Qaabab iyo luqado kale
Dukumeentigan waxaad ku heli kartaa luqado kale, far waaweyn, farta Braille-ka ama qaab aad doorbidayso, lacag la'aan. Kala xiriir Explore Health explorehealth@oha.oregon.gov ama 855-268-3767 (cod). Waxaan aqbalnaa dhammaan wicitaanada gudbinta.

Qalabka HRA-ga Loo-shaqeeyaha ee Explore Health

Loo-shaqeeyayaasha aan shaqaalahooda siin cayminta caafimaadka ee caadiga ah waxay ka caawin karaan shaqaalaha inay bixiyaan kharashyada caafimaadka iyaga oo adeegsanaya Nidaamka Magdhawga Kharashka Caafimaadka (HRA). Haddii loo-shaqeeyahaagu uu bixiyo HRA, HRA-gaas waxaa loo isticmaali karaa in lagu yareeyo kharashyada cayminta caafimaadka ee u qalma ee qoyskaaga, oo ay ku jiraan qorshayaasha caafimaadka ee u qalma ee loo marayo Explore Health.

Haddii loo-shaqeeyahaagu bixiyo HRA:

- Si taxaddar leh u akhri warqadda aad ka hesho si aad u ogaato shuruudaheeda, oo ay ku jiraan xaddiga lacagta ee Qorshaha Magdhawga Kharashka Loo-shaqeeyahaaga Yar oo U Qalma (Qualified Small Employer Reimbursement Arrangement—QSEHRA) ama Nidaamka Magdhawga Kharashka Caafimaadka ee Cayminta Qofka (Individual Coverage Health Reimbursement Arrangement—ICHRA).
- Isticmaal weekshiitkan si aad u ogaato haddii ICHRA-gaaga ama QSEHRA-gaaga uu buuxiyo shuruudaha awoodista kharashka. Haddii QSEHRA-gaagu uu buuxin waayo shuruudaha "awoodista bixinta," waxa dhici karta inaad u qalanto kabka caymiska ee cashuurta ku salaysan si aad u yarayso kharashka cayminta. Haddii ICHRA-gaagu uu buuxin waayo shuruudaha "awoodista bixinta" oo adna aadan aqbalin ICHRA, waxa dhici karta inaad u qalanto kabka caymiska ee cashuurta ku salaysan si aad u yarayso kharashka cayminta. Haddii aad u qalanto kabka caymiska billaha ee cashuurta, weekshiitkani waxay kuu sheegaysaa xaddiga kabka cashuurta ee ay tahay inaad qaadato, iyadoo laga duulayo xaddiga HRA-gaaga.

Tallaabada 1-aad: Macluumaadka aad u baahan tahay si aad u dhammaystirto weekshiitkan

- Waraaqda HRA-gaaga. Tani waxay ka iman lahayd loo-shaqeeyahaaga.
- Xaddiga dakhliga guud ee la sugay ee ku qoran warbixinta cashuurta dakhliga fadaraalka ee ugu dambaysay. Waxaad u baahan doontaa tan si aad u go'aamiso dakhliga qoyskaaga ee sanadka. Haddii aadan hubin dakhliga aad ku darayso, booqo "Waxa uu yahay dakhliga lagu darayo?"

- Kaalkuleetar.

Tallaabada 2-aad: Gali xaddiga QSEHRA-gaaga ama ICHRA-gaaga

2a Gali xaddiga ugu badan sanadkii ee adiga oo kaliya ee aad ku heli karto HRA. $

Haddii aadan helin xaddiga sanadka oo dhan ee lagu sheegay waraaqda—tusaale ahaan, haddii aad shaqo heshay intii lagu jiray sanadka qorshaha HRA—gali xaddiga adiga oo kaliya ee ku qoran waraaqda.

2b
- Haddii HRA lagu siiyo sanadka oo dhan: 12 u qaybi 2a. $
- Haddii HRA aan lagu siin sanadka oo dhan: U qaybi tirada bilaha ee lagu siinayo HRA 2a.

Gali natiijada halkan.

Tallaabada 3-aad: Gali dakhliga qoyska

3a Gali dakhliga qoyskaaga ee la filayo ee sanadka HRA ay bilaabmi doonto. $

3b 12 u qaybi 3a. Gali natiijada halkan. $

3c Iskugu dhufo 3b iyo 10.22% (0.01022 ee kaalkuleetarkaaga). Gali natiijada halkan. $

Ogow: 10.22% waxay khusaysaa oo kaliya qorshayaasha bilaabmaya 2027.

Tallaabada 4-aad: Xisaabi haddii HRA-gaaga la awoodi karo kharash ahaan

4a Haddii aad leedahay QSEHRA, gali xaddiga khidmadda ee qorshaha Silver-ka (qalinka) ee kaalinta labaad ku jira hoosaynta kharashka ee degmadaada. Haddii aad leedahay ICHRA, gali xaddiga khidmadda ee qorshaha Silver-ka (qalinka) ee ugu hooseeya kharashka ee degmadaada. Kani waxa dhici karta inuusan noqon qorshaha aad iska diiwaangeliso. Tani waxay kaa caawin doontaa inaad tilmaanto haddii QSEHRA-gaaga uu buuxiyey shuruudaha “awoodista kharashka.” $

Si aad u go’aamiso xaddigan, raac tallaabooyinkan:

1. Booqo Hagaha Qorshaha ee ExploreHealthOR.gov. Dooro “Plan Guide (Hagaha Qorshaha)”. Haddii aad u baahan tahay caawimo dhammaystirka qaybtan, fadlan guji linkiga “Contact Us (Nala Soo Xiriir)” oo dooro habka xiriirka ee kuugu habboon.
2. Dooro “Browse for health & dental plans (Soo dhig qorshayaasha caafimaadka & ilkaha)” oo guji sii wad (continue).
3. Marka lagu waydiiyo “Which coverage year (Sanadka Caymintu ka uu Yahay)”, dooro sanadka HRA-gaagu uu cayminayo.
4. Marka lagu waydiiyo “Where do you live (Halka aad deggan tahay)”, gali baadisoocaaga boostada ee wakhtigan.
5. Marka lagu waydiiyo “Who is in your household and do they need coverage (Inta qoyskaagu ka kooban yahay iyo inay u baahan yihiin caymin)”, qor naftaada oo kaliya, ha ku darin xubnaha kale ee qoyska.
6. Qaybta xigta ee kaalkuleetarka kaydinta wuxuu wax kaa waydiinayaa dakhliga qoyska si uu u fahmo haddii aad u qalanto kharash hooseeya, ka bood qaybtan oo sideeda ku dhaaf.
7. Marka xigta, guji “Browse Plans (Soo Dhig Qorshayaasha)” oo ku yaala dhinac midig hoose ee bogga.
8. Marka lagu waydiiyo “Tell us about your healthcare needs (Wax nooga sheeg baahiyahaaga daryeelka caafimaadka)”, ha galin wax macluumaad dheeraad ah oo guji “Skip to view plans (Ka bood si aad u aragto qorshayaasha)”. Liis ah qorshayaasha ayaa soo bixi doona.
9. Dhinaca bidixda, halka ka hoosaysa “Sort by (Ku kala sooc)”, dooro “Monthly price (Qiimaha billaha)”
10. Dhinaca bidixda, halka ka hoosaya “Filter by (Ku shaandhee)”, ku soco “Metal tier (Lakabka birta)” oo dooro “Silver (Qalin)”.
11. Qorshayaasha la soo dhigay waxa lagu aqoonsan doonaa erayga “Silver (Qalin)” magac ahaan iyo nidaamka kharashka billaha ah ee ugu hooseeya ilaa ka ugu sarreeya.
12. Haddii aad leedahay QSEHRA, eeg “Estimated monthly premium (Khidmadda bishii ee qiyaasta ah)” ee qorshaha labaad ee la qoray, oo gali sanduuqa 4a
13. Haddii aad leedahay ICHRA, eeg “Estimated monthly premium (Khidmadda bishii ee qiyaasta ah)” ee qorshaha koowaad ee la qoray, oo gali sanduuqa 4a

OGOW: Hal doolar oo kaliya qiimihiisa waa in la galiyo iyadoo laga duulayo nooca HRA-ga aad haysato

4b	Gali khidmaddaada bishii oo laga jaray xaddiga HRA-ga billaha ah ee naftaada oo kaliya	$

Si aad u hesho xaddigan, 4a ka jar 2b.

4c	Gali xaddiga ka yimi 3c.	$
4d	Miyuu xaddiga ku jira sanduuqa 4b ka badan yahay xaddiga sanduuqa 4c?	☐ Haa ☐ Maya

Tallaabada 5-aad: Soo ogow haddii ay dhici karto inaad u qalanto kabka caymiska ee cashuurta ku salaysan adigoo wata HRA-gaaga

- Haddii aad leedahay QSEHRA iyo 4d waa Haa: QSEHRA-gaaga looma tixgaliyo kharash la awoodi karo. Adiga (iyo xubnaha qoyskaaga ee u qalma) waxa dhici karta inaad u qalantaan kabka caymiska ee cashuurta ku salaysan, si loo yareeyo kharashka cayminta aad ka heshaan Explore Health. Markaad Explore Health ka codsanayso caymin, ka hor intaadan dooran qorshe, Explore Health waxay ku waydiin doontaa inta ka mid ah kabka caymiska ee cashuurta ku salaysan ee aad rabto inaad isticmaasho si aad u yarayso khidmadaada caymiska ee billaha ah. Si aad u isticmaasho xaddiga saxda ah, xaddigaaga QSEHRA ee billaha ah ka jar xaddiga kabka caymiska ee cashuurta ku salaysan ee aad u qalanto.

Tusaale: Xaddiga billaha QSEHRA waa $200, xaddiga bishii ee kabka cashuurta waa $400, kaliya aqbal ugu badnaan kab cashuur oo dhan $200.

- Haddii aad leedahay QSEHRA iyo 4d waa Maya: QSEHRA-gaaga waxa loo tixgaliyaa kharash la awoodi karo. Adiga (iyo xubnaha qoyskaaga ee sidoo kale la siiyo QSEHRA) uma qalantaan kabka caymiska ee cashuurta ku salaysan, si loo yareeyo kharashka cayminta aad ka heshaan Explore Health. Waxaad isticmaali kartaa QSEHRA-ga loo-shaqeeyahaaga si uu kaaga caawiyo iska bixinta lacagta khidmadaha
- Haddii aad leedahay ICHRA iyo 4d waa Haa: Haddii ICHRA-gaaga aan loo tixgelin mid la awoodi karo, adiga (iyo xubnaha qoyskaaga ee u qalma) waxaa laga yaabaa inaad u qalantaan kabka caymiska ee cashuurta ku salaysan si loo yareeyo kharashka cayminta ee loo marayo Explore Health, laakiin keliya haddii aad ka tanaasusho dalabka ICHRA ee loo-shaqeeyahaaga.
- Haddii aad leedahay ICHRA iyo 4d waa Maya (ama haddii 4b iyo 4c ay isleeg yihiin): ICHRA-gaaga waxa loo tixgelin mid la awoodi karo, adiga (iyo xubnaha qoyskaaga ee u qalma) waxa dhici karta inaydaan u qalmin kabka caymiska ee cashuurta ku salaysan si loo yareeyo kharashka cayminta ee loo marayo Explore Health.

Ma u baahan tahay macluumaad dheeraad ah?

- Booqo bogga khayraadka Su’aalaha Badanka la Iswaydiiyo ee Explore Health si aad u hesho macluumaad dheeraad ah oo ku saabsan HRA-yada.
- Si aad u hesho macluumaad gaar ah oo ku saabsan HRA-gaaga waxa uu bixiyo, la xiriir loo-shaqeeyahaaga.

Explore Health: Oregon’s Health Insurance Marketplace
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