Isbarbardhigga Heerarka **Cayminta Caafimaadka Oregon ee 2025**

	Qorshaha Caafimaadka Oregon iyo OHP Bridge	Darajada Boroonska Caadiga ah ee Oregon	Naxaasta Caadiga ah ee Oregon	Naxaasta Caadiga ah: 201-250%	Naxaasta Caadiga ah: 151-200%	Naxaasta Caadiga ah: 139-150%	Dahabka Caadiga ah ee Oregon
Lacagta Caymiska ee Qaddinka ah	$0	$9,200 isku jira	$5,500	$5,000	$1,150	$150	$1,500
Lacagta Rijeetada Loo Jarto	$0		$0	$0	$0	$0	$0
Xaddiga u Badan ee Qofku Bixinayo Caymiska	$0	$9,200	$9,200	$7,350	$3,050	$1,100	$7,000
Bukaan jiif	$0	Ma jirto lacag la qaadayo kadib lacag jarista	30% kadib lacag jarista	30% kadib lacag jarista	10% kadib lacag jarista	10% kadib lacag jarista	20% kadib lacag jarista
Bukaan socod	$0	Ma jirto lacag la qaadayo kadib lacag jarista	30% kadib lacag jarista	30% kadib lacag jarista	10% kadib lacag jarista	10% kadib lacag jarista	20% kadib lacag jarista
Qolka Gurmadka	$0	Ma jirto lacag la qaadayo kadib lacag jarista	30% kadib lacag jarista	30% kadib lacag jarista	10% kadib lacag jarista	10% kadib lacag jarista	20% kadib lacag jarista
Raajada iyo Sawirka Baaritaanka	$0	Ma jirto lacag la qaadayo kadib lacag jarista	30% kadib lacag jarista	30% kadib lacag jarista	10% kadib lacag jarista	10% kadib lacag jarista	20% kadib lacag jarista
Daryeelka Kahortag	$0	$0	$0	$0	$0	$0	$0
Booqashada xafiiska ee Daryeelka Asaasiga ah/ Caafimaadka Dhimirka	$0	$50*	$40*	$40*	$15*	$10*	$20*
Booqashada khabiirka	$0	$150	$80	$80	$30	$20	$40
Daryeelka Degdegga ah	$0	$100	$70	$70	$40	$30	$60
Daawada jeneriga	$0	$25	$15	$15	$10	$5	$10
Shirkadda Daawadeeda la Doorbiday	$0	Ma jirto lacag la qaadayo kadib lacag jarista	$60	$60	$25	$10	$30
Shirkadda/Takhasuska Daawadiisa Aan la Doorbidin	$0	Ma jirto lacag la qaadayo kadib lacag jarista	50%	50%	50%	25%	50%
Daaweynta Jirka	$0	$50	$40	$40	$15	$10	$20
Daawaynta Hadalka iyo Shaqada	$0	$50	$40	$40	$15	$10	$20
Toobis	$0	$50	$40	$40	$15	$10	$20
Cirrhaafka	$0	$50	$40	$40	$15	$10	$20

*Saddexda booqasho ee u horreeyaa waa $5.

Fahmidda **caymint caafimaadka**

Caymis Wadaagta Boqollayda ah
Boqolkiiba inta aad bixiso kharashka adeegga daryeelka caafimaadka la caymiyey; boqolkiiba 20 Raajada tusaale ahaan.

Caymis Wadaagta Lacagta Go'an
Qaddar lacageed oo jaango'an oo aad ku bixiso adeegga daryeelka caafimaadka ee la caymiyey; $20 booqashada dhakhtarka, tusaale ahaan.

Kharash wadaagid
Shirkadda caymiska caafimaadka iyo dadka ka diiwaangashan ayaa wadaaga kharashka faa'idada la caymiyey.

Lacag jarista
Qaddarka lacageed ee aad bixiso kahor inta qorshaha caymisku uusan bilaabmin si aad u bixiso kharashka adeegyo la caymiyey. Halkan Oregon, qorshayaal badan oo caymis shardi kama dhigaan in dadka ka diiwaangashan ay bixiyaan lacagta la jaraayo markay xafiiska booqdaan, laakiin waxay lacagta la jaraayo bixin doonaan adeegyada sida joogitaanka isbitaalka ama qalliinada. Aad ayey muhiim u tahay inaad xasuusnaato inay jiraan adeegyo badan oo qorshayaasha caymiska caafimaadku caymiyaan, ha noqoto si buuxda ama ugu yaraan qayb ahaan, kahor buuxinta shuruudda lacag jarista.

Qaddarka u badan ee qofku bixinayo caymiska (OOP)
Qaddarka lacageed ee ugu badan ee aad ka bixinayso adeegyada la caymiyey qorshe sanadeedka caymiska. Kadib markaad bixiso lacagtan ku saabsan lacag jarista, caymis wadaagta lacagta go'an, iyo caymis wadaagta boqollayda marka la eego daryeelka iyo adeegyada gudaha shabakadda, qorshahaaga caymiska caafimaadku wuxuu bixiyaa 100 boqol kharashyada faa'idooyinka la caymiyey. Waxyaalaha aan lagu xisaabtamin kharashka ugu badan ee qofku iska bixiyo waa:

- Lacagta bishii lagaa rabo
- Lacag kasta oo aad ku bixiso adeegyada qorshaha caymiskaagu uusan bixin
- Daryeelka iyo adeegyada shabakadda ka baxsan

Shabakadda
Koox ka kooban bixiyayaal, rugo, isbitaalo iyo farmasiyo heshiis qandaraas kula jira shirkadda caymiska si ay daryeel iyo adeegyo u siiyaan macaamiisha. Ogow haddii aad bixiye ama xarun aad doorbidday ay shabakadda ka tirsan tahay adigoo la xiriiraya shirkaddaada caymiska ama baaraya diiwaankooda bixiyaha, oo laga heli karo orhim.info/health-plans.

Lacag-muddeedka
Qaddarka lacageed ee aad siiso caymiskaaga caafimaadka bil kasta.

Adeegyada ka-hortaga
Adeegyada ka-hortaga iyo fayoqab caadi ahaan waa la caymiyaa iyadoo aysan jirin wax ah caymis wadaagid lacag go'an ama caymis wadaagid boqollay ah kahor inta aadan bixin lacagta la jaraayo ee caymiskaaga, ilaa iyo inta uu dalbaday dhakhtarkaagu oo aad adeegyada ka helayso bixiye ama xarun shabakadda ka tirsan. Shirkadda caymiskaaga caafimaadku ma xaddidi karto adeegyada kahortag ee jinsi ku gaar ah marka laga duulayo jinsigii aad ku dhalatay, aqoonsiga jinsiga, ama jinsiga diiwaangashan — tusaale ahaan, nin labeeb ah oo leh naaso ama xubinta taranka haweenka oo dhawrsan inuu helo raajada naaska ama uruurinta unugyada makaanka.

Bixiyaha
Cid bixisa adeegyada daryeelka caafimaadka sida dhakhtar, dhakhtar ilkeed, ama dabiibe.

Wax badan ka ogow caymint caafimaadka Marketplace adigoo booqanayo orhim.info/marketplace.