Afaan Oromoo dubbattu ta'e, tajaajila gargaarsa turjumaana afaanii biliisaan akkasumas turtii barbaachisaa hin taane hambisu danda'u isiniif dhihaatee jira. Dabalataanis, odeeffannoo haala salphaan argamuu danda'an dhiyeessuuf gargaarsa fi tajaajiloota deeggarsaa qama midhamtootaaf mijatoo ta'an, kaffaltii tokko malee fi yeroo isaa eeggatee kennamu dhihaatee jira. Odeeffanno dabalataaf lakkoofsa armaan oliitti fayyadamuun namoota gargaarsa kana isiniif kennan qunnamaa. Oromo

ВНИМАНИЕ: Если вы разговариваете на русском языке, воспользуйтесь услугами языковой поддержки бесплатно и без лишних проводов. Также бесплатно и незамедлительно предоставляются соответствующие вспомогательные средства и услуги по обеспечению информацией в доступных форматах. Позвоните по указанному выше номеру или обратитесь к своему поставщику услуг. Russian

FIIRO GAAR AH: Haddii aad ku hadasho Soomaali, waxaa si bilaash ah kuugu diyaar ah adeegyada caawinada luuqadeed oo aan lahayn daahitaan aan munaasib ahayn. Intaas waxaa dheer, waxaa la heli karaa adeegyada iyo kaabitaanka naafada ee haboon si macluumaadka loogu bixiyo qaabab la adeegsan karo oo bilaash ah laguna bixinayo waqqigeeda. Fadlan wac lambarka kore ama la hadal adeegbixiyahaaga. Somali

ATENCIÓN: si habla español, tiene a su disposición los servicios gratuitos de traducción sin costo alguno y sin demoras innecesarias. Además, se encuentran disponibles de forma gratuita y oportuna ayuda y servicios auxiliares adecuados con el fin de brindarle información en formatos accesibles. Llame al número indicado anteriormente o hable con su proveedor. Spanish

LƯU Ý: Nếu bạn nói tiếng Việt, bạn có thể được hỗ trợ ngôn ngữ miễn phí mà không phải chờ đợi lâu. Ngoài ra, các thiết bị hỗ trợ và dịch vụ phù hợp để cung cấp thông tin ở định dạng dễ tiếp cận cũng có sẵn miễn phí và kịp thời. Vui lòng gọi số điện thoại phía trên hoặc trao đổi với nhân viên y tế của bạn. Vietnamese

Civil Rights Notice

Discrimination is against the law. South Country Health Alliance (South Country) does not discriminate on the basis of any of the following:

- race
- color
- national origin
- creed
- religion
- sexual orientation
- public assistance status
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)
- marital status
- political beliefs
- medical condition
- health status
- receipt of health care services
- claims experience
- medical history
- genetic information

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by South Country. You can file a complaint and ask for help filing a complaint in person or by mail, phone, fax, or email at:

Civil Rights Coordinator

South Country Health Alliance

6380 West Frontage Road, Medford, MN 55049

Toll Free: 866-567-7242 TTY: 800-627-3529 or 711 Fax: 507-444-7774

Email: grievances-appeals@mnscha.org

Auxiliary Aids and Services: **South Country** provides auxiliary aids and services, like qualified interpreters or information in accessible formats, free of charge and in a timely manner to ensure an equal opportunity to participate in our health care programs. **Contact** Member Services at members@mnscha.org or call 866-567-7242, TTY 800-627-3529 or 711.

Language Assistance Services: **South Country** provides translated documents and spoken language interpreting, free of charge and in a timely manner, when language assistance services are necessary to ensure limited English speakers have meaningful access to our information and services. **Contact** Member Services at members@mnscha.org or call 866-567-7242, TTY 800-627-3529 or 711.

Civil Rights Complaints

You have the right to file a discrimination complaint if you believe you were treated in a discriminatory way by South Country. You may also contact any of the following agencies directly to file a discrimination complaint.

U.S. Department of Health and Human Services Office for Civil Rights (OCR)

You have the right to file a complaint with the OCR, a federal agency, if you believe you have been discriminated against because of any of the following:

- race
- color
- national origin
- age
- disability
- sex
- religion (in some cases)

Contact the **OCR** directly to file a complaint:

Office for Civil Rights, U.S. Department of Health and Human Services

Midwest Region

233 N. Michigan Avenue, Suite 240 Chicago, IL 60601

Customer Response Center: 800-368-1019, TTY: 800-537-7697

Email: ocrmail@hhs.gov

Minnesota Department of Human Rights (MDHR)

In Minnesota, you have the right to file a complaint with the MDHR if you have been discriminated against because of any of the following:

- race
- color
- national origin
- religion
- creed
- sex
- sexual orientation
- marital status
- public assistance status
- disability

Contact the **MDHR** directly to file a complaint:

Minnesota Department of Human Rights

540 Fairview Avenue North, Suite 201, St. Paul, MN 55104

651-539-1100 (voice), 800-657-3704 (toll-free), 711 or 800-627-3529 (MN Relay), 651-296-9042 (fax)

Info.MDHR@state.mn.us (email)

Minnesota Department of Human Services (DHS)

You have the right to file a complaint with DHS if you believe you have been discriminated against in our health care programs because of any of the following:

- race
- color
- national origin
- religion (in some cases)
- age
- disability (including physical or mental impairment)
- sex (including sex stereotypes and gender identity)

Complaints must be in writing and filed within 180 days of the date you discovered the alleged discrimination. The complaint must contain your name and address and describe the discrimination you are complaining about. We will review it and notify you in writing about whether we have authority to investigate. If we do, we will investigate the complaint.

DHS will notify you in writing of the investigation's outcome. You have the right to appeal if you disagree with the decision. To appeal, you must send a written request to have DHS review the investigation outcome. Be brief and state why you disagree with the decision. Include additional information you think is important.

If you file a complaint in this way, the people who work for the agency named in the complaint cannot retaliate against you. This means they cannot punish you in any way for filing a complaint. Filing a complaint in this way does not stop you from seeking out other legal or administrative actions.

Contact **DHS** directly to file a discrimination complaint:

Civil Rights Coordinator

Minnesota Department of Human Services

Equal Opportunity and Access Division

P.O. Box 64997

St. Paul, MN 55164-0997

651-431-3040 (voice) or use your preferred relay service

American Indians can continue or begin to use tribal and Indian Health Services (IHS) clinics. We will not require prior approval or impose any conditions for you to get services at these clinics. For elders age 65 years and older this includes Elderly Waiver (EW) services accessed through the tribe. If a doctor or other provider in a tribal or IHS clinic refers you to a provider in our network, we will not require you to see your primary care provider prior to the referral.

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A. Afeef

- ❖ SeniorCare Complete (HMO D-SNP) waa qorshe caafimaad oo qandaraas kula jira Medicare iyo Gargaarka Caafimaadka ee Minnesota. Isdiwaangelinta waxa ay ku xirantahay cusbooneysiinta qandaraaska.

B. Dib u eegista caymiskaaga Medicare iyo Gargaarka Caafimaadka sanadka soo socda

Waa muhiim inaad dib u eegto caymiskaaga hadda si aad u hubiso inay wali buuxin doonto baahiyahaaga sanadka soo socda. Haddii ay ku qanci waydo baahiyahaaga, waxa laga yaabaa inaad ka tagto qorshaheena. Eeg **Qaybta D** si aad u hesho macluumaad dheeraad ah oo ku saabsan isbeddelada dheefahaaga sanadka soo socda.

Haddii aad doorato inaad ka tagto qorshaheena, xubinnimadaadu waxay dhammaan doontaa maalinta u dambaysa ee bisha codsigaaga la sameeyay. Waxaad weli ku jiri doontaa barnaamijyada Medicare iyo Caawimada Caafimaadka ilaa iyo inta aad xaq u leedahay.

Haddii aad ka tagto qorshaheena, waxaad heli kartaa macluumaadka ku saabsan:

- Ikhtiyaarada Medicare ee shaxda ee **Qaybta E2**, Beddelida qorshayaasha.
- Ikhtiyaarka iyo adeegyada Caawinta Caafimaadka ee **Qaybta E2**, Qorshayaasha Beddelka.

B1. Macluumaad ku saabsan SeniorCare Complete

- SeniorCare Complete waa qorshe caafimaad oo qandaraas kula jira Medicare iyo Kaalmada Caafimaadka si loo siiyo faa'iidooyinka labada barnaamijba xubinka.
- Marka *Ogeysiiskan Isbadelka Sannadlaha* ah uu yiraahdo “annaga,” “annaga,” ama “annaga,” ama “qorshaheena,” waxaa loola jeedaa SeniorCare Complete.

B2. Waxyaabo muhiim ah in la sameeyo:

- **Hubi haddii ay jiraan wax isbeddelo ah oo ku yimid dheefaheena oo laga yaabo inay saameyn kugu yeeshaan.**
 - Ma jiraan wax isbedel ah oo saameeya adeegyada aad isticmaasho?
 - Dib u eeg isbadelada dheefaha si aad u hubiso inay kuu shaqayn doonaan sanadka soo socda.
 - Eeg **Qaybaha D1** macluumaadka ku saabsan isbadelada dheefaha ee qorshaheena.
- **Hubi haddii ay jiraan wax isbedelo ah oo ku yimaadda caymiska dawada loo qoray oo laga yaabo inay saameyn kugu yeelato.**
 - Daawooyinkaaga ma la dabooli doonaa? Ma sii wadi kartaa inaad isticmaasho farmashiyo isku mid ah? Ma jiri doonaan wax isbadel ah sida oggolaansho hore, tallaabo daaweyn, ama xad tirada daawooyinka?
 - Dib u eeg isbeddelada dheefaha si aad u hubiso inay kuu shaqayn doonaan sanadka soo socda.
 - Tixraac **Qaybta D2** macluumaadka ku saabsan isbadelada ku yimaadda caynsanaanta daawadayada.
 - Kharashka daawooyinkaaga wuu kici karaa tan iyo sannadkii hore.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

- La hadal dhakhtarkaaga si aad u ogaato isbadelada kharashka yar ee laga yaabo inay kuu diyaar yihiin; tani waxay kaa badbaadin kartaa kharashyada sanadlaha ah ee jeebka laga bixiyo sannadka oo dhan.
- Maskaxda ku hay in faa'iidooyinka qorshahaagu ay go'aamiyaan inta ay kharashka daawadaadu isbadeli karaan.
- **Hubi haddii bixiyeyaashaada iyo farmashiyaasha ay ku jiri doonaan shabakadeena sanadka soo socda.**
 - Dhakhaatiirtaada, oo ay ku jiraan kuwa ku takhasusay, ma ku jiraan shabakadeena? Ka warran farmashiyahaaga? Maxaa ku saabsan isbitaallada ama bixiyaasha kale ee aad isticmaasho?
 - Tixraac **Qaybta C** macluumaadka ku saabsan *Bixiyaheena iyo Tusaha Farmashiga*.
- **Ka fikir kharashkaaga guud ee qorshaha.**
 - Sidee iskugu geyn kharashaadka u barbardhigaan doorashooyinka kale ee caymiska?
- **Ka fikir inaad ku faraxsan tahay qorshaheena.**

Haddii aad go'aansato inaad sii wado SeniorCare Complete:

Haddii aad rabto inaad nala joogto sanadka soo socda, way fududahay – uma baahnid inaad wax sameyso. Haddii aadan isbeddel sameyn, waxaad si toos ah ugu jiri doontaa diwaan-gelinta SeniorCare Complete.

Haddii aad go'aansato inaad bedesho qorshayaasha:

Haddii aad go'aansato in caymiska kale uu si fiican u dabooli doono baahiyahaaga, waxaa laga yaabaa inaad bedesho qorshayaasha (ka tixraac **Qaybta E2** wixii macluumaad dheeraad ah). Haddii aad isku diwaangeliso qorshe cusub, waxaad heli doontaa ogeysiis marka caymiskaaga cusub uu bilaaban doono. Eeg **qaybta E2** si aad wax badan uga ogaato doorashooyinkaaga.

C. Isbadelada bixiyaasha shabakadaha iyo farmashiyada

Inta aad ku bixiso daawooyinkaaga waxay ku xiran tahay farmashiyaha aad isticmaasho. Qorshaheenu wuxuu leeyahay shabakad farmashiyo. Inta badan, daawooyinkaaga waxaa daboolaya *kaliya* haddii ay ka buuxaan mid ka mid ah farmashiyadayada shabakadda.

Bixiyaasheena iyo shabakadaha farmashiyaha ayaa isbedelay 2026.

Fadlan dib u eeg 2026 Bixiyaha iyo Buugga Farmashiyaha si aad u ogaato haddii bixiyeyaashaada (bixiyaha daryeelka aasaasiga ah, khabirada, isbitaallada, iyo wixii lamid ah.) ama farmashiyaha ay ku jiraan shabakadeena. Buug cusub oo *ah oo bixiyaha iyo hagaha farmashiyaha ah* ayaa ku yaal boggayaga internetka ee www.mnscha.org. Waxaad sidoo kale wici kartaa Adeegyada Xubnaha lambarka ku yaal xagga hoose ee bogga si aad u hesho macluumaad bixiye la cusbooneysiisay ama aad naga codsato inaan kuu soo dirno boostada *Bixiyaha iyo Hagaha Farmashiyaha*.

Waa muhiim inaad ogaato inaan sidoo kale isbadel ku samayn karno shabakadeena inta lagu jiro sanadka. Haddii bixiyahaagu ka tago qorshaha, waxaad leedahay xuquuq iyo ilaalo gaar ah. Macluumaad dheeraad ah, ka tixraac **Cutubka 3** ee *Buug gacmeedkaaga xubinta* ama wac Adeegyada Xubnaha lambarka ku yaal xagga hoose ee bogga si aad u hesho caawimo.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

D. Isbadelada dheefaha iyo kharashyada sannadka soo socda

D1. Isbadelada ku yimaada faa'iidooyinka adeegyada caafimaadka

Waxaan u bedelaynaa caymiskayaga adeegyada caafimaadka qaarkood sanadka soo socda. Shaxda hoose ayaa qeexaysa isbeddeladan.

Fiiro gaar ah: (*) waxay muujinaysaa oggolaansho hore ayaa loo baahan yahay.

Faa'iido	2025 (sannadkan)	2026 (sannadka kale)
Kaadhka raashinka	Xubnaha hadda waxay heli doonaan kaarka raashinka oo leh \$130 qaddar kharash ah saddexdii biloodba mar. Lacagaha waa in la kharash gareeyaa dhammaadka rubuca oo ha u gudbin rubuca xiga. Lacagtu waxay cusboonaysiisaa rubuc kasta ilaa inta isticmaaluhu uu ka sii ahaanayo xubinka qorshaha. Qarashka ugu badan sannadkii waa \$520.	Grocery Card lama daboolo.
Kaarka daawada Dhakhtarka la'aanta lasoo gato	Kaarka daawada Dhakhtarka la'aanta lasoo gato (OTC) lama daboolayo.	Xubnaha hadda waxay heli doonaan kaarka OTC oo leh \$90 qaddar kharash ah saddexdii biloodba mar. Lacagaha waa in la kharash gareeyaa dhammaadka rubuci-ka oo ha u gudbin rubuca xiga. Lacagtu waxay cusboonaysiisaa rubuc kasta ilaa inta aad kasii ahaaneyso xubinka qorshaha kamid ah. Qarashka ugu badan sannadkii waa \$360.
Keenitaanka Guriga Cuntooyinka*	Ilaa 170 cunto (2 cunto maalintii ilaa 85 maalmood) ka dib marka bukaan-jiifka laga saaro. Waxa kaliya oo loo heli karaa cuntooyinka aan hore u daboolin faa'iido kale ama barnaamij caymiska.	Ilaa 140 cunto (1 cunto maalintii ilaa 7 toddobaad muddo 10 asbuuc ah) ka dib marka bukaan jiifka laga saaro. Ugu badnaan 2 jeer sannadkii. Waxa kaliya oo loo heli karaa cuntooyinka aan hore u daboolin faa'iido kale ama barnaamij caymiska.

D2. Isbadelada ku yimaada caymiska daawada

Isbeddellada Liiska Dawooyinkayaga

Liistada la cusboonaysiiyay ee *Dawooyinka la Daboolay* ayaa ku yaal boggeena www.mnscha.org. Waxa kale oo aad wici kartaa Adeegyada Xubinta lambarka hoose ee bogga si aad u hesho macluumaadka cusub ee daroogada ama aad na weydiisato in aan kuugu soo dirno *Liiska Dawooyinka la Daboolay*.

Liiska *Dawooyinka la Daboolay* waxa kale oo loo yaqaan *Liiska Dawooyinka*.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

Waxaanu isbedel ku samaynay *Liiska Dawooyinkayada*, kaas oo ay ku jiri karaan ka saarida ama ku darida daroogooyinka, badelida xayiraadaha khuseeya caymiskayaga daawooyinka qaarkood.

Dib u eeg *Liiska Dawooyinka* si **aad u hubiso in daawooyinkaaga la dabooli doono sanadka soo socda** iyo si aad u ogaato haddii ay jiri doonaan wax xaddidaad ah.

Inta badan isbeddelada *Liiska Daawadu* waa cusub yihiin bilowga sannad kasta. Si kastaba ha ahaatee, waxa laga yaabaa in aanu samayno isbadelo kale sida ay ogol yihiin Medicare iyo/ama gobolka saamayn ku yeelan doona inta lagu jiro sanadka qorshaha. Waxaan cusbooneysiineynaa *Liiska Dawooyinka* onlaynka ah ugu yaraan bil kasta si aan u bixinno liiska ugu casrisan ee daawooyinka. Haddi aanu samayno isbedel saamayn doona daawada aad qaadanayso, waxaanu kuu soo diri doonaa ogeysiis ku saabsan isbedelka.

Haddii uu ku saameeyo isbeddelka caymiska dawada, waxaanu kugu dhiirigelinaynaa inaad:

- La shaqee dhakhtarkaaga (ama qore kale) si aad u hesho daawo kale oo aan daboolno.
 - Waxaad ka wici kartaa Adeegyada Xubinka nambarka hoose ee bogga ama waxaad la xiriiri kartaa isuduwaha daryeelkaaga si aad u waydiiso liiska dawooyinka la daboolay ee daaweeya xaaladaha la midka ah.
 - Liiskani wuxuu ka caawin karaa bixiyahaaga inuu helo daawo la bixiyo oo laga yaabo inay ku shaqeyso.
- La shaqee dhakhtarkaaga (ama qore kale) oo na weydiiso inaan ka reebno dawada la bixiyo.
 - Waxaad codsan kartaa ka reebis ka hor sanadka soo socda waxaanu ku siin doonaa jawaab 72 saacadood gudahood ka dib markaan helno codsigaaga (ama qoraalka taageerada dhakhtarkaaga).
 - Si aad u ogaato waxa ay tahay inaad samayso si aad u codsato ka reeban, tixraac **Cutubka 9** ee *Buug-gacmeedkaaga Xubinta* ama wac Adeegyada Xubinka nambarka ku yaal bogga hoose.
 - Haddii aad u baahan tahay caawimo ku aadan codsashada ka dhaafitaan la xiriir Adeegyada Xubinka ama iskuduwaha daryeelkaaga. Tixraac **Cutubyada 2 iyo 3** ee *Buug-gacmeedka Xubinka* si aad wax badan uga ogaato sida loola xiriiro isuduwaha daryeelkaaga.
- Na weydiiso inaan bixino sahayda ku meel gaarka ah ee daawada.
 - Xaaladaha qaarkood, waxaanu bixinaa **sahayda** ku meel gaarka ah ee dawada inta lagu jiro 90 maalmood ee ugu horeeya taariikhda sanadka.
 - Sahaydan ku meel gaadhka ah waa ilaa 30 maalmood. (Si aad wax badan uga barato goorta aad heli karto sahay ku meel gaar ah iyo sida loo codsado mid, tixraac **Cutubka 5** ee *Buug-gacmeedka Xubintaada*.)
 - Marka aad hesho dawo ku meel gaar ah, kala hadal dhakhtarkaaga waxa aad samaynayso marka sahayda ku meel gaadhka ah kaa dhamaado. Waxaad u beddeli kartaa daawo kale oo qorshaheena daboolayo ama waxaad na weydiisan kartaa inaan adiga kaa reebno oo aan dawadaada hadda daboolno.
- Inta badan ka reebanaanshaha hadda jira ayaa weli la dabooli doonaa 2026, marka laga reebo daawooyinka opioid-ka iyo daawooyinka gaarka ah. Haddii aad qabto su'aalo ku saabsan haddii ka reebitaankaagu hadda socon doono illaa 2026, fadlan wac Adeegyada Xubinka.

Isbadelada ku yimaada qiimaha daawada

Kuwaan waa labo marxaalado lacag bixin ah oo caymiska daawadaada Medicare Qaybta D sida waafaqsan qorshaheena. Inta aad bixiso waxay ku xiran tahay marxaladda aad ku jirto marka aad hesho warqad dhakhtar kuu qoray ama lagu buuxiyay. Kuwaan waa labada marxaalad:

? **Haddii su'aalo qabtid**, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

Marxaladda 1 Marxaladda Koowaad ee Caymiska	Bogga 2 Marxaladda Caymiska Musiibada
Inta lagu jiro marxaladdan, qorshaheenu wuxuu bixiyaa qayb ka mid ah kharashyada daawooyinkaaga, waxaadna bixisaa qaybtaada. Saamigaaga waxaa loo yaqaan qarash wadaaga caymiska. Waxaad bilaabaysaa marxaladdan marka aad buuxiso warqadda daawada ee ugu horreysa sanadka.	Inta lagu jiro marxaladdan, qorshaheenu wuxuu bixiyaa dhammaan kharashyada daawooyinkaaga ilaa Diseembar 31, 2026. Waxaad bilaabaysaa marxaladdan ka dib marka aad bixiso xaddi cayiman oo kharashaad jeebka laga bixiyo ah.

Heerka Caymiska Bilowga ah wuxuu dhammaanayaa marka wadarta kharashkaaga jeebka laga bixiyo ee daawooyinka ay gaarto \$2,100. Meeshaas markay joogto, Marxaalada Caymiska Hore ayaa bilowdo. Qorshaheenu waxa uu daboolayaa dhammaan kharashaadkaaga daawada laga bilaabo ilaa dhamaadka sanadka. Akhri **Cutubka 6** ee *Buug-gacmeedka* si aad u hesho macluumaad dheeraad ah oo ku saabsan lacagta aad ku bixin doonto daawooyinka.

Marka la eego Barnaamijka Qiimo dhimista Shirkadaha soo saara, shirkadaha daawadu waxay bixiyaan qayb ka mid ah kharashka qorshaheena oo dhan ee la daboolay ee daawada magaca sumadda qaybta D iyo cilmiga bayoolajiga inta lagu jiro Marxaladda Daboolista Billoowga ah iyo Heerka Daboolista Masiibada. Qiimo dhimista ay bixiyaan shirkadaha hoos yimaada barnaamijka qiimo dhimista wax soo saaraha laguma xisaabiyo kharashyada jeebka ka baxsan.

D3. Heerka 1: “Heerka Caymiska ee Koowaad”

Inta lagu jiro Marxaalada Caymiska Koowaad, qorshaheenu wuxuu bixiyaa saamiga qarashka daawooyinkaaga daboolan, oo waxaad bixineysaa saamigaaga. Saamigaaga waxaa loo yaqaan qarash wadaaga caymiska. Qarash wadaaga caymiska waxay ku xirantahay heerka qarash wadaaga ee daawada ku jiro iyo meesha aad ka hesho. Waxaad bixineysaa kharash wadaaga waqti kasta ood daawo dib u qaadaneysa. Haddii qarashaadka daawadaada caymisan ay ka yartahay qarash wadaaga caymiska, waxaad bixineysaa qarash ugu hooseeyo.

Jadwalka soo socda wuxuu muujinayaa kharashyadaada sahayda oo hal bil ah ood ka buuxsatay farmashiyaha shabakada kamid ah adoo adeegsanaya lacag-bixinno caadi ah mid kasta oo ka mid ah 2 heerar daawooyin. Cadadkaan waxay khuseeyaan oo **kaliya** inta lagu jiro waqtiga aad ku jirtro Marxaladda Koowaad ee Caymiska.

Qorshaheena wuxuu daboolaa tallaallada Medicare Qaybta D ee dadka waaweyn badankood adigoon wax kharash ah bixin.

Wixii macluumaad ah oo ku saabsan kharashyada tallaallada, ama macluumaadka ku saabsan kharashyada saadka muddada dheer booqo **Cutubka 6, Qaybta D** ee *Buug-gacmeedka Xubinka*.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

	2025 (sannadkan)	2026 (sannadka kale)
Daawooyinka Heerka 1 – Guud <i>Daawooyinka guud</i> Qarashka sahayda daawada ee heerka 1-aad ee hal bil ah oo ka buuxsamay farmashiyaha shabakada	Bixinta lacag bixintaada hal bil (30-maalmood) sahaydu waa \$0 qoraal kasta.	Bixinta lacag bixintaada hal bil (30-maalmood) sahaydu waa \$0/\$1.60/\$5.10 qoraal kasta.
Daawooyinka Heerka 1 – Sumadda <i>Summada Daawooyinka:</i> Qarashka sahayda daawada ee heerka 1-aad ee hal bil ah oo ka buuxsamay farmashiyaha shabakada	Bixinta lacag bixintaada hal bil (30-maalmood) sahaydu waa \$0 qoraal kasta.	Bixinta lacag bixintaada hal bil (30-maalmood) sahaydu waa \$0/\$4.90/\$12.65 qoraal kasta.

Heerka Caymiska Bilowga ah wuxuu dhammaanayaa marka wadarta kharashkaaga jeebka laga bixiyo ee daawooyinka ay gaarto \$2,100. Meeshaas markay joogto, Marxaalada Caymiska Hore ayaa bilowdo. Qorshahu waxa uu daboolayaa dhammaan kharashaadkaaga daawada laga bilaabo ilaa dhamaadka sanadka. Akhri **Cutubka 6** ee *Buug-gacmeedka* si aad u hesho macluumaad dheeraad ah oo ku saabsan lacagta aad ku bixin doonto daawooyinka.

D4. Marxaalada 2: "Marxaalada Caymiska Masiibada"

Marka aad gaarto xadka lacagta jeebka laga bixiyo ee ah **\$2,100** ee daawooyinkaaga, Marxaalada Caymiska Musiibada ayaa bilaabmayaa waxna kuma bixinaysid daawooyinkaaga Qaybta D ee la daboolay. Waxaad joogeysaa Marxaalada Caymiska Masiibada illaa dhamaadka sannadka kalendarka.

Wixii macluumaad dheeraad ah oo ku saabsan kharashyadaada marxaalada Caymiska Masiibada, tixraac **Cutubka 6, Qaybta E**.

E. Doorashada qorshe

E1. Ku sii jirista Qorshaheena

Waxaan rajeyneynaa inaan ku sii ahaano xubinka qorshe ahaan. Ma aha inaad wax samayso si aad ugu sii jirto qorshaheena. Haddii **aadan** u beddelin qorshe kale oo Medicare ama aad u bedesho Original Medicare, waxaad si toos ah isaga diiwaangelineysaa xubinka ka mid ah qorshaheena 2026.

E2. Qorshaheenna isbadelaya

Inta badan dadka haysta Medicare waxay joojin karaan xubinnimadooda wakhtiyada qaarkood ee sanadka. Sababo la xariira inaad haysato Kaalmada Caafimaadka, waxaad joojin kartaa xubinnimadaada qorshaheena bil kasta oo sanadka kamid ah.

Intaa waxaa dheer, waxaad joojin kartaa xubinnimadaada qorshaheena inta lagu jiro xilliyada soo socda:

- Muddada **isdiiwaangelinta Furan**, waxay soconeysaa Oktoobar 15 ilaa Diseembar 7. Haddii aad doorato qorshe cusub inta lagu jiro muddadaan, xubinnimadaada qorshaheenu wuxuu dhammaan doonaa Diiseembar 31 oo xubinnimadaada qorshaha cusubna waxay bilaabmayaa Janaayo 1.
- Faa'iidada **Medicare (MA, Medical Advantage) Muddada Is-diiwaangelinta Furan**, oo socota Janaayo 1 ilaa Maarso 31. Haddii aad doorato qorshe cusub inta lagu jiro muddadan, xubinnimadaada qorshaha cusub waxay bilaaban doontaa maalinta ugu horreysa ee bisha soo socota.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

Waxaa jiri kara xaalado kale marka aad xaq u leedahay inaad wax ka bedesho diiwaangelintaada. Tusaale ahaan, marka:

- aad ka guurto aagga adeegayaga,
- u-qalmitaankaaga Kaalmada Caafimaadka ama Caawinta Dheeraadka ah ayaa isbedelay, **ama**
- Haddii aad dhawaan u soo guurtay ama aad hadda ka helayso daryeel machad (sida xarun kalkaaliso caafimaad oo xirfad leh ama cusbitaal daryeelka muddada-dheer). Haddii aad dhawaan ka guurtay machad, waxaad bedeli kartaa qorshooyinka ama waxaad u beddeli kartaa Original Medicare laba bilood oo buuxa ka dib bisha aad ka guurto.

Adeegyadaada Medicare

Waxaad haysataa saddex doorasho oo aad ku heli karto adeegyadaada Medicare ee hoos ku qoran bil kasta ee sanadka. Waxaad haysataa ikhtiyaar dheeraad ah oo hoos ku taxan xilliyo gaar ah sanadka oo ay ku jiraan **Muddada Diwaangelinta Sannadlaha** ah iyo **Muddada Diwaangelinta Faa'iidada Medicare ee Furan** ama xaalado kale oo lagu sifeeyay **Qaybta E2**. Markaad doorato mid ka mid ah xulashooyinkan, waxaad si toos ah u joojineysaa xubinnimadaada qorshaheena.

1. Waxaad u bedeli kartaa:

Qorshe kale oo bixiya Medicare-kaaga iyo inta badan ama dhammaan faa'iidooyinkaaga iyo adeegyada Gargaarka Caafimaadka hal qorshe, oo sidoo kale loo yaqaan qorshaha baahiyaha gaarka ah ee isku dhafan ee laba-u-qalma (D-SNP), haddii mid laga heli karo meesha aad ku nooshahay.

Waa kan waxa la sameeyo:

Ka wac Medicare 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waa inay wacaan 1-877-486-2048.

Haddii aad u baahan tahay gargaar ama macluumaad dheeraad ah:

- Wac Barnaamijka Caawinta Caymiska Caafimaadka ee Gobolka (SHIP) 1-800-333-2433 (TTY Isticmaalayaasha ayaa waca 711 ama isticmaal adeegga gudbinta ee aad doorbidayso). Gobalka Minnesota, SHIP waxaa loogu yeeraa Minnesota Aging Pathways. Wicitaanadan waa bilaash. Sidoo kale waxaad booqan kartaa <https://mn.gov/board-on-aging/direct-services/aging-pathways/>

AMA

Iska diwaangeli D-SNP-ga cusub oo isku dhafan.

Waxa si toos ah lagaaga saarayaa qorsheena marka caymiska qorshahaaga cusub bilaabmo.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

2. Waxaad u bedeli kartaa:

Medicare-ka asalka ah oo leh qorshe daawo oo gaar ah oo Medicare ah.

Waa kan waxa la sameeyo:

Ka wac Medicare 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waa inay wacaan 1-877-486-2048.

Haddii aad u baahan tahay gargaar ama macluumaad dheeraad ah:

- Wac Barnaamijka Caawinta Caymiska Caafimaadka ee Gobolka (SHIP) 1-800-333-2433 (TTY Isticmaalayaasha ayaa waca 711 ama isticmaal adeegga gudbinta ee aad doorbidayso). Gobalka Minnesota, SHIP waxaa loogu yeeraa Minnesota Aging Pathways. Wicitaanadan waa bilaash. Sidoo kale waxaad booqan kartaa <https://mn.gov/board-on-aging/direct-services/aging-pathways/>

AMA

Iska diiwaangeli qorshaha cusub ee dawada Medicare uu qoray.

Si toos ah ayaa lagaaga saarayaa qorshaheena marka caymiskaaga Original Medicare uu bilaabmo.

Haddii aad doorato inaad ka tagto qorshaheena, waxaa si toos ah laguugu qori doonaa qorshahayaga Minnesota Senior Care Plus (MSC+) ee adeegyada Caawinta Caafimaadka haddii qorshahayaga MSC+ lagu bixiyo degmadaada. Waxaad qoraal ku codsan kartaa in lagugu diiwaan geliyo qorshaha MSC+ ee lagugu diiwaan geliyey ka hor diiwaangelinta MSHO ee qorshahayaga.

Haddii aanu qorshaheena ku lahayn qorshaha MSC+ ee degmadaada, waxa lagu qori doonaa qorshaha MSC+ ee ka jira degmadaada. La xariir shaqaalaha dhaqaalaha ee degmadaada haddii aad su'aalo qabto.

Haddii aad hadda leedahay kharash-dhimis caafimaad oo aad doorato inaad ka tagto qorshahayaga, kaaga ah Kaalmada Caafimaadka waxa lagu siin doonaa adeeg-ujro-u-adeeg. Laguma qori doono qorshe caafimaad oo kale oo loogu talagalay adeegyada Kaalmada Caafimaadka.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

3. Waxaad u bedeli kartaa:

Original Medicare oo aan lahayn qorshe gooni ah oo Medicare ah oo loogu talagalay daawooyinka lagu qoro.

FIIRO GAAR AH: Haddii aad ku bedesho Original Medicare oo aadan isdiwaangelin qorshe Medicare oo gooni ah oo daawooyin lagu qoro, Medicare waxay ku qori kartaa qorshe daawooyin ah, ilaa aad u sheegto Medicare inaad rabin inaad ku biirto.

Waa inaad kaliya iska tuurtaa daawada caymiska lagu qoray haddii aad caymis dawo ka haysato meel kale, sida loo-shaqeeye ama urur shaqaale. Haddii aad qabto su'aalo ku saabsan oo aad u baahan tahay caymiska daawada, Wac Barnaamijka Caawinta Caymiska Caafimaadka ee Gobolka (SHIP) 1-800-333-2433 (TTY Isticmaalayaasha ayaa waca 711 ama isticmaal adeegga gudbinta ee aad doorbidayso). Sidoo kale waxaad booqan kartaa <https://mn.gov/board-on-aging/direct-services/aging-pathways/>

Waa kan waxa la sameeyo:

Ka wac Medicare 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waa inay wacaan 1-877-486-2048.

Haddii aad u baahan tahay gargaar ama macluumaad dheeraad ah:

- Wac Barnaamijka Caawinta Caymiska Caafimaadka ee Gobolka (SHIP) 1-800-333-2433 (TTY Isticmaalayaasha ayaa waca 711 ama isticmaal adeegga gudbinta ee aad doorbidayso). Gobolka Minnesota, SHIP waxaa loogu yeeraa Minnesota Aging Pathways Wicitaanada waa bilaash. Sidoo kale waxaad booqan kartaa <https://mn.gov/board-on-aging/direct-services/aging-pathways/>

Si toos ah ayaa lagaaga saarayaa qorshaheena marka caymiskaaga Original Medicare uu bilaabmo.

Haddii aad doorato inaad ka tagto qorshaheena, waxaa si toos ah laguugu qori doonaa qorshahayaga Minnesota Senior Care Plus (MSC+) ee adeegyada Caawinta Caafimaadka haddii qorshahayaga MSC+ lagu bixiyo degmadaada. Waxaad qoraal ku codsan kartaa in lagugu diiwaan geliyo qorshaha MSC+ ee lagugu diiwaan geliyey ka hor diiwaangelinta MSHO ee qorshahayaga.

Haddii aanu qorshaheena ku lahayn qorshaha MSC+ ee degmadaada, waxa lagu qori doonaa qorshaha MSC+ ee ka jira degmadaada. La xariir shaqaalaha dhaqaalaha ee degmadaada haddii aad su'aalo qabto.

Haddii aad hadda leedahay kharash-dhimis caafimaad oo aad doorato inaad ka tagto qorshahayaga, kaaga ah Kaalmada Caafimaadka waxa lagu siin doonaa adeeg-ujro-u-adeeg. Laguma qori doono qorshe caafimaad oo kale oo loogu talagalay adeegyada Kaalmada Caafimaadka.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

4. Waxaad u bedeli kartaa:

Qorshe kasta oo caafimaad ee Medicare inta lagu jiro wakhtiyada qaarkood ee sanadka oo ay ku jiraan **Muddada Isdiiwaangelinta Sannadlaha ah** iyo **Muddada Diiwaangelinta Medicare Advantage** ee Furan ama xaalado kale oo lagu sifeeyay **Qaybta A**.

Waa kan waxa la sameeyo:

Ka wac Medicare 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waa inay wacaan 1-877-486-2048.

Haddii aad u baahan tahay gargaar ama macluumaad dheeraad ah:

- Wac Barnaamijka Caawinta Caymiska Caafimaadka ee Gobolka (SHIP) 1-800-333-2433 (TTY Isticmaalayaasha ayaa waca 711 ama isticmaal adeegga gudbinta ee aad doorbidayso). Gobalka Minnesota, SHIP waxaa loogu yeeraa Minnesota Aging Pathways Wicitaanadaan waa bilaash. Sidoo kale waxaad booqan kartaa <https://mn.gov/board-on-aging/direct-services/aging-pathways/>

AMA

Iska diiwaangeli qorshaha cusub ee dawada Medicare.

Waxa si toos ah lagaaga saarayaa qorshaheena Medicare marka caymiska qorshahaaga cusub bilaabmo.

Haddii aad doorato inaad ka tagto qorshaheena, waxaa si toos ah laguugu qori doonaa qorshahayaga Minnesota Senior Care Plus (MSC+) ee adeegyada Caawinta Caafimaadka haddii qorshahayaga MSC+ lagu bixiyo degmadaada. Waxaad qoraal ku codsan kartaa in lagugu diiwaan geliyo qorshaha MSC+ ee lagugu diiwaan geliyey ka hor diiwaangelinta MSHO ee qorshahayaga.

Haddii aanu qorshaheena ku lahayn qorshaha MSC+ ee degmadaada, waxa lagu qori doonaa qorshaha MSC+ ee ka jira degmadaada. La xariir shaqaalaha dhaqaalaha ee degmadaada haddii aad su'aalo qabto.

Haddii aad hadda leedahay kharash-dhimis caafimaad oo aad doorato inaad ka tagto qorshahayaga, kaaga ah Kaalmada Caafimaadka waxa lagu siin doonaa adeeg-ujro-u-adeeg. Laguma qori doono qorshe caafimaad oo kale oo loogu talagalay adeegyada Kaalmada Caafimaadka.

Adeegyadaada Kaalmada Caafimaadka

Haddii aad qabto su'aalo ku saabsan sida loo helo adeegyada Kaalmada Caafimaadka kadib markaad ka baxdo qorshaheena, la xiriir laynka Waaxda Adeegyada Caafimaadka ee Minnesota ee Taageerada Macmiilka ee Daryeelka Caafimaadka (HCCS) oo ah 1-651-297-3862 ama 1-800-657-3672; Isniin - Jimce



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

laga bilaabo 8:00 - 4:30. Isticmaalayaasha TTY waxay wici karaan 711. Wicitaankan waa lacag la'aan. Weydii sida ku biirista qorshe kale ama ku noqoshada Medicare ka asalka ahaa ay u saameynayso sida aad u hesho caymiska Kaalmada Caafimaadka.

F. Helitaan caawimaad

F1. Qorshaheena

Waxaan halkaan u joognaa inaan ku caawinno haddii aad wax su'aalo ah qabtid. Ka wac Adeegyada Xubinta nambarka hoose ee bogga inta lagu jiro maalmaha iyo saacadaha shaqada ee liiska. Wicitaanadaan waa bilaash.

Akhri *Buug-gacmeedkaaga Xubintaadu*

Buug-gacmeedka *Xubintaadu* waa sharci, sharraxaad faahfaahsan oo ku saabsan faa'iidooyinka qorshahayaga. Waxay faahfaahinaysaa faa'iidooyinka iyo kharashyada 2026. Waxay kuu sharxaysaa xuquuqahaaga iyo xeerarka aad raacayso si aad u hesho adeegyo iyo daawooyin dhakhtar qoray oo aanu daboolno.

Buug-gacmeedka *Xubinka* ee 2026 waxaa la heli doonaa kahor Oktoobar 15. Buug-gacmeedka xubinta ee *ugu dambeeyay ee ku saabsan kharash wadaaga caymiska* waxaa laga helayaa webseedkeena www.mnscha.org. Waxa kale oo aad wici kartaa Adeegyada Xubinta lambarka hoose ee bogga si aad nooga codsato in aan kuugu soo dirno *Buug-gacmeedka Xubinta* ee 2026.

Website-keena

Waxaad booqan kartaa boggayaga internetka oo ah www.mnscha.org. Xusuusin ahaan, mareegahayagu waxa uu hayaa macluumaadka ugu casrisan ee ku saabsan adeeg bixiyaha iyo shabakada farmashiyaha (*Bixiyaha iyo Tusaha Farmasiga*) iyo *Liiska Dawooyinka (Liiska Dawooyinka la Daboolay)*.

F2. Minnesota Aging Pathways (oo horey loo dhihi jiray Senior LinkAge Line)

Waxa kale oo aad wici kartaa Barnaamijka Caawinta Caymiska Caafimaadka Gobolka (SHIP). Gobalka Minnesota, SHIP waxaa loo yaqaan Minnesota Aging Pathways. Minnesota Aging Pathways waxay kaa caawin karaan inaad fahamto doorashooyinkaaga qorshaha iyo inaad ka jawaabto su'aalaha ku saabsan badelka qorshooyinka. Minnesota Aging Pathways xiriir nagama lahan annaga ama shirkad caymis ama qorshe caafimaad. Minnesota Aging Pathways waxay tababartay la-taliyaal adeegyaduna waa bilaash. Lambarka taleefanka Minnesota Aging Pathways waa 1-800-333-2433 (isticmaalayaasha TTY waxay wici karaan 711). Si aad u hesho macluumaad dheeraad ah ama si aad u hesho xafiiska Minnesota Aging Pathways ee agagaarkaaga ku yaala, fadlan booqo <https://mn.gov/board-on-aging/direct-services/aging-pathways/>.

F3. Helitaanka caawimaad laga helo qofka u dooda Barnaamijyada Daryeelka Caafimaadka ee Dadweynaha

Barnaamijka dhexdhexaadiyaha ayaa ku caawin kara haddii aad dhibaato kala kulanto qorshahayaga. Adeegyada dhexdhexaadiyaha waa bilaash waxaana lagu heli karaa dhammaan luqadaha. Barnaamijka dhexdhexaadiya:

- u shaqeeya sidii u doode ku hadlaayo magacaaga. Waxay ka jawaabi karaan su'aalaha haddii aad qabto dhibaato ama cabasho waxayna kaa caawin karaan inaad fahamto waxaad samaynayso.
- hubso inaad haysatid macluumaadka la xiriira xuquuqdaada iyo ilaalintaada iyo sida aad ku xalin karto walaacyadaada.
- nalama xiriiro ama shirkad caymis ama qorshe caafimaad midna kuma xirno. Lambarka taleefanka Barnaamijka Xiriiriyaha waa 1-651-431-2660 (Aaga magaalada Twin Cities); 1-800-657-3729



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

(banaanka Twin Cities metro area). Isticmaalayaasha TTY waxay wacaan 711 ama isticmaal adeegga gudbinta ee aad doorbidayso oo aad ku tiirsan tahay.

F4. Medicare

Si aad macluumaadka si toos ah uga hesho Medicare:

- Ka wac Medicare 1-800-MEDICARE (1-800-633-4227), 24 saacadood maalintii, 7 maalmood usbuucii. Isticmaalayaasha TTY waa inay wacaan 1-877-486-2048.
- si layf ah ugala sheekeyso www.Medicare.gov/talk-to-someone
- qoraal boostada ugu dir Medicare adoo adeegsanaya PO Box 1270, Lawrence, KS 66044.

Website-ka Medicare

Waxaad booqan kartaa website-ka Medicare (www.medicare.gov). Haddii aad doorato inaad iska diwaangeliso qorshaheena oo aad iska diwaan geliso qorshe kale oo Medicare, website-ka Medicare wuxuu hayaa macluumaad ku saabsan qarashyada, caymiska, iyo qiimeynta tayada si ay kaaga caawiso inaad barbar dhigto qorshayaasha.

Waxaad ka heli kartaa macluumaadka ku saabsan qorshayaasha Medicare ee laga heli karo aaggaaga adiga oo isticmaalaya qoeshe raadiyaha ee website-ka Medicare. (Wixii macaluumaad dheeraad ah ee ku saabsan, tixrac www.medicare.gov iyo guuji "qorshe raadiyaha.")

Medicare & adiga 2026

Waxaad akhrin kartaa *Medicare & adiga 2026* buug-gacameedka. Sannad kasta xilliga dayrta, buug-yarahaan waxa imayl loo diraa dadka qaba Medicare. Waxay leedahay soo koobida faa'iidooyinka Medicare, xuquuqaha, iyo ilaalinta iyo jawaabaha su'aalaha inta badan la is weydiiyo ee ku saabsan Medicare. Buug-gacmeedkan sidoo kale waxa lagu heli karaa Isbaanishka, Shiinaha, iyo Fiyatnaamiis.

Haddii aadan haysan koobiga buug-yarahaan, waxaad ka heli kartaa website-ka Medicare (www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) ama adigoo wacaya 1-800-MEDICARE (1-800-633-4227). Isticmaalayaasha TTY waa inay wacaan 1-877-486-2048.

F5. Kaalmada Caafimaadka

Macluumaadka ku saabsan adeegyada la-talinta doorashada, wac Waaxda Adeegga Aadanaha ee Minnesota ee Taageerada Macmiilka Daryeelka Caafimaadka (HCCS) khadka 1-651-297-3862 ama 1-800-657-3672.

F6. Qorshaha Lacag bixinta Daawada ee Medicare

Qorshaha Lacag bixinta Daawada ee Medicare waa ikhtiyaar lacag bixin oo kaa caawin kara inaad maareyso kharashka aad jeebka ka bixiso ee daawooyinka uu daboolay qorshaheenu anagoo ku faafinayna sannadka oo dhan (Janaayo-Diseembar) sidii lacag bixin bille ah. Barnaamijkaan kuuma seyf gareynaayo lacag ama hoos uma dhigayo kharashyadaada daawada.

“Caawimaad Dheeraad ah” oo laga helo Medicare iyo caawimaada barnaamijka kaalmada daawooyinka ee gobolkaaga (SPAP) iyo Barnaamijka Caawimaada Daawooyinka ee AIDS-ka (ADAP), ee kuwa u qalma, ayaa ka faa'iido badan ka qayb qaadashada Qorshaha Bixinta Daawooyinka ee Medicare oo keliya. Dhammaan dadka isdiiwaangeliyay waxay u qalmaan inay ka qaybqaataan barnaamijkaan, iyadoon loo eegayn heerka dakhligooda. Si aad xog badan uga barato barnaamijkaan fadlan nagala soo xiriir lambarka taleefanka ee boggan hoose ku qoran ama booqo www.medicare.gov.



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

Boggaan si ula kac ah ayaa looga tagay



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.

Boggaan si ula kac ah ayaa looga tagay



Haddii su'aalo qabtid, fadlan wac Adeegyada Xubinta ee SeniorCare Complete ood ka wici karto 1-866-567-7242, TTY 1-800-627-3529 ama 711, laga bilaabo 8 a.m. ilaa 8 p.m., Isniinta – Jimcaha (Abril – Sebteembar); 8 subaxnimo ilaa 8 fiidnimo, 7 maalmood toddobaadkii (Oktoobar – Maarso). Wicitaanka waa lacag la'aan. **Wixii warbixin dheeraad ah**, booqo www.mnscha.org.