

Macnaha Erayada Sharciga Caafimaadka La Awoodi karo (Affordable Care Act Vocabulary)

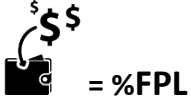


Individual Mandate (Waxyaabaha looga Baahan yahay shakhsiga)

Sharcigacaafimaadka la awoodi karo (Affordable Care Act), oo bilaabanaya Sanadka 2014, wuxuu qeexaya/dhigayaa in qofkasta galo caymis caafimaad oo ku saleysan qiyaasaha aasaasiga ee caafimaadka. Hadi aadan caymis caafimaad qaadan waxaa lagu weydiin doona inaad bixiso Canshuur ama Ganaaxa (Tax Penalty).

Ganaax ma bixin doontid haddi dhakhligaaga hooseeyo ama aadan dabooli Karin baahidaada caafimaad sababo kale awgood sida diinta aad aaminsan tahay. Waxaad dalban karta cafis ama tanaasul aad ku weydiisaneyso in lagaa dhaafto Canshuurta ama Ganaaxa haddi aadan toos u gelin caymiska caafimaadka.

Federal Poverty Level (FPL) (Heerka Saboolnimada ee dowladda Dhexe)



Waa qiyaas ama cabiraad heerka dakhliga oo Haya'da Caafimaadka iyo Adeega Dadweynaha eey soo saarto Sanadkasta. Qiyaasta Heerka Saboolnimada waxaa loo isticmaala in la ogaado cida xaqau leh helitaanka barnaamijyada qaar iyo cawinaad.

The Health Insurance Marketplace or The Exchange (Caymiska caafimaadka ee suuqa laga iibsado)



Waa caymis caafimaad oo suuqa laga iibsado oo qofkasta iyo ganacsatada yaryar ay iibsan karan qorshe caymis caafimaad oo tayo leh oo ay awoodaan.

Caymiska suuqa laga iibsado wuxuu kuu soo bandhigaya inaad kala doorato qorsheyaal caafimaad oo kala duwan qiimohooda iyo fa'aaidooyinkoodaba.

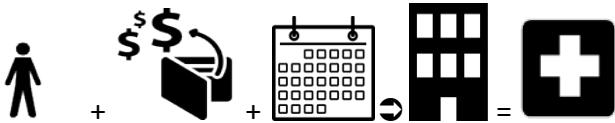
Wuxuu bilaabanaya barnaamijka 1da Octoobar ee 2013. Caymiska caafimaadka suuqa laga iibsado waxaad kala xiriiri karta internetka toos (online); www.healthcare.gov ama Telefoon ama inaad u dirto qoraal ama inaad u marto qof dadka caawiya (Navigator).



Navigator or Assister (Caawiyeyaal)

Waa shaqaale caawiya dadka si ay u dalbadaan caymiska caafimaadka god'ansadaana kan u wanaagasan. Wa la tababaraya waxaana la siinaya shahaadooyin adeegoodana waa lacag la'an.

Premium (Qarashka Caymiska)



Waa qiimaha ama lacagta aad ku bixineyso Caymiska Caafimaadkaaga. Waxaa bixinaya adiga ama shirkada aad u shaqeyso bil kasta, sedexdi bilood ama sanadkiiba mar.

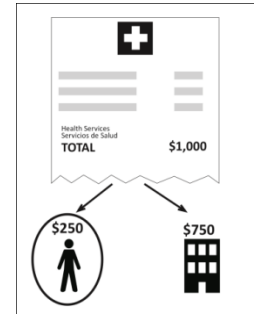
Subsidy (Qiimo Jaban)



Waa lacag dawlada ku caawiso dadka si loo daboolo baahida caafimaadka laguna bixinayo caymisk caafimaad oo la awoodi karo. Qiimaha kaalmada waxay ku xirantahay dakhliga sanadki soo gala qofka waxaana bixinaya dawlada oo siineysa shirkada caymiska (toos).

Deductible(lacagta aad ku Darayso Caymiska)

Waa lacagta aad ku daboolayso daryeelkaaga caafimaad inta uusan bilaaban caymiska caafimaadkaaga inuu bixiyo kharashka adeegyada caafimaadkaaga. Misaal hadi aad qabtid 1000 dolar, qorshaha caymiska ma bixinayo wax kharasha ila aad bixiso 1000\$ (Deductible). Noocaan ma wada daboolayo adeegyada caafimaad qaarkood.



Co-pay(Ku Darid Dhinacaaga ah)



waa qiime goan (misaal ,15\$) aad ku bixiso adeeg caafimaad oo lagu qabtay islamarkaas.Qiimaha wuxuu ku xiranyahay hadba sida nooca adeega caafimaad ee lagu qabtay.



Out of Pocket (Jeeb ka Bixin)

Waa kharashka daryeelka caafimaadka aan caymisku bixin balse aad jeebkaaga ka bixiso. Waxaa ku jira qiimaha lacagta aad ku darayso dhankaaga(Deductibles),caymiska wadaaga(co-insurance) iyo kharash xadidan ama go'an oo aad ku bixiso adeeg caymiska iyo adeegyada aan ku jirin caymiskaaga.



Qualified Health Plan(Qorshaha Caafimaadka Tayeysan)

Sida u cadeynayo Sharciga Caafimaadka la awoodi Karo oo bilaabanaya sanadka 2014,qorshaha caymiska caafimaadka wuxuu dabooli doona adeegyo caafimaad oo tayo leh, wuxuu raacaya qiime xadidan oo caymiska kula qaybsado iyo shuruudo kaleba. Qorsha Caafimaadka Tayeysan wuxuu yeelan doona cadeyn(certification) suuqa laga iibsadey.

Essential Health Benefits (Faiidooyinka Caafimaadka Aasaasiga)



Qorsheyaalka caymiska waa iney daboolan tiro ama qaybo adeegyo caafimaada oo la xadido laga bilaabo sanadka 2014.

Sharciga cusub wuxuu hubinayaa in qorsheyaalka caymiska bixiyaan adeegyo loo yaqaano Caafimaadka Aasaasiga oo gaaraya ila 10 qaybood. Sida

Adeeg Baaburka bukaanka degdegta u qaada iyo gargaarka degdega(Ambulance and Emergency Service), jiif isbitaal, daryeelka hooyada iyo dhalaanka markaas dhasha, caafimaadka dhimirka iyo isticmaalka maandooriyaasha,iyo daaweynta caafimaadaka habdhaqanka(behavioral), daawooyinka takhtarka qoro adeegyada iyo qalabka dhaqancelinta ama soo kabashada cudurada kadib, adeegyada sheybaarka, adeegyada ka hortaga cudurada iyo adeegyada caafimaadka guud. Daaweynta cudurada daashada qofka,iyo adeegyada caruurta oo ey ku jiraan daryeelka ilkaha iyo Indhaha.