



# Medicare

## Miiska ku jira

Medicare	1
Waa Maxay Medicare?	1
Yaa heli kara Medicare	2
Caawinaad loo fidiyo dadka dakhligoodu yar yahay	4
Codsashada Medicare	5
Fursadaha aad heysato in lagu fidiyo adeegga caafimaadka	7
Haddii aad leedahay ceymis kale oo caafimaad	8
La Xiriirka Lambarka Bulshada	9

## Medicare

Buugani waxa aad ka heleysaa macluumaadka aasaasiga ah ee ku saabsan Medicare, cidida la siiyo ama waxyaabaha kale ee aad ka dooran karto ee ceeymiska Medicare. Macluumaadkii ugu dambeeyey ee Medicare, soo booqo bogga internetka ama la soo xiriir lambarada hoos ku qoran.

### Medicare

Bogga shabakadaha Internetka:  
[www.Medicare.gov](http://www.Medicare.gov)

Telefoonka lacag la'aanta ah:  
**1-800-MEDICARE**  
(1-800-633-4227)

Lambarka TTY: **1-877-486-2048**

## Waa Maxay Medicare?

Medicare waa ceeymiska caafimaadka ee dalkayaga ee dadka 65 jirka ah ama ka weyn. Dadka da'doodu ka yar tahay 65 oo qaar naafanimada ka mid ah qaba ama kelyuhu fariisteen ama qaba cudurka halista ah ee murqo jajabka loo yaqaan (Lou Gehrig's disease) waxaa suurtagal ah in ay xaq u yeeshaan Medicare. Barnaamijku waxa uu caawiyaa kharshka caafimaadka, laakiin ma bixiyo dhamaan kharashka caafimaadka ama kharashka daryeelka ee mudada dheer. Waxa aad dooran kartaa sida aad u dooneysa ceeymiska Medicare. Haddii aad doorato ceeymiska caafimaadka Medicare ee horey u jiray, waxa aad iibsan kartaa ceeymiska kabitaanka ee Medicare (oo lagu magacaabo

Medigap) oo aad ka iibsano karto ceymisyada gaarka ah si ay u bixiyaan qaar ka mid ah kharashka aanay Medicare bixin.

Qeyb ka mid ah canshuurta mushaharka ee laga soo jaro shaqaalaha iyo goobaha shaqada ayaa bixinaya kharashka Medicare. Lacag bil kasta, inta badan laga jaro jeegga Lambarka Bulshadaada ayaa qeyb ahaan lagu bixiyaa kharashka.

Xarunta Medicare iyo Medicaid ayaa ah hay'adda maamusha oo u xilsaaran Medicare. Laakiin, marka aad codsato Medicare ee Lambarka Bulshada, waxa aan ku siin karnaa macluumaad guud oo ku saabsan barnaamijka Medicare.

### **Medicare waxa ay leedahay afar qeybood**

- Medicare Qeybta A (ceymiska isbitaalka) waxa uu bixiyaa kharashka dadka la dhigo isbitaalka ama goob leh kalkaaliyayaal caafimaad (marka isbitaalka laga saaro). Qeybta A waxa kale oo ay bixisaa qaar ka mid ah daryeelka guriga iyo goobaha dadka naf ka dhawrka ah la dhigo.
- Medicare Qeybta B (ceymiska caafimaadka waa mid bixiya kharashka dhakhtarka iyo adeegga caafimaadka ee dhakhaatiirta, daryeelka caafimaadka ee guryaha, qalabka caafimaadka iyo qaar ka mid ah adeegga ka hortagga.
- Medicare Qeybta C (Medicare Advantage) waxaa ka mid ah dhamaan macasahka aad ka heleyso.
- Medicare Qeybta D (ceymiska Medicare ee daawada) waxa uu bixiyaa ceymiska daawada.

Macluumaad faahfaahsan oo ku saabsan Medicare *Medicare & You* (Publication No. CMS-10050). Si aad u hesho nuqul, la soo xiriir lambarka lacag la'aanta ama soo booqo bogga internetka ee lagu soo bandhigay boggi hore [www.medicare.gov](http://www.medicare.gov).

### **Fariin ku saabsan Medicare**

Waxaa laga yaabaa in aad u heysato in Medicaid and Medicare ay isku mid yihiin, laakiin waa laba barnaamij oo kala duwan.

Medicaid waa barnaamij uu maamulo gobolka kaas oo kharashka isbitaalka iyo ceymiska caafimaadka siiya dadka dakhligoodu yar yahay. Gobol kasta waxa uu leeyahay sharciyadiisa u gaarka ah ee ku saabsan cidda xaqa u yeelanaysa oo la siinayo Medicaid. Dadka qaar ayaa laga yaabaa in ay Medicare iyo Medicaid xaq u yeeshaan. Macluumaad dheeraad ah oo ku saabsan barnaamijka Medicaid, la xiriir xafiiska gargaarka caafimaadka, gargaarka dadweynaha ama xafiiska ceydha.

### **Yaa heli kara Medicare**

#### **Medicare Qeybta A (ceymiska isbitaalka)**

Dadka da'doodu tahay 65 ama ka weyn, heysta dhalashada ama sharci rasmi ah ku deggan Mareykanka, ayaa xaqu leh Medicare Qeybta A. Waxa aad xaq u leedihiin "Qeybta A" oo lacag la'aan ah haddii aad 65 jir tahay oo:

- Aad qaadato ama aad xaq u leedahay in aad qaadato macaashka Lambarka Bulshada; ama
- Aad qaadato ama aad xaq u leedahay in aad qaadato macaashka shaqaalaha tareenada; ama
- Xaaskaaga (oo nool ama geeriyooday, oo ay ka mid yihiin kan aad kala tagteen) ay qaadato ama ay xaq u leedahay Lambarka Bulshada ama macaashka shaqaalaha tareenada ka shaqeeya; ama
- Adiga ama xaaskaaga/saygaaga oo ka shaqeeyey shaqo dawladeed oo bixin jiray canshuurta Medicare; ama
- Waaxa aad waalid u tahay ilmo heysta ceymis buuxa oo geeriyooday.

Haddii aadan ka soo bixin shuruudaha lagaaga baahan yahay, waxa aad xaq u yeelan kartaa isbitaalka Medicare adiga oo bixinaya lacagta ceymiska ee bil kasta. Inta badan, waxa aad ceymiska caafimaadka ka codsan kartaa mudada diiwaangelinta ee la ogol yahay kaliya.

**FIIRO GAAR AH:** Inkasta oo da'da lagu noqdo hawlgab buuxa aanay aheyn 65, weli waa in aad codsataa Medicare sadex bilood ka hor

inta aanay kuu buuxsamin 65. Macaashka aad ka codsan kartaa boggeena internetka ee [www.socialsecurity.gov](http://www.socialsecurity.gov).

Ka hor inta aadan gaarin 65, waxa aad xaq u yeelanaysaa ceymiska caafimaadka ee Medicare oo lacag la'aan ah haddii:

- Haddii aad qaadaneysay macaashka naafada ee Lambarka Bulshada muddo 24 bilood ah.
- Waxa aad qaadataa macaashka la siiyo hawgalbka shaqaalaha tareenka kana soo baxday shururudaha; ama
- Waxa aad qaadataa macaashka Lambarka Bulshada waayo waxa aad qabtaa cudurka murqaha ku dhaca ee Lou Gehrig; ama
- Waxa aad dawladda u shaqeysay muddo kugu filan oo lagaa goynayey cashuurta Medicare waxa aad xaq u laheyd macaashka naafada ee Lambarka Bulshada muddo muddo 24 bilood ah; ama
- Waxa aad tahay ilmaha ama qof laga geeriyooday oo 50 jir ah ama ka weyn, oo ay ka mid tahay qofka la furay ee laga geeriyooday, ama qof kale oo shaqo dawladeed ka shaqeeyey muddo ku filan oo aad bixineysay canshuurta Medicare waxaadna ka soo baxday shuruudaha barnaamijka Lambarka Bulshada ee dadka naafada ah; ama
- Waxa aad ka jiran tahay kelyaha waxaana lagaa nadiifiyaa kelyaha ama waxaa laga bedelay kelyaha ama;
  - Waxa aad xaq u leedahay ama aad qaadataa macaashka Lambarka Bulshada ee nidaamka wadooyinka tareenada; ama
  - Waxa aad shaqeysay muddo kugu filan ka shaqeysay shaqada dawladda oo aad xaq u yeelatay in Medicare; ama
  - Waxa aad tahay ilmaha ama xaaska/sayga (oo ay ka mid yahay xaaska/sayga) oo shaqaale ah (oo nool ama geriyooday) oo shaqeeyey muddo ku filan sida uu dhigayo sharciga Lambarka Bulshada ama Medicare lagu helo shaqada dawladda.

## **Medicare Qeybta B (ceymiska caafimaadka)**

Qof kasta oo xaq u leh Medicare Qeybta A oo lacag la'aan ah waxaa laga diiwaan geliyey Medicare Qeybta B iyaga oo bixiya lacag bil kasta ah. Dadka macaashka qaata ee uu soo galo dakhli faraha badan waxa ay bixinayaan lacag fara badan oo bil kasta ah ee Part B. Macluumaad dheeraad ah , ka akhri *Medicare Premiums: Rules for Higher-Income Beneficiaries* (Publication No. 05-10536), or visit [www.socialsecurity.gov/mediinfo.html](http://www.socialsecurity.gov/mediinfo.html).

Haddii aadan xaq u laheyn Qeybta A oo lacag la'aan ah, waxa aad iibsana kartaa Qeybta B, adiga oo aan gadan Qeybta A, haddii ay da'daadu tahay 65 ama ka weyn oo aad —

- Haysato dhalashada waddanka; ama
- Aaad si sharci ah u degan tahay uguna nooshahay Mareykanka ugu yaraan muddo shan sano ah.

Waxa aad codsan kartaa Qeybta B mudada la ogol yahay isdiiwaan gelinta. Haddii aadan iska diiwaangelin Qeybta B markii ugu horeysay ee aad xaqa u yeelatay , waxaa suurtagal ah in aad bixiso ganaax inta aad heysato ceymiska Qeybta B. Akhri Isdiiwaan gelinta Medicare ee Bogga 5aad.

## **Medicare Qeybta C (Medicare Advantage plans)**

Haddii aad macaashka Part A iyo Part B aad si toos ah uga qaadata dawladda waxa aad heysataa Medicare asli ah. Haddii aad macaashka aad ka hehso hay'adaha maamula Medicare Advanyage ama hay'ad kale oo Medicare ay u ogolaatay, waxa aad heysataa qorshaha caafimaadka ee Medicare. Qaar ka mid ah ceymiskan waxa ay bixiyaan daryeel dheeraad ah oo laga yaabo inuu yareeyo kharashka aad ku darto ceymiska caafimaadka.

Haddii aad heysato Medicare Part A iyo B, waad ku biiri kartaa Medicare Advantage. Ceymiska noocaas ah, ma heysan kartid Ceymiska Medigap (Medigap Policy), waayo Medicare Advantage Plans iyo Medigap waxa ay bixiyaan daryeel isku mid ah. Macaashkaas waxaa ka mid ah maalmo

dheeraad ah oo aad isbitaalka sii joogto ka dib marka ay kaa dhamaadaan maalmaha ay Medicare ogoshahay.

Ceymiska Medicare Advantage waxaa ka mid ah:

- Ceymiska Medicare managed-care plans;
- Qorshaha caafimaadka ee ay maamulaan hay'adaha qaata Medicare (PPO);
- Qorshaha gaarka ah ee lacagta la bixiyo ee Medicare; iyo
- Qorshaha Takhasuska ee Medicare.

Haddii aad go'aan ku gaarto in aad ku biirto Medicare Advantage, waxa aad isticmaali kartaa kaarka caafimaadka ee aad ka heshay hay'adda bixisa daryeelka caafimaadka. Sidoo kale, waxaa laga yaabaa in aad bixiso lacagta bil kasta ee aad bixiso Medicare Advantage taasoo ay ugu wacan tahay macaashka dheeraadka ah ee aad heleyso.

Waxa aad iska diiwaan gelin kartaa Medicare Advantage plan mudada ugu horeysa ee is diiwaan gelinta (ee lagu qeexay Signing up for Medicare ee bogga 5aad), marka ugu horeysa ee aad xaqa u yeelato Medicare. Waxa kale oo aad isdiiwaan gelin kartaa marka la furo isdiiwaan gelinta sanadlaha ah ee Medicare ee ka bilaabanta 15ka Oktoobar ilaa 7da Diseembar ee sanad kasta. Taariikhda dhaqangalka ee isdiiwaangelinta waa 1da Janaayo ee sanadka soo socda. Waxaa jirta xaaladaha qaarkood oo loo ogol yahay is diiwaan gelin gaar ah.

### **Medicare Part D (Qeybta D) (Ceymiska Medicare ee Daawada Dhakhtarku qoro)**

Qof kasta oo heysta Medicare Qeybta A iyo Qeybta B waxa uu xaqa u leeyahay Qeybta D (Ceymiska Medicare ee bixiya daawada dhakhtarku qoro). Macaashka Qeybta D ee si gaara ah loo qaadan ama ku xiran Medicare Advantage. Ceymiska Daawada waa mid loo adeegsan laba ceymis hadba kii la doono. In aad ku biirto ceymiska daawada lagaa bixiyo waa mid aad dooran karto, waxaadna bixineysaa lacag dheeraad ah oo bil kasta ah. Dadka macaashka qaata

ee uu soo dakhli faraha badan waxa ay bixinayaan lacag fara badan oo bil kasta ee Part B. Macaluumaad dheeraad ah, akhri *Medicare Premiums: Rules For Higher-Income Beneficiaries* (Publication No. 05-10536), or visit [www.socialsecurity.gov/mediinfo.html](http://www.socialsecurity.gov/mediinfo.html).

Haddii aadan iska diiwaan gelin Ceymiska Bixinta Daawada ee Medicare markii ugu horeysay ee aad xaqa u yeelatay, waxaa suurtagal ah in dusha lagaa saaro ganaax la daahidda aad la daahday is diiwaangelinta haddii mar dambe is diiwaangeliso. Waa in aad bixisaa ganaaxa marba haddii aad heysato ceymiska daawada ee Medicare. Hase yeeshee, ganaax dusha lagaama saarayo haddii aad laheyd Extra help (hoos ka akhri) ama barnaamij kale oo lagu kalsoonaan karo oo bixiya kharashka daawada lagu qoro. Si lagu kalsoonaan karo, ceymiskaas waa inuu celcelis ahaan yahay mid u dhigma Ceymiska Bixinta Daawada ee Medicare.

Waxa aad iska diiwaan gelin kartaa Medicare Advantage plan mudada ugu horeysa ee is diiwaan gelinta (ee lagu qeexay Signing up for Medicare ee bogga 5aad), marka ugu horeysa ee aad xaqa u yeelato Medicare. Waxa kale oo aad isdiiwaan gelin kartaa marka la furo isdiiwaan gelinta sanadlaha ah ee Medicare ee ka bilaabanta 15ka Oktoobar ilaa 7da Diseembar ee sanad kasta. Taariikhda dhaqangalka ee is diiwaangelinta waa 1da Janaayo ee sanadka soo socda. Waxaa jirta xaaladaha qaarkood oo loo ogol yahay is diiwaan gelin gaar ah.

### **Caawinaad loo fidiyo dadka dakhligoodu yar yahay**

Haddii aadan awoodi karin lacagta bil kasta ee Medicare iyo kharashka kale ee daawada, waxaa laga yaabaa in aad caawinaad ka heli akerto gobolka. Goboladu waxa ay bixiyaan barnaamijyo loogu talo galay dadka xaqa u leh Medicare laakiin dakhligoodu hooseeyo. Barnaamijyada qaarkood waxaa laga yaabaa in ay bixiyaan bil kasta ee Medicare ama qeyb ka mid ah lacagta kugu soo beeganta iyo lacagta

booqashada dhakhtarka. Si aad xaq ugu yeelato, waa in aad heysataa Medicare Qeybta A ee dadka dakhligoodu yar yahay.

Waxa aad macluumaadka ka heli kartaa bogga internetka ee Xarunta Adeegga Medicare iyo Medicadi Soo booqo [www.medicare.gov](http://www.medicare.gov) oo raadi, “Your Medicare Costs (Qiimaha Medicare ee Kugu Baxa)” oo raadi “Get help paying costs (sidii aad ku ku heli laheyd caawinaad lacagta lagaaga bixiyo).” Waxaa kale oo aad soo booqan kartaa [www.medicare.gov/publications](http://www.medicare.gov/publications) oo akhri *Get Help With Your Medicare Costs: Getting Started* (Publication No. CMS-10126).

Gobolkaaga oo kaliya ayaa go’aan ka gaari kara in aad xaq u leedahay in barnaamijkan ku caawiyo. Si aad u ogaato in aad xaq u leedahay, la xiriir gobolka iyo gargaarka caafimaaka ee degaanka (Medicaid), xafiiska adeegga dadweynaha.

Waxaa kale oo laga yaabaa in aad xaq u yeelato Caawinaad dheeraad ah oo lagaa bixiyo qeybta kugu soo beeganta, lacagta ceymiska ee bil kasta, iyo kharashka bixinta daawada ee Medicare (Part D). Waxa suurtagal ah in aad xaq u yeelato haddii dakhligaaga (oo ku go’an heerka faqriga ee dawladda dhexe) iyo kheyraadkaagu yar yahay. Heerka dakhliga iyo kheyraadka waa mid isbedbedesha sanad walba waxaadna ku ogaan kartaa adiga oo nala soo xiriira.

Si toos ah ayaad xaq ugu yeelanaysaa mana lagaa doonayo in aad si gaar ah u codsato caawinaad dheeraad ah (*Extra Help*) haddii aad heysato Medicare oo aad ka soo baxdo shuruudahan:

- In aad heysato ceymiska Medicaid oo buuxa;
- In aad heysato Kabitaanka Dakhliga ee Lambarka Bulshada (SSI); ama
- In aad qeb ka tahay barnaamij gobolka ah oo uu kaa bixiyo lacagta bil kasta ee Medicare.

Macluumaad dheeraad ah oo ku saabsan sida aad ku heli karto caawinaad la xiriirta bixinta kharashka daawada, fadlan nagala soo xiriir telefoonkayaga lacag la’aanta ah

ama soo booqo bogeenna internetka. Waxa kale oo aad ka codsan kartaa barta internetka [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp).

## Codsashada Medicare

### Goorma ayaan codsan karaa Medicare?

Haddii aad horey u qaadaneysay macaashka Lambarka Bulshada ama lacagta la siiyo Hawlgabka Shaqaalaha Tareenada, waxa aan kula soo xiriirayenaa dhawr bilood ka hor inta aadan xaq u yeelan Medicare kuuna soo direynaa macluumaadka. Haddii aad ku nooshahay mid ka mid ah 50ka gobol, Washington, D.C., Waqooyiga Jasiiradaha Mariana, Guam, American Samoa, ama U.S. Virgin waxaa si toos ah lagaaga diiwaan gelinayaa Medicare Qeybta A iyo B. Hase yeeshee, maadaama aad bixineyso lacag bil kasta ah, waad diidi kartaa.

**FIIRO GAAR AH:** *Dadka ku nool Puerto Rico ama wadamada dibadda si toos ah loogama diiwaan gelinayo Qeybta B. Waa in ay doortaan macaashkan.*

Haddii aadan qaadan macaash, waa in aad la soo xiriirtaa Lambarka Bulshada sadex bilood ka hor inta aanay da’dadu ku buuxsamin 65 si aad u codsato Medicare. Waa in aad iska diiwaan gelisaa Medicare xitaa haddii aadan ku talo jirin in aad hawlgab ku noqoto 65.

Marka lagaa diiwaangeliyo Part A, waxa lagu soo dirayaa kaarka casaanka, caddaanka, iyo buluugga ee Medicare kaasoo muujinaya haddii aad heysato Part A, Part B ama labadaba. Ku xafid kaarkaaga meel amaan ah si aad u hesho marka aad u baahan tahay. Haddii kaarka kaa lumo ama lagaa xado, waxa aad barta internetka ka codsan kartaa kaar laguugu bedelo adiga oo xisaab ka furunaya *my Social Security* (Lambarkayga Bulshada) [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount), ama soo wac telefoonka Lambarka Bulshada. Waxaa kale oo lagu soo dirayaa buugga *Medicare & You* handbook (Publication No. CMS-10050) isagaa faahfaahin ka bixineysa macaashka Medicare iyo doorashada qorshaha.

## Xaaladda diiwaangelinta gaarka ah

Waa in aad la xiriirtaa Lambarka Bulshada ee Medicare haddii:

- Aad tahay qof laga dhintay oo naafo ah da'diisuna u dhaxeeyso 50 ilaa 65 laakiin aan codsan macaashka naafada taasoo ay ugu wacan tahay in aad qaadaneysa nooc kale ee macaashka Lambarka Bulshada;
- Waxa aad tahay shaqaale dawladeed oo naafo noqday ka hor inta aanay da'diisu gaarin 65;
- Adiga iyo xaaskaaga ama caruurta aad korineysa ayaa kelyuhu u shaqeyneyn;
- Waxaa aad horey u heysatay Medicare Qeybta B laakiin wuu kaa dhacay ceymiskaas;
- Waxa aad diiday Medicare Qeybta B markii ugu horeysay ee aad qaadatay Qeybta A ama;
- Xaaskaaga/seygaaga ayaa ka soo shaqeeyay tareenada.

## Muddada Ugu Horeysa Isdiiwaangelinta Part B

Markii ugu horeysay ee aad xaqa u yeelatay Medicare Qeybta A, waxa aad heysataa muddo todoba bilood ah (isdiiwaangelinta ugu horeysa) ee aad iska diiwaangelisay Qeybta B. Haddii aad xaqa u leedahay marka da'daadu gaarto 65, mudada ugu horeysa ee isdiiwaangelinta waxa ay bilaabaneysaa sadex ka hor inta aanay da'daadu ku buuxsamin 65 kuna dhamaato sadex bilood ee ka dambeysa taariikhda dhalashada. Haddii aad xaqa u leedahay Medicare oo aad ku heshay naafanimo ama kelyahaaga oo aan shaqeyneyn, mudada ugu horeysa ee isdiiwaangelinta waxa ay kaaga bilaabaneysaa taariikhda aad naafada noqotay ama daaweyntu kuu bilaabantay.

**FIIRO GAAR AH:** Haddii aadan iska diiwaangelin Qeybta B markii ugu horeysay ee aad xaqa u yeelatay, waxaa suurtagal ah in aad bixiso ganaax inta aad heysato ceymiska Qeybta B. Sidoo kale, waa in aad sugtaa isdiiwaangelinta, taasoo dib u dhigeysa ceymiskaaga.

## Goorma ayey dhaqan geleysaa isdiiwaangelinta Part B?

Haddii aad ogolaato isdiiwaangelinta tooska ah ee Medicare Qaybta B, ama aad iska diiwaangeliso Medicare Qaybta B bilaha ugu horeeya ee diiwaangelinta ugu horeysa, ceymiska caafimaadka waxa uu kuu bilaabanayaa bisha ay kuugu qoran tahay in aad xaqa u yeelaneyso. Haddii aad isdiiwaangeliso afarta bilood ee ugu dambeysa, waxa uu ceymiskaagu bilaabanayaa bil ilaa sadex bilood ka dib taariikhda aad isdiiwaan gelisay.

Jaantuska hoose ayaa muujinaya goorta ay Medicare Qaybta B noqoneysa dhaqangal.

Haddii aad isdiiwaangeliso bisha isdiiwaaangelinta ugu horeysa:	Waxa uu ceymiskaaga caafimaadka ee Medicare bilaabanayaa:
Bil ilaa sadex bilood ka hor inta aanay da'daadu gaarin 65 sano	Bisha ay da'daadu gaarto 65 sano
Bisha ay da'daadu gaarto 65 sano	Bil ka dib bisha ay da'daadu gaarto 65 sano
Bil ka dib bisha ay da'daadu gaarto 65 sano	Laba bilood ka dib bisha ay da'daadu gaarto 65 sano
Laba bil ilaa sadex bilood ka dib bisha ay da'daadu gaarto 65 sano	Laba bilood ka dib bisha ay da'daadu gaarto 65 sano

## Isdiiwaangelinta Guud ee Qeybta B

Haddii aadan isdiiwaangelin Medicare Qaybta B inta mudada ugu horeysa ee isdiiwaangelinta, waxa aad heystaa fursad kale oo aad sanad kasta aad isku diiwaan gelin karto mudada isdiiwaangelinta oo ah 1da Janaayo ilaa 31ka Maarso. Ceymiskaagu waxa uu bilaabanayaa 1da luulyo ee sanadka aad isdiiwaangelisay. **Hase yeeshee, waxaa suurtagal ah in lagaa qaado ganaaxa ka daahidda isdiiwaangelinta ee ceymiska Qeybta B Lacagta bil kasta lagaa qaado waxa ay kordheysaa 10 boqolkiiba bil kasta oo ka mid ah 12ka bilood ee aad xaqa u leedahay Qeybta B, laakiin aadan isdiiwaan gelin.**

## Isdiiwaangelinta gaarka ah ee dadka ka tagaya Qeybta C

Haddii aad heysato Medicare Qeybta C (Medicare Advantage Plan), waad ka tagi kartaa ceymiskaaga adiga oo u wareegaya ceymiska asalka ah ee Medicare laga bilaabo 1da Janaayo ilaa 14ka Febraayo. Haddii aad sidaa doorato, waxa aad heysataa ilaa 14ka Febraayo in aad ku biirto ceymiska Qeybta D (Medicare prescription plan). Ceymiskaaga waxa uu bilaabanayaa maalinta koowaad ee bil kasta ka dib marka aad hesho ceymiska diiwaan gelinta.

## Mudada isdiiwangelinta gaarka ah ee dadka ceymiska caafimaadka kaga jira shaqadooda

Haddii ay da'daadu tahay 65 sano oo aad heysato **ceymis shaqada** ee goobtaada shaqada ama kan xaaskaaga, waxa aad leedahay taariikh diiwaangelin oo gaar ah oo aad isaga diiwaangelin karto Medicare Qeybta B. Taasi waxa ay ka dhigan tahay in aad dib u dhigi karto isdiiwaangelinta Medicare Qeybta B adiga oo aan sugin mudada guud ee isdiiwaangelinta oo aadan bixin ganaaxa ka dib markii aad la daahday. Laakiin waxa jira sharciyo xadidaya, sidaa darteed waxa aan kugu dhiiri gelineynaa in aad la xiriirto Xarunta Dhexe ee Medicare & Adeegga Medicaid (CMC) si aad u hesho macluumaad dheeraad ah. Goobta lagala xiriirayo CMS waxa uu ku yaalaa bogga 2aad ee buuggan. Sharcigani waxa uu kuu ogolaanayaa:

- Iska diiwangeli Medicare Qeybta B markii aad doonto tan iyo in aad heysato ceymiska shaqada; ama
- Iska diiwaan geli Medicare Part B mudada sideedda bilood ah ee ka bilaabanta bisha ay shaqada kaa dhamaato ama uu dhamaado ceymiskaga caafimaadka, hadba kan soo hormara.

Isma diiwaangelin kartid mudada isdiiwaan gelinta gaarka ah haddii shaqadaada ama goobta shaqada ay ku siinayaan ceymiska caafimaadka mudada ugu horeysa ee is diiwaan gelinta.

Marka aad iska diiwaangeliso Medicare Qeybta B adiga oo heysta ceymiska shaqada ama bisha ugu horeysa ee marka aadan heysan ceymiska shaqada, ceymiskaagu waxa uu bilaabanayaa hadba:

- Maalinta ugu horeysa ee bisha aad is diiwangelisay, ama
- Sida aad doorato, maalinta ugu horeysa ee mid kasta oo ka mid ah sadexda bilood ee soo socda.

Haddii aad is diiwaangeliso xilli ka mid ah todoba bilood ee ka hartay “mudada isdiiwangelinta gaarka ah,” ceymiska caafimaadka ee Medicare Part B waxa aad kuu bilaabanayaa maalinta koowaad ee bisha xigta

Haddii aadan is diiwaan gelin dhamaandka sideedda bilood, waa in aad sugtaa mudada guud ee is diiwaangelinta, taasoo bilaabaneysa 1da Janaayo ee sanadka soo socda. Waxaa suurtagal ah in lagaa qaado ganaaxa ka daahidda is diiwaangelinta ee ceymiska Qeybta B, sida horey lagu soo sheegay.

Haddii aad qaadato macaashka naafanimada ee Lambarka Bulshada oo daryeelka caafimaadka ka hela ceymiska koox ahaaneed ee adiga ama goobta shaqada ee qof qoyska ka tirsan, waxaa suurtagal ah in aad xaq u yeelato mudada isdiiwaan gelinta ee gaarka ah. Haddii ay sidaas tahay, waxa aad xaq u leedahay bixinta kharashka ee bil kasta sida kuwa shaqeeya ee 65 jir ama ka weyn. Macluumaad dheeraad ah la xiriir Xarunta Dhexe ee Medicare & Adeegga Medicaid.

**FIIRO GAAR AH:** Ceymiska COBRA iyo ceymiska dadka hawlgabka ah laguma xisaabay ceymiska shaqada.

## Fursadaha aad heysato in lagu fidiyo adeegga caafimaadka

Dadka qaata Medicare waxa ay dooran karaan in loo fidiyo adeegga caafimaadka.

Macluumaad dheeraad ah oo ku saabsan fursadaha daryeelka caafimaadka waxa aad ka heli kartaa daabacaadahan hoos ku xusan:

- *Medicare & You* (Publication No. CMS-10050) — Talo siintan guud waxaa loo diraa dadka ka dib marka y iska diiwaan geliyaan Medicare oo ama sanadka loo dirayo isbedelka lagu sameeyey ee sanad kasta.
- *Doorashada ceyminka kabitaanka ee Medicare (Medigap) A Guide to Health Insurance for People with Medicare* (Publication No. CMS-02110) — Tilmaamahani waxa uu faahfaahin ka bixinayaa ceymiska caafimaadka ee kabitaanka u ah Medicare isaga oo talo kaa siinaya waxyaabaha aad tixgelineyso marka aad dooneyso in aad iibsato ceymiska.

Si aad u hesho nuqul ka mid ah daabacaaddan, soo booqo **Medicare.gov/publications** ama la soo xiriir telefoonka lacag la'aanta ah ee, **1-800-MEDICARE (1-800-633-4227)**. Haddii aad dhagaha jigto, waxa aad wici kartaa lambarka TTY, **1-877-486-2048**.

## Haddii aad leedahay ceymis kale oo caafimaad

Medicare Qeybta A (Ceymiska Isbitaalka) ee waa mid dadka intooda badan lacag la'aan ku heli karaan. Waa in aad bixisaa lacagta bil kasta ee Medicare Qeybta B (ceymiska caafimaadka). Haddii aad leedahay caafimaad kale marka aad xaqa u yeelatay Medicare, Miyey haboon tahay in aan bixiyo lacagta bil kasta oo aan codsado ceymiska caafimaadka Medicare?

Jawaabtu dadka way u kala duwan tahay waana mid ku xiran nooca kale ee caafimaadka ee aad heysato. Inkasta oo aynaan odhan karin jawaaba “haa” ama “maya ah, waxaa aan ku siin karnaa macluumaad ku caawin kara marka aad dooneyso in aad gaarto go'aankaas. Waxa kale oo aan ku siin karnaa talo haddii lagaa qaadayo ganaaxa la daahidda isdiwaan gelinta.

## Haddii aad leedahay ceymis caafimaad oo gaar ah

La xiriir wakiilkaaga ceymiska si aad u ogaato sida ceymiskaaga gaarka ah uu ula shaqeynayo Medicare Qeybta B. Taani waa mid aad muhim u ah haddii ay jiraan xubno qoyska ka tirsan oo aad isku ceymis tihiin, iyo xubno kale oo qoyska

ah, iyada oo Medicare aanay bixin dhamaan adeegyada caafimaadka, ee ceymisyada gaarka ah ay bixiyaan. Marka aad qorsheyneyso ceymiska caafimaadka, waa in aad maanka ku heysaa in Medicare iyo ceymiska gaara ah aanay bixin adeegga dadka lagu hayo xarumaha daryeelka. Fariin digniin ah: Si aad u hesho ceymis caafimaad, **ha iska fasixin ama baabi'in ceymiska aad heysato ilaa uu si dhab ah u dhaqangalo ceymiska caafimaadka ee Medicare.**

## Haddii aad leedahay ceymis lagaa siiyey shaqadaada ama tan xaaskaaga/seyga

Sharci ahaan, ceymiska goobaha shaqada ee ay ka shaqeeyaan 20 shaqaale ama ka badan waxa uu sharciga waajib kaga dhigayaa in shaqaalaha iyo xaasaskooda oo da'doodu tahay tahay 65 (ama ka weyn) la siiyo ceymis caafimaad macaashkiisu la mid yahay kan la siiyo dadka da'da yar.

Haddii adiga ama xaaskaaga/saygaaga aad weli shaqeyneysaan oo aad ceymis caafimaad ka heleyso goobta shaqada, la xiriir Xafiiska Shaqaalaha ka hor inta aadan iska diiwaan gelin Medicare (Qeybta B).

## Xisaabta Keydka ee Kharashka caafimaadka (HSA) iyo Medicare

Haddii aad leedahay xisaabta HSA marka aad iska diiwaangelisay Medicare, wax lacag ah kuma dari kartid HSA marka uu kuu bilowdo ceymiska Medicare. Haddii aad lacag ku darto HSA ka dib marka ay Medicare kuu bilaabto, waxaad suurogal ah inaad bixiso ganaax canshuureed. Haddii aad jeceshahay inaad sii wado inaad lacag ku darto HSA ha codsan Medicare, Lambarka Bulshada ama Macaashka Hawlgabka (RRB).

**FIIRO GAAR AH:** *Ceymiska Qeybta A oo aan lacag bisha ah la bixin waxa ay ka soo bilaabanaysaa 6 bilood laga bilaabi taariikhda aad codsatay Medicare (ama Lambarka Bulshada/macaashka RRB), laakiin kama hor mari karto bisha ugu horeysa ee aad xaqa u yeelato Medicare. Siaad uga badabado*



*canshuur ganaax, waa inaad joojisaa inaad lacag ku darto HSA ugu yaraan 6 bilood ka hor inta aadan codsan Medicare.*

### **“Caawinaad dheeraad” oo lagaa caawiyo daawada dhakhtarku qoro ee Medicare**

Haddii dakhligaagu iyo hantidaadu kooban tahay, waxa suurtagal ah in aad xaq u yeelato in lagaa bixiyo daawada sida uu dhigayo Medicare Part D. Doorarka Lambarka Bulshada waa in aad fahamto sida aad xaq ugu yeelaneyso oo codsigaagana kaa qabto ee caawinada dheeraadka ah. Si aad u ogaato in aad xaq u leedahay ama aad u codsato, la soo xiriir lambarka lacag la'aanta ah ee bulshada ama soo booqo barta internetka.

### **Caawinaadda Kharashka Medicare**

Haddii dakhligaagu hooseeyo hantidaaduna yar tahay, gobolka aad degan tahay ayaa laga yaabaa inuu bixiyo lacagta ceymiska, xaaladaha qaarkood, sida kharashka caafimadka “kan aad jeebkaaga” ka bixiso, lacagta kugu beegantay iyo qeybta ceymiska ee aad iska bixisay.

Gobolkaaga oo kaliya ayaa go'aan ka gaari kara in aad xaq u leedahay in barnaamijkan ku caawiyo. Haddii aad is leedahay waad ka soo bixi kartaa shuruudaha, la xiriir Medicaid, adeega dadweynaha ama xafiiska caafimaad iyo adeegga dadweynaha. Soo booqo [www.Medicare.gov/contacts](http://www.Medicare.gov/contacts), or call **1-800-MEDICARE** (TTY: **1-877-486-2048**) si aad u hesho lambarkooda.

### **Haddii aad heysato ceymis caafimaad oo kale**

Haddii aad heysato TRICARE (ceymiska caafimaadka ay bixiyaan wasaaradda gaashaandhigga), macaashkaaga caafimaadka waxaa laga yaabaa inuu isbedelo ama uu istaago marka aad xaqa u yeelato Medicare. Tani waa mid dhaqan galeysa, iyada oo aan loo eegin da'da iyo goobta deganaashaha. Haddii aad hawlgab ka noqotay ciidamada aad tahay qof ka tirsan qoyska qof hawlgab ka noqday ciidamada, waa in aad iska diiwaan gelisaa Qeybta A and Qeybta B marka ugu horeysa eed

xaq u yeelato si aad u heysan karto TRICARE. Waa in aad la xiriirtaa la taliyaha macaashka caafimaadka ee [www.milconnect.dmdc.mil](http://www.milconnect.dmdc.mil), ama aad wacdaa waaxda shaqaalaha gaashaandhigga ee lagala xiriiri karo **1-800-538-9552** ka hor inta aadan go'aan ka gaarin in aad is diiwaan geliso Ceymiska Caafimaadka ee Medicare (Qeybta B).

Haddii aad ka heysato ceymis caafimaad adeegga caafimaadka ee dadka Hindida ah, Waaxda Arrimaha Ciidamada hawlgabka ah, adeegga caafimaadka ee gobolka, la xiriir maamulka xafiisyadaas si ay kaaga caawiyaan in aad go'aan ka gaarto in ay maslaxad kuugu jirto ceymiska caafimaadka ee Medicare.

**MUHIM:** *Haddii aad heysato ceymiska Halgamayaasha (VA) oo aadan iska diiwaangelin Qeybta B markii ugu horeysay ee aad xaqa u yeelatay , waxaa suurtagal ah in aad bixiso ganaax inta aad heysato ceymiska Qeybta B. Sidoo kale, waa in aad sugtaa is diiwaangelinta, taasoo dib u dhigeysa ceymiskaaga.*

Macluumaad dheeraad ah oo ku saabsan sida ay Medicare ula shaqeyso ceymisyada kale, soo booqo [www.Medicare.gov/publications](http://www.Medicare.gov/publications) si aad u aragto qoraalka Medicare iyo *Other Health Benefits: Your Guide to Who Pays First* (Publication No. CMS-02179) ama la soo xiriir telefoonka lacag la'aanta ah ee, **1-800-MEDICARE (1-800-633-4227)**. Haddii aad dhagaha jigto, waxa aad wici kartaa lambarka TTY, **1-877-486-2048**.

### **La Xiriirka Lambarka Bulshada**

Waxaa jira dhawr hab oo loola xiriiri karo Lambarka Bulshada, oo ay ka mid tahay barta internetka, telefoonka iyo in aad tagto xafiiska. Halkan waxa aan u joognaa in aan ka jawaabno su'aalahaaga oo aan kuu adeegno. In ka badan, Lambarka Bulshada waxa ay caawiyeen si ay maanta iyo mustaqbalka ugu guuleystaan iyagoo u fidiyey gargaar dhaqaale malaayiin dad ah oo halgan ugu jira nolosha.

## Booqo bartayada internetka

Sida ugu haboon ee meel kasta loogala soo xiriir kaaro Lambarka Bulshada waa adiga oo soo booqda [www.socialsecurity.gov](http://www.socialsecurity.gov). Halkaas oo aad:

- Ka sameysan *my Social Security* xisaab oo aad kala socoto *Social Security Statement (Warbixinta Lambarka Bulshada)*, ka hubiso lacagta aad shaqeysay, aad ka daabacan karto warqada xaqiijinta macaashka, ka bedeli karto lacagta bangiga laguugu shubo, aad ka daabacan karto foomka SSA-1099/1042S iyo kuwo kale;
- Ka codsan karto caawinaad dheeraad ah (Extra Help) ee ku saabsan daawada lagu qoro ee ceymiska caafimaadka ee Medicare;
- Waxa aad ka coddsan kartaa hawlgabka, naafada, iyo macaashka Medicare;
- Aad ka hesho nuqul ka mid ah daabacaadaha aan soo saarno;
- Aad ka hesho jawaabaha su'aalaha markasta la is weydiyo; iyo
- Iyo kuwo kale oo dheeraad ah!

Adeegyada qaarkood waxa aad ku heli kartaa afka Ingiriisiga oo kaliya. Soo booqo barta Luqadaha kala duwan oo aad macluumaadka ku heli karto Af Soomaali. Waxaanu idiin heli karnaa tarjubaano lacag la'aan ah oo idinka caawin kara waxyaabaha aad uga baahan tihiin Xafiisyada Lambarkaaga Bulshada Waxa aan kuu heli karnaa tarjubaan haddii aad na soo wacdaan ama aad soo booqataan Xafiiska Lambarka Bulshada.

## Nagala soo xiriir

Haddii aadan heli karin internetka, waxaa jirta adeegyo dhameystiran oo aad telefoonka ku heli karto, 24ka saac, 7da cisho ee todobaadka. Nagala soo xiriir telefoonka lacag la'aanta ah ee **1-800-772-1213** ama numberka TTY, **1-800-325-0778**, haddii aad dhagaha la' dahay ama maqalku kugu adag yahay.

Haddii aad dooneyso in qof aad la hadasho, waxa aan telefoonka ka jawaabnaa inta u dhaxeysa 7da aroornimo ilaa 7da fiidnimo Isniinta ilaa Jimcaha. Waxaanu ku weydiisaneynaa in aad dulqaadato mudada aan mashquulsanahay oo telefoonadu badan yihiin ama aad mudo dheer khadka ku jirto. Waxaanu rajeyneynaa on aan kuu adeegno.



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and tomorrow

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Waxaa lagu soo saaray oo lagu daabacay lacagta canshuur bixiyayaasha