

Waxaa kuu keenay Gobalka Oregon

Canshuuraha iyo caymiska caafimaadka

Foomamka 1095 iyo xogta buuxinta canshuurta

Gobalka Oregon ayaa la shaqaynaaya **HealthCare.gov** si looga caawiyo dadka reer Oregon helitaanka caymis caafimaad.

Dhib ma ku qabtaa caymiskaaga?

Haddii aad caqabado ku qabto kadib marka aad iska diiwaan gelisay caymis, la xiriir Waaxda Xeerarka Dhaqaalaha ee Oregon.

Booqo orhim.info/DFRcomplaint

Wac 888-877-4894 (wicitaan bilaash ah) **limeelka**

DFR.InsuranceHelp@dcbs.oregon.gov

Luuqadaha kale ama qaababka?

Wac **1-855-268-3767** (wicitaan bilaash ah) laga bilaabo 8 a.m. ilaa 5 p.m. Isniinta ilaa Jimcada si aad xogtaan ugu codsato luuqadaha español, русский, tiếng việt, 汉语, 漢語, far waawayn, ama qaab kale.



Khayraad ka caawinaaya dadka reer Oregon inay u diyaar garoobaan wakhtiga canshuurta.

Biloowga sanad kasta, waxaad heli kartaa hal ama ka badan oo foomamka 1095 ah oo ku saabsan caymiska caafimaadka ee aad heshay ama laguu yaboohay sanadkii hore. Waxaad u baahan kartaa xogtaan marka aad gudbisno canshuur celintaada federaalka ee dakhliga. Hayso foomamkaan si aad ugu haysato diiwaannadaada adoo la dhigaaya dukumiintiyadaada kale ee canshuuraha.

Foomka 1095-A ayaa loo diray dadka diiwaan gashan webseedka HealthCare.gov. Foomkaan waxaa ku jira:

- Magaca qof kasta oo kamid ah qoyskaaga (adiga iyo dadka kugu tiirsan) ee diiwaan gashan
- Cadadka ay ku bixiyaan caymiska
- Canshuur dhaafyada ay u qalmaan ee lagu dabaqay qarashaadka caymiska
- Cadadka lacagta caymiska

Gudbinta: Marka aad ka codsatay HealthCare.gov, waxaad bixisay qiyaasta dakhliga ku soo gala. HealthCare.gov ayaa u adeegsatay xogtaan xisaabinta u qalmidaada kaalmada canshuurta ee joogtada ah. Waxay u badan tahay inaad adeegsatay "lacagaha hormariska ah" ee canshuur dhaafkaan si aad u yareyso lacagta joogtada ah ee aad bishii bixiso.

Marka aad soo gudbisno canshuur celintaada dakhliga ee federaalka, canshuur dhaafkaaga ugu danbeeyn ee lacagta joogtada ah ee aad u qalanto ayaa lagu saleyn doonaa dakhligaaga rasmiga ah ee sanadka. Way ka duwanaa kartaa cadadka HealthCare.gov xisaabisay ayadoo ku saleysay qiyaasta aad ku qortay codsigaaga.

Si aad cadadka aad ku qaadatay hormariska intii lagu jiray sanadka ugu babac dhigto canshuur dhaafka kama dambaysta ah ee lacagtaada joogtada ah, adeegso foomka canshuuraha ee 8962 — Canshuur Dhaafka Joogtada ah (irs.gov/8962). Softiweerkaaga canshuuraha ama diyaariyaha ayaa kaa caawin kara foomkaan. Haddii aad heshay canshuur ka yar intii aad xaqa u lahayd, waxaad haysaa lacag celin. Haddii aad hesho canshuur dhaaf ka badan intii aad xaqa u lahayd, waxaad ku celinaysaa cadadka dheeriga ah dawlada.

Foomka 1095-B waxaa soo diraa loo shaqeeyaasha haysta shaqaale ka yar 50 oo wakhti buuxa shaqeeya bixiyana caymis caafimaad. Waxaa sidoo kale soo diraa shirkadaha caymiska ee toos uga iibiye qorsheyaasha caymiska macaamiisha, badelkii ay ku iibin lahaayeen HealthCare.gov. Maamulka Caafimaadka ee Oregon (Oregon Health Authority, OHA) ayaa sidoo kale u diraa foomamka qof kasta oo caymis ka hela Caymiska Caafimaadka ee Oregon (Oregon Health Plan, OHP) ama Barnaamijka Caymiska Caafimaadka Carruurta (Children's Health Insurance Program, CHIP). Mararka qaar, dadka haysta caymiska Medicare ee Qaybta A (caymiska isbitaalka) ayaa heli doona foomka 1095-B.

Foomka 1095-C waxaa soo diraa shirkadaha waawayn ee loo shaqeeyo waxayna u diraan dhammaan shaqaalaha ka diiwaan gashan qorshahooda caymiska caafimaadka.

Foomka 1095-B iyo foomka 1095-C waxaa ku jira xog iskumid ah:

- Nooca caymiska
- Magacyada dadka caymiskaagu daboolaaayo
- Muddada caymiska

Gudbinta: Foomamka kore ayaa xaqiijinaaya in adiga iyo dadka kugu tiirsan aad haysataan caymiska ugu yar ee aasaasiga ah (minimum essential coverage, MEC) oo uu qasab ka dhigaayo Sharciga Daryeelka Qiimaha Jaban. Waxay kaa caawinayaa in aan lagugu soo rogin ganaax la xiriira in aadan haysan caymis marka aad soo gudbisno canshuur celinta dakhliga ee gobalka ee sanadaha 2018 iyo kahor.



HIM-5087 (09/2024)

Booqo OregonHealthCare.gov

Su'aalaha Inta badan la Isweydiyo



Su'aal: Ma heli doonaa foomka 1095?

Jawaab: Haddii aad ka diiwaan gashan tahay caymis caafimaad mar uun ka mid ah sanadka, waa inaad heshaa Foomka 095-A, 1095-B, ama 1095-C. Haddii aadan haysan caymis, ma heli doontid foomka 1095.

Su'aal: Ma heli doonaa wax ka badan hal foom?

Jawaab: Sida macquulka ah. Waxaa laga yaabaa inaad hesho wax ka badan hal foom haddii midkood waxyaabaha soo socda ku quseeyaan:

- Aad caymis ka heshay wax ka badan hal meel.
- Aad u shaqaysay wax ka badan hal shirkad oo bixisay caymis.
- Aad badeshay caymiska ama loo shaqeeyaasha intii lagu jiray sanadka.
- Xubnaha kale ee qoysku ay caymis ka heleen ilo kale.

U adeegso dhammaan foomamka aad hesho si aad u buuxiso canshuur celintaada federaalka si aad u muujiso in aad u baahnayd caymiska.

Su'aal: Maxaan samaynayaa haddii aan:

- **Su'aal ka qabo foomka aan helo?**
- **Aan aaminsan nahay in ay ahayd inaan helo foom laakiin aanan helin?**
- **Aan u baahan nahay foom badel ah?**
- **Aan aaminsan nahay in foomka aan helay khaldan yahay?**

Jawaab: La xiriir bixiyaha foomka, ama meesha aad isleedahay way ahayd inay foomka kuu soo diraan.

- Haddii aad qabto su'aalo quseeya Foomka 1095-A, kala xiriir **HealthCare.gov** lambarka **800-318-2596** (wicitaan bilaash ah).
- Su'aalaha quseeya Foomka 1095-B, la xiriir bixiyaha caymiska (ka fiiri laynka 18 ee Foomkaaga 1095-B lambarka taleefanka aad ka wacayso).
- Su'aalaha quseeya Foomka 1095-C, la xiriir Loo shaqeeyahaaga (ka fiiri laynka 10 ee Foomka 1095-C lambarka taleefanka aad ka wacayso).

Su'aal: Ma qasab baa inaan buuxiyo canshuur celinta haddii aan helo midkood foomamkaan?

Jawaab: Caadiyan, haddii aad hesho Foomka 1095-A, oo muujinaaya lacagaha hormariska ah ee canshuur dhaafka caymiska joogtada ah ee adiga ama qof aad masruufto, waa inaad buuxisaa canshuur celinta gaarka ah ee dakhliga adoo adeegsanaaya Foomka 8962. Hase yeeshee, lagaama doonaayo inaad canshuur celin gudbiso keliya sabab la xiriirta inaad heshay Foomka 1095-B ama Foomka 1095-C. Tusaale ahaan, haddii aad ka diiwaan gashan tahay Medicaid, waxaad helayaa Foomka 1095-B.

Su'aal: Ka waran haddii aan gudbiyay canshuur celin aniga oo aan adeegsan foomkayga 1095-A, 1095-B ama 1095-C?

Jawaab: Haddii aadan ku soo sheegin inaad caymis caafimaad haysato canshuur celintaada 2018 ama kahor, waxaa lagaa qaadi karaa lacag ganaax ah oo la xiriirta in aadan haysan caymis caafimaad. Sidoo kale, haddii aad hesho canshuur dhaafyo aadan ku soo sheegin xogta ku qoran Foomamkaaga 1095 canshuur celintaada ama aad ku fashilanto gudbinta canshuur celinta, IRS ayaa kuu soo diraysa warqadda 5591 ama 5596. Warqada ayaa tilmaamo ka bixinaysa sida loo saxo khaladka. Haddii aadan sixin cilada, waxaa lagaa dooni karaa inaad u celiso dhammaan kaalmooyinka canshuurta dawlada federaalka ah. Waxaa sidoo kale suurtagal ah inaad helin canshuur dhaafyada caymiska caafimaadka ee sanadka xiga.

Su'aal: Haddii aanan codsan canshuur dhaafyada joogtada ah ee sanadkii hore ama aan u adeegsado yareynta lacagta bil kasta la iga qaado, ma ku sheegan karaa canshuurahayga? Su'aal: Haddii aanan codsan canshuur dhaafyada joogtada ah ee sanadkii hore ama aan u adeegsado yareynta lacagta bil kasta la iga qaado, ma ku sheegan karaa canshuurahayga?

Jawaab: Haddii aad ka diiwaan gashan tahay caymiska caafimaadka ee aad ka heshay HealthCare.gov, waxaad helayaa Foomka 1095-A. Waxaad u adeegsan kartaa xogta ku qoran foomkaas iyo sidoo kale tan oonleenka ah ee Aalada Canshuurta Caymiska Caafimaadka si aad u buuxiso foomka 8962 ee canshuurahaaga. Haddii aad u qalanto canshuur dhaafyo, waxaa lagu dari doonaa lacag celintaada ama waxaahay.

Caawimaad ku aadan diyaarinta buuxinta canshuuraha

Nuqulka Faahfaahinta: Ururo badan ayaa bixiya caawimaada diyaarinta canshuurta, adeegyada buuxinta canshuurta ee elektarooniga ah, ama labadaba. Mararka qaar, caawimaadu waa bilaash.

- **Faylka Bilaashka ah ee IRS:**
irs.gov/freelfile
- **VITA, caawimaada bilaashka ah ee canshuur celinnada:**
orhim.info/VITA
- **Raadiyaha Goobta Caawiyaha Canshuurta ee Haayada AARP:**
orhim.info/AARP-Tax
- **La taliyaasha maxaliga ah ee ruqsada haysta ee canshuuraha.**
orhim.info/ORTaxHelp
- **Tilmaamaha Xulashada Canshuur Diyaariye:**
orhim.info/TaxPreparerTips