



# Hagaha Oregon Ku socota Medicare Qorshooyinka Caymiska

Nuqulka Kowaad **2024**

# Mahad celin iyo Qoraalo

Macluumaadka lagu bixiyay hagahaan ayaa ku jira aagga dadweynaha waxaana laga yaabaa in la koobiyeeyo lana qaybiyo fasax la'aan. Cusbooneysiinta hagahan waxaa soo saaray waaxda adeegyada Dadweynaha ee Oregon, Xafiiska Waayeelka iyo Dadka Naafada ah.

Mashruucan waxaa lagu taageeray, qayb ahaan, lambarka deeqda 90SAPG0111-02-00 oo ka socda Maamulka Mareykanka ee Nolasha Bulshada, Waaxda caafimaadka iyo adeegyada Aadanaha, Washington, D.C. 20201.

Deeq -bixiyayaasha fulinaya mashaariicda leh kafaalo -qaadka dowladda waxaa lagu dhiirigelinayaa inay si xor ah u muujiyaan natiijooyinkooda iyo gabagabadooda. Qodobbada aragtida ama fikradaha ma aha, sidaas darteed, daruuri ma matalaan xeerka ACL ee rasmiga ah. Deeqda kale iyo la hawlgalayaasha taageeraaya mashruucaan waxaa ka kid ah Ilaaliyaha sare Medicare (SMP) iyo Barnaamijka Kaalmada Caymiska Caafimaadka Gobolka (SHIP).

**Fiiro Gaar ah:** Shirkad caymis ayaa laga yaabaa inaan lagu darin hagahan sababta oo ah:

- Ruqsad uma haysato inay ku iibiso caymis gudaha Oregon
- Waa [la caburiyay](#), ama
- Macluumaadka wuxuu ahaa mid aan la helin waqtigii hagahan.

Shuruudaha waxaa lagu qeexay qaamuuska eray-bixinta ee [Bogga 112](#).



# Liiska Mawduucyada

<b>Mahad naq iyo qoraalo .....</b>	<b>2</b>
<b>Hordhac.....</b>	<b>5</b>
Si aad caawimo uga hesho go'aammadda Medicare.....	5
Si aad u siiso caawiso.....	5
Qalab meeleeeyaha wakiilka Medicare.....	6
Ku cusub Medicare? .....	6
Muhaajiriinta iyo Medicare .....	6
Medicaid.....	6
Baro sida kheyraadka gobolka iyo bulshada ay u caawin karaan .....	6
<b>Gundhig.....</b>	<b>7</b>
Ku bilow halkan .....	7
Xulushooyinkaaga Medicare.....	8
Qaybta A -Caymiska isbitaalka Medicare ee asalka ah .....	9
Qaybta B -Caymiska caafimaadka Medicare ee asalka ah .....	10
ABC -yada iyo D ee Medicare.....	11
Xasuusin.....	12
Wakhtiyada diiwaangelinta.....	13
Wakhtiyada diiwaangelinta kama dambaysta.....	14
Qaybta B adeegyada ka hortagga Medicare.....	17
Booqashooyinka ka hortagga .....	18
Medicare -ka asalka ah – ABN iyo DMEPOS.....	19
Dheefaha halyeeyadii iyo Medicare.....	20
Qorshayaasha dib -u bixinta iyo Medicare .....	21
COBRA iyo Medicare.....	22
Medicare iyo qorshayaasha caafimaadka kooxda loo (EGHPs).....	22
Loo shaqeeyaha qorshayaasha caafimaadka ee laga jari karo xisaabaadka kaydka caafimaadka (HSAs).....	23
Medicare iyo Marketplace .....	23

<b>Caymiska daawada.....</b>	<b>25</b>
Qaybta D caymiska daawooyinka ee lagu qoro .....	25
Caawinaad Dheeraad ah iyo Barnaamijka Kaydka Medicare .....	29
Qaybta D dheefta caadiga ah, waxa aad ku bixiso daawooyinka .....	30
2024 Qorshayaasha dawada ee keligood ah.....	31
<b>Medigap .....</b>	<b>33</b>
Ku saabsan xeerarka Dheeraadka (Medigap) Medicare.....	33
Waxa qorshaheedu Medigap ay daboolaan.....	39
Medicare Supplement (Medigap) macluumaadka siyaasadda.....	41
Xeerarka Medigap nooca qorshaha .....	43
Medigap iyo shaxda isbarbar dhig Faa’iidada Medicare.....	51
<b>Faa’iidada Medicare .....</b>	<b>53</b>
Qorshayaasha Faa’iidada Medicare .....	53
2024 medicareqorshooyinka baahiyaha gaarka ah (SNPs).....	57
Macluumaadka xiriirka ee Medicare Advantage plan.....	60
Qorshayaasha Medicare Advantage, ee degmadu.....	61
<b>Racfaanno .....</b>	<b>104</b>
Racfaanno .....	104
Tallaabooyinka racfaanka Medicare ee asalka ah .....	104
Tallaabooyina racfaanka Medicare Advantage .....	105
Qaybta D tallaabooyinka racfaanka .....	106
<b>Khayraadka iyo daabacaadaha .....</b>	<b>107</b>
SHIBA shanteeda daabacaad ee CMS ee ay jecel yihiin .....	107
Si aad u dalbato daabacaadaha Medicare .....	107
Ilaha mareegaha.....	107
Ku saabsan SHIBA.....	108
Meesha lagala xariiraayo.....	108
Lambarka taleefanka (dhammaantood waa lacag la’aan).....	109
Ereyo gaagaaban .....	110
<b>Erey -bixin.....</b>	<b>112</b>
<b>Raad .....</b>	<b>121</b>

# Horudhac

**SHIBA (Gargaarka Faa'iidooyinka Caymiska Caafimaadka Sare) waa shabakad gobolka oo dhan ah oo ah la -taliyayaal shahaadaysan oo si isxilqaan uga shaqeeya bulshadooda si ay uga caawiyaan dhammaan dadka reer Oregon inay gaaraan go'aannada Medicare ee waxbartay.**

**La -taliyayaasha SHIBA iyo dadka reer Oregon ee u qalma Medicare waxay isticmaali karaan “Tilmaamaha Oregon ee Qorshayaasha Caymiska Medicare” ee 2024 si ay u go'aamiyaan qorshaha ugu fiican iyaga.**

**Halkan waxaa ah ilo kale oo SHIBA ah:**

## Si aad caawimo uga hesho go'aamada Medicare

Ka wac SHIBA 800-722-4134 (lacag la'aan). Waxaa lagu weydin doonaa inaad isticmaasho furaha taleefanka si aad u gasho koodhkaaga ZIP-ka iyada oo ku xiran meesha aad ku nooshahay, SHIBA waxay wicitaankaaga u gudbin kartaa hay'ada maxali ah, ama xubin SHIBA ah. Saacadaha la heli karo waxaa ku kala duwan goobaha. Shaqaalaha gobolka SHIBA ay ka go'antahay waxaa la heli karaa Isniinta illaa Jimcaha, 8:30 subaxnimo illaa 5 galabnimo.

Haddii aad u baahan tahay inaad la hadasho shaqaalaha SHIBA, ha **gelin** koodhkaaga ZIP-ka. Waqtiyada uu jiro wicitaan aad u sareya, waxaa laga yaabaa in lagu wareejiyo khadadka taleefonka ee kaalmada Medicare -ka qaranka.

Wax badan ka baro SHIBA halka [shiba.oregon.gov](https://shiba.oregon.gov).

Ku cusub Medicare? Fiiri [shiba.oregon.gov/medicare-65](https://shiba.oregon.gov/medicare-65).

Hubi inaad macluumaadkaaga Medicare ka hesho ilo rasmi ah sida Maamulida Sooshiyaal Sikuuritiga, 800-MEDICARE, wakiil caymis shati haysta, wakiil caymis shati haysta, wakiilka adeegga macmiilka ee qorshaha caymiska caafimaadka ama SHIBA. Diiwaangeli xiriiriyaha taariikhda, waqtiga, lambarka aad ka soo wacday (wicitaannada waa la duubay), magaca wakiilka aad la hadashay, iyo wixii la yiri.

- Lambarka Bulshada, wac **800-772-1213** (waxaa la heli karaa 8-da subaxnimo illaa 7-da galabnimo Isniinta illaa Jimcaha). Si aad u hesho xafiis deegaanka ah, booqo <https://www.ssa.gov/locator> wixii ku saabsan Medicare Su'aalaha Qaybta A iyo Qaybta B.
- Wac 800-MEDICARE (**800-633-4227**) oo wata Qaybta D (qorshaha daawada).

## Si aad u siiso caawimo

Noqo la taliyaha SHIBA ee shahaado haysta. Ka wac SHIBA **800-722-4134** (lacag la'aan). La -taliyayaashu waa inay dhammaystiraan arjiga, si guul leh u dhammaystiraan barnaamijka tababarka, ka gudbaan baaritaanka asalka oo ay la shaqeeyaan SHIBA isuduwaha bulshadooda.

Si aad internetka uga dalbato, tag <https://shiba.oregon.gov/becomeacounselor/Pages/default.aspx>.



## Qalab meeleyaha wakiilka Medicare

Iyadoo barnaamijka SHIBA uu bixiyo adeegyada la-talinta Medicare iyada oo loo marayo shabakad ee lataliyaha shahaadada haysta, iskaa wax u qabso ah oo gobolka oo dhan ah, caawimada sidoo kale waxaa lagu heli karaa kharash la'aan wakiilada caymiska caafimaadka shatiga leh. Wakiiladu waxay kaa caawin karaan talooyinka iyo iibsashada qorshooyinka caymiska Medicare. Haddii aad rabto inaad la shaqeyso wakiil maxalli ah oo ka tirsan beeshaada, Suuqa Caymiska Caafimaadka Oregon wuxuu leeyahay aaladda goobiyaha wakiilka Medicare oo laga heli karo webseedkeda, [healthcare.oregon.gov/Pages/find-help.aspx](https://healthcare.oregon.gov/Pages/find-help.aspx). Wakiillada laga helay aaladda waxay soo maraan hannaan shahaadeyn dawladeed dhagaystirkawaxayna ka shaqeyeen xafiis maxalli ah. Hubi inaad u rogto bogga si aad u hesho “Hel Caawimo Maxalli ah” oo dooro “Wakiillada Medicare” markaad raadineyso.

## Ku cusub Medicare?

Medicare wuxuu bilaabmaa 65 jir, iyadoon loo eegayn meesha aad joogto ama waxaad samaynayso. Ogow sida Medicare kuu saamayn doonto. Aad [shiba.oregon.gov/medicare-65/](https://shiba.oregon.gov/medicare-65/).

## Muhaajiriinta iyo Medicare

Soo -galootiga ayaa codsan kara Medicare iyo faa'iidooyinka kale ee dadweynaha ee taageera caafimaadkooda, nafaqadooda iyo hoygooda iyagoon six un u saamayn xaaladda socdaalka.

## Mahaysaa su'aalo sharci ah?

- Ka raadi talo qareenka socdaalka. Ka hel looyar laanta socdaalka ah <https://www.immigrationadvocates.org/nonprofit/legaldirectory/search?state=OR>
- Raadso talo ku saabsan sida codsashada dheefaha u saamayn karto xaaladda socdaalka. Wac Khadka Dheefaha Dadweynaha ee Xarunta Gargaarka Sharciga/Xarunta Sharciga Oregon ee **800-520-5292**.
- La soco wixii ku saabsan isbeddelada ku yimaadda qarashka dadweynaha adigoo hubinaya [oregonimmigrationresource.org](https://oregonimmigrationresource.org) iyo <https://protectingimmigrantfamilies.org/>.

## Medicaid

Medicaid waa barnaamij oo bixiya caymiska caafimaadka shaqsiyaadka dakhligoodu hooseeyo. Iskaashiga gobolka iyo kan federaalku wuxuu bixiyaa caymiska caafimaadka, ilkaha,iyo caafimaadka hab dhaqanka. Shakhsiyaadka u qalma, waxay kaloo bixin kartaa daryeelka muddada dheer, oo ay ku jirto caawinta guryaha dadka.

Si aad u aragto wax badan oo ku saabsan sida loo dalbado Medicaid iyo dheefaha kale, booqo webseedka U qalmitaanka Oregon KOW <https://one.oregon.gov/> ama wac **800-699-9075 (711 TTY)**.

## Baro sida kheyraadka gobolka iyo bulshada ay u caawin karaan

Macluumaad dheeri ah oo ku saabsan barnaamijkayada dawladda iyo ilaha dadka waaweyn iyo dadka naafada ah, kala xiriir [Xiriirka Kheyraadka Gobowga iyo Naafada ee gobolka \(https://adrcforegon.org\)](https://adrcforegon.org) ee **855-673-2372**.

# Gundhig

## HALKAN KA BILOW

Medicare-ka asalka ah  
Qaybta A iyo Qaybta B



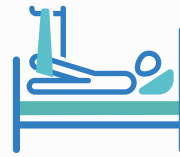
**Qaybta A**  
Isbitaalka  
caymiska



**Qaybta B**  
Caymiska  
Caafimaad

AMA

Qorshaha Faa'idada Medicare  
Qaybta C



**Wuu isku daraa qaybaha A iyo B**  
Waxaa lagu heli karaa ama aan lahayn  
caymiska dhakhtarka (Qaybta D)



**Dheeraadka Medicare  
caymiska**  
(Medigap/Caymiska labaad)

**Caymiska labaad  
waxaa kaloo ku jiri kara:**

- Macaashka dib u celinta (tusaale, PERS)
- [COBRA](#) (Xaaladaha qaarkood)
- [Tricare Nolosh/CHAMP VA](#)
- [Medicaid](#)
- Adeegga Caafimaadka Hindida



**Medicare Qaybta D**  
Qorshaha dawooyinka lagu qoray



**Talooyin iyo  
Tilmaamo**

Kaadhadhka Medicare kuma qorananayaan xarfadaha soo scoda maadaama oo si fudud loogu khaldi karo lambaro: B, I, L, O, S, ama Z.

## La xiriir ikhtiyaaradan caymis haddii aad heli karto

- **Loo shaqeeyaha ama qorshaha kooxda shaqaalaha:** Qorshee adeegga macmiilka
- **Dheefaha Militiriga:** Xafiiska Adeegyada Halyeeyga ee Gobolkaada, **800-692-9666**
- **Medicaid:** Maamulaha kiiskaaga Medicaid, <https://one.oregon.gov/> or **800-699-9075** (711 TTY)

## Xulashadaada Medicare

### Isqorista Medicare

Haddii aad gaarayso 65 oo aad kol hore qaadanayso dheefaha Sooshiyaal Sekuuratiga ama Guddiga Hawlgabka Tareenka, waa inaad ku heshaa kaarka Medicare iyo baakadda boostada qiyaastii saddex bilood ka hor dhalashadaada. Hubi inaad ku cusboonaysiiso cinwaankaaga Sooshiyaal Sekuuratiga si loo hubiyo bixinta degdegta ah.

Haddii aadan kol hore u qaadan macaashka hawlgabka, **waa inaad** la xiriirtaa Sooshiyaal Sekuuratiga si aad iskaga qorto Medicare ama si aad u ogaato haddii aad dib u dhigi karto diiwaangelinta bilaaa ganaax. Waxaad haysataa toddobo bilood oo ku wareegsan bishaada dhalashada 65 aad si aad isudiiwaangeliso, laakiin dheefaha ayaa dib u dhaca inta dheer aad sugeyso. Faahfaahinta ka eeg shaxda ku taal **Bogga 13**.

Haddii aad seegto muddada diiwaangelinta ee toddobada bilood ah ee da'da 65, waxaad iska qori kartaa janaayo 1 illaa Maarso 31 sannad kasta. Gunooyinka caafimaadku waxay bilaabmi doonaan maalinta kowaad ee bisha ku xigta marka aad dalbato ku biirida. Si kastaba ha ahaatee, waxaad yeelan kartaa goor dambe [ciqaabta diiwaan gelinta](#).

Maamulka Sooshiyaal Sekuuratiga ayaa go'aamiya u qalmitaanka, khidmadaha iyo ganaaxyada. Haddii aad qabtid su'aalo ku saabsan isqorista Medicare, ka wac Sooshiyaal Sekuuratiga 800-772-1213 (lacag la'aan) (8 subaxnimo ilaa 7 fiidnimo Isniinta ilaa jimcaha). Had iyo jeer hayso diiwaanka saxda ah ee taariikhda, waqtiga iyo magaca dhammaan wakiillda adeegga aad ka hadasho.

Waxaa laga yaabaa inaad dib u dhigto diiwaangelinta Medicare bilaa ciqaab haddii adiga ama xaaskaaga sharciga ah aad si firfircoon u shaqeyneyso oo aad idin daboolaan qorshaha caafimaadka kooxda loo shaqeeyaha. Si kastaba ha ahaatee, Medicare ayaa laga yaabaa inay noqoto mid asaasi ah xaaladaha qaarkood.

La xiriir maamulaha dheefahaaga si aad u ogaato haddii tani khuseyso.

### Waa maxay Medicare Qaybta A iyo Qaybta B?

Medicare Qaybta A iyo Qaybta B, oo sidoo kale loo yaqaan "Medicare -ka asalka ah." Ayaa daboolaya isbitaalka aasaasiga ah iyo adeegyada caafimaadka. Si kastaba ha ahaatee, waxaad la wadaagi doontaa qayb ka mid ah kharashka. Hagahaan wuxuu kaloo sharaxayaa ikhtiyaaraadka caymiska dheeraadka ah ee caafimaadka iyo [daboolista dawada dhakhtar qoro](#).

### Dariiq kasta oo Medicare ah oo adiga kuu fiican, fadlan:

1. Ka wac **Sooshiyal Sikuuritiga 800-772-1213** si aad u hesho macluumaad ku saabsan diiwaangelinta Qaybta A iyo Qaybta B. Ka wac Medicare **800-MEDICARE** ama **(800-633-4227)**, lacag la'aan si aad u hesho macluumaadka dheefaha, sheegashooyinka ama Qaybta D ee caymiska daawada. **Had iyo jeer** diiwaangeli taariikhda, saacada iyo magaca wakiilka adeegga macmiilka.
2. Hubi in bixiyayaashaada, oo ay ku jiraan isbitaallada, ay aqbalaan caymiskaaga. Wac qorshayaashaada si aad u hubiso in bixiyayaashaada, oo ay ku jiraan isbitaallada, ay ku jiraan shabakadda qorshaha.
3. Adeegso Helitaanka Qorshaha Caafimaadka iyo Daawada ee Medicare [medicare.gov](http://medicare.gov), ama wac qorshahaaga si aad u ogaato.
4. Hayso diiwaanada. Wicitaanada taleefanka oo wata taariikhda, waqtiga, lambarka aad ka soo wacday, magaca qofka aad la hadashay iyo macluumaadka aad heshay.



## Qaybta A – Caymiska isbitaalka Medicare ee asalka ah

<b>2024 Qaybta A ee kharashka caymiska.</b>	In ka yar 30 dhibco shaqo, \$505; 30-39 dhibcood, \$ 278.  Dadka badankoodu ma laha qiimo sare haddii ay haystaan 40 ama ka badan dhibcaha shaqada. Ka hubso lambarka Bulshada dhibcaha shaqada.
---	--

Adeeg	Dheefta	Waxaad bixinaysaa
<b>Isbitaal dhigid</b> Bukaan jiiifka, <b>aan ahayn indha indheyn</b> ; Qol gaar ah iyo boodh, kalkaaliso guud, iyo adeegyo isbitaal oo kala duwan iyo sahay	60 ka maalmood ee ugu horeeya	\$1,632 laga jari karo halkii <a href="#">Mudada dheefta</a> . Waxaad bixin kartaa lacag -dhimisyo kala duwan sanadka kalendharka. Lacag laga jari karo ayaa loo baahan yahay haddii isbitaal dhigid kale ay dhacdo kadib markii <a href="#">ka faa'iideyste</a> laga saaray isbitaalka ama xarun kalkaaliso xirfad leh 60 maalmood oo isku xigta.
	Maalmo 61–90	\$400 maalintii
	Maalmaha 91–150 (maalmaha kaydka nolosha)	\$816 maalintii (xaddidan 60 maalmood noloshiisa oo dhan)
	In ka badan 150 maalmood	Dhamaan kharashyada
<b>Xarun kalkaalineed oo xirfad leh (SNF)</b> Ka dib saddex habeennimo oo isbitaal dhigida bukaan jiiifka, 30 maalmood gudahood markii la saaray, xarun ay oggolaatay Medicare	Maalmo 1–20	\$0
	Maalmo 21–100	Illaa \$204 maalintii
	In kabadan 100 maalmood	Dhamaan kharashyada
<b>Daryeelka caafimaadka guriga</b> Hay'ad Medicare xaqiijisay	Booqashooyinka ku xaddidan daryeelka kalkaaliye xirfad leh oo waqti dhiman ah ama aan kala joogsi lahayn	Wax adeeg ah ma jiro
<b>Daryeel caafimaadka</b> waxaa heli kara oo kaliya kuwa jirran ee aan dhiman	Inta dhakhtarku caddaynayo baahida caafimaadika ikhtiyaarka wadaagga kharash-xididan ee daawooyinka bukaan-socodka iyo daryeelka nasinta bukaan-jiiifka	Ikhtiyaarka wadaagga kharash-xadidan ee dawooyinka bukaan-socodka iyo daryeelka nasinta bukaan-jiiifka
<b>Dhiig</b>	Dhiig	Haddii ay tahay in cisbitaalku kuu soo iibiyo dhiig,waa inaad bixisaa 3 -da cutub ee ugu horreya ama aad dhiigga deeqdo.

**Xusuusnow: Medicare wuxuu bixiyaa oo kaliya kharashyada Medicare -ansixiyey, ee ma aha dhammaan kharashyada adeegyada caafimaad ee la bixiyay.**

## Qaybta B – Caymiska caafimaadka ee Medicare ee asalka ah

<b>2024 Qaybta B ee kharashka caymiska.</b>	Heerka Qadarka lacagta caymiska ee Qaybta B ee 2024 waa \$ 174.70 (ama ka sarreeya iyadoo ku xiran dakhligaaga).
<b>2024 Qaybta B kharashka la wadaago.</b>	Ka dib markaad bixiso sanad-goynta \$240, Medicare guud ahaan wuxuu bixiyaa boqolkiiba 80 lacagta Medicare loo oggol yahay ee adeegyada la daboolay adiguna waxaad bixineysaa boqolkiiba 20 kale. Ma jirto ugu badnaan jeebka ka baxsan.

<b>Adeegyada daboolan</b>	<b>Waxaad bixisaa bil walba Qaybta B oo lagu daray:</b>
<ul style="list-style-type: none"> <li>Adeegyada dhakhtarka</li> <li>Qolka gurmada, daryeel degdeg ah</li> <li><a href="#">Baaritaannada ogaanshaha</a>, baaritaannada shaybaarka, MRIs, CT baaritaano iyo raajoyin</li> <li>Qaybta B daawooyinka la daboolay eel aga maamulo xarunta bukaa-socodka</li> </ul>	20 boqolkiiba qaddarka Medicare la oggol yahay ka dib marka laga jaro sanadlaha.
<ul style="list-style-type: none"> <li>Gaadiidka ambalaaska</li> </ul>	Waxba maahan haddii ay khatar ku tahay nololshaada si aad si kale ugu safarto.
<ul style="list-style-type: none"> <li>Sahayda sonkorowga</li> <li>Qalab caafimaad oo waara, jir-dhismeedka/lafaha</li> </ul>	Eeg <a href="#">Bogga 17</a> wixii Faahfaahin ah
<b>Joogista Kormeerka isbitaalka</b>	<a href="#">Lacag bixinta</a> waxaa go'aamiyo qaaciddada lacag bixinta ee Medicare, kadib marka laga jaro sanadlaha.
<b>Daaweynada xirfadda, jirka iyo hadalka</b>	20 boqolkiiba qaddarka Medicare loo oggol yahay ka dib marka laga jaro sanadlaha.
<b>Cirbadaha</b>	Boqolkiiba 20 qaddarka Medicare la oggol yahay kadib marka laga jaro sanadlaha daaweynta <a href="#">dabadheeraad</a> xanuunka dhabarka hoose.
<b>Daryeelka caafimaadka guriga (la mid ah Qaybta A)</b>	Waxba ma aha adeegyada la daboolay.
<b>Adeegyada ka -hortaga, qaar ka mid ah adeegyada shaybaarka caafimaadka (baaritaannada dhiigga, kaadida)</b>	Waxba ma aha baaritaanada ama hababka ugu badan; Khidmadaha booqashooyinka xafiiska ama kharashyada kale ayaa dhici kara.
<b>Caafimaadka maskaxda</b>	20 boqolkiiba qaddarka Medicare loo oggol yahay ka dib marka laga jaro sanadlaha.

## ABC-yada iyo D ee Medicare

### Waa maxay Medicare?

Medicare waa caymis caafimaad oo loogu talagalay:

- Dadka jira 65 sano iyo ka weyn
- Dadka ka yar 65 ee qaata dakhliga Caymiska Naafada ee Lambarka Bulshada in ka badan 24 bilood
- Dadka qaba cudurka kalyaha dhammaadka ah ama amyotrophic lateral sclerosis (ALS).

Hagahan waxaa ku jira macluumaadka ku saabsan meelaha soo socda ee caymiska Medicare:

- Qaybta A: caymiska isbitaalka\*
- Qaybta B: Caymiska caafimaadka\*
- Dheeraadka Medicare, oo sidoo kale loo yaqaanno qorshayaasha Medigap
- Qaybta C Qorshayaasha Faa'iidada Medicare iyo qorshooyinka caymiska caafimaadka Medicare ee gaarka loo leeyahay
- Qaybta D Caymiska daawada ee dhakhtarka qoray.

Sababtoo ah Medicare waa caafimaad **caymis**, waxaad wadaagi doontaa kharashyada daryeelkaaga.

\*Qaar ka mid ah waxyaabaha aan ku jirin Qaybta A ama Qaybta B

- Daryeelka muddada-dheer ee gacan ku haynta
- Daryeelka ilkaha iyo ilkaha la gashado
- Daawooyinka lagu qoro bukaan-socodka
- Aaladaha/baaritaanada maqalka eek u habboon
- Qalabka gargaarka iyo muraayadaha indhaha
- Baaritaannada jirka ee joogtada ah oo joogto ah o oleh tijaabooyin shaybaadh
- Daryeelka caafimaadka la qaato socdaal ka baxsan Mareykanka, ka reebitaano xadidan
- Daryeel kale (dabiici ah, duugis daweyn)
- Adeegyada gaadiidka caafimaadka oo ay ku jiraan ambalaas aan halis gelin nolosha



## Muddooyinka diiwaangelinta

### Bilowga muddada diiwaangelinta (IEP)

Xilliga diiwaangelinta bilowga ah waa toddoba bilood oo ku wareegsan bishaada dhalashada 65 aad (saddexda bilood ka hor bisha dhalashadaada 65 aad; bisha dhalashadaada 65 aad; iyo saddexda bilood ee ku xiga bisha dhalashada 65 aad).

Dadkan aan iskood isu diiwaangelin, ama kuwa ay tahay inay bixiyaan qaddar caymiska Qaybta A, waxay iska qori karaan Medicare inta lagu jiro bilowga ama guud Xilliyada isqorista ([IEPs](#) ama [GEPs](#)).

Qof kastaa wuxuu xaq u leeyahay Medicare marka uu gaaro 65 sano, mar haddii ay si sharci ah ugu noolaayeen Mareykanka shan sano ama ka badan. Dadka ka weyn 65 sano ee aan weli la kulmin muddadan degenaanshaha sharciga ah, bisha 60 ee daganaanshaha sharciga ah waxaa loola dhaqmi doonaa si la mid ah bishii dhalashadooda 65 aad. Muddada isdiiwaangelinta bilowga ah ayaa markaa bilaabmi doonta bisha 57 aad waxayna dhammaan doontaa bisha 63 aad ee deggenaanshahooda sharciga ah.

### Waxaan seegay muddadii hore ee diiwaangelinta (IEP)

Haddii aad seegtay [IEP](#) -gaaga oo uusan ku jirin qorshaha caafimaadka kooxda shaqaaleeye ee firfircoon ee xaaskaaga, waxaad u baahan doontaa inaad iska qorto Medicare inta lagu jiro muddada isqorista. Xilliga isqorista guud waa janaao 1 illaa Maarso 31 sannad kasta. Aad [Sooshiyal sikuuritiga](#) ama ka wac **800-772-1213** si aad u bilowdo isqoristaada . Lacag -la'aan Qaybta A waxay hirgelisaa lix ilaa bilood ka hor intaadan la xiriirin Sooshiyaal Sekuuritiga. Qaybta B waxaa weeye bisha xigta ee ku biirida la iska doonayo.

Ka dib markaad isticmaasho muddada isqorista guud inta u dhexeysa Janaayo 1 iyo Maarso 31, waa inaad ku biirtaa caymiska Medicare Advantange si aad u bilawdo 60 maalmood gudahood Qaybta A iyo Qaybta B ee Medicare. Ciqaabta diiwaangelinta ee soo daahday Qaybta B taariikhda ay dhaqan galaan. Ganaaxyada wakhti danbe ku biirista ee Qaybta B iyo dawooyinka la qoro ayaa khusayn kara.

### Bilowga mudada isqorista iyo taariikhda wax ku oolka ah

Haddii aad isqorto bishaan IEP -gaaga	Caymiskaaga Medicare wuxuu bilaabmayaa maalinta koowaad ee bishaan:
Bisha koowaad (3 bilood kahor bisha dhalashada)	Bisha dhalashada 65 aad
Bisha labaad (2 bilood kahor bisha dhalashada)	Bisha dhalashada 65 aad
Third bisha (1 bisha before birth bisha)	Bisha dhalashada 65 aad
Bisha afaraad (bisha dhalashada)	Bisha after birth bisha
Fifth bisha (1 bisha after birth bisha)	Bisha ku xigta dalabka ku biirida
Bisha lixaad (2 bilood kadib bisha dhalashada)	Bisha ku xigta dalabka ku biirida
Bisha todobaad (3 bilood kadib bisha dhalashada)	Bisha ku xigta dalabka ku biirida
Marka laga reebo: Haddii dhalashadaadu ay tahay maalinta koowaad ee bisha, markaa IEP -gaagu wuxuu bilaabmaa hal bil ka hor.	



## Xilliyada diiwaangelinta iyo waqtiyada kama dambaysta ah

(Eeg soo gaabsiga qeexitaannada ka bilaawanaaya bogga 110.)

Qorsho	IEP/OEP	AEP/GEP	SEP/GI	MA OEP	Ganaax soo daahay
<b>Medicare Qaybta A</b>	<b>Toddobada bilood</b> ee bilaabma saddex bilood ka hor da'da 65, ama si otomaatig ah loo diiwaangeliyey kadib 24 bilood oo la helay <a href="#">SSDI</a> Ku biirida tooska ah hadii Gunooyinka Hawlgabka Sooshaal Sekuuritiga ugu yaraan sadex bilood kahor inta aan la noqon 65 jirka.	<b>GEP: Waxay dhacdaa janaayo kasta ilaa Maarso</b> ee dadka ay tahay inay bixiyaan kharashka caymiska Qaybta A, oo waxay hirgashaa biash xigta ee la iskaga baahan yahay ku biirida. Lagu biiri karaa qaybta qaaliga ah ee bilaashka ah ee Qaybta A wakhti kasta sanadkii.	Wakhti kasta hadii kharash caymis aanu jirin. Haddii aanay bilaash ahayn kharashka caymisku, wakhti kasta oo uu daboolayo <a href="#">EGHP</a> iyada oo loo marayo shaqo firfircoon (naf ama xaas), ama ilaa <b>sideed bilood</b> oo ka bilaabmaysa bisha kadib marka shaqada caadiga dhammaato.	N/A	Midna, haddii aysan lacag -bixinnadu bilaash ahayn - ciqaabtu waa boqolkiiba 10 ee caymiska; Wuxuu soconayaa laba jeer inta diiwangelinta dib u dhacday.
<b>Medicare Qaybta B</b>	<b>Toddobada bilood</b> ee bilaabma saddex bilood ka hor da'da 65, ama si otomaatig ah loo diiwaangeliyo kadib 24 bilood haddii horeba loo helay <a href="#">SSDI</a> . Dhamaadka tooska ah hadii Gunooyinka Hawlgabka Sooshaal Sekuuritiga ay ka horeeyaan bisha dhalashada 65 jirka.	<b>GEP: Janaayo, Febraayo iyo Maarso</b> sanad kasta; Qaybta B oo dhaqangalaya bisha ku xigta ta la iskaga baahan yahay in lagu biiro.	Haddii aanay bilaash ahayn kharashka caymisku, wakhti kasta oo uu daboolayo <a href="#">EGHP</a> iyada oo loo marayo shaqo firfircoon (naf ama xaas), ama ilaa <b>sideed bilood</b> oo ka bilaabmaysa bisha kadib marka shaqada caadiga dhammaato.	N/A	Ciqaabta ceymiska ah waa boqolkiiba 10 ee hadda Lacagta caymiska ee bishii ee Qaybta B sanadkasta oo dib u dhac ku yimid diiwaangelinta; Sii soconaya inta uu nool yahay, haddii aadan u qalmin <a href="#">MSP</a> .

(Eeg soo gaabsiga qeexitaannada ka bilaawanaaya **bogga 110**.)

Qorsho	IEP/OEP	AEP/GEP	SEP/GI	MA OEP	Ganaax soo daahay
<b>Medigap</b>	Waxaa laga yaabaa inaad iibsato isla markaad haysato labada labadaba Qaybta A iyo Qaybta B. <b>OEP w/GI lixda bilood ee ugu horreysa Qaybta B, iyadoon loo eegayn da'da (ka yar ama ka weyn 65).</b>	Waqti kasta, laakiin go'aanka qorshaha; Shirkadu waxay qori kartaa ama diidi kartaa xaalado caafimaad oo hore u jiray, ilaa GI uu quseeyo mooyaane.	<b>63-maalmood muddada GI</b> laga bilaabo taariikhda caymiska caafimaadka hore dhamaaday  <b>60-maalmood muddada GI</b> ( <a href="#">laga bilaabo 30 maalkood kahor iyo oo ku eeg 30 maalmood kadib dhalashada siyaasadeeyaha hadda</a> ) si loogu beddelo shirkad kale.  Eeg <b>bogga 37</b> oo loogu talagalay <a href="#">trial tijaabada midig</a> macluumaadka muddada damaanad qaadka ah.	N/A	Waxaa laga yaabaa inay kharash badan tahay. Haddii ay dhaafto xilliyada OEP iyo GI, qorshuhu wuxuu diidi karaa caymis xaalado caafimaad dartood
<b>Medicare Advantage</b>	<b>Muddada toddoba biloodka ah</b> ee bilaabmeysa saddex bilood kahor intaanay gaarin da'da 65, ama kahor taariikhda u qalmitaanka Medicare sababtuna tahay <a href="#">SSDI</a> .	<b>AEP: Oktoobar. 15–Dhisembar. 7;</b> dhaqangalayso janaayo. 1.  GEP: Haddii lagu qoro Qaybta A iyo Qaybta B inta lagu jiro GEP, markaa ku biiritaanka MA waxay bilaabi karnaa marka shakhsigu uu soo gudbiyo arjigiisa Qaybta A iyo uu sii wado 2 bilood ee ugu horeeya ee uu ku jiro Qaybta B. Gunadu waxay hirgeleysaa bisha xigta ee ku biirida la iska doonayo.	<b>60 maalmood</b> ka dib lumitaanka caymis kale, ama gudahood 12 bilood ee qorshaha koowaad. <b>Waxa kale oo ku jira shan xiddigood iyo qorshaha waxqabadka hooseeya SEPs.</b>  <b>Eeg bogga 55.</b>  <b>Seddexda rubac ee ugu horreeya sannadka kuwa qaata <a href="#">Caawinaad Dheeraad ah</a></b> ama Medicaid.	Janaayo 1 -Maarso 31 ama saddexda bilood ee ugu horreeya ee MA haddii uu ku cusub yahay Medicare.  Hal ficil kaliya ayaa la oggol yahay.  Eeg <b>bogga 55.</b>	Midkoodna ma aha caymis caafimaad. Daawada dib u dhacay diiwaangelinta ayaa laga yaabaa inay keento Ciqaabta Qaybta D oo lagu daray lacagta caymiska.

(Eeg soo gaabsiga qeexitaannada ka bilaawanaaya [bogga 110](#).)

Qorsho	IEP/OEP	AEP/GEP	SEP/GI	MA OEP	Ganaax soo daahay
<b>Medicare Qaybta D</b>	Muddada <b>toddobada-bilood</b> ee bilaabmaysa saddex bilood ka hor da'da 65, ama kahor taariikhda u qalmitaanka Medicare sababtuna tahay <a href="#">SSDI</a> .	AEP: <b>Oktoobar. 15–Dhisembar. 7;</b> dhaqangalayso janaayo. 1.  GEP: Haddii aad ku biirta Qaybta A oo lacag ah inta lagu jiro GEP, markaa ku biiritaanka MA waxay bilaabi karnaa marka shakhsigu uu soo gudbiyo arjigiisa Qaybta A iyo uu sii wado 2 bilood ee ugu horeeya ee uu ku jiro Qaybta A. Gunooyinku waxay dhaqan geli doonaan bisha ku xigta dalabka ku biirida	<b>60 maalmood</b> kadib luminta daboolid kale. Waxa kale oo ku jira shan xiddigood iyo qorshaha waxqabadka hooseeya SEPs.  Eeg <a href="#">bogga 55</a> .  <b>Seddexda rubac ee ugu horreeya sannadka kuwa qaata</b> Caawinaad Dheeraad ah ama Medicaid.	Janaayo 1 -Maarso 31 sannad walba haddii u uku jiro qorshaha MA 1-da Janaayo. Hal ficil kaliya ayaa la oggol yahay.  Eeg <a href="#">bogga 55</a> .	Ciqaabta bil kasta isqorista ayaa dib u dhacday waa 1 boqolkiiba qiimaha asaasiga ah; Tusaale., 24 bilood oo dib -u -dhac ah ayaa noqda 24 boqolkiiba ciqaab; Sii soconayo ilaa noloshaada haddii aadan u qalmin Caawinaad Dheeraad ah.  <a href="#">Eeg bogga 26</a> .

## Qaybta B Adeegyada ka hortagga Medicare

Medicare waxay bixisaa adeeyo ka hortag ah oo bilaash ah iyo qiimo jaban ah haddii aad ka hesho adeeg bixiye aqbala khidmadda Medicare ee loo qoondeeyey. Khidmadaha xarumaha qaarkood ama khidmadaha booqashada xafiiska ayaa laga yaabaa inay khuseeyaan dheefaha qaarkood. Weydii dhakhtarkaaga adeegyada kugu habboon.

Kahor intaadan helin adeeg ka-hortag ah, weydii xafiiska biilka ee dhakhtarkaaga haddii adeeggu kuu yahay kharash Medicare daboolay. [Xayiraadaha](#) waxay quseeyaan dhammaan dheefaha. Hubi inaad haysato diiwaanka saxda ah ee dhammaan adeegyada ka -hortagga ee la helay.

**Talo:** Haddii aad isticmaasho Medicare -ka Asalka ah, waxaad la socon kartaa adeegyadaada ka -hortagga adiga oo abuuraya akoon kuu gaar ah [medicare.gov](http://medicare.gov).

### Adeegyada ka hortagga ee daboolay Medicare

- Baaritaanka aneurysm -ka caloosha
- Khamriga oo si xun u adeegsada baaritaanadda iyo la talinta
- Cabbiraadda cufnaanta lafaha (cufnaanta lafaha)



- Baaaritaanka cudurka wadnaha iyo shaybaadhka boimaker-ka dhiiga ku laysan
- Cudurka wadnaha iyo xididaada (dadweynaha dabeecadaha)
- Baaritaanka kansarka ilma galeenka iyo siilka
- Baaritaanka kansarka mindhicirka
- Baaritaannada niyad jabka
- Shaybaadhka macaanka iyo Barnaamijka Kahortaga Macaanka ee Medicare
- Tababarka ismaamulka sonkorowga
- Baaritaanka Glaucoma
- Baaritaanka caabuqa Hepatitis B (cagaarshow B)
- Cagaarshowga C [baaritaanka](#)
- Baarista [HIV](#)
- Baaritaanka kansarka sanbabada
- Raajooyinka naasaha (baaritaanka)
- Adeegyada daaweynta nafaqada
- Baaritaanka cayilka iyo latalinta
- Mar keliya ku soo dhowow booqashada ka -hortagga ee Medicare
- Baaritaanka kansarka qanjirka prostate
- Baaritaanka iyo la talinta cudurada galmada lagu kala qaado
- Rasaasa
  - » Tallaalada hargabka
  - » Talaallada COVID-19
  - » Tallaalada cagaarshow B (Hepatitis B)
  - » Tallaalada Pneumococcal
- Talada joojinta isticmaalka tubaakada
- Booqashada fayoaqabka sanadlaha ah

Qorshayaasha Faa'iidada Medicare waa inaybixiyaan baaritaanada ka hortagga ah. Ka hubi qorshahaaga xarun kasta ama ajuurada kale.

## Booqashooyinka ka hortagga ah

### Ku soo dhowow booqashada ka -hortagga Medicare

Waxaad ku heli kartaa booqashadan bilaashka ah 12 -ka bilood ee ugu horreeya ee aad haysato Qaybta B. Booqashadan waxaa ku jira dib u eegista taariikhdaada caafimaad iyo bulsho ee la xiriirta caafimaadkaaga iyo waxbarashadaada; Waxaa kaloo ka mid ah la -talin ku saabsan adeegyada ka -hortagga, oo ay ku jiraan baaritaannada qaarkood, tallaallada iyo [gudbinta](#) ee daryeel kale, haddii loo baahdo. Waxaa sidoo kale bixisaa:

- Dherarka, miisaanka iyo cadaadiska dhiigga
- Xisaabinta tasmada culeyska jirkaaga
- Baaritaanka arraga fudud
- Dib u -eegista halista suurtagalka ah ee niyad -jabka iyo heerka badbaadadaada
- Soo jeedin ah inaan kaala hadalno samaynta dardaaranka hore
- Qorshe qoran oo lagu ogeysiinayo waxa ku saabsan baaritaannada, tallaallada iyo adeegyada kale ee ka -hortagga ee aad u baahan tahay.

Tani waa booqasho hal mar ah; Looma baahna inaad u tagto booqashadaada caafimaad sanadeed si loo daboolo. Booqashada soo dhaweynta Medicare waxaa laga yaabaa inaan la daboolin haddii adeegyo kale la bixiyo maalintaas. Hubi markaad ballan samaysid si aad ugu wargeliso inaad rabto booqashada Welcome to Medicare oo bilaash ah. Kani ma aha mid jireed sanadle ah.

### Booqashada faydaqabka sannadlaha ah

Haddii aad haysatay Qaybta B muddo ka badan 12 bilood, waxaad heli kartaa booqashadan bilaashka ah si aad u horumariso ama u cusboonaysiiso qorshe shaqsiyeed si looga hortago cudur iyo naafonimo iyadoo lagu saleynayo caafimaadkaaga hadda iyo arrimaha halista ah. Bixiyahaagu wuxuu ku weydiin doonaa inaad buuxiso qiimaynta halista caafimaadka oo qayb ka ah booqashada, kaas oo kaa caawin doona adiga iyo adeeg -bixiyahaaga samaynta qorshe ka -hortag shakhsiyeed oo kaa caawiya inaad caafimaad ahaato. Booqashada waxaa kaloo ka mid ah:

- Dib u eegida caafimaadkaaga iyo taariikhda qoyskaaga
- Horumarinta iyo cusboonaysiinta liiska bixiyeyaasha hadda jira iyo dawooyinka la qoro
- Dheerarka, miisaanka, cadaadiska dhiigga iyo cabbiraadaha kale ee caadiga ah
- Ogaanshaha cillad kasta oo garashada
- Talo caafimaad oo shaqsiyeed
- Liiska waxyaabaha halistaada ah iyo xulashooyinka daaweynta
- Jadwalka baaritaanka adeegyada ka hortagga habboon
- Qorshaynta daryeelka hore

Booqashada waxaa la daboolaa hal mar 12 kii biloodba (11 bilood waa inay ka soo wareegtay booqashadii u dambaysay).



## Medicare -ka assalka ah ABN iyo DMEPOS



### Ogeysiiska ka faa'iideystayaasha hore (ABNs) Waajib iyo Isxilqaan ah

Mararka qaarkood, bixiyeyaasha caafimaadka ama qalabka caafimaadka **waa inay** kugu ogeysiyaan (ABN) haddii ay rumeysan yihiin in Medicare uusan bixin doonin adeeg qaar ah. ABN waa inay aqoonsataa adeegga gaarka ah ee aan la daboolin iyo kharashyadaada.

Haddii aadan helin ogeysiiska inaad saxiixdo oo loo baahday, waxaa laga yaabaa inaad bixin biilasha. ABN loogama baahna alaabta iyo adeegyada aan weligood daboolin Medicare sida adeegyada daryeelka ilkaha. Sidoo kale, ogeysiisyadu waxay khuseeyaan dadka ku jira Medicare Original ee ma aha kuwa leh qorshayaasha Faa'idada Medicare.

ABNs Joogto ah (ku dhaqanka helitaanka ka faa'iideyste saxixayada foomamka bannaan ka dibna dhammaystirkooda dambe) waa xadgudub ku ah xeerarka Medicare. U sheegidda bukaanka "waxaan u baahanahay inaad saxiixdo maxaa yeelay marna ma naqaanno haddii Medicare bixin doono" sidoo kale lama oggola. Bixiyaha waa inuu ogaadaa iyada oo ku saleysan xeerarka caafimaadka ee la isticmaalo haddii Medicare uu dabooli doono adeeg. **Waligaa ha saxiixin ABN maran.**

### Qalab caafimaad oo waara, jir -dhiska, lafaha iyo sahayda (DMEPOS)

Dhamaan iibka DMEPOS waa in:

- Dhakhtarka uu qoraa
- Warbixin ka qoraa dhakhtarkaaga daruuriyaadka caafimaadkeeda
- Laga iibsadaa cida iibisa ee Medicare ay kula jirto heshiiska.

Saamigaagu waa boqolkiiba 20 qiyaasta Medicare loo qoondeeyay haddii alaab qeybiyuhu aqbaloo meeleynta. Si aad u hesho alaab-qeybiye, tag [medicare.gov/medical-equipment-suppliers/](https://www.medicare.gov/medical-equipment-suppliers/)

**Fiiro Gaar ah:** Medicare kuuma soo celin doonto haddii aad hore u siiso alaab -qeybiyaha qaddarka oo dhan. Hubi inaad alaab ka helaysid alaab-bixiye qandaraas haysta Medicare oo si toos ah biilka u siiya Medicare.

### Boostada sahayda macaanka

Medicare waxay ka shaqayn doontaa dalabaadka sahayda baaritaanka sonkorowga oo la gaarsiiyey guryaha ka -faa'iideystayaasha marka laga dalbado cida heshiiska kula jirta Medicare. Dalabka boostada waxaa loola jeedaa alaabta la soo diray ama la gaarsiiyay guryaha ka -faa'iideystayaasha, oo ay ku jiraan keenista guriga oo laga bixiyo farmasiyada qaarkood.

Haddii aad leedahay Qorshaha Faa'idada Medicare, la xiriir qorshaha si aad u ogaato alaab -qeybiyeyaasha qorshahaaga qandaraaska kula jiro; Adeegso alaab -qeybiyeyaashaan si aad u hesho dhammaan DMEPOS -kaaga.

## Dheefaha halyeeyadii iyo Medicare

### Halyeeyadu waxay u baahan yihiin inay fahmaan sida Waaxda Arrimaha Ciidamada Hore (VA) iyo Medicare ugu wada shaqeeyaan Kiisaskooda.

Halyeeyadii ee haysta Medicare iyo gunooyinka VA ayaa laga yaabaa inay adeegyo ku helaan barnaamij kasta. Si kastaba ha ahaatee, **waa inay doortaan macaashka ay isticmaali doonaan mar kasta oo ay arkaan dhakhtar ama helaan daryeel caafimaad** (tusaale, isbitaal). Medicare ma bixin doonto isla adeegga ay VA oggolaatay; Sidoo kale, faa'iidooyinka halyeeyadu ma bixin doonaan lacag -bixinta asaasiga ah ee isla adeegga ay daboosho Medicare. Qaar ka mid ah ruug -caddayaasha ayaa daryeelkooda caafimaad ku hela lacag -la'aan, oo ay ku jiraan dawooyinka la qoro. Kuwo kale ayaa laga yaabaa inay mas'uul ka yihiin samaynta [wada bixinta](#), oo Medicare aysan dib u bixin doonin.

Si aad u hesho adeegyada hoos yimaada dheefaha VA, qofka waa inuu daryeelkiisa caafimaad ka helaa xarunta VA **ama** inuu haysto oggolaanshaha VA ee xarun aan VA ahayn.

Ciidamadii hore waxay mutaysan karaan ciqaab ah inay iska qoraan Medicare Qaybta B, xitaa haddii ay ku qoran yihiin daryeelka caafimaada VA.

Caymiska dawada VA waxaa loo tixgeliyaa Medicare [lagu kalsoonan karo](#), kaas oo ka ilaaya ciqaabta dhigista diiwaangelinta Medicare Qaybta D.

Si loogu fogaado ciqaabta marka la qorayo qorshaha daawada Medicare, waa inaad keentaa caddaynta caymiska dawada ee VA. Si aad u codsato warqad [Caymis lagu kalsoonaan karo](#) ama macluumaad ku saabsan heerka dheefaha hadda jira, la xiriir khadka gargaarka caafimaadka VA ee **877-222-VETS (8387)** (lacag la'aan).

Ciidanka hawlgabay qaar ayaa kor u qaadi kara caymiskooda iyada oo adeegsanaya gunooyinka dawada VA iyo is qoritaanka qorshaha Medicare ee daawooyinkaas VA ma dabooli karto. Marka la isticmaalo qorshaha daawada Medicare, VA ma bixiso kharashyada jeebka ka baxay VA-na ma aha bixiyaha labaad.

Degmo kasta waxaa loo xilsaaray sarkaalka adeegga ruug -caddaaga (VSO) si uu kaaga caawiyo dheefahaaga VA. Si aad u hesho VSO -ga deegaankaaga tag [oregon.gov/odva/services/pages/county-services.aspx](http://oregon.gov/odva/services/pages/county-services.aspx) ama wac **800-692-9666** (lacag la'aan).

**TRICARE for life** waxaa loogu talagalay hawlgabka militiriga iyo kuwo ku tiirsan. Waa inaad haysataa Medicare Qaybta A iyo Qaybta B si aad u hesho TRICARE for life.

Macluumaadka u qalmitaanka, ka wac waaxda difaaca **866-773-0404** (lacag la'aan) ama booqo [tricare4u.com](http://tricare4u.com).

Barnaamijka	Miyaa Medicare Loo Baahan Yahay?	Xidhiidhinta
<b>Gunooyinka Caafimaadka Shaqaalaha Federaalka (FEHB)</b>	Maya, laakin daahida ciqaabta diiwaangelinta (LEP) ayaa weli qabanaysa.	Haa, hadii la gelo Medicare Parts A&B.
<b>Tricare For Life (TFL)</b>	Haa, labadaba Parts A&B	TFY ayaa bixisa ka labaad kadib Medicare
<b>CHAMPVA</b>	Haa, labadaba Parts A&B	CHAMPVA ayaa bixisa ka labaad kadib Medicare
<b>Arrimaha Ciidanka Hawl Gabay (VA)</b>	Maya, laakin daahida ciqaabta diiwaangelinta (LEP) ayaa weli qabanaysa.	Waa naadir inta ay isla shaqeeyaan Medicare. Ama VA ayaa bixisa ama Medicare ayaa bixisa.
<b>Adeegga Caafimaadka Hindida (IHS)</b>	Maya, laakin daahida ciqaabta diiwaangelinta (LEP) ayaa weli qabanaysa.	Dhawr lacagood oo Qabaa'il hadii Medicare lagu jiro. IHS ayaa bixisa ka labaad kadib Medicare

## Qorshayaasha hawlgabyada iyo Medicare

Xaaladaha badankood, waa inaad iska qortaa Medicare Qaybta A iyo Qaybta B si aad iskaga diiwaangeliso ama u sii wadato mid ka mid ah xulashooyinka qorshaha hawlgabka haddii aad:

- U qalma caymiska qorshaha caafimaadka kooxda (hawlgab) caymiskii shaqo -bixiyihii hore, iyo
- U dhawaanaaya ama ka weyn 65.

Waxay u badan tahay inay ku eeg tahay mudo iska qorto qorshaha hawlgabka marka aad u-qalanto Medicare. Ka kabso maamulaha qorshaha loo -shaqeeyahaaga waqtiyada iyo xeerarka u -qalmitaanka. Inaan la qorin waqtigii loogu talagalay waxay kaa mamnuuci kartaa inaad is qorto mustaqbalka.

Markaad hawlgab noqoto oo aad yeelato caymiska Medicare iyo qorshaha caafimaadka kooxda (hawlgabka) caymis shaqo -bixiye hore, hubi inaad ogaato haddii qorshaha caafimaadka kooxdaadu:

- Bixiya Medicare ka dib (labaad), ama
- Ma waxaa weeye caymis daryeel la maamulay oo kaliya loogu talo geley cida bixinaysa.

Sida uu u shaqeeyo caymiska qorshaha caafimaadka kooxda caafimaadka wuxuu ku xiran yahay shuruudaha qorshahaaga gaarka ah. Caymiska qorshaha caafimaadka kooxda ka dib markaad hawlgabto waxay yeelan kartaa xeerar kala duwan oo waxaa laga yaabaa inaysan u shaqayn si la mid ah kadib markaad hesho Medicare.

### Shan arrimood oo ay tahay in laga ogaado caymiska hawlgabka

1. Ogow haddii aad sii wadi karto caymiska loo -shaqeeyahaaga kadib markaad hawlgab noqoto. Guud ahaan, marka aad caymiska hawlgabka ka hesho loo -shaqeeye ama urur shaqaale, waxay xakameysaa caymiskan. Loo -shaqeeyayaasha looma baahna inay bixiyaan caymiska hawlgabka; Waxay beddeli karaan dheefaha ama lacagta caymiska, ama xitaa way joojin karaan caymiska.
2. Soo ogow qiimaha iyo faa'iidooyinka caymiska hawlgabka, oo ay ku jirto haddii ay ku jirto caymiska xaaskaaga. Loo -shaqeeyahaaga ama ururkaaga ayaa laga yaabaa inay ku siiyaan caymiska hawlgabka adiga, lamaanahaaga ama labadaba oo xaddidaya inta ay bixin doonto. Waxaa laga yaabaa inay bixiso caymiska "luminta joojinta" oo keliya, kaas oo bilaabaya bixinta kharashaadka jeebkaaga ah marka ay gaaraan xaddiga ugu badan.
3. Raadi waxa ku dhacaya caymiska hawlgabka marka aad u qalanto Medicare. Tusaale ahaan, caymiska hawlgabka waxaa laga yaabaa inaanay bixin kharashyadaada caafimaad muddo kasta oo aad xaq u lahayd Medicare laakiin aadan iska qorin. Markaad u qalanto Medicare, waxaa laga yaabaa inaad u baahato inaad iska qorto Medicare Qaybta A iyo Qaybta B si aad faa'iidooyin buuxa uga hesho caymiska hawlgabkaaga.
4. Ogow saamaynta caymiskaaga sii socda sida hawlgabku ku yeelan doono caymiska caafimaadka ee adiga iyo xaaskaaga. Haddii aadan hubin sida caymiskaaga hawlgabka uu ula shaqeeyo Medicare, hel nuqul ka mid ah buug -yaraha faa'iidada qorshahaaga ama fiiri sharraxaadda qorshaha kooban ee uu bixiyay loo -shaqeeyahaagu ama ururkaaga. Waxaad kaloo wici kartaa maamulaha faa'iidooyinka loo -shaqeeyahaaga si aad u weydiiso sida qorshuhu u bixiyo marka aad leedahay Medicare. Waxaa laga yaabaa inaad rabto inaad la hadasho SHIBA lataliye si ad talo uga hesho haddii aad iibsantayso caymiska Medicare Supplement Insurance (Medigap).
5. Haddii loo shaqeeyahaagii hore joojiyo caymiskaaga, sharciga Oregon wuxuu xaq kuu siinaayaa inaad ku iibsato siyaasadda Medigap o oleh arrin la hubo 63 maalmood gudahood. Tani waxay quseysaa xitaa haddii aadan ku jirin xilliga diiwaangelintaada furan.

Medicare ayaa marka hore bixisa markaad hawlgab noqoto. Sidaas darteed, caymiska hawlgabkaagu wuxuu u badan yahay inuu la mid noqon karaa caymiska Medicare Supplement Insurance (Medigap). Caymiska dib u celinta ma aha wax ka mid ah siyaasadda Medigap; Si kastaba ha ahaate, oo la mid ah siyaasadda Medigap, waxay sida caadiga ah bixisaa faa'iidooyinka buuxiya qaar ka mid ah duleelada Medicare ee caymiska, sida [Wada-caymis](#) iyo lacagaha ka go'aayo. Mararka qaarkood, caymiska hawlgabka waxaa ku jira faa'iidooyin dheeraad ah, sida caymiska maalmaha dheeraadka ah ee isbitaalka, baaritaannada aragga ee caadiga ah ama dheefaha ilkaha.

## COBRA iyo Medicare

Haddii dheefaha Medicare (Qaybta A ama Qaybta B) ay wax ku ool noqdaan ama ka hor maalinta aad dooratid caymiska COBRA, waxaad sii wadi kartaa caymiska COBRA iyo sidoo kale haysashada Medicare. Tani waa run xitaa haddii faa'iidooyinkaaga Qaybta A ay bilaabaan ka hor intaadan dooran COBRA laakiin aadan iska qorin Qaybta B ilaa goor dambe. Xaaladdan, Medicare had iyo jeer waa Gundhig daboolida COBRA. COBRA maaha caafimaad koox shaqo oo firfircoon oo kama ilaaliso dadka ganaaxa ku biirida danbe ee Qaybta B. Medicare A iyo B looma baahna badanaa xaaladaha.

Haddii aad xaq u yeelato Medicare ka dib markaad iska diiwaangeliso COBRA, faa'iidooyinkaaga COBRA waxay dhammaanayaan marka Medicare bilaabmo. Gunooyinka COBRA waxay dhamaadaan marka Medicare uu bilaabmo. Si kastaba ha ahaatee, haddii COBRA ay daboosho xaaskaaga iyo/ama carruurta kugu tiirsan, caymiskooda waxaa la kordhin karaa ilaa 36 bilood sababtoo ah waxaad u qalantay Medicare.

## Qorshayaasha caafimaadka kooxda Medicare iyo loo shaqeeyaha (EGHPs)

Marka adiga ama lamaanahaaga aad weli shaqeyneysaan oo uu daboolayo qorshaha caafimaadka kooxda loo-shaqeeyaha, waxaad dib u dhigi kartaa diiwaangelinta Medicare iyadoon wax ciqaab ah la gelin. Si kastaba ha ahaatee, haddii loo-shaqeeyaha uu haysto in ka 20 shaqaale, Medicare ayaa sida caadiga ah bixiya marka hore (koowaad). Qorshaha loo-shaqeeyaha ayaa markaa bixin doona labaad, haddii aad ka diiwaangashan tahay Medicare iyo haddii kale. Haddii adiga ama lamaanahaaga aad ku jirtaan Medicare naafonimo awgeed (ka yar da'da 65), Medicare ayaa marka hore bixisa shirkadaha leh wax ka yar 100 shaqaale.

Marka ay kugu daboolaan caafimaadka kooxda shaqada -firfircoon, waxaad guud ahaan iska qori kartaa Medicare Qaybta A and Qaybta B wakhti kasta inta aad shaqaynayso ama ilaa siddeed bilood kadib oo ka bilaabma marka aad shaqada joojis.

Markay dhammaato EGHP-gaaga waxaad yeelan doontaa muddada isqorista (SEP) si aad iskaaga diiwaangeliso Medicare iyo qorshooyinka caymiska la xiriira Medicare. Waxaad dooran kartaa inaad iska qorto:

- Qorshaha hawlgabka haddii la heli karo (**bogga 21**)
- Qorshaha Faa'iidada Medicare (caafimaadka iyo daawada oo la isku daray) (**bogga 53**)
- Siyaasadda sare, oo loo yaqaan Caymiska Dheeraadka ah ee Medicare (Medigap) (**Boggaga bogga 33**)
- Qorshaha dawooyinka dhakhtar qoro oo kali ah (**bogga 31**)

Waqtigu wuu kooban yahay si loo doorto diiwaangelintaada si aad uga fogaato ganaaxyada diiwaangelinta ee dambe, marka dib ha u dhigin. Jaantus leh jadwalada ayaa ku qoran **bogga 13** gahagan.



## Loo shaqeyaha qorshayaasha caafimaadka ee laga jari karo xisaabaadka kaydka caafimaadka (HSAs)

Waa inaad kala doorataa inaad sii waddo inaad wax biiriso HAS ama aad iska qorto Medicare Qaybta A haddii:

- Waxaa ku daboolaya qorshe caafimaad oo aad laga jari karo (HDHP) iyada oo loo marayo loo-shaqeyahaaga, iyo
- Adiga iyo/ama loo -shaqeyahaagu waxaad ku tabaruceysaan koontada keydka caafimaadka (HSA).

Markaad iska qorto qaybta kasta oo Medicare ah, xaq uma lihid inaad wax ku biiriso ama ka hesho tabarucaadkaaga HSA-kaaga. Waxaa jira cawaaqib canshuureed iyo ciqaab haddii tabarucaadu sii socoto.

Haddii aad dooratid inaad sii shaqaysid da'da ka weyn 65 oo aad ku biiriso HSA, tabarucaaduhu waa inay joogsadaan lix bilood ka hor intaadan iska qorin Medicare. Tani waa sababta oo ah Qaybta A, haddii aan lacag la'aan ahayn, waxay wax ku ool noqon doontaa lix bilood dib u howlgal ahaan, ama bisha dhalashadaada 65 aad, hadba tii dhacda. Wacitaanka Lambarka Bulshada si aad ballan u samaysato waxaa lagu magacaabaa “taariikhda gudbinta ilaalinta” iyo Qaybta A waxay lahaan doontaa [taariikhda wax ku ool ah](#) lix bilood dib u howlgal laga bilaabo taariikhda wacitaanka.

Hadii aad caymiska ka heshey cida aad u sahqayso ee HDHP, waxaad kaga jirtaa xayndaab badbaado ciqaabta ku biirista mudada danbe ee Qaybta B. Laakiin, ku biiritaanka Qaybta A waxa uu baahan caymiska dawada la qoro in lagu daro inuu “sax yahay” si uu ruuxa uga badbaado ganaaxda ku biirida wakhtiga danbee ee Qaybta A.

## Medicare iyo Marketplace

Haddii aad leedahay Medicare, uma baahnid inaad ka iibsato Caymiska Caafimaadka Marketplace ([healthcare.gov](https://www.healthcare.gov)).

Goobta Suuqa waxaa loogu talagalay shakhsiyaadka, qoysaska iyo shaqaalaha ganacsiyada yaryar si ay u helaan caymis caafimaad ha ahaato shirkado caymis oo gaar loo leeyahay ama Qorshaha Caafimaadka Oregon. Hoos waxaa ku qoran su'aalaha inta badan la isweydiiyo eek u saabsan Medicare iyo Suuqa.

### Miyaan heli karaa qorshaha Suuqa marka lagu daro Medicare?

MAYA. Waa sharci darro in qof og in aad haysato Medicare inuu kaa iibiyo qorshe caafimaad iyada oo loo marayo Suuqa ama shirkad caymis. Tani waa run haddii aad haysato Qaybta A ama Qaybta B. Beddelka qorshaha Suuqa, waxaa jira qorshayaal si gaar ah loogu talagalay in lala shaqeeyo Medicare. Tag **bogga 33** si aad wax uga ogaato siyaasadaha Medigap iyo **bogga 52** si aad wax uga ogaato qorshayaasha faa'iidada Medicare. Waxaad kaloo wici kartaa SHIBA ama booqo [medicare.gov](https://www.medicare.gov) si aad u hesho macluumaad dheeraad ah.

### Miyaan dooran karaa caymiska Suuqa halkii aan ka dooran lahaa Medicare?

Guud ahaan, maya. Si kastaba ha ahaatee, waxaa jira dhowr ka reeban: Waxaad awoodi kartaa inaad qorshe ka hesho Suuqa dhexdiisa:

- Haddii aad u qalanto Medicare laakiin aadan is qorin maxaa yeelay waa inaad ku bixisaa qaddar Qaybta A, ama sababta oo ah ma ururinayso macaashka Sooshiyaal Sekuuritiga
- Haddii aad bixinayso qaddar Qaybta A (waad iska tuuri kartaa Qaybta A iyo Qaybta B)
- Hadii aad 65 jir tahay ama ka wayn tahay oo aanad haysan waraaqaha 5 sano ee xaalada deganaanshaha sharciga ah ee loogu baahan yahay Medicare, waxa aad ka iibsan kartaa caymiska Oregon Health Insurance Marketplace.



Waxa aad sidoo kale u qalmi kartaa Caymiska Caafimaadka Oregon hadii aad buuxiso shuruudaha dakhliga iyo khayraadka. Si aad u dalbato Caymiska Caafimaadka Oregon booqo [One.Oregon.gov](http://One.Oregon.gov) ama la hadal [Xafiiska deegaanka](#) ee Dadka Waayeelka ah iyo Laxaadka La' ama Hay'ada Aaga ee Waayeelka.

Dhakhliga qoyskaaga ayaa go'aamin doona inaad u qalanto caawimo maaliyadeed si aad u bixiso qorshaha iyada oo loo marayo Suuqa. Macluumaad intaas ka badan oo ku saabsan caymiska Marketplace, booqo [healthcare.gov](http://healthcare.gov) ama wac **800-318-2596** (lacag la'aan).

Kahor intaadan dooran, waxaa jira laba qodob oo la tixgelinaayo:

- Haddii aad iska qorto Medicare ka dib marka dhammaadka muddada diiwaangelintaada waxaa laga yaabaa inaad bixiso ganaaxa diiwaangelinta ee soo daahay ilaa aad haysato Medicare.
- Marka laga reebo muddadii hore ee diiwaangelinta, inta badan waxaad iska qori kartaa Medicare kaliya muddada isqorista guud ee Medicare (laga bilaabo janaayo. 1 ilaa Maarso 31). Caymiskaagu waxa uu bilaabi doonaa bisha ku xigta marka aad dalbato ku biirida.
- Eeg **bogga 14** ee wakhtiyada isqorista iyo waqtiyada kama dambaysta ah.

## Maxaa dhacaya haddii aan u -qalmo Medicare ka dib markaan ku biiro qorshaha Suuqa?

Waxaad ka heli kartaa qorshe caymis caafimaad ayadoo loo maraayo Marketplace inta Medicare -kaaga bilaaban. Markaa waad joojin kartaa qorshahaaga Suuqa marka caymiskaaga Medicare uu bilawdo.

Markaad xaq u yeelato Medicare, waxaad yeelan doontaa bilowga diiwaangelinta si aad isu qorto.

Dadka intooda badan, caadadani waxay bilaabmaysa saddex bilood ka hor dhalashadooda 65 aad waxayna dhammaataa saddex bilood kadib markay dhashaan 65 sano.

Xaaladaha badankood, waxa wanaagsan inaad isqorto marka ugu horreysa ee aad xaq u yeelato sababtoo ah:

- Markaad xaq u yeelato Medicare, ma awoodi doontid inaad hesho kharashyo ka yar qorshaha Suuqa oo ku salaysan dakhligaaga.
- Haddii aad iska qorto Medicare ka dib marka dhammaadka muddada diiwaangelintaadawaxaa laga yaabaa inaad bixiso ganaaxa diiwaangelinta ee soo daahayilaa aad haysato Medicare.

**Fiio gaar ah:** Waad haysan kartaa qorshaha Suuqaaga kadib marka caymiskaaga Medicare bilaabmo. Si kastaba ha ahaatee, marka u qalmitaankaaga caymis la'aanta Qaybta A ay bilaabato, caawimaad kasta oo maaliyadeed oo aad ka hesho Suuqa way joogsan doontaa. Tani waa run haddii aad ku qorneyd Medicare iyo in kale.

Intaa waxaa sii dheer, qorshahaaga Suuqa ma cusbooneysiin doono marka aad u qalanto lacag la'aanta Qaybta A.

## Ma ka heli karaa qorshe ilkaha oo keli ah Suuqa dhexdiisa?

Maya, ma iibsan kartid qorshaha ilkaha ee suuqa dhexdiisa haddii aad leedahay Medicare. Hase yeeshee, waxaad si toos ah uga iibsan kartaa qorshaha ilkaha shirkad caymis caafimaad. Si aad u hesho wakiiil, isticmaal [agabka helaha](#).

## Halkeen ka heli karaa caymiska ilkaha si aan ula socdo Medicare?

Xafiiskayada SHIBA waxay leeyihiin liiska shirkadaha caymiska ilkaha oo keli ah oo iibiya siyaasadaha Oregon. Sidoo kale, qaar ka mid ah qorshayaasha Faa'idada Medicare waxaa ku jira ilkaha ka hortagga faa'iidooyinkooda asaasiga ah. Qorshayaashani waxay ku dari karaan qof fuushan ilkaha si uu u daboolo adeegyada dhammaystiran.

# Caymiska daawada

## Qaybta D caymiska dawada ee lagu qoro

### Medicare Qaybta D

Medicare waxay siisaa dhammaan ka -faa'iideystayaasha Medicare caymiska dawada ee dhakhtar qoray, iyadoon loo eegin dakhli ama caafimaad. Medicare Qorshayaasha Qaybta D ayaa daboolaya inta badan daawooyinka ismaamula, iyo sidoo kale qaar ka mid ah tallaalada farmashiyuhu maamulo sida tallaalka shingles.

Shirkadaha caymiska gaarka loo leeyahay ee qandaraaska la leh Medicare ayaa bixiya qorshayaasha, kuwaas oo laga yaabo inay u baahdaan lacag-bixinno biil ah, [lacag bixin](#), [wadac caymis wadareed](#) iyo lacag dhimis.

Caymiska Qaybta D waxaa lagu heli karaa iyada oo loo marayo qorshayaasha dawooyinka dhakhtar qoro oo daboolaya daawooyinka oo kaliya, iyo sidoo kale Faa'iidada Medicare eel eh Dawada dhakhtar qoro (MAPD) oo qorshaha isku dara caymiska caafimaadka iyo dawada.

Haddii aad rabto caymiska dawooyinka ee lagu qoro, waa inaad iska qortaa Medicare Qaybta A ama Qaybta B, oo aad qaaddo tallabo aad ku qorto qorshe.

### Miyaan u baahanahay caymiska daawada la ii qoro?

Medicare Qaybta D waa sida caymiska oo dhan. Waxay ku daboolaysaa haddii aad hadda u baahan tahay waxayna kaa ilaalinaysaa kharashyada dhakhtarka ee mustaqbalka. Haddii aadan iska qorin Qaybta D marka ugu horreysa ee aad u qalanto, waxaa laga yaabaa inaad bixiso ganaax goor dambe ah.

### Maxaa dhacaya haddii aan haysto caymis rijeeto?

Haddii aad hore u haysatay Qorshaha qorota keli ah ee Qaybta D, shirkaddaada caymisku waa inay kuu soo dirtaa baakad horraanta Oktoobar oo sharxaysa isbeddelada sannadka soo socda. Si kastaba leh u akhri dukumentiyada.

Haddii aad hore u haysatay caymis rijeeto oo loo maro loo -shaqeeye, urur shaqaale ama hay'ad dawladeed (sida VA), waxaa laga yaabaa inaad rabto inaad la joogto qorshahaaga hadda jira haddii faa'iidooyinka daroogadu ay yihiin kuwo la [aamini karo](#) -sida fiican ama ka fiican heerka Medicare Faa'iidada Qaybta D. Haddii aadan haysan warqad kuu sheegaysa in caymiskaagu yahay mid la aamini karo, la xiriir maamulaha faa'iidooyinkaaga oo codso mid. Had iyo jeer keydi wixii caddayn ah ee caymiska la aamini karo.



### Talooyin iyo Tilmaamo

Keydi Ogeysiisyada Kooban ee Medicare iyo Faa'iidada Medicare iyo Qaybta D Sharaxaada Faa'iidooyinka Hayso Joornaalka Daryeelka Caafimaadka Shakhsi ahaaneed, oo laga heli karo Ilaalada Medicare Senior ee degaankaaga, si aad laba jeer u hubiso in diiwaannadaadu ay ku habboon yihiin ogeysiisyada aad hesho. Jeex dukumeenti kasta oo aad go'aansato inaad ku kaydin meel ammaan ah.

## Ciqaabta dambe

Haddii aad u qalantid Qaybta D oo aadan lahayn caymis kale oo lagu kalsoonaan karo, waxaa laga yaabaa inaad la kulanto ciqaab markaad is qorto mustaqbalka.

2024, ganaaxu waa ~34 senti oo lagu dhufatay inta bilood ee bilaa caymiska dawada la aqoonsan yahay ah, oo lagu daray kharashka caymiska ee qorshaha la doortay (PDP ama MAPD). Haddii aad leedahay caymis kale oo daawo, maamulaha faa'iidooyinka qorshahaas waa inuu soo saaraa warqad sheegaysa in caymiskaagu u fiican yahay ama ka fiican yahay Medicare [PDP](#) faa'iidada.

Ciqaabta dambe waa la dhaafi doonaa haddii aad u qalanto [Caawinaad dheeraad ah](#) (eeg [bogga 29](#)), ama aad leedahay Medicare naafonimo dareteed oo aad buuxisay 65.

## Xagee baan ka helaa caawinta doorashada qorshaha dawooyinka la qoro?

- Booqo [medicare.gov](https://www.medicare.gov).
- Wac SHIBA (Barnaamijka Gargaarka Faa'iidooyinka caymiska Caafimaadka Sare) ee [800-722-4134](tel:800-722-4134) (lacag la'aan).
- Ka soo wac Medicare [800-633-4227](tel:800-633-4227) (lacag la'aan).

## Ma beddeli karaa qorshooyinka?

Haa. Qorshooyashu way isbadalaan sanad walba. Medicare wuxuu kugula talinayaa inaad dib u eegto qorshaha dawada lagu qoro dayr kasta. Waad ku biiri kartaa, tuuri kartaa ama beddeli kartaa qorshooyinka inta lagu jiro muddada muddada diiwaangelinta laga bilaabo **Oktoobar. 15** ilaa **Diseembar. 7**.

Haddii aad sannadka ku bilowdo qorshaha Medicare Advantage (MA), waxaad isticmaali kartaa MA diiwaangelinta furan muddada diiwaangelinta laga bilaabo Jannaayo 1 ilaa Maarso 31 si aad isbeddel ugu samayso caymiska daawada. (Eeg [bogga 54](#) wixii faahfaahin ah.)

Si aad u beddesho qorshayaasha:

- Isku qor qorshe cusub oo daawooyina lagu qoro ama qorshaha Faa'iidada Medicare oo ay ku jiraan caymiska dawada la qoro. Qorshahaaga cusub wuxuu beddeli doonaa qorshahaagii hore laga bilaabo Janaayo 1. **Uma baahnid inaad qaaddo tallaabo kale si aad u joojiso qorshahaagi hore.**
- Haddii aad qaaddo wax ka badan hal tallaabada diiwaangelinta inta lagu jiro xilliga dayrta sannad dugsiyeedka dayrta, tallaabada ugu dambaysa ee ay hesho Medicare ka hor intuuusan muddadu dhammaan Ha sameynin wax ka badan hal tallaabada isqorista isla maalintaas.

Haddii aad u guurto gobol cusub, waa inaad iska qortaa qorshe cusub gobolkaaga cusub, xataa haddii aad ku qoran tahay qorshe qaran.

## Waxyaabaha laga fiirinayo qorshaha daawada

**Liiska daawada:** Waxaa kale oo loo yaqaanaa “qaaciddo”, qorshe kasta oo daawo wuxuu leeyahay liis dawooyinka dhakhtar qoro. Qorshayaashu waxay ku kala duwan yihiin foomamka, iyo qawaaniinta xukuma helitaanka iyo kharashyada.

**Xayiraadaha:** Dhammaan qorshayaashu waxaa loo oggol yahay inay ku dabaqaan xaddidaada dawooyinka dawadooda. Noocyada xannibaadaha iyo xaddidaadaha la soo rogay waa:

- [Oggolaanshaha hore](#): Qorshahaagu waa inuu la xirriiraa qorshaha si uu u tuso in dawada tahay [caafimaad ahaan lagama maarmaan tahay](#) si qorshuhu u daboolo. Sahay 30 maalmood ah ayaa la heli karaa inta tan laga baraandegayo.

- Xaddiga tirada: Qiimaha, badbaadada ama sababo sharci awgood, qorshayaasha qaarkood waxay xaddidaan tirada daawooyinka ay daboolayaan in muddo ah. Haddii aad u baahan tahay lacag ka badan inta la oggol yahay, dhakhtarkaagu waa inuu keenaa caddayn inay caafimaad ahaan lagama maarmaan tahay. Qorshahaagu ayaa laga yaabaa inuu ku siiyo wax ka reeban xadka.
- Daaweynta tallaabada: Qorshahaagu wuxuu u baahan yahay inaad marka hore ku tijaabisid daawooyin qaali ah qaaciddeeda inta aysan daboolin dawada magaca caanka ah leh. Dhakhtarka wuxuu la xiriiri karaa qorshaha si uu u codsado ka reebitaan:
  - » Haddii aad hore iskugu dayday daawada oo aanay shaqayn, ama
  - » Haddii dhakhtarkaagu rumaysto, xaaladdaada caafimaad awgeed, waa lagama maarmaan caafimaad ahaan inaad ku jirto daawo gaar ah.

Haddii qorshuhu oggolaado codsiga, daawada waa la dabooli doonaa.

Qaadashada qorshe leh xaddidaadaha ugu yar ama aan lahayn - xitaa haddii aad bixiso qiime xoogaa ka sarreeya guud ahaan waxay noqon kartaa doorasho wanaagsan. Waxay yareyn doontaa qadarka dib u dhaca iyo waraaqaha si aad u hesho dawooyinka aad doorbidayso.

## Waa maxay kharashyada jeebka ka baxsan Qaybta D?

Lacag bixinta qorshaha daawada waxay leeyihiin kharashyo aad u ballaaran. Qorshayaasha caymiska sare ma aha inay daboolaan daawooyinkaaga si ka fiican qorshayaasha lacagta hoose. Qodobka dhabta ah ee go'aaminaya waa daawooyinka gaarka ah ee ku jira liiskaaga gaarka ah. Helitaanka Qorshaha eek u yaal [medicare.gov](https://www.medicare.gov) waa aaladda ugu fiican ee lagu sameeyo isbarbardhigga qiimaha iyo xulashada qorshaha adiga kugu habboon.

Dhammaan daawooyinka ku jira qaaciddada qorshaha waxaa loo qoondeeyay heer 'Heer' ah, taas oo tilmaamaysa saamiga kharashka xubin ka bixin doono farmashiyaha. Waxaa jira laba siyaabood oo lagu go'aaminayo saamiga kharashka lagu bixiyay daawo kasta:

- [Bixinta](#), qaddar doolar oo go'an, waxay u badan tahay inay ku jirto daawooyinka darajooyinka hoose. Lacag isla bixintu waxay noqon doontaa qayb joogto ah oo kharash ah sannadka oo dhan.
- [Wada caymis wadareed](#), boqolleyda kharashka, ayaa inta badan lagu dabaqaa daawooyinka darajada sare leh. Saamiyaha kharashka wada-caymiska ayaa is beddelaya oo ay weheliyaan isbeddelada suuqa

[Medicare.gov](https://www.medicare.gov) Faahfaahinta qorshaha daawada ee Finder (qaybta "+Eeg khayraadka dawada oo dheeraad ah", Macluumaadka dawada oo kale") ayaa kuu sheegaysa haddii liiska daawadaadu u baahan tahay isla bixin ama caymis wadabixin.

Qiimaha saamiga ayaa sidoo kale si weyn u saameeya farmashiyaha aad isticmaaleysa uu yahay. Isbarbar dhiga farsiyada qiimahooda wanaagsan. Dheefooyinka qorshaha daawada lama heli karo haddii aad isticmaasho farmashiye ka baxsan shabakadda. Waxaad bixinaysaa kharashka tafaariiqda, sidii haddii aadan lahayn caymis. Haddii aad ka baxdo gobolka, hubi inaad ku qoran tahay qorshe qaran ahaan u shaqeeya.

## Miyaan heli karaa wax ka badan hal qorshe daawo qoris markiiba?

Waxay ku xiran tahay. Haddii aad ka diiwaangashan tahay dheefaha daawada ee Arrimaha ciidamada gabay ama farmashiyaha Adeegga Caafimaadka Hindida, waxaad ku jirtaa koox gaar ah oo leh caymis la aamini karo; Waxaad yeelan kartaa hal ama labada nooc ee caymiska. Haddii ay dheef noqon doonto in la helo labada ikhtiyaar waxay ku xiran tahay liiska daawadaada. Si kastaba ha ahaatee, dadka leh urur la aamini karo, loo shaqeeyaha ama caymiska hawlgabka ayaa ku dambayn kara baajinta faa'iidooyinkooda iyaga oo iska diiwaangeliya Medicare qorshaha Qaybta D.



Marka laga reebo qorshayaasha Xisaabta Kaydka Caafimaadka ee Medicare, ma yeelan kartid qorshaha Faa'iidada Medicare ([HMO](#) ama [PPO](#)) iyo qorsho daawo gooni u ah. Caymiskaaga daawada waa in lagu daraa qorshaha MA ee aad dooratid.

## Sharciga Yaraynta Sixirbararka

Qaybta D iyo Medicare Advantage waa inay xadidaad wada-bixinta billaha ah ee bixinta insulinta ee 30-ka maalmood ah kaliya \$ 35. Isticmaal [Medicare.gov](#) Plan Finder si aad uga eegto hadii dawooyinkaaga macaanku ay ku jiraan oo waxaa la akhrin doonaa isbedelka kale ee daawoyinka la qoro sida uu dhigayo Sharcigu.

## Siyaabo badan oo lagu bixiyo dawooyinka lagu qoro

- **Barnaamijada dhimista ee soo saarayaasha daawada ama barnaamijada caawinta bukaanka.** Qaarkood waa la heli karaa haddii aad iska diiwaangelisay Qaybta D oo aanad wali iska bixin Karin dawooyinkaaga. Liiska barnaamijada iyo isku xidhka codsiyada, booqo [needymeds.org](#) (800-503-6897).
- **Qorshayaasha caafimaadka kooxda ee loo shaqeeyaha.** Qaar badan oo ka mid ah qorshayaasha caafimaadka kooxda loo shaqeeyaha ayaa daboolaa dawooyinka la qoro. Ka hubi maamulaha dheefaha macluumaadkaaga caymiska.
- **Barnaamijka Daawada qorista ee Oregon** (OPDP), barkad iibis badan, waa **u bilaash** qof kasta oo ku nool Oregon. Ka codso <https://www.oregon.gov/oha/HPA/dsi-opdp/Pages/index.aspx>. Inta badan silsiladaha farmashiyaha ee waaweyn waxaa lagu daraa shabakada barkadda iibka badan. Waxaa laga yaabaa inaad haysato labadaba Qaybta D iyo OPDP kaadhka dhimista; Si kastaba ha ahaatee, waxaad u isticmaali kartaa mid kaliya wax iibsiga. Kaarka dhimista OPDP maaha caymis. Wac **800-913-4146** si aad isu diiwaangeliso kaarka qiimo dhimista.

Qiimo dhimis kale ama rasiid, sida [GoodRX.com](#), ayaa mararka qaarkood la heli karaa. Kaadhadhka qiimo dhimistu kama ilaalinayaan ciqaabta diiwaangelinta daahday sababtoo ah ma aha caymis.

## Qaybta D shuruudaha waxtarka caadiga ah

**Qiimaha bishii:** Qorshayaashu waxay leeyihiin qiime sare. Tani waa lacagta aad bixiso bil kasta, xitaa haddii aadan iibsanin wax daawo ah oo lagu qoray. Khidmadaha gaarka ah ee ceymiska qorshaha daawada Oregon ee 2024 waxay u dhexeeyaan \$0 ilaa \$127 bishii.

**Laga jari karo sannadkii:** Qorshayaasha qaarkood waxay leeyihiin wax laga jari karo sannadkii. Waxaad bixinaysaa lacagtani ka hor inta aanu qorshaha caymisku bixin qaybtiisa kharashka daawada lagu qoray. Lacagtani waxay noqon kartaa ilaa \$545. Ka dib markaad bixiso qorshahaaga laga jari karo, qorshuhu wuxuu bixiyaa celcelis ahaan 75 boqolkiiba kharashka dawadaada ilaa qadar doolar ah.

**Muddada dheefta ugu horreysa:** Marka qorshaha caymisku bilaabo inuu bixiyo dawooyinka la daboolay, waxaad weli bixineysaa boqolkiiba ama qaddarka lacag-bixineed (sida \$15 qayb-bixinta farmashiyaha). Fiiri Gaar ah: Dawooyinka heerka 3 iyo 4 waxay noqon karaan qayb kharash ah boqolkiiba 33 ilaa 44 boqolkiiba.

**Farqiga caymiska:** Dib u haynta daryeelka caafimaadku waxay Meesha ka saartay “duleelkii donut.” Sannadka 2024, ka dib marka wadarta qiimaha daawadu gaadho \$5,030, waxaad bixin doontaa 25 boqolkiiba kharashka dawooyinka caanka ah iyo 25 boqolkiiba kharashka daawada guud. Dalool ku -doonku ma khuseeyo dadka hela [Caawinaad Dheeraad ah](#).

**Daboolista masiibada:** Mar haddi aad jeebka ka bixisay \$8,000 sanadka 2024, waxaad ka baxday [farqiga caymiska](#) oo si toos ah ayaad u heleysaa caymiska masiibada. Laga bilaabo 2024, ma jirto wax wadaagis kharash ah oo caafimaadka ah marka la gelo Daradaja 4 ee Masiibada.



## Caawinaad Dheeraad ah iyo Barnaamijka Keydka Medicare

### Caawinta Qaybta D

Barnaamijka caawimada dheeri ah ee dawlada dhexe, oo sidoo kale loo yaqaan Kaalmada Dakhliga Hoose, waxay ku badbaadisaa ka faa'iideystayaasha u qalma lacagta qorshooda Medicare Qaybta D.

Caawimaad dheeri ah:

- Waxay hoos u dhigtaa lacagta bisha, inta badan \$0
- Meesha ayay ka bixi doontaa ka jarista sannadkii
- Waxa uu si weyn u yareeyaa farmashiyaha [lacag bixinada](#), xitaa daawooyinka qaaliga ah
- Waxay hoos u dhigtaa [faraqa ceymiska](#) (“daloolka donut”) ee wada bixinta.

Waa in lagugu diwaan galiyo Qorshaha Qaybta D. Heerka caawimadaadu waxay ku xidhan tahay dakhligaaga iyo ilahaaga. Marka loo ogolaado Caawinaad Dheeraad ah, waa inaad dorataa qorshe. Haddii aadan dooran qorshe, waxaa si toos ah laguugu qori doonaa qorshe qaddarin ah oo \$0 ah oo aan laga yaabo in aanu daboolin baahiyahaaga gaarka ah.

Sida loo codsado:

- Ka wac lataliyaha SHIBA ee deegaankaaga **800-722-4134** (lacag la'aan)
- Wac Oregon Medicare Savings Ka la xdhiih **855-447-0155** (toll-free)

Intaa waxaa dheer, waxaad ka heli kartaa noocyo kala duwan oo ah **barnaamijyada caawinta bukaan-socodka** onlayn si looga caawiyo kharashka daawada ama cuduro ama xaalado gaar ah. Meesha ugu fiican ee lagaa rabo waa [needymeds.org](#). (**800-503-6897**).

### Ka caawinta khidmadaha Qaybta B iyo kharashyada kale ee Medicare

Barnaamijka Keydka Medicare wuxuu kaa caawin karaa bixinta kharashka Medicare Qaybta B, [Wada caymiska](#), iyo laga jari karo iyadoo ku xidhan heerka dakhligaaga. MSP waxay si toos ah kuugu qalmi doontaa Caawinaad Dheeraad ah.

Barnaamijka Dadka Shaqeyaya ee Qaba Laxaad La'aanta (EPD) waxay siiyaan kaalmo dhaqaale dadka ku jira Medicare laxaad la'aanta darteed ee sidoo kale shaqayn kara. Si aad u aragto haddii aad u qalanto, ka codso xafiiska degaankaaga ee Gabowga iyo Dadka Naafada ah, qayb ka mid ah Waaxda Adeegyada Dadweynaha ee Oregon (ODHS) ama xafiiska deegaanka ee u shaqeyaya dadka waayeelka ah iyo dadka laxaadka la'.. Si aad u hesho xafiiska degaankaaga, wac **800-282-8096** (lacag la'aan) ama tag <https://www.oregon.gov/odhs/pages/office-finder.aspx>.

Weydii wax ku saabsan Barnaamijyada Keydka Medicare ama QMB (ka faa'iideystaha Medicare ee u qalma) Barnaamijka. ama EPD (qofka shaqeyaya ee laxaadka la')

Haddii aad hesho Dakhliga Nabadgalyada Kabitaanka, waxaad si toos ah u heli doontaa kaalmadan maaliyadeed.

**Soo celinta hantida:** Marka uu ruuxu qaato adeegyada Medicare ama Kaalmada Guud oo uu dhinto, hantidiisa waxaa sharcigu dhigi karaa in la gudo gunooyinka qaar oo ay qaateen. Tan waxaa loo yaqaan “soo celinta hantida.”

- Ma jiro soo kabashada hanti MSP (qaybta Medicaid)
- Ma jiro soo kabashada hanti Caawinaad Dheeraad ah
- Soo kabashada hantidu waxay ku socotaa Medicare buuxda
- Wixii macluumaad dheeraad ah, wac Macluumaadka Guryaha, **800-826-5675** (lacag la'aan).

## Qaybta D gunnada caadiga ah, waxa aad ku bixiso daawada

Jaantuskani wuxuu muujinayaa faa'iidada qorshaha daawada ee caadiga ah. Daboolashada waxay bilaabanaysaa Janaayo 1, 2024. Kharashyada hoos ku xusan waxa ay u dheer yihiin khidmadaha bilaha ah ee lagu dalaco qorshaha daawada. Wadarta qiimaha \$5.030 waxa ku jira [ka faa'iideystaha](#) kharashka iyo qorshaha bixinta.

Dheefta caadiga ah 2024					
1 Muddada laga jari karo	2 Muddada dheefaha hore	3 Farqaiga ceymiska (aka "dalool Danut")		4 Caymiska masiibada	
		Magaca astaanta daawada	Daawooyinka guud		
				Caymisku waxa uu bixiyaa 5% Medicare waxay bixisaa 95%  100% waxaa daboolay Medicare iyo qorshaha	
	\$5,030 Wadarta qiimaha dawooyinka	5%	75%		
100% (\$545) ugu badnaan (waxay noqon kartaa wax ka yar)	Qorshaha wuxuu bixiyaa 75% celcelis ahaan (~\$3,364)  <a href="#">Caymis-wadaaga</a> 25% celcelis ahaan (~\$1,121)	70% qiimo dhimista soo saaraha	25%		
\$545	\$1,121	\$6,334		Ka faa'iideystaha ayaa bixiya	Qorshaha ayaa bixinaya
\$8,000 <a href="#">TrOOP</a>					

**Unugyada jaalaha ah** = qaddarka doolarka ee ka soo baxaya jeebka xubinta.

**Unugyada buluuga ah** = waxa ay bixiso qorshaha ama Medicare.

**Unug cagaaran** = jaalo+ buluug. Barta cagaaran waxay ka dhigan tahay dhammaan doollarka ay bixiyeen xubinta iyo qorshaha ee saddexda geesood ee hore (2 jaale iyo 1 buluug ah).

**Unug orenji** = dhammaan afar geesaha jaalaha ah oo lagu daray afargeeska casaanka ah (jaale + casaan + oranji). Qaddarka doolarka ah ee la muujiyay, \$8,000, waxaa ku jira dhammaan lacagta jeebka laga bixiyo xubinta (unugyada jaalaha ah) iyo qiimo dhimis kasta oo soo-saarayaasha magacooda (unugga casaanka).

Sannadka 2024, 95 boqolkiiba qiimaha buuxa ee magaca summada iyo 25 boqolkiiba guud ahaan waxa loo socdaa Kharashka jeebka ka baxsan ([TrOOP](#)). Marka ay lacagtani gaadho \$8,000, ka dib marxaladda 4 — Caymiska Masiibada ayaa la gaaray.

## 2024 Qorshayaasha dawada ee keligood ah

Magaca shirkadda wakiilka, qandaraaska iyo lambarrada taleefonka	Magaca qorshaha iyo lambarka qorshaha	Qiimaha qaaliga a	Laga jari karo sannadlaha ah	Heerarka laga dhaaf wax laga jari karo	Daboolid dheeri ah oo farqiga ku jira	Ku qorshee khidmadaha 100% Caawin dheeraad ah
Aetna Medicare S5601* M - <b>866-235-5660</b> NM - <b>833-526-2445</b>	SilverScript Choice (PDP) - 060	\$44.10	\$545.00		Maya	\$3.50
	SilverScript Plus (PDP) (E) - 061	\$89.40	\$200.00	Tiers 1 & 2	Haa	\$56.10
	SilverScript SmartSaver (PDP) (E) - 205	\$3.30	\$280.00	Tirada 1	Maya	\$2.70
Asuris Northwest Health S5609 M - <b>800-541-8981</b> NM - <b>888-369-3172</b>	Asuris Medicare Script Basic (PDP) - 001	\$111.50	\$540.00	Tiers 1 & 2	Maya	\$70.90
	Asuris Medicare Script Enhanced (PDP) (E) - 002	\$127.00	\$0.00		Haa	\$86.40
Cigna-HealthSpring Rx S5617* M - <b>800-222-6700</b> NM - <b>800-735-1459</b>	Cigna Secure Rx (PDP) - 148	\$39.90	\$545.00		Maya	\$0.00
	Cigna Extra Rx (PDP) (E) - 275	\$65.20	\$145.00	Tiers 1 & 2	Haa	\$24.60
	Cigna Saver Rx (PDP) (E) - 380	\$14.20	\$545.00	Tiers 1 & 2	Maya	\$14.20
Caafimaadka Guga Cad S6946 M - <b>877-317-6082</b> NM - <b>877-317-6082</b>	Clear Spring Health Value Rx (PDP) - 025	\$23.20	\$545.00		Maya	\$0.00
Humana S5884* M - <b>800-281-6918</b> NM - <b>800-706-0872</b>	Humana Basic Rx Plan (PDP) - 113	\$45.40	\$545.00		Maya	\$4.80
	Humana Premier Rx Plan (PDP) (E) - 176	\$104.80	\$200.00	Tiers 1, 2, 6	Haa	\$64.20
	Qorshaha Qiimaha Rx Humana Walmart (PDF) (E) - 209	\$35.20	\$545.00	Tiers 1 & 2	Haa	\$6.30

### \* Qorshooyinka Wadanka oo dhan

(B) = [Kaalmada dawada ee aasaasiga ah](#) (ka eeg kaydka)

(E) = [Dheefta daawada ee la xoojiyay](#) (ka eeg kaydka)

**Waxa muhiimka ah:** NM - xubinta ahayn, M - xubinta

Magaca shirkadda wakiilka, qandaraaska iyo lambarrada taleefonka	Magaca qorshaha iyo lambarka qorshaha	Qiimaha qaaliga a	Laga jari karo sannadlaha ah	Heerarka laga dhaaf wax laga jari karo	Daboolid dheeri ah oo farqiga ku jira	Ku qorshee khidmadaha 100% Caawin dheeraad ah
Mutual of Omaha Rx S7126 M - <a href="tel:855-864-6797">855-864-6797</a> NM - <a href="tel:800-961-9006">800-961-9006</a>	Mutual of Omaha Rx Plus (PDP) - 029	\$105.50	\$545.00		Maya	\$64.90
	Mutual of Omaha Rx Premier (PDP) (E) - 099	\$83.00	\$349.00	Tiers 1 & 2	Maya	\$42.40
	Mutual of Omaha Rx Essential (PDP) (E) - 132	\$23.00	\$545.00	Tirada 1	Maya	\$23.00
UnitedHealthcare S5921* M - <a href="tel:866-460-8854">866-460-8854</a> NM - <a href="tel:888-867-5564">888-867-5564</a>	AARP Medicare Rx Basic from UHC (PDP) - 374	\$39.70	\$545.00		Maya	\$0.00
UnitedHealthcare S5921* M - <a href="tel:866-870-3470">866-870-3470</a> NM - <a href="tel:800-753-8004">800-753-8004</a>	AARP Medicare Rx Walgreens from UHC (PDP) (E) - 411	\$48.80	\$410.00	Tirada 1	Haa	\$8.20
UnitedHealthcare S5820* M - <a href="tel:888-867-5575">888-867-5575</a> NM - <a href="tel:888-867-5564">888-867-5564</a>	AARP Medicare Rx ee La Doorbido in laga helo UHC (PDP) (E) - 029	\$98.40	\$0.00		Haa	\$57.80
WellCare S4802* M - <a href="tel:888-550-5252">888-550-5252</a> NM - <a href="tel:866-859-9084">866-859-9084</a>	Wellcare Classic (PDP) - 020	\$40.80	\$545.00		Maya	\$0.00
	Qoraalka Qiimaha WellCare (PDP) (E) - 135	\$0.00	\$545.00	Tiers 1 & 2	Maya	\$0.00
	Qiimaha dheeraadka Medicare Rx (PDP) (E) - 233	\$78.90	\$0.00		Maya	\$45.80

## \* Qorshooyinka Wadanka oo dhan

(B) = [Kaalmada dawada ee aasaasiga ah](#) (ka eeg kaydka)(E) = [Dheefta daawada ee la xoojiyay](#) (ka eeg kaydka)**Waxa muhiimka ah:** NM - xubinta ahayn, M - xubinta

# Medigap



## Ku saabsan siyaasadaha Dheeraadka Medicare (Medigap)

### Waa maxay Medigap?

Medigap waa magac kale oo loogu talagalay Caymiska Dheeraadka ah ee Medicare. Markay la socoto Medicare -ka asalka ah, ka-faa'iideystayaasha Medicare waa inay bixiyaan qaar ka mid ah kharashkaaga (jar-jaryada iyo [wada-caymiska](#)) ee daryeelkooda caafimaad. Sababtoo ah dulduleeladan Qaybta A iyo Qaybta B, shirkadaha caymiska gaarka ahi waxay iibiyaan siyaasadaha Caymiska Dheeraadka ah ee Medicare, oo sidoo kale loo yaqaan "Medigap" **Waa inaad haysataa Medicare Qaybta A iyo Qaybta B si aad u iibasto Medigap.**

Haddii aad ku jirto Medicare Original (Qaybta A iyo Qaybta B) oo aad iibsato siyaasad Medigap, Medicare ayaa bixin doonta qaybteeda sheegashada, maraas siyaasaddaada Medigap ayaa bixin doonta qaybteeda.

Siyaasadaha Medigap waxaa lagu magacaabaa warqad, Qorshaha A ilaa Qorshaha N. (Kuwani maaha in lagu khaldo Qaybaha Medicare A, B, C, iyo D; way kala duwan yihiin.) Faa'iidooyinka Medigap waxaa jaangooya dawlada federalka oo ay maamusho Waaxda Oregon ee Qaybta Xeerka Maaliyadeed (DFR). **Medigap ma bixin karto haddii aad sidoo kale iska qorto qorshahaaga Faa'iidada Medicare.**

### Maxay bixiyaan Medicare Supplement SELECT qorshooyinka?

Kuwani waa nuqulo xaddidan oo caymis Medigap oo jaban oo qiimahoodu yar yahay.

Qorshayaasha la xushay waxay aad ugu dhow yihiin siyaasadaha Medigap ee caadiga ah, laakiin waxay xaddidaan rugaha caafimaadka, dhakhaatiirta iyo isbitaallada loo daboolay daryeelka aan degdegga ahayn iyo daryeelka aan degdegga ahayn.

Haddii ad isticmaasho oo kaliya shabakadda [bixiyeyaasha](#), qorshe xulasho ayaa ku siin kara caymiska Medigap qiimo jaban. Haddii aad u bahan tahay shabakad Ka baxsan [khabiiir](#), Medicare ayaa weli bixin doonta 80 boqolkiiba qaddarkeedii hore. Si kastaba ha ahaatee, qorshahaaga XULASHADA ayaa laga yaabaa inuusan bixin mid ka mid ah 20 -ka soo hadhay ama ka -goynta.

### Waa maxay qorshaha cusub ee Dheeraadka Medicare?

Dheeraadka Medicare Qorshayaasha cusub waa inay raacaan sharciyada federaalka iyo gobolka waana in si cad loogu aqoonsado Caymiska Dheeraadka ee Medicare ee siyaasadda iyo dokumentiyada ku lifaaqan. Shirkadda caymisku waxay ku siin kartaa xoogaa dheefo dheeraad ah iyada oo aan kharash dheeraad ah u lahayn ka -faa'iideystaha Medicare. Iyada oo la oggolaaday Qaybta Xeerka Maaliyadeed ee Oregon, faa'iidooyinka qorshaha hal-abuurka lama isticmaali karo si loo beddelo ama loo yareeyo faa'iidooyinka caadiga ah, oo ay ku jirto beddelidda wixii kharash-wadaag ah.

Dheeraadka Medicare Faa'iidooyinka qorshaha cusub waxaa ka mid noqon kara, laakiin aan ku xaddidnayn:

- Khadka kalkaalisada
- Baaritaanka jirka ee sanadlaha ah
- Daryeelka ilkaha ee ka hortagga ah
- Daryeelka arraga ee ka hortagga ah
- Imtixaanka maqalka ee caadiga ah
- Kaarka dhimista daawada

Shirkadaha caymiska ee bixiya qorshaha Hal abuurka ayaa go'aamin doona faa'iidooyinka la bixiyo.

## Kharashka siyassada way kala duwan yihiin

Lacag bixinta billaha ah ee isla siyaasadani way kala duwan tahay shirkadda caymiska. Caqabadaha saameeya qiimaha qaaliga ah waxaa ka mid ah da'da, jinsiga, taariikhda caafimaadka, isticmaalka tubaakada, [biilka tooska ah](#), wareejinta lacagaha elektrooniga ah, summada ZIP iyo, tan ugu muhiimsan, tirada xubnaha xeerka caymiska.

### Goobaha

Marka shirkadu sheegto in qiimaheedu ku kala duwan yahay summada ZIP, xubnaha leh xeerkaas waxay u qaybsan yihiin cabbirro yaryar. Kooxaha isku jirto ayaa laga yaabaa inay yeeshaan korodh qiimahoodu kacsan yahay maxaa yeelay qorshayaashu waxay kordhin karaan qiimihii sannadkiiba mar iyadoo lagu salaynayo bixinta sheegashooyinka caafimaadka ee dhammaan xubnaha xubinnimada, laakiin maaha shaqsiyaadka. Qorshayaashu waxay kordhin karaan lacagta caymiska hal mar kaliya muddo 12 bilood gudahood ah oo ah saamiga khasaaraha caafimaad ee barkadda.

### Nooca

Inta badan siyaasadaha Medigap ee laga heli karo Oregon waa kuwo lagu qiimeeyo da'da. Tan micnaheedu waxaa weeye in sicirkaaga siyaasaddu uu sidoo kale kordho sannad kasta sababtoo ah waxaad ka weyn tahay hal sano.

Dhowr siyaasadood oo laga heli karo Oregon ayaa ah beesha lagu qiimeeyay. [Siyaasadaha da'da](#) lagu qiimeeyo waligood ma kordhaan gabowga awgeed. Laakiin, waxay kordhin karaan sannad kasta iyadoo lagu salaynayo bixinta kharashka caafimaadka ee ku jira barkadda xubinnimada.

## Goormaan iibsano karaa siyaasadda Medigap?

Waxaad codsan kartaa siyaasadda Medigap waqti kasta. Shirkadaha caymiska ayaa laga yaabaa inay tixgeliyaan taariikhda caafimaad ([hoos ku qor](#)) waxayna diidi karaan codsigaaga. **Si kataba ha ahaatee, waxaa lagu damaanad qaaday siyaasad iyadoon loo eegin [xaaladihii hore u jiray](#) inta lagu jiro mid ka kid ah muddoyinka la ilaaliyo ee [bogga 37](#) iyo kan hoose:**

- **Medigap oo furanmuddada isqorista:** Muddada diiwaangelintaada furan ee Medigap waxay bilaabmeysaa maalinta Medicare Qaybta B bilaabmayso oo dhammaanayso lix bilood kadib.
- **Arrinta la damaanad qaaday:** Darufo gaar ah ayaa kiciya xaaladaha la hubo. (GI) Wakhtiyadaan, waxaad xaq u leedahay inaad iibsato xeerka Medigap oo aan lahayn [hoos qor](#). Ilaalinta GI -daani waxay socotaa 63 maalmood. Eeg [bogga 37](#) dhammaan xaaladaha GI ee la heli karo.
- **Luminta Medicaid:** Haddii aad lumiso Medicaid oo buuxa ama Ka -faa'iideystaha Medicare ee Qimman (QMB) u -qalmitaanka Medicaid, waxaad haysataa 63 maalmood si aad u iibsato siyaasadda Medigap. Waxaa laga yaabaa inaad doonaysid inaad tan samayso si aad u hesho dawooyin caafimaad oo qaali ah sida sifeynta, daaweynta kiimoterabiga iyo daawooyinka la dhexgaliyay ama difaaca jirka.



- **Maalinta dhalashada:** Oregon, haddii aad tahay qof haysta siyaasad Medigap, waxaad haysataa 60 maalmood oo wax iibsi ah oo GI laga bilaabo 30 maalmood kahor dhalashada haddii aad rabto inaad isbarbar dhig ku sameyso qiimayaasha shirkadaha kala duwan isla (ama ka yar) faa'iidooyinka Medigap ee hoos yimaadaa [sharciga dhalashada](#) Oregon.

## Medigap oo loogu talagalay ardayda ka yar da'da 65

Dadka da'dooda ka yar tahay 65 jir ee qaata Medicare naafo darteed iyo kuwa qaba ESRD (cudurka kelyaha ee heerka-dhamaadka ama kelyaha joogtada ah) waxay haystaan fursado dheeraad ah arrinta la dammaanad qaaday ee furan xuquuqda diiwaangelinta ee caymiska Medigap:

- Markay 65 jirsadaan, muddo lix bilood ah
- Hayso ogeysiiska is-diiwaangelinta Medicare ee dib u noqoshada lixda bilood ee ugu horreya markaad hesho ka dib. Illaalinta arrinta la dammaanad qaaday waxay ka bilaabataa taariikhda ogeysiiska waxayna dhammaanaysaa lix bilood ka dib.

## Ma inaan sugaa si aan u isticmaalo Medigap?

Siyaasadaha Medigap waxay yeelan karaan xaalad hore u jirtay [dib u eegis/muddada sugitaanka](#) ilaa lix bilood ka hor intaysan siyaasada bixinayn qaar Faa'iidooyinka ama ka hor inta aan siyaasaddu daboolin xaaladaha hore ee la ogaaday. Boogagga sicirka qorshaha, 0/0, 6/6 ama 2/6 waxa ay tilmaamaysaa inta bilood ee shirkadu ay raadinayso shuruudo hore u jiray iyo inta bilood ee ay tahay inaad sugto ka hor inta aanu siyaasadda Medigap daboolin shuruudaha hore u jiray. Dhammaan siyaasadaha shirkaduhu ma laha waqtiyo sugitaan. Wakhtiyada dib-u-fiirinta/sugidda lama soo rogin haddii ay u qalanto arrin dammaanad qaad ah.

## Muddada sugitaanka Medigap

### Ma ku heli karaa kaar caysanaan hore?

Haddii aad codsato siyaasadaha Medigap oo leh muddo sugitaan shuruudo hore u jiray inta lagu jiro xilligaaga diiwaangelinta ee furan, caymiskaagi hore ayaa laga yaabaa inuu u qalmo lacagta.

Caymiska u qalmida waa inuu ka ahaadaa mid ka mid ah kuwan soo socda:

- Koox ama barnaamij daryeel caafimaad oo gaar ah, oo ay ku jiraan qorshaha loo shaqeeyaha ama [COBRA](#) siyaasadda
- Medicare ama Medicaid
- Barnaamij daryeel caafimaad oo uu ciidanku kafaalo qaaday
- Faa'iidooyinka Adeegga Caafimaadka Hindiya
- Qorshayaasha caafimaadka dadweynaha qaarkood
- Barnaamijka Faa'iidooyinka Caafimaadka Shaqaalaha Dawlada Dhexe
- Qorshaha faa'iidada caafimaadka ee Peace Corps



### Talooyin iyo Tilmaamo

Ku xad-gudubka dhaqaale ee waayeelka ayaa lagu qiyaasay inay ku kacdo inta u dhaxaysa \$2.8 bilyan iyo \$36.5 bilyan sannad kasta. Ilaali lambarkaaga Medicare, ka hubi bayaannadaada inay sax yihiin, oo ka warbixi wixii walaac ah ee khiyaamo ama xadgudub ah.

## Caymiska Medigap ee ka baxsan Maraykanka

Marka laga reebo xaalado xaddidan, Medicare ma bixiso adeegyada daryeelka caafimaadka ee aad ka hesho meel ka baxsan Maraykanka. Si kastaba ha ahaatee, qorshayaasha Medigap C, D, F, F ee laga jari karo sare, G, G laga jarayo sare, M iyo N waxay dabooli doonaan daryeelka degdega ah ee ka baxsan Maraykanka xaaladaha qaarkood

Qorshayaasha Medigap C, D, E, F, F sare laga jari karo, G, G laga jari karo sare, M iyo N waxay bixiyaan 80 boqolkiiba kharashyada la soo dallacay ee [caafimaadka lagama maarmaanka](#) u ah daryeelka degdega ah ee ka baxsan Maraykanka ka dib marka aad la kulanto qorshaha wax [laga jari karo](#), oo lagu daray \$250 laga jarayo sanadka. Xeerarkan Medigap waxay daboolayaan daryeelka degdega ah ee safarka dibadda haddii ay bilaabato 60ka maalmood ee ugu horreeya safarkaaga, iyo haddii Medicare uusan si kale u daboolin daryeelka, laakiin wuxuu lahaan lahaa haddii siyaasad-hayuhu uu joogi laha. Caymiska degdega ah ee safarka shisheeyaha ee leh xeerarka Medigap waxay leeyihiin xadka inta nolosha ka dhiman oo ah \$50,000. Ujeedada dheeftaan maaha in ay bixiso caymis adag. Qof kasta oo qorsheynaya socdaal ballaaran waa inuu baaraa caymiska safarka. Xasuusnow, marka aad ku safrayso Markab dalxiis, waxaad joogtaa wadan shisheeye. Maraakiibta dalxiiska ayaa ku hoos shiraaca calamada shisheeye. Marka caymiska socdaalka la baadhi karo, waxa aad isku daydaa caymiska qaxa si markaa aad si dhakhso ah ugu soo noqon karto xarunta caafimaad ee Maraykanka ee kuugu dhaw oo aad daryeel iyo caymiskaba uga hesho.

**Heerarka lagu daabacay bogga 43 waa qiimayaasha bilaabma wakhtiga daabacaada. Waa heerka ugu hooseeya ee laga heli karo gobolka waxaana ku jira qodobbada qiimaha sida jinsiga, koodhka sibka, heerka sigaar-cabista ama wareejinta lacagta elektaroonigga ah (EFT). Isticmaal Medigap Plan Finder agabka ah ee ku jira Medicare.gov wixii qoraalka shakhsi ahaaneed ah ee Sib koodhka, da'da iyo jinsiga, ama la xidhiidh lataliya deegaanka ee SHIBA wixii kaalmo ah.**



### Talooyin iyo Tilmaamo

Weydii su'aalo

Waydii adeeg bixiyahaaga ama qorshaha\*:

- Marka aad fahmi weydo lacagaha lagu soo dallacay
- Marka aadan u malaynayn inaad heshay adeegga
- Markaad u malaynayso in adeeggu ahaa mid aan loo baahnayn.

\*Haddii bixiyahaaga ama qorshahaagu aanu ku caawin, la xiriir Ilaaliyaha Sare Medicare **855-673-2372** (lacag-la'aan).

**Medigap waxay dammaanad qaaday muddooyinka bixinta iyo xulashooyinka qorshaynta**

Arrin la dammaanad qaaday	Xulashooyinka qorshaha Medigap
Waxaad ku biirtay qorshaha Faa'idada Medicare (ma aha MSA) ama barnaamijka daryeelka loo dhan yahay ee dadka da'da ah (PACE) <b>markii ugu horaysay ee aad isdiiwaangelisay Medicare, laakiin 12 bilood ee ugu horeeya ee ku biirista qorshaha</b> , waxaad rabtaa inaad baxdo ( <a href="#">xaq tijaabada</a> ). (N)	Qorshayaasha Dhammaan
Waxaa lagugu abaalmariyay isdiiwaangelinta Medicare ee naafanimada awgeed. Muddada isdiiwaangelinta ee furan ee lixda bilood ah waxay bilaabmaysaa maalinta koowaad ee bisha ugu horreysa ka dib markaad hesho ogeysiis qoraal ah oo dib u-diiwaangelin ah. (AMA)	Qorshayaasha Dhammaan
Waxaad joojisay xeerka Medigap si aad isugu diwaangeliso Medicare Advantage (MA), xeerka xulashada Medicare, ama barnaamijka PACE <b>markii ugu horeysay oo hadda waxaad doonaysaa inaad joojiso qorshaha MA ka dib marka ay jiri weysay in ka badan 12 bilood oo ah diiwaangelinta ah.</b> ( <a href="#">midig maxkamadeed</a> ) (N)	Qorshaha asalka ah. Haddii aan la heli karin markaa Qorshayaasha Dhammaan.
Qorshahaaga Faa'idada Medicare ama caymiska barnaamijka PACE wuu dhamaanayaa sababtoo ah qorshuhu wuxuu ka tagayaa barnaamijka Medicare ama wuxuu joojinayaa daryeelka degaankaaga.* (N)	Qorshayaasha Dhammaan
Qorshaha caafimaadka kooxda loo-shaqeeyahaagu caymiska (ay ku jirto <a href="#">COBRA</a> iyo caymiska hawlgabka) (N), ama Medicaid (OR) waxay joojisaa ama joojisaa inay bixiso dhammaan faa'iidooyinka caafimaadka.	Qorshayaasha Dhammaan
Waxaad ku diiwaan gashan tahay siyaasadda Medigap oo diiwaangelintu way joogsatay sababtoo ah kharash la'aanta shirkadda ama joojinta kale ee aan ikhtiyaarka lahayn ee caymiska ama diiwaangelinta siyaasadda.	Qorshe la mid ah kan siyaasadda hadda jira ama mid leh faa'iidooyin yar
Qorshaha caafimaadka kooxda loo-shaqeeyahaaga, Medicare Advantage plan, PACE, Medigap ama Medicare Select caymiska caafimaadku wuu dhamaanayaa sababtoo ah waxaad ka guurtay qorshaha <a href="#">aagga adeega</a> .* (N)	Qorshayaasha Dhammaan
Waxaad ka tagtaa qorshe kasta — Medicare Advantage plan, PACE, Medicare Select, ama Medigap — sababtoo ah qorshuhu wuxuu sameeyay khiyaano. Tusaale ahaan, agabka suuqgeyntu waa marin habaabin ama heerarka tayada lama buuxin.* (N)	Qorshayaasha Dhammaan
Caymis bixiyahaaga Xulashada Medicare ayaa la joojiyay shahaado bixintiisa, joojisay bixinta qorshaha aaggaaga, si xad dhaaf ah u jebiyay wax ka mid ah bixinta qandaraaska ururka ee la xiriira shakhsiga, ama si khaldan u gudbiyay qodobada qorshaha.* (N)	Qorshayaasha Dhammaan
Xeerka dhalashada: Adigu waxaad haysataa Medigap oo raba inaad u bedesho shirkad kale oo caymiska Medigap 30 maalmood gudahood ka dib dhalashadaada sanad kasta. (AMA) <a href="https://shiba.oregon.gov/Documents/4845-ins-birthday-rule-2023.pdf">https://shiba.oregon.gov/Documents/4845-ins-birthday-rule-2023.pdf</a> .	Qorshe la mid ah kan siyaasadda hadda jira ama mid leh faa'iidooyin yar
Waxa aad u qalantaa Medicare sababo laxaad la'aad oo waxa aad u wareegtay Oregon gobol aan u ogolayn siyaasada Dheeraadka ah ee Medicare in la siiyo dadka ka yar 65 jirka (AMA).	Qorshayaasha Dhammaan

\* 63-maalmood kama dambaysta ah in tallaabo la qaado; (N) Xukun Qaran; (AMA) Xeerka Oregon-kaliya



Crater Lake, Oregon



## Waa qorshayaasha Medigap ay daboolaan

Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka.

Qorshayaasha Medigap waxay caawiyaan bixinta [jwax laga jari karo](#), [la bixinaha](#) iyo [la-caaymiska](#) ee Medicare Qaybta A iyo Qaybta B. Qorshayaashan la jaan-qaadaya waxay bixiyaan faa'iidooyin isku mid ah shirkad ilaa shirkad. Kharashyadu way ku kala duwanaan karaan ZIP code ahaan; wac sheegtada qiimaha Isbarbardhigga sicirku wuxuu ka bilaabmayaa [bogga 56](#).

Farqiga Medicare ee asalka ah	A	B	*C	D	*F	*F sare	G	G sare	K	L	M	N
<b>Qaybta kharashka isbitaalka —</b> Qaybta kharashka ee 2024 ee maalmaha 61-90 (\$408 maalintii) iyo maalmaha 91-150 (\$816 maalintii); lacag bixinta oo dhan 365 maalmood oo dheeraad ah oo nolosha ah. Ka eeg <a href="#">bogga 9</a> wixii faahfaahin ah.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Qaybta B wada caymiska—</b> Waxay daboolashaa boqolkiiba 20 -caymiska wada shaqaynta Adeegyada Qaybta B. Ka eeg <a href="#">bogga 10</a> wixii faahfaahin ah.	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓†
<b>Saddex dhibcood ee dhiigga ee ugu horreeya</b> , Sanad Walba.	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
<b>Daryeelka Hospice—</b> Wada caymiska daryeelka nasinta iyo kuwo kale Adeegyada Qaybta A daboolay.	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
<b>Isbitaalka (Qaybta A) laga jari karo</b> Daboolayasha laga jari karo mid kasta <a href="#">muddada faa'iidad</a> . (\$1,600 sanadka 2024)		✓	✓	✓	✓	✓	✓	✓	50%	75%	50%	✓

\* Si waafaqsan Xeerka Helitaanka Medicare iyo CHIP Oggolaanshaha Sharciga ee 2015, dhaqan gal ah Jan. 1, 2020, Qorshaha C, F iyo FH diyaar uma aha codsadhaha Medicare ee 'cusub ee u qalma'.

† Wuxuu bixiyaa caymiska Qaybta B, marka laga reebo inaad bixiso ilaa \$ 20 lacag bixin ah booqashada dhakhtar kasta iyo \$ 50 lacag bixin ah booqashada qolka gurmada.



Farqiga Medicare ee asalka ah	A	B	*C	D	*F	*F sare	G	G sare	K	L	M	N
<b>Xarunta Kalkaalinta Xirfadlaha ah (SNF) caymiska maalinlaha ah</b> — Waxay dabooshaa wada-caymiska (\$204 maaliinta) maalmaha 21-100 muddada kasta faa'iidada			✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
<b>Qaybta B ee laga jari karo</b> — Waxay dabooshaa waxa sanadlaha laga jari karo. (\$240 sanadka 2024)			✓		✓							
<b>Qaybta B Kharashka xad dhaafka ah</b> — Waxay dabooshaa boqolkiiba 15 kharashka dheeraadka ah marka dhakhtarka ama isbitaalku aanu aqbalin lacagta buuxda ee Medicare sida lacag bixinta oo dhan.					✓	✓	✓	✓				
<b>Daryeelka degdega ah ee ka baxsan Maraykanka</b> — See <a href="#">bogga 36</a> wixii macluumaad dheeraad ah.			80%	80%	80%	80%	80%	80%			80%	80%
<b>Ugu badnaan jeebka ka baxsan</b> — Waxay bixisa 100 boqolkiiba Qaybta A iyo Qaybta B ee caymiska ka dib markii ugu badnaan jeebka ka baxsan la isticmaalo.									\$7,060	\$3,530		
<b>Laga jari karo sare</b> — Marka aad bixiso lacagta laga jari karo qaybsiga kharashka, caymiska ayaa bilaaban doona.						\$2,800		\$2,800				

\* Si waafaqsan Xeerka Helitaanka Medicare iyo CHIP ee Oggolaanshaha Sharciga ee 2015, dhaqangal ah Jan. 1, 2020, Qorshaha C, F iyo FH diyaar uma aha codsabayaasha Medicare ee 'cusub ee u qalma'.



## Medicare Supplement (Medigap) macluumaadka siyaasadda

Caymis bixiyaha	Taleefanka	Webseedka	Noocyada qorshaha la heli karo	Qodobbada qiimaha*
Allstate Health Solutions (National Health Ins. Co.)	<b>855-224-6271</b>	<a href="http://allstatehealth.com/medicare">allstatehealth.com/medicare</a>	A, F, FHD, G, N	Dumarka la door biday, qiimayaashu way ku kala duwan yihiin ZIP ahaan, HH
Cigna Life and Health Ins. Ee.	<b>855-891-9368</b>	<a href="http://cigna.com/medicare/">cigna.com/medicare/</a>	A, F, FHD, G, N	Waxaa la doorbidaa dumarka, qabyo qoraalka bangiga, qiimaha way ku kala duwanaan karaan Sibabku, HH
Shirkadda Ceymiska Continental Life. Ee Brentwood, Tennessee (Aetna)	<b>800-264-4000</b>	<a href="http://aetnaseniorproducts.com">aetnaseniorproducts.com</a>	A, B, F, FHD, G, N	Dumarka la door biday, qiimayaashu way ku kala duwan yihiin ZIP ahaan, HH
Ururka Everence, Inc.	<b>800-348-7468</b>	<a href="http://everence.com">everence.com</a>	A, F, G, L, N	Dheddig aan sigaar cabbin
Ceymiska Noloshu Globe iyo Shilka Ee.	<b>800-801-6831</b>	<a href="http://globecaremedsupp.com">globecaremedsupp.com</a>	A, B, C, F, FHD, G, GHD, N	Dumarka aan sigaarka cabbin, qiimayaashu way ku kala duwan yihiin ZIP
Shirkadda Ceymiska Caafimaadka iyo Nolasha GPM. Ee.	<b>877-844-1036</b>	<a href="http://gpmhealthandlife.com">gpmhealthandlife.com</a>	A, F, G, N	Dumarka aan sigaarka cabbin, qiimayaashu way kala duwan yihiin ZIP ahaan, HH
Shirkadda Shirkadda Ceymiska Humana. Ee.	<b>800-866-0581</b>	<a href="http://humana.com">humana.com</a>	A, B, C, F, FHD, G, GHD, K, L, N	Dumarka la door biday, qiimayaashu way ku kala duwan yihiin ZIP ahaan, HH

**Waxa muhiimka ah:** I (hal-abuur leh), S (SELECT), PAC (jeeg hore loo fasaxay), EFT (wareejinta lacagaha elegtarooniga ah), FH (F High), GH (G High), HH (dhimista guriga)

Si aad u hesho wakiilka Medicare ee deegaanka, booqo Agent Locator Tool [healthcare.oregon.gov/Pages/find-help.aspx](http://healthcare.oregon.gov/Pages/find-help.aspx). Qalabka sidoo kale waxaa lagu sifeeyay **bogga 6**.

\* Qodobbada sicirka ayaa lagu sharaxay **bogga 34** iyo **bogga 36**.

Caymis bixiyaha	Taleefanka	Webseedka	Noocyada qorshaha la heli karo	Qodobbada qiimaha*
Shirkadda Ceymiska Lumico Life. Ee.	<b>833-866-9741</b>	<a href="http://lumino.com">lumino.com</a>	A, F, G, N	Dumarka la door biday, qiimayaashu way ku kala duwan yihiin ZIP ahaan, HH
Moda Health Plan, Inc.	<b>855-718-1767</b>	<a href="http://modamedicare.com">modamedicare.com</a>	A, F, FHD, G, GHD, N	Dumar la door biday
Mutual of Omaha (United World Life Ins. Co.)	<b>800-667-2937</b>	<a href="http://mutualofomaha.com">mutualofomaha.com</a>	A, F, G, GHD, N	Dumarka aan sigaarka cabbin, EFT, heerarku way kala duwan yihiin ZIP, HH
Hubinta Caafimaadka Providence	<b>866-365-4324</b>	<a href="http://providencemedicaresupplement.com">providencemedicaresupplement.com</a>	A, G, N	Qof aan sigaar cabbin, HH
Regence BlueCross BlueShield ee Oregon	<b>844-734-3623</b>	<a href="http://regence.com/medicare/plans">regence.com/medicare/plans</a>	A, C, F, G, K, N	EFT, aan sigaarka cabbin, HH
Shirkadda Caymiska Baabuurta Wadaagsiga ah ee Gobolka Beerta. Ee.	<b>866-855-1212</b>	<a href="http://statefarm.com/insurance/health/medicare-supplemental">statefarm.com/insurance/health/medicare-supplemental</a>	A, C, D, F, G, N	Dheddig aan sigaar cabbin, la xidhiidh wakiilka deegaanka, qiimayaasha way ku kala duwan yihiin Sibabku
Ceymiska Manhattan Life. Ee.	<b>866-708-6194</b>	<a href="http://manhattanlife.com/Seniors/Medicare-Supplement">manhattanlife.com/Seniors/Medicare-Supplement</a>	A, F, G, N	Dumarka la door biday, qiimayaashu way ku kala duwan yihiin ZIP ahaan, HH
Tier One Ins. Co (Aflac)	<b>866-990-2668</b>	<a href="http://aflacmedicaresupplement.com">aflacmedicaresupplement.com</a>	A, F, G, N	
Shirkadda Caymiska Transamerica Life. Ee.	<b>800-752-9797</b>	<a href="http://transamerica.com/agent-locator">transamerica.com/agent-locator</a>	A, B, C, D, F, G, K, L, M, N	Dumarka aan sigaarka cabbin, PAC
Shirkadda Ceymiska United American. Ee.	<b>800-755-2137</b>	<a href="http://unitedamerican.com/medicare-supplement-policies">unitedamerican.com/medicare-supplement-policies</a>	A, B, C, D, F, FHD, G, GHD, K, L, N	Dumar la door biday
Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	<b>800-523-5800</b>	<a href="http://aarpmedicaresupplement.com">aarpmedicaresupplement.com</a>	A, B, C, F, G, G(S), K, L, N, N(S)	Aan sigaar cabbin, EFT, HH
Shirkadda Caymiska USAA Life. Ee.	<b>800-515-8687</b>	<a href="http://usaa.com/inet/wc/insurance-medicare-plans">usaa.com/inet/wc/insurance-medicare-plans</a>	A, F, G, N	Aan sigaarka cabbin, PAC
Washington National Ins. Ee.	<b>800-621-3724</b>	<a href="http://washingtonnational.com">washingtonnational.com</a>	A, F, G, GHD, N	

**Waxa muhiimka ah:** I (hal-abuur leh), S (SELECT), PAC (jeeg hore loo fasaxay), EFT (wareejinta lacagaha elegtarooniga ah), FH (F High), GH (G High), HH (dhimista guriga)

Si aad u hesho wakiilka Medicare ee deegaanka, booqo Agent Locator Tool [healthcare.oregon.gov/Pages/find-help.aspx](http://healthcare.oregon.gov/Pages/find-help.aspx). Qalabka sidoo kale waxaa lagu sifeeyay **bogga 6**.

\* Qodobbada sicirka ayaa lagu sharaxay **bogga 34** iyo **bogga 36**.

## Xeerarka Medigap nooca qorshaha ah

Fiir Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da' daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugita- anka	Nooca	Lacagta Codsiga:
		0-65	70	75	80	85				
Qorshaha A	Allstate Health Solutions	\$178	\$189	\$219	\$254	\$293	3/1/2023	0/0	A	\$25
	Shirkadda Ceymiska Caafimaadka iyo nolasha Cigna. Ee.	\$242	\$272	\$331	\$393	\$467	6/1/2023	6/6	A	Midna
	Shirkadda Ceymiska Continental Life. Ee Brentwood, Tennessee (Aetna)	\$212	\$240	\$280	\$308	\$328	2/1/2024	0/0	A	\$20
	Ururka Everence, Inc.	\$167	\$181	\$190	\$201	\$210	4/1/2023	0/0	A	Midna
	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$134	\$182	\$194	\$197	\$197	12/1/2023	2/2	A	Midna
	Shirkadda Ceymiska Caafimaadka iyo Nolasha GPM. Ee.	\$276	\$303	\$367	\$432	\$494	3/1/2024	0/0	A	\$25
	Humana Insurance Co.	\$203	\$240	\$279	\$317	\$350	6/1/2023	6/3	A	Midna
	Shirkadda Ceymiska Lumico Life. Ee.	\$170	\$193	\$232	\$264	\$292	3/1/2023	0/0	A	\$25
	Manhattan Life Assurance Co.	\$184	\$202	\$237	\$283	\$338	2/1/2024	0/0	A	\$25
	Moda Health Plan, Inc.	\$121	\$143	\$170	\$191	\$209	1/1/2024	6/6	A	Midna
	Mutual of Omaha (United World Life Ins. Co.)	\$146	\$164	\$198	\$236	\$278	10/1/2023	0/0	A	Midna
	Hubinta Caafimaadka Providence	\$143	\$162	\$192	\$223	\$253	4/1/2023	0/0	A	Midna
	Regence BlueCross BlueShield ee Oregon	\$156	\$179	\$216	\$253	\$291	1/1/2024	0/0	A	Midna
	Shirkadda Caymiska Baabuurta Wadaagsiga ah ee Gobolka Beerta. Ee.	\$112	\$141	\$164	\$184	\$192	5/1/2023	0/0	A	Midna
	Tier One Ins. Ee. (Aflac)	\$160	\$184	\$221	\$257	\$303	8/1/2023	0/0	A	\$20
Shirkadda Caymiska Transamerica Life. Ee.	\$137	\$172	\$210	\$247	\$279	5/1/2022	6/6	A	Midna	

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay **bogga 34**.  
LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay **bogga 35**.

Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da'daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugita- anka	Nooca	Lacagta Codsi- ga:
		0-65	70	75	80	85				
Qorshaha A	Shirkadda Caymiska United American. Ee.	\$94	\$113	\$120	\$120	\$120	2/1/2023	2/2	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$97	\$113	\$141	\$173	\$205	1/1/2024	3/3	A	Midna
	Shirkadda Caymiska USAA Life. Ee.	\$144	\$169	\$202	\$234	\$259	8/1/2023	0/0	A	Midna
	Washington National Ins. Ee.	\$171	\$221	\$282	\$353	\$430	9/1/2023	0/0	A	Midna
Qorshaha B	Shirkadda Ceymiska Continental Life. Ee Brentwood, Tennessee (Aetna)	\$267	\$301	\$353	\$388	\$414	2/1/2024	0/0	A	\$20
	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$197	\$261	\$289	\$295	\$295	12/1/2023	2/2	A	Midna
	Humana Insurance Co.	\$179	\$211	\$245	\$278	\$307	6/1/2023	6/3	A	Midna
	Shirkadda Caymiska Transamerica Life. Ee.	\$181	\$228	\$277	\$327	\$368	5/1/2022	6/6	I	Midna
	Shirkadda Caymiska United American. Ee.	\$172	\$214	\$234	\$237	\$237	2/1/2023	2/2	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$157	\$183	\$228	\$279	\$331	1/1/2024	3/3	A	Midna
Qorshaha C	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$227	\$292	\$335	\$354	\$354	12/1/2023	2/2	A	Midna
	Humana Insurance Co.	\$247	\$291	\$338	\$384	\$424	6/1/2023	6/3	A	Midna
	Regence BlueCross BlueShield ee Oregon	\$235	\$302	\$358	\$402	\$434	1/1/2024	0/0	A	Midna
	Shirkadda Caymiska Baabuurta Wadaagsiga ah ee Gobolka Beerta. Ee.	\$199	\$250	\$290	\$326	\$340	5/1/2023	0/0	A	Midna

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay **bogga 34**. LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay **bogga 35**.

Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da' daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugitaanka	Nooca	Lacagta Codsi-ga:
		0-65	70	75	80	85				
Qorshaha C	Shirkadda Caymiska Transamerica Life. Ee.	\$214	\$269	\$328	\$386	\$436	5/1/2022	6/6	A	Midna
	Shirkadda Caymiska United American. Ee.	\$175	\$219	\$247	\$271	\$271	2/1/2023	2/2	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$182	\$211	\$263	\$322	\$381	1/1/2024	3/3	A	Midna
Qorshaha D	Shirkadda Caymiska Baabuurta Wadaagsiga ah ee Gobolka Beerta. Ee.	\$145	\$177	\$208	\$237	\$263	5/1/2023	0/0	A	Midna
	Shirkadda Caymiska Transamerica Life. Ee.	\$168	\$211	\$257	\$303	\$342	5/1/2022	6/6	I	Midna
	Shirkadda Caymiska United American. Ee.	\$169	\$216	\$246	\$271	\$271	2/1/2023	2/2	A	Midna
Qorshaha F	Allstate Health Solutions	\$224	\$238	\$276	\$320	\$369	3/1/2023	0/0	A	\$25
	Shirkadda Ceymiska Caafimaadka iyo nolasha Cigna. Ee.	\$212	\$238	\$290	\$344	\$160	6/1/2023	6/6	A	Midna
	Shirkadda Ceymiska Continental Life. Ee Brentwood, Tennessee (Aetna)	\$318	\$356	\$410	\$443	\$471	2/1/2024	0/0	A	\$20
	Ururka Everence, Inc.	\$219	\$238	\$252	\$273	\$294	4/1/2023	0/0	A	Midna
	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$229	\$294	\$336	\$356	\$356	12/1/2023	2/2	A	Midna
	Shirkadda Ceymiska Caafimaadka iyo Nolasha GPM. Ee.	\$358	\$394	\$477	\$561	\$641	3/1/2024	0/0	A	\$25
	Humana Insurance Co.	\$258	\$304	\$353	\$401	\$443	6/1/2023	6/3	A	Midna
	Shirkadda Ceymiska Lumico Life. Ee.	\$227	\$258	\$309	\$352	\$389	3/1/2023	0/0	A	\$25
	Manhattan Life Assurance Co.	\$195	\$231	\$277	\$325	\$379	2/1/2024	0/0	A	\$25
	Moda Health Plan, Inc.	\$201	\$238	\$283	\$318	\$348	1/1/2024	6/6	A	Midna

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay bogga 34. LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay bogga 35.



Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da'daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugita- anka	Nooca	Lacagta Codsi- ga:
		0-65	70	75	80	85				
Qorshaha F	Mutual of Omaha (United World Life Ins. Co.)	\$218	\$244	\$296	\$352	\$416	10/1/2023	0/0	A	Midna
	Regence BlueCross BlueShield ee Oregon	\$237	\$304	\$359	\$404	\$436	1/1/2024	0/0	A	Midna
	Shirkadda Caymiska Baabuurta Wadaagsiga ah ee Gobolka Beerta. Ee.	\$201	\$253	\$293	\$329	\$344	5/1/2023	0/0	A	Midna
	Tier One Ins. Ee. (Aflac)	\$191	\$211	\$264	\$317	\$389	8/1/2023	0/0	A	\$20
	Shirkadda Caymiska Transamerica Life. Ee.	\$215	\$271	\$330	\$389	\$438	5/1/2022	6/6	A	Midna
	Shirkadda Caymiska United American. Ee.	\$204	\$255	\$288	\$315	\$315	2/1/2023	2/2	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$183	\$212	\$264	\$324	\$383	1/1/2024	3/3	A	Midna
	Shirkadda Caymiska USAA Life. Ee.	\$167	\$195	\$232	\$269	\$297	8/1/2023	0/0	A	Midna
	Washington National Ins. Ee.	\$188	\$228	\$276	\$329	\$387	9/1/2023	0/0	A	Midna
Qorshaha F Sare (Qorshaha FH)	Allstate Health Solutions	\$67	\$71	\$82	\$95	\$110	3/1/2023	0/0	A	\$25
	Shirkadda Ceymiska Caafimaadka iyo nolasha Cigna. Ee.	\$51	\$58	\$70	\$84	\$99	6/1/2023	6/6	A	Midna
	Shirkadda Ceymiska Continental Life. Ee Brentwood, Tennessee (Aetna)	\$112	\$126	\$145	\$157	\$167	2/1/2024	0/0	A	\$20
	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$40	\$53	\$67	\$73	\$73	12/1/2023	2/2	A	Midna
	Humana Insurance Co.	\$53	\$63	\$73	\$83	\$91	6/1/2023	6/3	A	Midna
	Moda Health Plan, Inc.	\$45	\$53	\$63	\$71	\$78	1/1/2024	6/6	A	Midna
	Shirkadda Caymiska United American. Ee.	\$29	\$38	\$48	\$52	\$52	2/1/2023	2/2	A	Midna

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay **bogga 34**. LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay **bogga 35**.

Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da'daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugitaanka	Nooca	Lacagta Codsi-ga:
		0-65	70	75	80	85				
Qorshaha G	Allstate Health Solutions	\$190	\$202	\$234	\$272	\$313	3/1/2023	0/0	A	\$25
	Shirkadda Ceymiska Caafimaadka iyo nolasha Cigna. Ee.	\$160	\$180	\$219	\$260	\$309	6/1/2023	6/6	A	Midna
	Shirkadda Ceymiska Continental Life. Ee Brentwood, Tennessee (Aetna)	\$257	\$288	\$331	\$358	\$380	2/1/2024	0/0	A	\$20
	Ururka Everence, Inc.	\$155	\$167	\$179	\$191	\$199	4/1/2023	0/0	A	Midna
	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$201	\$266	\$309	\$329	\$329	12/1/2023	2/2	A	Midna
	Shirkadda Ceymiska Caafimaadka iyo Nolasha GPM. Ee.	\$283	\$311	\$376	\$443	\$506	3/1/2024	0/0	A	\$25
	Humana Insurance Co.	\$260	\$307	\$356	\$405	\$447	6/1/2023	6/3	A	Midna
	Shirkadda Ceymiska Lumico Life. Ee.	\$171	\$195	\$233	\$266	\$294	3/1/2023	0/0	A	\$25
	Manhattan Life Assurance Co.	\$161	\$183	\$222	\$264	\$309	2/1/2024	0/0	A	\$25
	Moda Health Plan, Inc.	\$159	\$187	\$223	\$251	\$275	1/1/2024	6/6	A	Midna
	Mutual of Omaha (United World Life Ins. Co.)	\$162	\$181	\$218	\$260	\$307	10/1/2023	0/0	A	Midna
	Hubinta Caafimaadka Providence	\$165	\$194	\$241	\$288	\$335	4/1/2023	0/0	A	Midna
	Regence BlueCross BlueShield ee Oregon	\$193	\$221	\$267	\$313	\$360	1/1/2024	0/0	A	Midna
	Shirkadda Caymiska Baabuurta Wadaagsiga ah ee Gobolka Beerta. Ee.	\$145	\$177	\$209	\$237	\$263	5/1/2023	0/0	A	Midna
	Tier One Ins. Ee. (Aflac)	\$160	\$172	\$210	\$256	\$319	8/1/2023	0/0	A	\$20
	Shirkadda Caymiska Transamerica Life. Ee.	\$168	\$211	\$257	\$303	\$342	5/1/2022	6/6	A	Midna
Shirkadda Caymiska United American. Ee.	\$165	\$210	\$239	\$262	\$262	2/1/2023	2/2	A	Midna	

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay bogga 34. LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay bogga 35.

Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da' daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugita- anka	Nooca	Lacagta Codsi- ga:
		0-65	70	75	80	85				
Qorshaha G	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$152	\$176	\$219	\$269	\$319	1/1/2024	3/3	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP) (Dooro)	\$136	\$159	\$197	\$242	\$287	1/1/2024	3/3	A	Midna
	Shirkadda Caymiska USAA Life. Ee.	\$143	\$156	\$187	\$233	\$298	8/1/2023	0/0	A	Midna
	Washington National Ins. Ee.	\$148	\$191	\$244	\$305	\$372	9/1/2023	0/0	A	Midna
Qorshaha G Sare (Qorshaha GH)	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$40	\$53	\$67	\$73	\$73	12/1/2023	2/2	A	Midna
	Humana Insurance Co.	\$50	\$59	\$69	\$78	\$86	6/1/2023	6/3	A	Midna
	Moda Health Plan, Inc.	\$42	\$49	\$59	\$66	\$73	1/1/2024	6/6	A	Midna
	Mutual of Omaha (United World Life Ins. Co.)	\$50	\$57	\$69	\$79	\$93	10/1/2023	0/0	A	Midna
	Shirkadda Caymiska United American. Ee.	\$29	\$38	\$48	\$52	\$52	2/1/2023	2/2	A	Midna
	Washington National Ins. Ee.	\$37	\$44	\$53	\$64	\$75	9/1/2023	0/0	A	Midna
Qorshaha K	Humana Insurance Co.	\$96	\$114	\$132	\$150	\$166	6/1/2023	6/3	A	Midna
	Regence BlueCross BlueShield ee Oregon	\$115	\$132	\$159	\$187	\$214	1/1/2024	0/0	A	Midna
	Shirkadda Caymiska Transamerica Life. Ee.	\$75	\$94	\$115	\$136	\$153	5/1/2022	6/6	A	Midna
	Shirkadda Caymiska United American. Ee.	\$89	\$119	\$132	\$139	\$139	2/1/2023	2/2	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$49	\$57	\$71	\$88	\$104	1/1/2024	3/3	A	Midna

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay **bogga 34**.  
LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay **bogga 35**.

Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da'daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugitaanka	Nooca	Lacagta Codsi-ga:
		0-65	70	75	80	85				
Qorshaha L	Ururka Everence, Inc.	\$92	\$100	\$107	\$116	\$125	4/1/2023	0/0	I	Midna
	Humana Insurance Co.	\$137	\$162	\$187	\$213	\$235	6/1/2023	6/3	A	Midna
	Shirkadda Caymiska Transamerica Life. Ee.	\$111	\$140	\$171	\$201	\$227	5/1/2022	6/6	I	Midna
	Shirkadda Caymiska United American. Ee.	\$125	\$167	\$186	\$195	\$195	2/1/2023	2/2	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$101	\$117	\$146	\$179	\$213	1/1/2024	3/3	A	Midna
Qorshaha M	Shirkadda Caymiska Transamerica Life. Ee.	\$137	\$173	\$210	\$248	\$279	5/1/2022	6/6	I	Midna
Qorshaha N	Allstate Health Solutions	\$143	\$151	\$175	\$203	\$234	3/1/2023	0/0	A	\$25
	Shirkadda Ceymiska Caafimaadka iyo nolasha Cigna. Ee.	\$114	\$139	\$169	\$201	\$239	6/1/2023	6/6	A	Midna
	Shirkadda Ceymiska Continental Life. Ee Brentwood, Tennessee (Aetna)	\$215	\$243	\$285	\$314	\$334	2/1/2024	0/0	A	\$20
	Ururka Everence, Inc.	\$101	\$121	\$137	\$150	\$161	4/1/2023	0/0	A	Midna
	Shirkadda Ceymiska Globe Life & Accident. Ee.	\$139	\$184	\$216	\$234	\$234	12/1/2023	2/2	A	Midna
	Shirkadda Ceymiska Caafimaadka iyo Nolasha GPM. Ee.	\$198	\$218	\$264	\$311	\$355	3/1/2024	0/0	A	\$25
	Humana Insurance Co.	\$141	\$166	\$193	\$219	\$242	6/1/2023	6/3	A	Midna
	Shirkadda Ceymiska Lumico Life. Ee.	\$134	\$153	\$183	\$209	\$230	3/1/2023	0/0	A	\$25
	Manhattan Life Assurance Co.	\$123	\$140	\$169	\$203	\$240	2/1/2024	0/0	A	\$25
	Moda Health Plan, Inc.	\$145	\$171	\$204	\$229	\$250	1/1/2024	6/6	A	Midna
	Mutual of Omaha (United World Life Ins. Co.)	\$125	\$140	\$171	\$205	\$242	10/1/2023	0/0	A	Midna

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay **bogga 34**. LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay **bogga 35**.

Fiiro Gaar ah: Kuwa soo socda waxaa kamid ah xadiga bilawga ee la heli karo wakhtiga daabacaada oo kuma jiro xadiga haynta mustaqbalka. Qiimaha wakhtiga dhabta ah ee xigashada da'daada gaarka ah iyo summadaada ZIP, qabo <https://Medicare.gov/medigap-supplemental-insurance-plans/> ama la xidhiidh SHIBA deegaankaaga (eeg bogga 6 macluumaadka xidhiidhka) ama SHIBA shaqaalaha gobolka oo dhan **800-722-4134**.

	Magaca shirkadda caymiska Eeg xaashida xisaabaadka ee gaarka ah wixii ah macluumaadka 2024.	Da'da taariikhaha iibsiga.					Taariikhda Hirgalinta	Pre-ex LB/ muddada sugita- anka	Nooca	Lacagta Codsi- ga:
		0-65	70	75	80	85				
Qorshaha N	Hubinta Caafimaadka Providence	\$153	\$173	\$206	\$239	\$272	4/1/2023	0/0	A	Midna
	Regence BlueCross BlueShield ee Oregon	\$165	\$189	\$229	\$268	\$308	1/1/2024	0/0	I	Midna
	Shirkadda Caymiska Baabuurta Wadaagsiga ah ee Gobolka Beerta. Ee.	\$110	\$134	\$159	\$184	\$208	5/1/2023	0/0	A	Midna
	Tier One Ins. Ee. (Aflac)	\$115	\$128	\$158	\$188	\$226	8/1/2023	0/0	A	\$20
	Shirkadda Caymiska Transamerica Life. Ee.	\$129	\$162	\$198	\$233	\$263	5/1/2022	6/6	I	Midna
	Shirkadda Caymiska United American. Ee.	\$147	\$188	\$215	\$240	\$240	2/1/2023	2/2	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP)	\$119	\$138	\$172	\$211	\$250	1/1/2024	3/3	A	Midna
	Shirkadda Caymiska UnitedHealthcare. Ee. (AARP) (Dooro)	\$111	\$129	\$161	\$197	\$233	1/1/2024	3/3	A	Midna
	Shirkadda Caymiska USAA Life. Ee.	\$118	\$138	\$164	\$190	\$210	8/1/2023	0/0	A	Midna
	Washington National Ins. Ee.	\$114	\$147	\$189	\$236	\$287	9/1/2023	0/0	A	Midna

**Waxa Muhiimka ah:** A – Da'da gaadhay, C - Bulshada la qiimeeyay, Anniga - da'da Bixinta; lagu sharraxay **bogga 34**.  
LB/WP-hore - Dib-u-eegis hore u jiray/xilliyada sugitaanka ayaa lagu sharraxay **bogga 35**.



## Shaxda isbarbardhigga Medigap vs. Medicare Advantage

Asalka qidmada-adeegga' Medicare oo leh Medigap (Tusaale: Qorshaha G)	Qodobka Barbardhigga	Medicare Advantage: HMO ama PPO (qorshayaasha Medicare ee gaarka ah)
<p>Waa in uu leeyahay Qaybta A iyo Qaybta B. Shirkaduhu way diidi karaan, laakiin waa in ay aqbalaan dhammaan codsadyaasha iyo da' walba inta lagu jiro xilliga Medigap is-diiwaangelinta furan iyo muddooyinka arrinta la dammaanad qaaday. (tixraac <a href="#">bogga 37</a>)</p>	<p>U-qalmitaanka</p>	<p>Waa inuu leeyahay Qayb A iyo Qaybta B oo ku nool <a href="#">aagga adeegga</a>. Waxay qaadataa dhammaan codsadyaasha.</p>
<p>Caymiska way ku kala duwanaan kartaa jinsiga iyo caafimaadka, waxayna kor u qaadi kartaa da'da. Shirkadaha waxaa laga yaabaa inay hoos u dhigaan (ku dar lacagta caymiska).</p> <p>Ma jiro wax kharash ah oo lacag-bixineed, marka laga reebo ka reebitaano qaar, wakhtiga adeegga. Jeebka ugu badan ee K iyo L kaliya.</p>	<p>Qarashka: Qiimaha caymiska, lacag-bixinta, caymiska la wadaaga iyo jeebka ka baxsan</p>	<p>Dhammaan xubnaha qorshahu waxay bixiyaan lacag isku mid ah, iyadoon loo eegayn da'da, jinsiga ama caafimaadka. Wadaagista kharashka (wada bixinta) waa in la bixiyaa inta badan adeegyada caafimaadka. Qorshayaashu waxay leeyihiin ugu badnaan sannadkiiba jeebka ka baxsan.</p>
<p><b>Shabakad malahan:</b> U tag <a href="#">bixiye</a> kasta oo aqbala Medicare. Looma <a href="#">baahna</a> tixraac <a href="#">ee booqashooyinka</a> takhasuska.</p> <p>Waxaa laga yaabaa inay adagtahay in la helo bixiyeyaasha aqbala bukaanada cusub ee Asalka ah ee Medicare meelaha qaarkood.</p> <p>Waxaa loo isticmaali karaa daawaynta xarumaha caafimaadka gaarka ah, sida Mayo Clinics, OHSU.</p>	<p>Doorashada bixiyaha iyo helitaanka</p> <p>Had iyo jeer weydii bixiyeyaashaada caymiska ay aqbalaan.</p>	<p>Ilaali shabakadaha bixiyayaasha; waa inay lahaadaan bixiyeyaal diyaar ah si ay u aqbalaan xubnaha cusub.</p> <p><b>HMOs:</b> Guud ahaan dabool shabakadaha kaliya. Tixraacyo ayaa laga yaabaa in loo baahdo booqashooyinka takhasuska leh.</p> <p><b>PPOs:</b> Dabool shabakadaha ka baxsan, laakiin kharashyadu way badnaan karaan. Bixiyaha waa in uu ogolaado in uu bixiyo qorshaha. Wax tixraac looma baahna.</p> <p><b>MSAs:</b> Ma jiro shabakad bixiye. Bixiyaha waa in uu ogolaado in uu bixiyo qorshaha. Waxay bixisaa lacagaha la isticmaalo inta lagu jiro wax laga jari karo.</p>
<p>Laguma darin. Haddii aad rabto caymis daawo ah, waxaad iska qori kartaa Medicare kasta oo keligiis ah <a href="#">PDP (qorshaha dawooyinka)</a> ee jira.</p>	<p>Daboolista daawada dhakhtar qoray</p> <p>Si aad u hubiso in qorshahaagu daboolayo daawadaada, isticmaal <a href="#">medicare.gov</a>.</p>	<p>Haddii aad rabto caymis dawada, waa inaad iska diiwaan gelisaa caymiska daawada oo ay ku lifaaqan tahay qorshaha HMO ama PPO (VA-u-qalmi marka laga reebo).</p> <p>MSA-yada, waxaad dooran kartaa qorshe daawoyinka Medicare-ka oo kali ah.</p>

Asalka qidmada-adeegga' Medicare oo leh Medigap (Tusaale: Qorshaha G)	Qodobka Barbardhigga	Medicare Advantage: HMO ama PPO (qorshayaasha Medicare ee gaarka ah)
Haa, dammaanad dib loo cusboonaysiin karo, ilaa inta aad bixiso lacagta caymiska oo codsigu sax ahaa. Faa'iidooyinka weligood isma beddelaan. Ma jiro xilli doorasho ee Medigaps. Waxa laga yaabaa in ay baddasho shirkadda sannad kasta maalinta dhalashada oo leh arrin la dammaanad qaaday.	Ma la cusboonaysiin karaa?	Maya, dheefaha waxay isbdeeli karaan sannadkii. Si kastaba ha ahaatee, inta badan waxaad ku jiraysaa qorshe ilaa aad <a href="#">ka diwaangeliso</a> wakhtiyada doorashada ama qorshahaagu ku dhamaanayo aaggaaga mooyaane.
Daboolashadu keliya waxay la mid tahay Medicare Asalka ah. Ma jiro ilko joogto ah, aragti, marka laga reebo qorshayaasha 'hal-abuur leh'; ma jiro daawo kale.	Dheeraad ah	Qorshayaasha qaarkood waxaa ka mid ah ilkaha caadiga ah, maqalka ama aragga. Qaarkood waxay bixiyaan dheefo dheeraad ah sida daaweynta beddelka ah, xubinnimada jimicsiga, gaadiidka caafimaadka, gaarsiinta cuntada iyo hababka digniinta caafimaadka.
Waxay u fiican tahay sagarayda ama 'shimbiraha barafka.' Waxa laga yaabaa inay lacag u kaydiso dadka u baahan daryeel qaali ah ama joogto ah. Habbaysaa walxaha sawirkaaga Medicare - dooro dhakhaatiirta iyo qorshaha daawada.	Qofka ay u fiican tahay	Qorshayaasha shabakadu waxay u fiicnaan karaan dadka haddii kale aan heli karin bixiye Medicare. Waxa laga yaabaa inay lacag kaydsato ilaa aad u baahato balaamo ama daawayn joogto ah.  Lahaanshaha qorshe baakadaysan waxa laga yaabaa inay fududayso xulashooyinka.
Sababtoo ah Medigaps waa la jaanqaadey, qiimaha iyo adeegga macaamiisha ayaa ah farqiga kaliya. Isku day inaad wacdo dhowr qorshe oo si tartan ah u socda.	Sida loo barbardhigo dukaanka	Qorshayaashu maaha kuwo halbeeg ah. Si loo barbardhigo, eeg jaantuska ka bilaabmaya <b>bogga 62</b> ee hagahan ama <a href="#">medicare.gov</a> Raadiyaha Qorshaha.
Waxaa nidaamiya Qaybta Sharciga Maaliyadda ee Oregon. La xidhiidh la-taliyaha SHIBA si aad u hesho qiime qayiman ku salaysan macluumaadkaaga gaarka ah ama qabo <a href="http://www.medicare.gov/medigap-supplemental-insurance-plans/">http://www.medicare.gov/medigap-supplemental-insurance-plans/</a> .	Yaa maamula?	Qorshayaasha ay maamusho Medicare; wakiilada shati ay siisay Waaxda Sharciga Maaliyadda ee Oregon.

# Faa'iidada Medicare

## Qorshayaasha Faa'iidada Medicare

Shirkadaha caymiska gaarka loo leeyahay waxay heshiis la galaan Medicare si ay u bixiyaan daryeel isku dubarid ah iyo qorshayaasha caymiska caafimaadka ee kharashka adeega gaarka ah. Medicare waxa ay bixisaa qorshayaashan si ay u bixiso dhammaan adeegyada Medicare ay ogolaatay. Markaad ku biirto qorshaha Medicare Advantage (MA), waxaad ogolaatay shuruudaha iyo shuruudaha qorshahaas.

- Waxaad heli doontaa dheefo la mid ah kan asalka ah ee Medicare, laakiin kuma heli doono isla qiimaha lacag bixinta.
- Waxaad weli bixin doontaa Qaybta B ee khidmadaha ah, oo lagu daray khidmadaha qorshaha (ilaa uu qorshuhu leeyahay \$0 premium) iyo [lacag-bixinno](#) ama [wadaag caymiska](#) ee adeegyada qaarkood.
- Qorshayaasha Medicare Advantage waxa laga yaabaa inay bixiyaan caymis dheeraad ah, sida jirdhiska caadiga ah ee sannadlaha ah, aragga ka hortagga ama ilkaha.

Qorshayaasha Medicare Advantage waxay dib u cusbooneysiyaan qandaraasyadooda sanad walba Xarumaha Medicare iyo Adeegyada Medicaid (CMS). Tani waxay ka dhigan tahay in xeerarka aan la dammaanad qaadin in dib loo cusboonaysiin karo. Si kastaba ha ahaatee, haddii aad ku biirto qorshe go'aansaday in aanu cusboonaysiin qandaraaskiisa CMS, waxaad haysataa ilaalin hoos timaada sharciga kaas oo awood kuu siinaya inaad ku biirto qorshe kale ama iibso xeerka [Medigap](#).

Meesha aad ku nooshahay (oo ku salaysan ZIP code) ayaa inta badan go'aamisa qorshayaasha Faa'iidada Medicare ee aad heli karto.

Waxaad ku ogaan kartaa haddii qorshe uu daboolayo aaggaaga adiga oo wacaya shirkadda ama dib u eegid qorshayaasha ku jira Webseedka Medicare, [medicare.gov](#), ama shaxda ka bilaabma **bogga 62**.

## Yaa ku biiri kara qorshaha Medicare Advantage?

Qof kasta oo haysta Medicare Qaybta A iyo Qaybta B oo ku nool qorshaha [aagga adeegga](#) wuu ku biiri karaa qorshe.

## Faa'iidada Medicare [xilliyada doorashada](#) iyo [ficilada diiwaangelinta](#)

Haddii aad qaadatid wax ka badan hal tallaabo inta lagu guda jiro mid ka mid ah xilliyada isdiiwaangelinta, Medicare waxa ay qaadi doontaa talaabadii ugu dambaysay ee la helo ka hor [taariikhda dhaqangalka ah](#) dhamaanayso xilliga isdiiwaangelinta. Marka uu caymisku bilaabmo, mudada ku biirka ayaa dhamaanaysa. Waxaad ku biiri kartaa, ka tagi kartaa ama bedeli kartaa qorshayaasha Medicare Advantage inta lagu jiro:

- Muddada isdiiwaan gelinta ee ugu horeeya (IEP) marka aad ku cusub tahay Medicare; badiyaa saddexda bilood ee ka horreeya, bisha iyo saddexda bilood ee ka dambeeya dhalashadaada 65 aad
- Sannadka muddada diiwaangelinta (AEP), Oktoobar. 15 ilaa Diseembar. 7, oo sidoo kale loo yaqaan Diiwaangelinta Furan ee Dayrta. Isku qor qorshahaaga cusub; si toos ah ayaa lagaa saarayaa qorshihii hore.

## Muddooyinka isdiiwaangelinta gaarka ah (SEPs)

Muddooyinka isdiiwaangelinta gaarka ah waa fursado lagu samaynayo isbedelo qorshe ka baxsan muddooyinka isdiiwaangelinta. Kuwaan waxaa ka mid ah:

- U guurista si joogto ah meel ka baxsan aagga adeegga qorshahaaga, iyo
- U qalmida kaalmo kasta oo dakhli xaddidan ah.

SEPs guud ahaan waa 60 maalmood, laakiin way kala duwanaa kartaa. Waqtiyadan, waxaad u isticmaali kartaa SEP-gaaga si:

- Ku biir qorshe ka duwan Medicare Advantage
- U beddelo isticmaalka Medicare Original, iyo
- U beddel Medicare Asalka oo iibso qorshaha Medigap. Shirkadaha caymisku waxa laga yaabaa inay u baahdaan inaad marayso [hoos u qor](#) ilaa aad qabto arrin la damaanad qaaday mooyee.

SEP-yada xidigta lagu qiimeeyay – Medicare waxay isticmaashaa nidaamka qiimaynta xidigta oo ku salaysan cabashooyinka ay helaan. Shanta xiddigood ayaa aad u wanaagsan hal xiddigna waa uu xunyahay.

- Shanta Xiddig SEP - Waxa aad isku qori kartaa qorshe shan xiddig ah sannadkiiba hal mar laga bilaabo 8da Diseembar ilaa Noofambar 30, haddii la heli karo.
- Qorshaha waxqabadka hooseeya SEP - Haddii aad ku jirto qorshe hawl-qabad hooseeya waxaad heli doontaa warqad dhammaadka Oktoobar. Waa inaad kala hadashaa 800-MEDICARE **(800-633-4227)** ama SHIBA **(800-722-4134)** si aad ugu biirto caymis kale.

## Medicare Advantage furan xilliga isdiiwaangelinta (MA OEP)

MA OEP-ga waa Janaayo 1 ilaa Maarso 31 ama, haddii aad ku cusub tahay Medicare, saddexda bilood ee ugu horreeya qorshaha MA. Caymiskaagu wuxuu bilaaban doonaa maalinta ugu horeysa ee bisha kadib markaad isdiiwaangeliso. Waa inaad lahaataa qorshe MA Janaayo 1 si aad u isticmaasho muddada diiwaangelinta.

Waad kartaa.

- Beddel qorshooyinka MA (oo leh ama aan lahayn caynsanaanta daawada)
- Is diwaangeli keligiis Qorshaha Qaybta D (kaasoo kugu celinaya Medicare Asalka).

Helitaanka Qaybta D lama dammaanad qaadayo ilaa aad ku jirtay qorshaha MA Jan. 1.

Waxa jira hal isbeddel oo keliya inta lagu jiro muddadan diiwaangelinta.

Kama beddeli kartid PDP kali-taag ah una beddelan kartaa PDP kale oo keligood ah.

## Ka caawi isbarbardhigga qorshayaasha

La-taliyaha SHIBA ayaa kaa caawin kara inaad fahamto doorashooyinka qorshaynta iyo xeerarka qorshaynta, sida iyo goorta aad isbeddel u samayn karto.

La xidhiidh SHIBA aaggaaga:

- Wac 800-722-4134 (lacag la'aan)
- Booqo [shiba.oregon.gov](http://shiba.oregon.gov), ama
- Wac 800-MEDICARE **(800-633-4227)**.

## Sideen u doortaa qorshe?

- **Waa maxay qorshayaasha laga bixiyo aaggayga?**

U tixraac qorshaha Gobolka laga bilaabo **bogga 62** si aad u aragto qorshayaasha aad heli karto.

- **Dhakhtarkaygu iyo cisbitaalku ma aqbali doonaan qorshaha?**

Waydii xafiisyada ganacsiga ee dhakhaatiirtaada iyo cisbitaalka haddii ay ku jiraan shabakada qorshaha aad ka fiirsanayso. Inkasta oo laga yaabo in qorshe laga bixiyo aaggaaga, [bixiyeyaasha ma ahan](#) inay ka qaybqaataan. Qorshayaasha qaar, haddii bixiyahaagu aanu ka mid ahayn shabakada la door biday, waa inaad lacag badan bixisa si aad u aragto bixiyahaas. Aad **ayuu u muhiim yahay** in la ogaado haddii qorshaha aad ka fiirsanayso ay ku jiraan dhakhaatiirtaada iyo cisbitaalka aad dooratay.

**Laftaadu wac macluumaadka sare.** Bogagga internetka iyo alaabta daabacan waxay noqon karaan kuwo khaldan waxaana laga yaabaa in wakiilka raba inuu kaa iibiyo qorshe si khaldan loo sheego.

- **Ma awoodi karaa qorshaha?**

Hubi inaad fahantay caymiska, oo ay ku jiraan khidmadaha iyo lacagta la bixiyo. Bogagga sharraxaadda qorshaha waxay taxayaan qaar ka mid ah kharashyadaada. Waa kuwan qaar ka mid ah erayada aad u baahan tahay inaad fahanto:

- » **Caymiska:** Qadarka aad bixiso bishiiba qorshaha. Qorshayaal dhowr ah ayaa leh \$0.
- » **Laga jari karo:** Qadarka aad bixiso ka hor inta uusan qorshuhu bilaabin bixinta (qaar ka reeban ayaa khuseeya).
- » **Qiimaha ugu badan ee jeebka ka baxsan:** Tani waa waxa ugu badan ee ay tahay inaad ku bixiso sanad gudaheed adeegyada la daboolay, marka laga reebo khidmadaha iyo Daawooyinka Qaybta D, ka hor inta aanu qorshuhu bilaabin bixinta boqolkiiba 100.

**taxadar:** Dhammaan adeegyada la daboolay laguma xisaabin karo inta ugu badan ee jeebka ka baxsan.

- » **Lacag wada bixinta:** Qadar go'an oo aad ku bixiso adeeg
- » **Caymiska wada bixinta:** Boqolkiiba qiimaha adeegga.

## Daboolista daawada dhakhtar qoray

- **Ma waxaan raba [daawoyinka la ii soo qoray](#) caynsanaanta qorshahayga Faa'iidada Medicare?**

Inta badan [HMO/PPO](#) qorshayaasha waxaa ka mid ah caymiska daawada la isku daray ([MAPD](#)). Daboolista dawadaada **waa inay** ka mid noqotaa xidhmadan 'lagu xidhixidhay'.

Qorshayaasha Koontada Kaydka Caafimaadka ee Medicare (MSA) waxay kuu oggolaanayaan inaad doorato qorshe daawo qoran oo keliigiis ah.

**Marka laga reebo:** Haddii aad haysato dawada VA oo la heli karo, waxaad ku isticmaali kartaa qorshaha caafimaadka-kaliya ee MA, haddii qorshuhu ogolaado.

## Waa maxay qorshaha Medicare MSA?

2024, Oregon ma laha caymisyada MSA. Medicare waxay la shaqeysaa shirkadaha caymiska gaarka ah si ay kuu siiyaan habab aad ku heli karto caymiskaaga caafimaadka. Shirkadahan waxay dooran karaan inay bixiyaan qorshaha Faa'iidada Medicare-ka ee macaamiishu hagayso, oo loo yaqaan Qorshaha koontada Kaydka Caafimaadka ee Medicare (MSA). Qorshayaashani waxay la mid yihiin qorshayaasha akoonnada kaydka caafimaadka ee laga heli karo meel ka baxsan Medicare. Waxaad dooran kartaa adeegyadaada daryeelka caafimaadka iyo bixiyeyaasha.



## Qorshaha Medicare MSA wuxuu leeyahay laba qaybood

Qorshayaasha Medicare MSA waxay isku daraan qorshe caymis oo lacag badan laga jari karo iyo koontada kaydka caafimaadka oo aad u isticmaali karto inaad ku bixiso kharashyada daryeelka caafimaadkaaga.

- Qorshe caafimaad oo sarreeya: Qaybta hore waa nooc gaar ah oo ah qorshaha Faa'iidada Medicare ee sare loo qaadi karo (Qaybta C). Qorshuhu waxuu bilaabayaa in uu daboolo harashaadkaaga kadib marka aad la kulanto lacag sanadle ah oo aad u saraysa, kaas oo ku kala duwan sida qorshuhu yahay.
- Koontada Keydka Caafimaadka (MSA): Qaybta labaad waa nooc gaar ah oo xisaab kayd ah. Qorshaha Medicare MSA wuxuu lacag ku shubaa akoonkaaga gaarka ah. Waxaad u isticmaali kartaa lacagta xisaabtan kaydka ah si aad u bixiso kharashka daryeelkaaga caafimaadka ka hor inta aanad la kulmin lacagta laga jari karo. Dadka ku jira caymiska MSA waxaa ku waajib ah inay xareeyaan cashuur celinta muujinaysa kaydka lacagta ee la isticmaalay. Raac cashuur hadii aan loo isticmaalin kharash caafimaad ama daryeelka ilkaha oo u qalma.

## Ku saabsan Medicare Advantage caymiska ilkaha

Medicare asalka ah **ma daboolo** daryeelka ilkaha ee caadiga ah. Waxaa jira adeegyo ilko oo xadidan oo aad heli karto marka aad isbitaalka ku jirto, laakiin kuwani waa naadir.

Qaar ka mid ah qorshooyinka Medicare Advantage (MA) waxay leeyihiin caymiska ilkaha oo lagu daray qorshaha ama raace dheeraad ah. Qorshayaasha kale ee MA waxay doortaan inay daboolaan [daryeelka ka hortagga](#), sida nadiifinta iyo raajada, ilaa xad xaddidan.

Wixii macluumaad dheeraad ah, la xiriir qorshaha. La xidhiidh SHIBA si aad u hesho liiska qorshayaasha ilkaha ee keligiis ah ama ilaha kale ee beesha aad [oregondental.org](http://oregondental.org).



### Talooyin iyo Tilmaamo

Ka shaki qof kasta oo ku siinaya baaritaanka hidda-socodka 'bilaash' ka dibna codsada lambarkaaga Medicare. Haddii macluumaadkaaga shakhsiyeed la jabiyo, waxaa loo isticmaali karaa qorshayaal kale oo khiyaano ah. Dhakhtarka aad taqaano oo aad ku kalsoon tahay waa inuu qiimeeyaa xaaladdaada oo uu oggolaado codsi kasta oo ku saabsan baaritaanka hidda-sidaha.

## Noocyada Medicare Advantage Plan:

**HMO:** Ururka dayactirka caafimaadka

**HMO-POS:** HMO oo leh ikhtiyaarka adeegga

**PPO:** Ururka bixiyaha la doorbiday

**SNP:** Qorshaha baahiyaha gaarka ah

**MSA:** Koontada Keydka Caafimaadka ee Medicare

(Fiiri [Erey-bixin](#) si aad u qeexo)

## 2024 Medicare qorshooyinka baahiyaha gaarka ah (SNPs)

Kuwaani waa qorshayaal HMO-MA si gaar ah loo nashqadeeyay oo xubinimadoodu ku xaddidan tahay kooxaha soo socda ee dadka:

- Kuwa haysta Medicare iyo Medicaid labadaba (laba xaq u leh), ama
- Kuwa sidoo kale deggan goobaha sida xarumaha guryaha waayeelka iyo bulshooyinka laga kaalmeeyo nolosha, ama
- Kuwa labadaba Medicare iyo Medicaid (laba xaq u leh) oo ku nool goobaha sida guryaha waayeelka ama bulshooyinka noloshooda la kaalmeeyay.
- Dadka laga heley xanuunada mudada dheer ee gaarka ah oo buuxiyay shuruudaha qorshaha gaarka ah ee lagaga jawabaayo xaalada, isda, macaanka, wadne xanuunka, iwm.

Labada xaq u leh (Medicaid)		
Shirkad/qorshe	Macluumaadka xiriirka	Gobollada la heli karo
AllCare Advantage H3810-023 AllCare Advantage Redwood Rx (HMO D-SNP)	Xubin aan ahayn iyo xubin ah <b>888-460-0185</b> ; TTY <b>711</b> <a href="http://allcarehealth.com">allcarehealth.com</a>	Curry, Jackson, degmooyinka Josephine iyo Glendale iyo Azalea ee Degmada Douglas
Atrio Health Plans H3814-030 Qorshaha Baahiyaha Gaarka ah ee Atrio (HMO D-SNP)	Xubin aan ahayn iyo xubin ah <b>877-672-8620</b> ; TTY <b>711</b> <a href="http://atriohp.com">atriohp.com</a>	Douglas
Qorshayaasha Caafimaadka Atrio H3814-007 Qorshaha Baahiyaha Gaarka ah ee Atrio (HMO D-SNP)		Klamath (dooro SIB koodhka)
Qorshayaasha Caafimaadka Atrio H5995-001 Qorshaha Baahiyaha Gaarka ah ee Atrio (Willamette) (HMO D-SNP)		Marion iyo Polk
Faa'iidada CareOregon H5859-001 CareOregon Advantage Plus (HMO-POS D-SNP)	Xubin aan ahayn iyo xubin ah <b>888-712-3258</b> ; TTY <b>711</b> <a href="http://careoregonadvantage.org">careoregonadvantage.org</a>	Clackamas, Columbia, Jackson, Multnomah, Tillamook, Washington
PacificSource Medicare PacificSource Dual Care H3864-043 (HMO D-SNP)	Aan hubin ahayn <b>866-282-8814</b> ; Xubin <b>888-530-1428</b> <a href="http://medicare.pacificsource.com">medicare.pacificsource.com</a>	Clackamas, Crook, Deschutes, Hood River, Jefferson, Lane, Marion, Multnomah, Polk, Wasco, or Washington Counties, ama sib koodhada waqooyiga Klamath 97731, 97733, 97737, iyo 97739
Hubinta Caafimaadka Providence (H9047-043) Bixinta Medicare Dual Plus (HMO D-SNP)	Xubin aan ahayn <b>800-603-2340</b> Xubin <b>800-603-2340</b> <a href="http://providencehealthassurance.com">providencehealthassurance.com</a>	Clackamas, Multnomah, Washington

## Labada xaq u leh (Medicaid)

Shirkad/qorshe	Macluumaadka xiriirka	Gobollada la heli karo
Qorshaha Caafimaadka Faa'iidada Samaritan H3811-003 Faa'iidada Samaritan Qorshaha Baahiyaha Gaarka ah (HMO D-SNP)	Xubin aan ahayn iyo xubin ah <b>800-832-4580</b> ; TTY <b>711</b> <a href="http://medicare.samhealthplans.org">medicare.samhealthplans.org</a>	Benton, Lincoln, Linn
Wellcare by Trillium H2174-001 Wellcare Dual Select (HMO D-SNP)	Xubin aan ahayn <b>844-917-0175</b> , Xubin <b>844-867-1156</b> ; TTY <b>711</b> <a href="http://trilliumadvantage.com">trilliumadvantage.com</a>	Layn

## Hay'ad (guryaha dadka lagu xanaaneeyo ama xarumaha kalkaalinta xirfada leh)

Shirkad/qorshe	Macluumaadka xiriirka	Gobollada la heli karo
Qorshaha Caafimaadka Faa'iidada AgeRight H1372-001 Qorshaha Caafimaadka Faa'iidada AgeRight (HMO I-SNP)	Xubin aan ahayn iyo xubin ah <b>844-854-6885</b> ; TTY <b>711</b> <a href="http://agerightadvantage.com">agerightadvantage.com</a>	Benton, Clackamas, Jackson, Josephine, Klamath, Lane, Linn, Marion, Multnomah, Washington iyo Yamhill
Qorshaha Caafimaadka Faa'iidada AgeRight H1372-002 Qorshaha Caafimaadka Faa'iidada AgeRight (HMO I-SNP)		
UnitedHealthcare H0710-036 UHC Nursing Home Plan OR-F001 (PPO I-SNP)	Wixii aan xubin lahayn <b>888-834-3721</b> ; Xubin <b>877-370-3249</b> , TTY <b>711</b> <a href="http://uhcmedicareolutions.com">uhcmedicareolutions.com</a>	Benton, Clackamas, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
UnitedHealthcare H0710-037 UHC Care Advantage OR-E001 (PPO I-SNP)		Clackamas, Lane, Linn, Multnomah, Washington
UnitedHealthcare H2406-033 UHC Nursing Home Plan OR-F002 (PPO I-SNP)		Clackamas, Linn, Multnomah, Washington, Yamhill
UnitedHealthcare H2406-049 UHC Care Advantage RI-E002 (PPO I-SNP)		Layn
UnitedHealthcare H3113-008 UHC Care Advantage OR-E002 (HMO-POS I-SNP)		

Ka faa'iidaystaha waa inuu buuxiyaa shuruudaha u-qalmiitanka. Waa in loo caddeeyaa inuu u baahan yahay gargaar daryeel. Waxa uu bixin doonaa khidmad ilaa ka-faa'iidaystaha uu u qalmo Medicaid iyo kadibna markaas oo uu gobolku bixiyo lacagta caymiska ee uu bixiyo gobolku.

Waxyaalaha caafimaadka iyo daawada laga jarayo iyo lacag-wada bixinada adeegyada laga bixinayo ayaa laga yaabaa inay dalbadaan kuwa aan haysan kaalmo dhaqaale.

## PACE (Barnaamijka Dhammaan Daryeelka Loo Dhanyahay ee Waayeelka)

Shirkad/qorshe	Macluumaadka xiriirka	Gobollada la heli karo
AllCare PACE, LLC H0247-001 AllCare PACE - Dual Eligible (PACE)	<b>844-950-7223</b> <a href="http://allcarehealth.com">allcarehealth.com</a>	Dooro SIB koodhada Josephine iyo Jackson Counties (97501, 97525, 97535, 97502, 97526, 97504, 97527, 97543, 97537)
AllCare PACE, LLC H0247-002 AllCare PACE - Medicare Keliya (PACE)		
Providence Elder Place Portland H3809-001 Providence ElderPlace Portland (laba xaq u leh)	<b>855-415-6048</b> <a href="http://providence.org/elderplace">providence.org/elderplace</a>	Dooro SIB koodhada Degmooyinka Multnomah, Clatsop, Clackamas, Tillamook iyo Washington
Providence Elder Place Portland H3809-002 Providence ElderPlace Portland (mushaharka gaarka ah)		

Ka faa'iidaystaha waa inuu buuxiyaa shuruudaha u-qalmitaanka. Waa in la xaqiijiyaa in uu u baahan yahay daryeelka heerka daryeelka. Waxa uu bixin doonaa khidmad ilaa ka-faa'iidaystaha uu u qalmo Medicaid iyo kadibna markaas oo uu gobolku bixiyo lacagta caymiska ee uu bixiyo gobolku. Kharashyadu isma beddelaan haddii baahiyaha daryeelka caafimaad / bulsho ay kordhaan. Ma jiraan kharashyo jeebka ka baxsan ama wax laga jarayo. Dhammaan adeegyada caafimaadka iyo bulshada ee lagama maarmaanka ah waa la daboolay. Lafo-jileecu, boodiatry, qalabka prosthetic iyo acupuncture ayaa la daboolayaa kaliya haddii loo aqoonsado inay faa'iido lehyihiin/lama huraan tahay sida loogu baahdo / duruuriga u noqoto.

## Qorshayaasha baahida gaarka ah ee xanuunka mudada dheer

Shirkad/qorshe	Macluumaadka xiriirka	Gobollada la heli karo
AgeRight Advantage Health Plan H1372-003 AgeRight Advantage Health Plan (HMO C-SNP) Khalkhalka Xanuunka Wadnaha, Xanuunada Mudada Dheer iyo Macaanka	Xubin aan ahayn iyo xubin ah <b>844-854-6885</b> ; TTY <b>711</b> <a href="http://agerightadvantage.com">agerightadvantage.com</a>	Benton, Clackamas, Jackson, Josephine, Klamath, Lane, Linn, Marion, Multnomah, Washington iyo Yamhill
Humana (H1036-306) Humana Gold Plus – Diabetes (HMO C-SNP)	Xubin aan ahayn <b>800-603-2340</b>	Clackamas, Columbia, Deschutes, Jefferson, Multnomah, iyo Washington
UnitedHealthcare H0271-036 UnitedHealthcare Chronic Complete Assure (PPO C-SNP) Khalkhalka Xanuunka Wadnaha, Xanuunada Mudada Dheer iyo Macaanka	Aan hubin ahayn <b>800-555-5757</b> ; Xubin <b>877-370-3249</b> ; TTY <b>711</b> <a href="http://uhcmedicareolutions.com">uhcmedicareolutions.com</a>	Benton, Clackamas, Columbia, Jackson, Josephine, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

## Macluumaadka xiriirka ee Medicare Advantage plan

Caymis bixiyaha	Lambar aan xubin ahayn	Lambarka xubinta	TTY	Webseedka
AARP ka socota United Medicare	800-555-5757	877-370-3249	711	<a href="http://aarpmedicareplans.com">aarpmedicareplans.com</a>
Aetna Medicare	833-859-6031	833-570-6670	711	<a href="http://aetnamedicare.com">aetnamedicare.com</a>
Ageright Advantage	844-854-6885		711	<a href="http://agerightadvantage.com">agerightadvantage.com</a>
Allcare Advantage	888-460-0185		711	<a href="http://allcarehealth.com/advantage">allcarehealth.com/advantage</a>
ATRIO Health Plans	877-672-8620		711	<a href="http://atriohp.com">atriohp.com</a>
Cigna	800-313-0973	800-668-3813	711	<a href="http://cigna.com/medicare">cigna.com/medicare</a>
Caafimaadka Gaarka ah	800-376-5889	800-338-6833	711	<a href="http://devoted.com">devoted.com</a>
Humana	800-833-2364	800-457-4708	711	<a href="http://humana.com/medicare">humana.com/medicare</a>
Kaiser Permanente	877-408-3496	877-221-8221	711	<a href="http://kp.org/medicare">kp.org/medicare</a>
Moda Health Plan, Inc.	888-217-2375	877-299-9062	711	<a href="http://modahealth.com/medicare">modahealth.com/medicare</a>
PacificSource Medicare	866-282-8814	888-863-3637	800-735-2900	<a href="http://medicare.pacificsource.com">medicare.pacificsource.com</a>
Hubinta Caafimaadka Providence	800-457-6064	800-603-2340	711	<a href="http://providencehealthplan.com/medicare">providencehealthplan.com/medicare</a>
Regence BlueCross BlueShield ee Oregon	844-734-3623	800-541-8981	711	<a href="http://regence.com/medicare">regence.com/medicare</a>
Caymiska Caafimaadka Samartitan Advantage	800-832-4580		800-735-2900	<a href="http://samhealthplans.org/medicare">samhealthplans.org/medicare</a>
Summit Health	844-931-1782	844-827-2355	771	<a href="http://yoursummithealth.com">yoursummithealth.com</a>
UnitedHealthcare	844-211-5618	800-643-4845	711	<a href="http://uhc.com/medicare">uhc.com/medicare</a>
Wellcare	844-917-0175	844-582-5177	711	<a href="http://wellcare.healthnetoregon.com">wellcare.healthnetoregon.com</a>



## Qorshayaasha Medicare Advantage, ee degmadu

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qor-shaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyoka-baxsan-shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaad-ka	Ka jaritaanka sanadkii ee dawada	Nooca gunada daawada	Kharashka caymiska oo leh 100% Caawin Dheeraad ah
<b>Degmooyinka Baker, Gilliam, Morrow iyo Wallowa</b>									
Humana USAA Honor (PPO)	H5216-301-1	PPO		\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana USAA Honor (PPO)	H5216-315	PPO		\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana Value Plus H5216-294 (PPO)	H5216-294	PPO	\$36		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5525-054 (PPO)	H5525-054	PPO	\$86		\$6,700/ \$12,450	\$0	\$250	Lagu kordhiyay	\$44.20
Xudunta Caafimaadka Summit (HMO-POS)	H2765-001	HMO		\$0	\$5,990/ \$5,990	\$0	MA KHUSEYSO	Rx maya	Rx maya
Summit Health Premier + Rx (HMO-POS)	H2765-004	HMO	\$170		\$4,850/ \$7,990	\$0	\$100	Lagu kordhiyay	\$129.40
Heerka Caafimaadka Summit + Rx (HMO-POS)	H2765-003	HMO	\$80		\$5,880/ \$8,990	\$0	\$150	Lagu kordhiyay	\$42.30
Qiimaha Caafimaadka Summit + Rx (HMO)	H2765-002	HMO	\$0		\$6,475/ \$10,990	\$0	\$200	Lagu kordhiyay	\$0
<b>Gobolka Benton</b>									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39		\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0002 (PPO)	H2406-070	PPO	\$0		\$5,600/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0

**Fiiro gaar ah:** Qorshayaasha Dhammaan ma khuseeyaan daawada laga jaray dhammaan heerarka daawada. Ka eeg [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) faahfaahinta caymiska daawada.

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Benton</b>									
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58		\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-1	HMO	\$0		\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO		\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90
Kaiser Permanente Senior Advantage Enhanced (HMO-POS)	H9003-001	HMO	\$131		\$3,000	\$0	\$0	Lagu kordhiyay	\$90.40
Kaiser Permanente Senior Advantage Standard (HMO-POS)	H9003-006	HMO	\$46		\$4,650	\$0	\$0	Lagu kordhiyay	\$5.40
Kaiser Permanente Senior Advantage Value (HMO-POS)	H9003-009	HMO	\$0		\$5,000	\$0	\$0	Lagu kordhiyay	\$0
Moda Health Mid-valley PPORX (PPO)	H3813-014	PPO	\$110		\$6,025/ \$9,500	\$0	\$150	Lagu kordhiyay	\$69.40
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-2	PPO	\$72		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-2	PPO	\$151		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40

Qorshayaasha Faa'iidada Medicare — sii wataay

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Benton</b>									
Regence MedAdvantage + Rx Primary (PPO)	H3817-011-2	PPO	\$10.50		\$6,200/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (PPO)	H3817-010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Faa'iidada Qorshaha Premier ee samaritan (HMO)	H3811-002	HMO	\$19		\$5,000	\$0	\$175	Lagu kordhiyay	\$0.50
Faa'iidada Qorshaha Premier Plus ee samaritan (HMO)	H3811-009	HMO	\$134		\$4,800	\$0	\$0	Lagu kordhiyay	\$105.80
Samaritan Advantage Valor (HMO)	H3811-001	HMO		\$5	\$5,200	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21		\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439-015	PPO	\$0		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439-019	PPO	\$24		\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50
Wellcare No Premium (HMO)	H6815-038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815-039	HMO	\$0		\$5,600	\$0	\$250	Lagu kordhiyay	\$0
Wellcare No Premium Open (PPO)	H5439-017	PPO	\$0		\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Benton</b>									
Wellcare Patriot No Premium Open (PPO)	H5439-010	PPO	\$0	\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Premium Ultra Fur (PPO)	H5439-011	PPO	\$139	\$0	\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116
<b>Degmooyinka Clackamas, Multnomah, iyo Washington</b>									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39	\$0	\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0002 (PPO)	H2406-070	PPO	\$0	\$0	\$5,600/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58	\$0	\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-1	HMO	\$0	\$0	\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO	\$0	\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Qorshaha Xulashada Medicare ee Aetna (PPO)	H9431-005	PPO	\$20	\$0	\$5,600/ \$8,950	\$0	\$150	Lagu kordhiyay	\$0
Qorshaha Aetna Medicare Eagle (PPO)	H9431-015	PPO	\$0	\$0	\$5,600/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
Aetna Medicare Elite Plan (HMO-POS)	H2056-003	HMO	\$0	\$0	\$5,200	\$1,000	\$0	Lagu kordhiyay	\$0
Aetna Medicare SmartFit Elite Plan (HMO-POS)	H2056-010	HMO	\$0	\$0	\$5,200	\$500	\$0	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Clackamas, Multnomah, iyo Washington									
Aetna Medicare Value Plan (HMO-POS)	H2056-004	HMO	\$0		\$6,100	\$0	\$150	Lagu kordhiyay	\$0
Aetna Medicare Value Plus Plan (HMO-POS)	H2056-011	HMO	\$20.70		\$6,100	\$0	\$400	Lagu kordhiyay	\$0
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90
ATRIO Choice Rx (PPO)	H7006-018	PPO	\$0		\$3,600/ \$3,600	\$0	\$0	Lagu kordhiyay	\$0
ATRIO Freedom (PPO)	H7006-021	PPO		\$0	\$3,400/ \$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
ATRIO Prime Rx (PPO)	H7006-020	PPO	\$125		\$2,950/ \$2,950	\$0	\$0	Lagu kordhiyay	\$84.40
ATRIO Select Rx (PPO)	H7006-019	PPO	\$40.60		\$3,400/ \$4,950	\$0	\$0	Lagu kordhiyay	\$0
Medicare la doorbiday ee Cigna (HMO)	H7389-002	HMO	\$0		\$4,900	\$0	\$0	Lagu kordhiyay	\$0
Dooqa Runta Cigna ee Medicare (PPO)	H7849-055	PPO	\$0		\$5,600/ \$8,950	\$0	\$0	Lagu kordhiyay	\$0
Devoted CHOICE Oregon (PPO)	H7199-001	PPO	\$0		\$5,900/ \$8,950	\$0	\$225	Lagu kordhiyay	\$0
Devoted CHOICE PLUS Oregon (PPO)	H7199-002	PPO	\$12		\$5,400/ \$8,950	\$0	\$150	Lagu kordhiyay	\$0
Devoted CORE Oregon (HMO)	H2923-001	HMO	\$0		\$5,200	\$0	\$0	Lagu kordhiyay	\$0



Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Clackamas, Multnomah, iyo Washington									
Humana Gold Plus - Macaanka (HMO C-SNP)	H1036-306-0	HMO	\$0	\$0	\$6,900	\$0	\$250	Lagu kordhiyay	\$0
Humana Gold Plus H1036-153 (HMO)	H1036-153	HMO	\$0	\$0	\$5,200	\$0	\$0	Lagu kordhiyay	\$0
Humana USAA Honor (PPO)	H5216-301-1	PPO	\$0	\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana USAA Honor (PPO)	H5216-315	PPO	\$0	\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana Value Plus H5216-294 (PPO)	H5216-294	PPO	\$36	\$0	\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5216-247 (PPO)	H5216-247	PPO	\$0	\$0	\$6,500/ \$11,000	\$0	\$125	Lagu kordhiyay	\$0
Kaiser Permanente Senior Advantage Enhanced (HMO-POS)	H9003-001	HMO	\$131	\$0	\$3,000	\$0	\$0	Lagu kordhiyay	\$90.40
Kaiser Permanente Senior Advantage Standard (HMO-POS)	H9003-006	HMO	\$46	\$0	\$4,650	\$0	\$0	Lagu kordhiyay	\$5.40
Kaiser Permanente Senior Advantage Value (HMO-POS)	H9003-009	HMO	\$0	\$0	\$5,000	\$0	\$0	Lagu kordhiyay	\$0
Moda Health + Fred Meyer PPORX (PPO)	H3813-016	PPO	\$39	\$0	\$6,750/ \$10,950	\$0	\$200	Lagu kordhiyay	\$0
Moda Health Elements PPORX (PPO)	H3813-019	PPO	\$0	\$0	\$5,465/ \$9,550	\$0	\$225	Lagu kordhiyay	\$0
Moda Health Metro PPORX (PPO)	H3813-013	PPO	\$86	\$0	\$5,090/ \$8,500	\$0	\$150	Lagu kordhiyay	\$45.40

Qorshayaasha Faa'iidada Medicare — sii wataw

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Clackamas, Multnomah, iyo Washington									
Moda Health PPO (PPO)	H3813-001	PPO	\$0	\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Explorer Rx 11 (PPO)	H4754-011	PPO	\$0	\$0	\$6,000/ \$7,950	\$0	\$150	Lagu kordhiyay	\$0
PacificSource Medicare MyCare Choice 30 (HMO-POS)	H3864-030	HMO	\$0	\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare MyCare Choice Rx 34 (HMO-POS)	H3864-034	HMO	\$0	\$0	\$5,700/ \$8,950	\$0	\$0	Lagu kordhiyay	\$0
PacificSource Medicare MyCare Rx 40 (HMO)	H3864-040	HMO	\$0	\$0	\$5,500	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Bridge + Rx (HMO-POS)	H9047-059	HMO	\$29	\$0	\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Choice + RX (HMO-POS)	H9047-065	HMO	\$71	\$0	\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155	\$0	\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Providence Medicare Focus Medical (HMO)	H9047-033	HMO	\$0	\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Prime + Rx (HMO)	H9047-037	HMO	\$0	\$0	\$4,500	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO	\$0	\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
Regence BlueAdvantage HMO (HMO)	H6237-007-1	HMO	\$0	\$0	\$5,500	\$0	\$0	Lagu kordhiyay	\$0

**Fiiro Gaar ah:** Qorshayaasha Dhammaan ma khuseyaan daawada laga jaray dhammaan heerarka daawada. Ka eeg [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) si aad u hesho faahfaahinta caymiska daawada.

Qorshayaasha Faa'iidada Medicare — sii wataay

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Clackamas, Multnomah, iyo Washington									
Regence BlueAdvantage HMO Plus (HMO)	H6237-008-1	HMO	\$41		\$4,700	\$0	\$100	Lagu kordhiyay	\$29.90
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-1	PPO	\$44		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$16.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-1	PPO	\$166		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$125.40
Regence MedAdvantage + Rx Primary (PPO)	H3817-011-1	PPO	\$0		\$6,000/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (HMO)	H6237-006	HMO		\$0	\$4,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Regence Valiance (PPO)	H3817-010	PPO		\$0	\$5,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21		\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439-015	PPO	\$0		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439-019	PPO	\$24		\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50
Wellcare No Premium (HMO)	H6815-038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815-039	HMO	\$0		\$5,600	\$0	\$250	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Clackamas, Multnomah, iyo Washington									
Wellcare No Premium Open (PPO)	H5439-017	PPO	\$0	\$0	\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0
Wellcare Patriot No Premium Open (PPO)	H5439-010	PPO	\$0	\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Premium Ultra Fur (PPO)	H5439-011	PPO	\$139	\$0	\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116
Gobolka Clatsop — arag dhammaan gobollada Oregon									
Gobolka Columbia									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39	\$0	\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0002 (PPO)	H2406-070	PPO	\$0	\$0	\$5,600/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58	\$0	\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-1	HMO	\$0	\$0	\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO	\$0	\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Qorshaha Xulashada Medicare ee Aetna (PPO)	H9431-005	PPO	\$20	\$0	\$5,600/ \$8,950	\$0	\$150	Lagu kordhiyay	\$0
Qorshaha Aetna Medicare Eagle (PPO)	H9431-015	PPO	\$0	\$0	\$5,600/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya

Qorshayaasha Faa'iidada Medicare — sii wataw

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Columbia									
Aetna Medicare Elite Plan (HMO-POS)	H2056-003	HMO	\$0		\$5,200	\$1,000	\$0	Lagu kordhiyay	\$0
Aetna Medicare SmartFit Elite Plan (HMO-POS)	H2056-010	HMO	\$0		\$5,200	\$500	\$0	Lagu kordhiyay	\$0
Aetna Medicare Value Plan (HMO-POS)	H2056-004	HMO	\$0		\$6,100	\$0	\$150	Lagu kordhiyay	\$0
Aetna Medicare Value Plus Plan (HMO-POS)	H2056-011	HMO	\$20.70		\$6,100	\$0	\$400	Lagu kordhiyay	\$0
Medicare la doorbiday ee Cigna (HMO)	H7389-002	HMO	\$0		\$4,900	\$0	\$0	Lagu kordhiyay	\$0
Dooqa Runta Cigna ee Medicare (PPO)	H7849-055	PPO	\$0		\$5,600/ \$8,950	\$0	\$0	Lagu kordhiyay	\$0
Devoted CHOICE Oregon (PPO)	H7199-001	PPO	\$0		\$5,900/ \$8,950	\$0	\$225	Lagu kordhiyay	\$0
Devoted CHOICE PLUS Oregon (PPO)	H7199-002	PPO	\$12		\$5,400/ \$8,950	\$0	\$150	Lagu kordhiyay	\$0
Devoted CORE Oregon (HMO)	H2923-001	HMO	\$0		\$5,200	\$0	\$0	Lagu kordhiyay	\$0
Humana Gold Plus - Macaanka (HMO C-SNP)	H1036-306-0	HMO	\$0		\$6,900	\$0	\$250	Lagu kordhiyay	\$0
Humana Gold Plus H1036-153 (HMO)	H1036-153	HMO	\$0		\$5,200	\$0	\$0	Lagu kordhiyay	\$0
Humana USAA Honor (PPO)	H5216-301-1	PPO		\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya



Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Columbia									
Humana USAA Honor (PPO)	H5216–315	PPO		\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana Value Plus H5216-294 (PPO)	H5216–294	PPO	\$36		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5216-247 (PPO)	H5216–247	PPO	\$0		\$6,500/ \$11,000	\$0	\$125	Lagu kordhiyay	\$0
Kaiser Permanente Senior Advantage Enhanced (HMO-POS)	H9003–001	HMO	\$131		\$3,000	\$0	\$0	Lagu kordhiyay	\$90.40
Kaiser Permanente Senior Advantage Standard (HMO-POS)	H9003–006	HMO	\$46		\$4,650	\$0	\$0	Lagu kordhiyay	\$5.40
Kaiser Permanente Senior Advantage Value (HMO-POS)	H9003–009	HMO	\$0		\$5,000	\$0	\$0	Lagu kordhiyay	\$0
Moda Health + Fred Meyer PPORX (PPO)	H3813–016	PPO	\$39		\$6,750/ \$10,950	\$0	\$200	Lagu kordhiyay	\$0
Moda Health Elements PPORX (PPO)	H3813–019	PPO	\$0		\$5,465/ \$9,550	\$0	\$225	Lagu kordhiyay	\$0
Moda Health PPO (PPO)	H3813–001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Bridge + Rx (HMO-POS)	H9047–059	HMO	\$29		\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Choice + RX (HMO-POS)	H9047–065	HMO	\$71		\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40
Providence Medicare Extra + Rx (HMO)	H9047–064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40

Qorshayaasha Faa'iidada Medicare — sii watay

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Columbia									
Providence Medicare Focus Medical (HMO)	H9047-033	HMO		\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO		\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Timber + Rx (HMO)	H9047-054	HMO	\$0		\$5,500	\$0	\$0	Lagu kordhiyay	\$0
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-2	PPO	\$72		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-2	PPO	\$151		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40
Regence MedAdvantage + Rx Primary (PPO)	H3817-011-2	PPO	\$10.50		\$6,200/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (PPO)	H3817-010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21		\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare No Premium (HMO)	H6815-038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815-039	HMO	\$0		\$5,600	\$0	\$250	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
*Kaliya kala heleyo Degmada Curry ** Waxaa laga heleyaa kaliya Degmada Coos									
AllCare Advantage Madrone Rx (HMO)*	H3810–024	HMO	\$40.60		\$8,850	MA KHUSEYSO	\$545	Gundhig	\$0
Moda Health PPO (PPO)	H3813–001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Moda Health Southern PPORX (PPO)	H3813–012	PPO	\$88		\$5,400/ \$8,950	\$0	\$150	Lagu kordhiyay	\$47.40
Moda Health Value PPORX (PPO)	H3813–017	PPO	\$45		\$6,100/ \$9,500	\$0	\$200	Lagu kordhiyay	\$4.40
Regence MedAdvantage + Rx Classic (PPO)	H3817–008-2	PPO	\$72		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817–009-2	PPO	\$151		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40
Regence MedAdvantage + Rx Primary (PPO)	H3817–011-2	PPO	\$10.50		\$6,200/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (PPO)	H3817–010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Assist (HMO)**	H6815–037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare No Premium (HMO)**	H6815–038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyu-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
*Kaliya waxaa laga heli karaa Degmada Deschutes									
Humana Gold Plus - Macaanka (HMO C-SNP)	H1036-306-0	HMO	\$0	\$0	\$6,900	\$0	\$250	Lagu kordhiyay	\$0
Humana Gold Plus H1036-219 (HMO)	H1036-219	HMO	\$88		\$2,900	\$0	\$0	Lagu kordhiyay	\$88
Humana Gold Plus H2486-009 (HMO)	H2486-009	HMO	\$0		\$5,900	\$0	\$200	Lagu kordhiyay	\$0
Humana Gold Plus H2486-010 (HMO)	H2486-010	HMO	\$0		\$6,350	\$0	\$400	Lagu kordhiyay	\$0
Humana USAA Honor (PPO)	H5216-301-1	PPO		\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana USAA Honor (PPO)	H5216-315	PPO		\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana Value Plus H5216-294 (PPO)	H5216-294	PPO	\$36		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5216-044 (PPO)	H5216-044	PPO	\$30		\$6,000/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
HumanaChoice H5216-047 (PPO)	H5216-047	PPO	\$100		\$6,700/ \$10,000	\$0	\$320	Lagu kordhiyay	\$99.20
Moda Health Central PPORX (PPO)	H3813-010	PPO	\$90		\$5,950/ \$5,950	\$0	\$150	Lagu kordhiyay	\$49.40
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Moda Health Value PPORX (PPO)	H3813-017	PPO	\$45		\$6,100/ \$9,500	\$0	\$200	Lagu kordhiyay	\$4.40

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
*Kaliya waxaa laga heli karaa Degmada Deschutes									
Crook, Deschutes, Jefferson									
PacificSource Medicare Essentials Choice 2 (HMO-POS)	H3864-002	HMO		\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Essentials Choice Rx 14 (HMO-POS)	H3864-014	HMO	\$90		\$5,500/ \$8,950	\$0	\$0	Lagu kordhiyay	\$62.40
PacificSource Medicare Essentials Choice Rx 36 (HMO-POS)	H3864-036	HMO	\$0		\$6,200/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 27 (HMO)	H3864-027	HMO	\$32		\$6,200	\$0	\$399	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 6 (HMO)	H3864-006	HMO	\$200		\$4,950	\$0	\$0	Lagu kordhiyay	\$165.70
Providence Medicare Bridge + Rx (HMO-POS)	H9047-059	HMO	\$29		\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Choice + Rx (HMO-POS)	H9047-065	HMO	\$71		\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Providence Medicare Focus Medical (HMO)	H9047-033	HMO		\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO		\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Timber + Rx (HMO)	H9047-054	HMO	\$0		\$5,500	\$0	\$0	Lagu kordhiyay	\$0



**Qorshayaasha Faa'idada Medicare — sii wataw**

**Faa'idada Medicare**

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
*Kaliya waxaa laga heli karaa Degmada Deschutes									
Crook, Deschutes, Jefferson									
Regence BlueAdvantage HMO (HMO)*	H6237–007-3	HMO	\$26		\$5,500	\$0	\$0	Lagu kordhiyay	\$17.80
Regence BlueAdvantage HMO Plus (HMO)*	H6237–008-3	HMO	\$81		\$4,900	\$0	\$100	Lagu kordhiyay	\$72.90
Regence MedAdvantage + Rx Classic (PPO)*	H3817–008-1	PPO	\$44		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$16.10
Regence Valiance (HMO)*	H6237–006	HMO		\$0	\$4,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Regence Valiance (PPO)*	H3817–010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Caawinta Wellcare (HMO)	H6815–037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare No Premium (HMO)	H6815–038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815–039	HMO	\$0		\$5,600	\$0	\$250	Lagu kordhiyay	\$0
Gobolka Curry— eeg Gobolka Coos									
Degmada Deschutes - Eeg Degmada Crook									
*Waxaa laga heli karaa ZIP codes 97410 iyo 97442.									
Gobolka Douglas									
AllCare Advantage Focus (HMO)*	H3810–021	HMO		\$0	\$7,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
AllCare Advantage Focus Rx (HMO)*	H3810–022	HMO	\$25		\$7,950	\$0	\$295	Lagu kordhiyay	\$0

Qorshayaasha Faa'iidada Medicare — sii watay

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
*Waxaa laga heli karaa ZIP codes 97410 iyo 97442.									
Gobolka Douglas									
AllCare Advantage Gold (HMO)*	H3810-001	HMO		\$31	\$5,900	\$200	MA KHUSEYSO	Rx maya	Rx maya
AllCare Advantage Gold Rx (HMO)*	H3810-003	HMO	\$131.40		\$5,900	\$200	\$175	Lagu kordhiyay	\$105.60
AllCare Advantage Madrone Rx (HMO)*	H3810-024	HMO	\$40.60		\$8,850	MA KHUSEYSO	\$545	Gundhig	\$0
ATRIO Choice Rx (PPO)	H6743-007	PPO	\$0		\$3,900/ \$5,900	\$0	\$100	Lagu kordhiyay	\$0
ATRIO Freedom (PPO)	H6743-024-1	PPO		\$0	\$4,500/ \$6,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
ATRIO Prime Rx (PPO)	H6743-023-1	PPO	\$84		\$3,850/ \$5,750	\$0	\$0	Lagu kordhiyay	\$43.40
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Moda Health Southern PPORX (PPO)	H3813-012	PPO	\$88		\$5,400/ \$8,950	\$0	\$150	Lagu kordhiyay	\$47.40
Moda Health Value PPORX (PPO)	H3813-017	PPO	\$45		\$6,100/ \$9,500	\$0	\$200	Lagu kordhiyay	\$4.40
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-2	PPO	\$72		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-2	PPO	\$151		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40

**Qorshayaasha Faa'iidada Medicare — sii watah**

**Faa'iidada Medicare**

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada — asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Douglas</b>									
*Waxaa laga heli karaa ZIP codes 97410 iyo 97442.									
Regence MedAdvantage + Rx Primary (PPO)	H3817-011-2	PPO	\$10.50		\$6,200/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (PPO)	H3817-010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439-015	PPO	\$0		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439-019	PPO	\$24		\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50
Wellcare No Premium (HMO)	H6815-038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium Open (PPO)	H5439-017	PPO	\$0		\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0
Wellcare Patriot No Premium Open (PPO)	H5439-010	PPO		\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Premium Ultra Fur (PPO)	H5439-011	PPO	\$139		\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116
<b>Gobolka Gilliam — eeg Gobolka Baker</b>									
*Kaliya waxaa laga heleya Degmada Sherman									
Degmooyinka Grant iyo Sherman									
Humana USAA Honor (PPO)*	H5216-301-1	PPO		\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana USAA Honor (PPO)*	H5216-315	PPO		\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya

Qorshayaasha Faa'iidada Medicare — sii wataay

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Grant iyo Sherman *Kaliya waxaa laga heleya Degmada Sherman									
Humana Value Plus H5216-294 (PPO)*	H5216–294	PPO	\$36		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5525-054 (PPO)*	H5525–054	PPO	\$86		\$6,700/ \$12,450	\$0	\$250	Lagu kordhiyay	\$44.20
PacificSource Medicare Essentials Choice 2 (HMO-POS)	H3864–002	HMO		\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Essentials Choice Rx 14 (HMO-POS)	H3864–014	HMO	\$90		\$5,500/ \$8,950	\$0	\$0	Lagu kordhiyay	\$62.40
PacificSource Medicare Essentials Choice Rx 36 (HMO-POS)	H3864–036	HMO	\$0		\$6,200/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 27 (HMO)	H3864–027	HMO	\$32		\$6,200	\$0	\$399	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 6 (HMO)	H3864–006	HMO	\$200		\$4,950	\$0	\$0	Lagu kordhiyay	\$165.70
Xudunta Caafimaadka Summit (HMO-POS)	H2765–001	HMO		\$0	\$5,990/ \$5,990	\$0	MA KHUSEYSO	Rx maya	Rx maya
Summit Health Premier + Rx (HMO-POS)	H2765–004	HMO	\$170		\$4,850/ \$7,990	\$0	\$100	Lagu kordhiyay	\$129.40
Heerka Caafimaadka Summit + Rx (HMO-POS)	H2765–003	HMO	\$80		\$5,880/ \$8,990	\$0	\$150	Lagu kordhiyay	\$42.30
Qiimaha Caafimaadka Summit + Rx (HMO)	H2765–002	HMO	\$0		\$6,475/ \$10,990	\$0	\$200	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Harney, Lake, Umatilla, Union									
Xudunta Caafimaadka Summit (HMO-POS)	H2765-001	HMO		\$0	\$5,990/ \$5,990	\$0		Rx maya	Rx maya
Summit Health Premier + Rx (HMO-POS)	H2765-004	HMO	\$170		\$4,850	\$0	\$100	Lagu kordhiyay	\$129.40
Heerka Caafimaadka Summit + Rx (HMO-POS)	H2765-003	HMO	\$80		\$5,880	\$0	\$150	Lagu kordhiyay	\$42.30
Qiimaha Caafimaadka Summit + Rx (HMO)	H2765-002	HMO	\$0		\$6,475/ \$10,990	\$0	\$200	Lagu kordhiyay	\$0
Gobolka Hood River									
Humana USAA Honor (PPO)	H5216-301-1	PPO		\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana USAA Honor (PPO)	H5216-315	PPO		\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana Value Plus H5216-294 (PPO)	H5216-294	PPO	\$36		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5216-048 (PPO)	H5216-048	PPO	\$200		\$6,700/ \$10,000	\$0	\$545	Gundhig	\$159.40
Moda Health Central PPORX (PPO)	H3813-010	PPO	\$90		\$5,950/ \$5,950	\$0	\$150	Lagu kordhiyay	\$49.40
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Moda Health Value PPORX (PPO)	H3813-017	PPO	\$45		\$6,100/ \$9,500	\$0	\$200	Lagu kordhiyay	\$4.40



Qorshayaasha Faa'iidada Medicare — sii wata

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Hood River</b>									
PacificSource Medicare Essentials Choice 2 (HMO-POS)	H3864-002	HMO		\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Essentials Choice Rx 14 (HMO-POS)	H3864-014	HMO	\$90		\$5,500/ \$8,950	\$0	\$0	Lagu kordhiyay	\$62.40
PacificSource Medicare Essentials Choice Rx 36 (HMO-POS)	H3864-036	HMO	\$0		\$6,200/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 27 (HMO)	H3864-027	HMO	\$32		\$6,200	\$0	\$399	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 6 (HMO)	H3864-006	HMO	\$200		\$4,950	\$0	\$0	Lagu kordhiyay	\$165.70
Providence Medicare Bridge + Rx (HMO-POS)	H9047-059	HMO	\$29		\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Choice + Rx (HMO-POS)	H9047-065	HMO	\$71		\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Providence Medicare Focus Medical (HMO)	H9047-033	HMO		\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO		\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Timber + Rx (HMO)	H9047-054	HMO	\$0		\$5,500	\$0	\$0	Lagu kordhiyay	\$0

Qorshayaasha Faa'iidada Medicare — sii wataw

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Jackson iyo Josephine									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39		\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0002 (PPO)	H2406-070	PPO	\$0		\$5,600/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58		\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-1	HMO	\$0		\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO		\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Qorshaha Xulashada Medicare ee Aetna (PPO)	H9431-004	PPO	\$42		\$6,700/ \$10,000	\$0	\$150	Lagu kordhiyay	\$31.20
Qorshaha Aetna Medicare Eagle (PPO)	H9431-015	PPO		\$0	\$5,600/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
Aetna Medicare Elite Plan (HMO-POS)	H2056-005	HMO	\$0		\$5,900	\$1,000	\$0	Lagu kordhiyay	\$0
Aetna Medicare SmartFit Elite Plan (HMO-POS)	H2056-012	HMO	\$0		\$6,500	\$500	\$0	Lagu kordhiyay	\$0
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90
AllCare Advantage Focus (HMO)	H3810-021	HMO		\$0	\$7,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
AllCare Advantage Focus Rx (HMO)	H3810-022	HMO	\$25		\$7,950	\$0	\$295	Lagu kordhiyay	\$0

**Fiio Gaar ah:** Qorshayaasha Dhammaan ma khuseeyaan daawada laga jaray dhammaan heerarka daawada. Ka eeg [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) si aad u hesho faahfaahinta caymiska daawada.

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyoo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Jackson iyo Josephine									
AllCare Advantage Gold (HMO)	H3810-001	HMO		\$31	\$5,900	\$200	MA KHUSEYSO	Rx maya	Rx maya
AllCare Advantage Gold Rx (HMO)	H3810-003	HMO	\$131.40		\$5,900	\$200	\$175	Lagu kordhiyay	\$105.60
AllCare Advantage Madrone Rx (HMO)	H3810-024	HMO	\$40.60		\$8,850	MA KHUSEYSO	\$545	Gundhig	\$0
ATRIO Choice Rx (PPO)	H6743-025	PPO	\$0		\$4,950/ \$5,950	\$0	\$200	Lagu kordhiyay	\$0
ATRIO Freedom (PPO)	H6743-027	PPO		\$0	\$5,900/ \$7,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
ATRIO Prime Rx (PPO)	H6743-026	PPO	\$40.60		\$3,750/ \$5,750	\$0	\$0	Lagu kordhiyay	\$0
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Moda Health Southern PPORX (PPO)	H3813-012	PPO	\$88		\$5,400/ \$8,950	\$0	\$150	Lagu kordhiyay	\$47.40
Moda Health Value PPORX (PPO)	H3813-017	PPO	\$45		\$6,100/ \$9,500	\$0	\$200	Lagu kordhiyay	\$4.40
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-2	PPO	\$72		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-2	PPO	\$151		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40
Regence MedAdvantage + Rx Primary (PPO)	H3817-011-2	PPO	\$10.50		\$6,200/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Jackson iyo Josephine									
Regence Valiance (PPO)	H3817-010	PPO	\$0	\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21	\$0	\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60	\$0	\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439-015	PPO	\$0	\$0	\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439-019	PPO	\$24	\$0	\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50
Wellcare No Premium (HMO)	H6815-038	HMO	\$0	\$0	\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium Open (PPO)	H5439-017	PPO	\$0	\$0	\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0
Wellcare Patriot No Premium Open (PPO)	H5439-010	PPO	\$0	\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Premium Ultra Fur (PPO)	H5439-011	PPO	\$139	\$0	\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116
Gobolka Jefferson - eeg Gobolka Crook									
*Lagama heleyo ZIP koodhadhka: 97731, 97733, 97737, 97739 iyo 97125; **Waxaa kaliya laga heleyaa ZIP koodhadhka: 97731, 97733, 97737, 97739									
Gobolka Klamath									
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Klamath	*Lagama heleyo ZIP koodhadhka: 97731, 97733, 97737, 97739 iyo 97125; **Waxaa kaliya laga heleyaa ZIP koodhadhka: 97731, 97733, 97737, 97739								
ATRIO Choice Rx (PPO)*	H6743-001	PPO	\$20		\$4,950/ \$6,500	\$0	\$250	Lagu kordhiyay	\$0
ATRIO Freedom (PPO)*	H6743-024-3	PPO		\$0	\$4,500/ \$6,500	\$110	MA KHUSEYSO	Rx maya	Rx maya
ATRIO Prime Rx (PPO)*	H6743-023-3	PPO	\$104		\$3,850/ \$5,750	\$0	\$0	Lagu kordhiyay	\$63.40
ATRIO Select Rx (HMO)*	H3814-031	HMO	\$40.60		\$4,500	\$0	\$350	Lagu kordhiyay	\$0
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Moda Health Southern PPORX (PPO)	H3813-012	PPO	\$88		\$5,400/ \$8,950	\$0	\$150	Lagu kordhiyay	\$47.40
Moda Health Value PPORX (PPO)	H3813-017	PPO	\$45		\$6,100/ \$9,500	\$0	\$200	Lagu kordhiyay	\$4.40
PacificSource Medicare Essentials Choice 2 (HMO-POS)**	H3864-002	HMO		\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Essentials Choice Rx 14 (HMO-POS)**	H3864-014	HMO	\$90		\$5,500/ \$8,950	\$0	\$0	Lagu kordhiyay	\$62.40
PacificSource Medicare Essentials Choice Rx 36 (HMO-POS)**	H3864-036	HMO	\$0		\$6,200/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 27 (HMO)**	H3864-027	HMO	\$32		\$6,200	\$0	\$399	Lagu kordhiyay	\$0



Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Klamath	*Lagama heleyo ZIP koodhadhka: 97731, 97733, 97737, 97739 iyo 97125; **Waxaa kaliya laga heleyaa ZIP koodhadhka: 97731, 97733, 97737, 97739								
PacificSource Medicare Essentials Rx 6 (HMO)**	H3864-006	HMO	\$200		\$4,950	\$0	\$0	Lagu kordhiyay	\$165.70
Degmada Lake — Eeg Degmada Harney									
Gobolka Lane									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39		\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0002 (PPO)	H2406-070	PPO	\$0		\$5,600/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58		\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-1	HMO	\$0		\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO		\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90
ATRIO Choice Rx (PPO)	H7006-018	PPO	\$0		\$3,600/ \$3,600	\$0	\$0	Lagu kordhiyay	\$0
ATRIO Freedom (PPO)	H7006-021	PPO		\$0	\$3,400/ \$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
ATRIO Prime Rx (PPO)	H7006-020	PPO	\$125		\$2,950/ \$2,950	\$0	\$0	Lagu kordhiyay	\$84.40

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Lane									
ATRIO Select Rx (PPO)	H7006–019	PPO	\$40.60		\$3,400/ \$4,950	\$0	\$0	Lagu kordhiyay	\$0
Kaiser Permanente Senior Advantage Value Lane (HMO-POS)	H9003–008	HMO	\$0		\$3,800	\$0	\$175	Lagu kordhiyay	\$0
Moda + PeaceHealth PPORX (PPO)	H3813–018	PPO	\$0		\$5,600/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Moda Health Mid-valley PPORX (PPO)	H3813–014	PPO	\$110		\$6,025/ \$9,500	\$0	\$150	Lagu kordhiyay	\$69.40
Moda Health PPO (PPO)	H3813–001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Essentials Choice 2 (HMO-POS)	H3864–002	HMO		\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Essentials Choice Rx 36 (HMO-POS)	H3864–036	HMO	\$0		\$6,200/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 41 (HMO)	H3864–041	HMO	\$70		\$5,500	\$0	\$0	Lagu kordhiyay	\$55.30
PacificSource Medicare Explorer 8 (PPO)	H4754–008	PPO		\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Explorer Rx 4 (PPO)	H4754–004	PPO	\$109		\$5,500/ \$8,950	\$0	\$0	Lagu kordhiyay	\$68.40
Providence Medicare Bridge + Rx (HMO-POS)	H9047–059	HMO	\$29		\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Choice + Rx (HMO-POS)	H9047–065	HMO	\$71		\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Lane									
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Providence Medicare Focus Medical (HMO)	H9047-033	HMO		\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO		\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Timber + Rx (HMO)	H9047-054	HMO	\$0		\$5,500	\$0	\$0	Lagu kordhiyay	\$0
Regence BlueAdvantage HMO (HMO)	H6237-007-1	HMO	\$0		\$5,500	\$0	\$0	Lagu kordhiyay	\$0
Regence BlueAdvantage HMO Plus (HMO)	H6237-008-1	HMO	\$41		\$4,700	\$0	\$100	Lagu kordhiyay	\$29.90
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-1	PPO	\$44		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$16.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-1	PPO	\$166		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$125.40
Regence MedAdvantage + Rx Primary (PPO)	H3817-011-1	PPO	\$0		\$6,000/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (HMO)	H6237-006	HMO		\$0	\$4,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Regence Valiance (PPO)	H3817-010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21		\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Lane</b>									
Caawinta Wellcare (HMO)	H6815–037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439–015	PPO	\$0		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439–019	PPO	\$24		\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50
Wellcare No Premium (HMO)	H6815–038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815–039	HMO	\$0		\$5,600	\$0	\$250	Lagu kordhiyay	\$0
Wellcare No Premium Open (PPO)	H5439–017	PPO	\$0		\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0
Wellcare Patriot No Premium Open (PPO)	H5439–010	PPO		\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Premium Ultra Fur (PPO)	H5439–011	PPO	\$139		\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116
<b>Gobolka Lincoln</b>									
Faa'iidada Qorshaha Premier ee samaritan (HMO)	H3811–002	HMO	\$19		\$5,000	\$0	\$175	Lagu kordhiyay	\$0.50
Faa'iidada Qorshaha Premier Plus ee samaritan (HMO)	H3811–009	HMO	\$134		\$4,800	\$0	\$0	Lagu kordhiyay	\$105.80
Samaritan Advantage Valor (HMO)	H3811–001	HMO		\$5	\$5,200	\$0	MA KHUSEYSO	Rx maya	Rx maya

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Linn									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39		\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58		\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-2	HMO	\$19		\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO		\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Qorshaha Xulashada Medicare ee Aetna (PPO)	H9431-005	PPO	\$20		\$5,600/ \$8,950	\$0	\$150	Lagu kordhiyay	\$0
Qorshaha Aetna Medicare Eagle (PPO)	H9431-015	PPO		\$0	\$5,600/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
Aetna Medicare Elite Plan (HMO-POS)	H2056-003	HMO	\$0		\$5,200	\$1,000	\$0	Lagu kordhiyay	\$0
Aetna Medicare SmartFit Elite Plan (HMO-POS)	H2056-010	HMO	\$0		\$5,200	\$500	\$0	Lagu kordhiyay	\$0
Aetna Medicare Value Plan (HMO-POS)	H2056-004	HMO	\$0		\$6,100	\$0	\$150	Lagu kordhiyay	\$0
Aetna Medicare Value Plus Plan (HMO-POS)	H2056-011	HMO	\$20.70		\$6,100	\$0	\$400	Lagu kordhiyay	\$0
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90
Humana USAA Honor (PPO)	H5216-301-1	PPO		\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya



Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Linn									
Humana USAA Honor (PPO)	H5216–315	PPO		\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana Value Plus H5216-294 (PPO)	H5216–294	PPO	\$36		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5216-048 (PPO)	H5216–048	PPO	\$200		\$6,700/ \$10,000	\$0	\$545	Gundhig	\$159.40
Kaiser Permanente Senior Advantage Enhanced (HMO-POS)	H9003–001	HMO	\$131		\$3,000	\$0	\$0	Lagu kordhiyay	\$90.40
Kaiser Permanente Senior Advantage Standard (HMO-POS)	H9003–006	HMO	\$46		\$4,650	\$0	\$0	Lagu kordhiyay	\$5.40
Kaiser Permanente Senior Advantage Value (HMO-POS)	H9003–009	HMO	\$0		\$5,000	\$0	\$0	Lagu kordhiyay	\$0
Moda Health Mid-valley PPORX (PPO)	H3813–014	PPO	\$110		\$6,025/ \$9,500	\$0	\$150	Lagu kordhiyay	\$69.40
Moda Health PPO (PPO)	H3813–001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Extra + Rx (HMO)	H9047–064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Regence MedAdvantage + Rx Classic (PPO)	H3817–008-2	PPO	\$72		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817–009-2	PPO	\$151		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40

Qorshayaasha Faa'iidada Medicare — sii wataay

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada ah ama la xoojiyay	Nooca qorshaha daawada — asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Gobolka Linn									
Regence Valiance (PPO)	H3817-010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Faa'iidada Qorshaha Premier ee samaritan (HMO)	H3811-002	HMO	\$19		\$5,000	\$0	\$175	Lagu kordhiyay	\$0.50
Faa'iidada Qorshaha Premier Plus ee samaritan (HMO)	H3811-009	HMO	\$134		\$4,800	\$0	\$0	Lagu kordhiyay	\$105.80
Samaritan Advantage Valor (HMO)	H3811-001	HMO		\$5	\$5,200	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21		\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439-015	PPO	\$0		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439-019	PPO	\$24		\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50
Wellcare No Premium (HMO)	H6815-038	HMO	\$0		\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815-039	HMO	\$0		\$5,600	\$0	\$250	Lagu kordhiyay	\$0
Wellcare No Premium Open (PPO)	H5439-017	PPO	\$0		\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0
Wellcare Patriot No Premium Open (PPO)	H5439-010	PPO		\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya

**Fiiro Gaar ah:** Qorshayaasha Dhammaan ma khuseeyaan daawada laga jaray dhammaan heerarka daawada. Ka eeg [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) si aad u hesho faahfaahinta caymiska daawada.

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Linn</b>									
Wellcare Premium Ultra Fur (PPO)	H5439-011	PPO	\$139		\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116
<b>Gobolka Malheur</b>									
Humana USAA Honor (PPO)	H5216-301-1	PPO		\$0	\$5,000/ \$5,900	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana USAA Honor (PPO)	H5216-315	PPO		\$0	\$8,850/ \$13,300	\$0	MA KHUSEYSO	Rx maya	Rx maya
Humana Value Plus H5216-294 (PPO)	H5216-294	PPO	\$36		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Gundhig	\$0
HumanaChoice H5216-044 (PPO)	H5216-044	PPO	\$30		\$6,000/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
HumanaChoice H5216-132 (PPO)	H5216-132	PPO	\$0		\$5,900/ \$5,900	\$0	\$100	Lagu kordhiyay	\$0
Xudunta Caafimaadka Summit (HMO-POS)	H2765-001	HMO		\$0	\$5,990/ \$5,990	\$0	MA KHUSEYSO	Rx maya	Rx maya
Summit Health Premier + Rx (HMO-POS)	H2765-004	HMO	\$170		\$4,850	\$0	\$100	Lagu kordhiyay	\$129.40
Heerka Caafimaadka Summit + Rx (HMO-POS)	H2765-003	HMO	\$80		\$5,880	\$0	\$150	Lagu kordhiyay	\$42.30
Qiimaha Caafimaadka Summit + Rx (HMO)	H2765-002	HMO	\$0		\$6,475/ \$10,990	\$0	\$200	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
*Kaliya waxaa laga heleya Degmada Marion									
Degmooyinka Marion iyo Polk									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39		\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0002 (PPO)	H2406-070	PPO	\$0		\$5,600/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58		\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-1	HMO	\$0		\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO		\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Qorshaha Xulashada Medicare ee Aetna (PPO)	H9431-005	PPO	\$20		\$5,600/ \$8,950	\$0	\$150	Lagu kordhiyay	\$0
Qorshaha Aetna Medicare Eagle (PPO)	H9431-015	PPO		\$0	\$5,600/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
Aetna Medicare Elite Plan (HMO-POS)	H2056-003	HMO	\$0		\$5,200	\$1,000	\$0	Lagu kordhiyay	\$0
Aetna Medicare SmartFit Elite Plan (HMO-POS)	H2056-010	HMO	\$0		\$5,200	\$500	\$0	Lagu kordhiyay	\$0
Aetna Medicare Value Plan (HMO-POS)	H2056-004	HMO	\$0		\$6,100	\$0	\$150	Lagu kordhiyay	\$0
Aetna Medicare Value Plus Plan (HMO-POS)	H2056-011	HMO	\$20.70		\$6,100	\$0	\$400	Lagu kordhiyay	\$0
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
*Kaliya waxaa laga heleya Degmada Marion									
ATRIO Choice Rx (PPO)	H7006-007	PPO	\$0		\$4,500/ \$6,500	\$0	\$0	Lagu kordhiyay	\$0
ATRIO Prime Rx (PPO)	H7006-003	PPO	\$84		\$2,950/ \$5,700	\$0	\$0	Lagu kordhiyay	\$43.40
Kaiser Permanente Senior Advantage Enhanced (HMO-POS)	H9003-001	HMO	\$131		\$3,000	\$0	\$0	Lagu kordhiyay	\$90.40
Kaiser Permanente Senior Advantage Standard (HMO-POS)	H9003-006	HMO	\$46		\$4,650	\$0	\$0	Lagu kordhiyay	\$5.40
Kaiser Permanente Senior Advantage Value (HMO-POS)	H9003-009	HMO	\$0		\$5,000	\$0	\$0	Lagu kordhiyay	\$0
Moda Health Mid-valley PPORX (PPO)	H3813-014	PPO	\$110		\$6,025/ \$9,500	\$0	\$150	Lagu kordhiyay	\$69.40
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Bridge + Rx (HMO-POS)	H9047-059	HMO	\$29		\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Choice + RX (HMO-POS)	H9047-065	HMO	\$71		\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Providence Medicare Focus Medical (HMO)	H9047-033	HMO		\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO		\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya



Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Marion iyo Polk									
*Kaliya waxaa laga heleyna Degmada Marion									
Providence Medicare Timber + Rx (HMO)	H9047-054	HMO	\$0	\$0	\$5,500	\$0	\$0	Lagu kordhiyay	\$0
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-2	PPO	\$72	\$0	\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-2	PPO	\$151	\$0	\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40
Regence MedAdvantage + Rx Primary (PPO)*	H3817-011-2	PPO	\$10.50	\$0	\$6,200/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (PPO)	H3817-010	PPO	\$0	\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21	\$0	\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60	\$0	\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439-015	PPO	\$0	\$0	\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439-019	PPO	\$24	\$0	\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50
Wellcare No Premium (HMO)	H6815-038	HMO	\$0	\$0	\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815-039	HMO	\$0	\$0	\$5,600	\$0	\$250	Lagu kordhiyay	\$0
Wellcare No Premium Open (PPO)	H5439-017	PPO	\$0	\$0	\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada — asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
Degmooyinka Marion iyo Polk									
*Kaliya waxaa laga heleyna Degmada Marion									
Wellcare Patriot No Premium Open (PPO)	H5439-010	PPO	\$0	\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Premium Ultra Fur (PPO)	H5439-011	PPO	\$139		\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116
Gobolka Morrow — eeg Gobolka Baker									
Gobolka Multnomah — eeg Gobolka Clackamas									
Gobolka Polk — eeg Gobolka Marion									
Gobolka Sherman — eeg Gobolka Grant									
Degmada Umatilla — Eeg Degmada Harney									
Degmada Union — Eeg Degmada Harney									
Gobolka Wallowa — eeg Gobolka Baker									
Gobolka Wasco									
Moda Health Central PPORX (PPO)	H3813-010	PPO	\$90		\$5,950/ \$5,950	\$0	\$150	Lagu kordhiyay	\$49.40
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Moda Health Value PPORX (PPO)	H3813-017	PPO	\$45		\$6,100/ \$9,500	\$0	\$200	Lagu kordhiyay	\$4.40
PacificSource Medicare Essentials Choice 2 (HMO-POS)	H3864-002	HMO		\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara daawada caafimaadka	Ka go'i kara daawada ah ama la xoojiyay	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Wasco</b>									
PacificSource Medicare Essentials Choice Rx 14 (HMO-POS)	H3864-014	HMO	\$90	\$0	\$5,500/ \$8,950	\$0	\$0	Lagu kordhiyay	\$62.40
PacificSource Medicare Essentials Choice Rx 36 (HMO-POS)	H3864-036	HMO	\$0	\$0	\$6,200/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 27 (HMO)	H3864-027	HMO	\$32	\$0	\$6,200	\$0	\$399	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 6 (HMO)	H3864-006	HMO	\$200	\$0	\$4,950	\$0	\$0	Lagu kordhiyay	\$165.70

**Gobolka Washington — eeg Gobolka Clackamas**

<b>Gobolka Wheeler</b>									
PacificSource Medicare Essentials Choice 2 (HMO-POS)	H3864-002	HMO	\$0	\$0	\$3,950/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
PacificSource Medicare Essentials Choice Rx 14 (HMO-POS)	H3864-014	HMO	\$90	\$0	\$5,500/ \$8,950	\$0	\$0	Lagu kordhiyay	\$62.40
PacificSource Medicare Essentials Choice Rx 36 (HMO-POS)	H3864-036	HMO	\$0	\$0	\$6,200/ \$8,950	\$0	\$200	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 27 (HMO)	H3864-027	HMO	\$32	\$0	\$6,200	\$0	\$399	Lagu kordhiyay	\$0
PacificSource Medicare Essentials Rx 6 (HMO)	H3864-006	HMO	\$200	\$0	\$4,950	\$0	\$0	Lagu kordhiyay	\$165.70
Providence Medicare Bridge + Rx (HMO-POS)	H9047-059	HMO	\$29	\$0	\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0

Qorshayaasha Faa'iidada Medicare — sii watay

Faa'iidada Medicare

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Wheeler</b>									
Providence Medicare Choice + Rx (HMO-POS)	H9047-065	HMO	\$71		\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Providence Medicare Focus Medical (HMO)	H9047-033	HMO		\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO		\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Timber + Rx (HMO)	H9047-054	HMO	\$0		\$5,500	\$0	\$0	Lagu kordhiyay	\$0
Xudunta Caafimaadka Summit (HMO-POS)	H2765-001	HMO		\$0	\$5,990/ \$5,990	\$0	MA KHUSEYSO	Rx maya	Rx maya
Summit Health Premier + Rx (HMO-POS)	H2765-004	HMO	\$170		\$4,850	\$0	\$100	Lagu kordhiyay	\$129.40
Heerka Caafimaadka Summit + Rx (HMO-POS)	H2765-003	HMO	\$80		\$5,880	\$0	\$150	Lagu kordhiyay	\$42.30
Qiimaha Caafimaadka Summit + Rx (HMO)	H2765-002	HMO	\$0		\$6,475/ \$10,990	\$0	\$200	Lagu kordhiyay	\$0

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Yamhill</b>									
AARP Medicare Advantage ee UHC OR-0001 (PPO)	H2406-042	PPO	\$39		\$4,500/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0002 (PPO)	H2406-070	PPO	\$0		\$5,600/ \$9,550	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage ee UHC OR-0003 (HMO-POS)	H3805-001	HMO	\$58		\$3,500	\$0	\$0	Lagu kordhiyay	\$19.30
AARP Medicare Advantage ee UHC OR-0004 (HMO-POS)	H3805-039-1	HMO	\$0		\$4,500	\$0	\$0	Lagu kordhiyay	\$0
AARP Medicare Advantage Patriot No Rx OR-MA01 (PPO)	H2406-073	PPO		\$0	\$6,300/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
Qorshaha Xulashada Medicare ee Aetna (PPO)	H9431-005	PPO	\$20		\$5,600/ \$8,950	\$0	\$150	Lagu kordhiyay	\$0
Qorshaha Aetna Medicare Eagle (PPO)	H9431-015	PPO		\$0	\$5,600/ \$8,950	\$0	MA KHUSEYSO	Rx maya	Rx maya
Aetna Medicare Elite Plan (HMO-POS)	H2056-003	HMO	\$0		\$5,200	\$1,000	\$0	Lagu kordhiyay	\$0
Aetna Medicare SmartFit Elite Plan (HMO-POS)	H2056-010	HMO	\$0		\$5,200	\$500	\$0	Lagu kordhiyay	\$0
Aetna Medicare Value Plan (HMO-POS)	H2056-004	HMO	\$0		\$6,100	\$0	\$150	Lagu kordhiyay	\$0
Aetna Medicare Value Plus Plan (HMO-POS)	H2056-011	HMO	\$20.70		\$6,100	\$0	\$400	Lagu kordhiyay	\$0
AgeRight Advantage Premier Health Plan (HMO C-SNP)	H1372-003-0	HMO	\$55		\$6,500	MA KHUSEYSO	\$300	Lagu kordhiyay	\$16.90



Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Yamhill</b>									
ATRIO Choice Rx (PPO)	H7006-018	PPO	\$0		\$3,600/ \$3,600	\$0	\$0	Lagu kordhiyay	\$0
ATRIO Freedom (PPO)	H7006-021	PPO		\$0	\$3,400/ \$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
ATRIO Prime Rx (PPO)	H7006-020	PPO	\$125		\$2,950/ \$2,950	\$0	\$0	Lagu kordhiyay	\$84.40
ATRIO Select Rx (PPO)	H7006-019	PPO	\$40.60		\$3,400/ \$4,950	\$0	\$0	Lagu kordhiyay	\$0
Kaiser Permanente Senior Advantage Enhanced (HMO-POS)	H9003-001	HMO	\$131		\$3,000	\$0	\$0	Lagu kordhiyay	\$90.40
Kaiser Permanente Senior Advantage Standard (HMO-POS)	H9003-006	HMO	\$46		\$4,650	\$0	\$0	Lagu kordhiyay	\$5.40
Kaiser Permanente Senior Advantage Value (HMO-POS)	H9003-009	HMO	\$0		\$5,000	\$0	\$0	Lagu kordhiyay	\$0
Moda Health + Fred Meyer PPORX (PPO)	H3813-016	PPO	\$39		\$6,750/ \$10,950	\$0	\$200	Lagu kordhiyay	\$0
Moda Health Elements PPORX (PPO)	H3813-019	PPO	\$0		\$5,465/ \$9,550	\$0	\$225	Lagu kordhiyay	\$0
Moda Health PPO (PPO)	H3813-001	PPO		\$0	\$4,500/ \$4,500	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Bridge + Rx (HMO-POS)	H9047-059	HMO	\$29		\$4,700/ \$10,000	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Choice + Rx (HMO-POS)	H9047-065	HMO	\$71		\$4,500/ \$10,000	\$0	\$0	Lagu kordhiyay	\$30.40

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Yamhill</b>									
Providence Medicare Extra + Rx (HMO)	H9047-064	HMO	\$155		\$3,400	\$0	\$0	Lagu kordhiyay	\$114.40
Providence Medicare Focus Medical (HMO)	H9047-033	HMO		\$128	\$3,400	\$0	MA KHUSEYSO	Rx maya	Rx maya
Providence Medicare Prime + Rx (HMO)	H9047-037	HMO	\$0		\$4,500	\$0	\$0	Lagu kordhiyay	\$0
Providence Medicare Reverence (HMO-POS)	H9047-035	HMO		\$0	\$4,500/ \$10,000	\$0	MA KHUSEYSO	Rx maya	Rx maya
Regence MedAdvantage + Rx Classic (PPO)	H3817-008-2	PPO	\$72		\$5,700/ \$9,550	\$0	\$0	Lagu kordhiyay	\$44.10
Regence MedAdvantage + Rx Enhanced (PPO)	H3817-009-2	PPO	\$151		\$5,000/ \$9,550	\$0	\$0	Lagu kordhiyay	\$110.40
Regence MedAdvantage + Rx Primary (PPO)	H3817-011-2	PPO	\$10.50		\$6,200/ \$9,550	\$0	\$200	Lagu kordhiyay	\$0
Regence Valiance (PPO)	H3817-010	PPO		\$0	\$5,000/ \$9,550	\$0	MA KHUSEYSO	Rx maya	Rx maya
UHC Complete Care OR-001A (PPO C-SNP)	H0271-036-0	PPO	\$21		\$8,850/ \$13,300	\$0	\$545	Gundhig	\$0
Caawinta Wellcare (HMO)	H6815-037	HMO	\$16.60		\$5,600	\$0	\$380	Gundhig	\$0
Wellcare Giveback Open (PPO)	H5439-015	PPO	\$0		\$8,850/ \$13,300	MA KHUSEYSO	\$545	Lagu kordhiyay	\$0
Wellcare Low Premium Open (PPO)	H5439-019	PPO	\$24		\$5,900/ \$5,900	\$225	\$350	Lagu kordhiyay	\$8.50

Magaca qorshaha	Qorshaha & lambarka qandaraaska	Nooca qorshaha	Premium oo leh Rx	Premium oo aan lahayn Rx	Gudaha-shabagga ah/gudaha-iyo-ka-baxsan- shabagga MOOP (ugu badnaan jeebka ka baxsan)	Ka go'i kara caafimaadka	Ka go'i kara daawada	Nooca qorshaha daawada – asaasiga ah ama la xoojiyay	Premium oo leh 100% Caawinaad Dheeraad ah
<b>Gobolka Yamhill</b>									
Wellcare No Premium (HMO)	H6815–038	HMO	\$0	\$0	\$5,900	\$0	\$425	Lagu kordhiyay	\$0
Wellcare No Premium (HMO)	H6815–039	HMO	\$0	\$0	\$5,600	\$0	\$250	Lagu kordhiyay	\$0
Wellcare No Premium Open (PPO)	H5439–017	PPO	\$0	\$0	\$3,450/ \$3,450	\$0	\$300	Lagu kordhiyay	\$0
Wellcare Patriot No Premium Open (PPO)	H5439–010	PPO		\$0	\$3,500/ \$5,100	\$125	MA KHUSEYSO	Rx maya	Rx maya
Wellcare Premium Ultra Fur (PPO)	H5439–011	PPO	\$139		\$4,000/ \$8,000	\$175	\$150	Lagu kordhiyay	\$116

# Racfaanno

## Racfaanno

Medicare Asalka, Medicare Advantage iyo Qorshayaasha Qaybta D waxay leeyihiin shan heerar rafcaan ah. Farqiga u dhexeeya inta badan waxay ku jiraan waqtiyada ku lug leh. Waxaa laga yaabaa inuu jiro hannaan degdeg ah oo la heli karo. Faahfaahinta, eeg [medicare.gov/claims-and-appeals/file-an-appeal/appeals.html](https://www.medicare.gov/claims-and-appeals/file-an-appeal/appeals.html). Rafcaannada waxaa bilaabi kara ka faa'iidaystaha, bixiyaha ama wakiilka. Ku dar koobiyada macluumaad kasta oo khuseeya kiiskaaga. Had iyo jeer racfaan diidmo

Geli heerka darajada	Medicare Qaybta A iyo Qaybta B	Medicare Advantage	Qaybta D
1	Qandaraasle Medicare	Qorshaha Medicare Advantage	Qorshaha qoraalka daawada Medicare
2	Qandaraasle madaxbannaan oo u qalma	Hay'ad dib u eegis madax banaan	
3	Xafiiska Dhegeysiyada Medicare iyo Racfaanada		
4	Golaha Racfaanka Medicare		
5	Dib u eegista garsoorka		

## Tallaabooyinka racfaanka Medicare ee asalka ah

### Dib-u-go'aaminta

- Waxaa fuliya sidaha Medicare, dhexdhexaadiyaha maaliyadeed ama qandaraaslaha maamulka Medicare, iyadoo ku xiran arrinta.
  - » Macluumaadka rafcaanka waxaa laga helaa Ogeysiiska Kooban ee Medicare.
- 120 maalmood si loo xareeyo 60-maalmood oo xaddidan oo waqtiga lagu hawlgalo.
- Geedi socodka la dedejiyay:
  - » Waxaa fuliyay ururka hagaajinta tayada.
  - » Ku xereyso duhur maalinta kalendarka xigta oo leh waqti xaddidan oo ah 72 saacadood.

### Dib u tixgelin

- Waxaa fuliyay qandaraasle madaxbannaan oo u qalma.
- 180 maalmood si aad ugu xaraysato 60 maalmood oo xaddidan oo aad ku shaqayso.
- Geedi socodka la dedejiyay:
  - » Waxaa fuliyay qandaraasle madaxbannaan oo u qalma.
  - » Ku xereyso duhur maalinta kalendarka xigta oo leh waqti xaddidan oo ah 72 saacadood.

## Garsooraha maamulka sharciga

- Waxaa fuliyay Xafiiska Dhageysiyada Medicare iyo Racfanada.
  - » Qaddarka ugu yar ee su'aashu waa inay ka badan tahay \$180 sannadka 2024.
- 60 maalmood si loola xareeyo 90 maalmood oo xadidan.

## Golaha Racfaanka Medicare

- 60 maalmood si loola xareeyo 90-maalmood oo xaddidan oo waqti ah si loo socodsiiyo.

## Tallaabooyina racfaanka Medicare Advantage

### Dib u tixgeln

- Waxaa fuliyay qorshaha Medicare Advantage.
- 60 maalmood si loo xareeyo, adeegga ka hor 30-maalmood oo xadid ah, bixinta 60-maalmood oo xaddidan.
- Geedi socodka la dedejiyay:
  - » 60 maalmood si loo xareeyo, 72 saacadood oo xadidan.
  - » Codsiyada lacag -bixinta lama dedejin karo.

### Dib u -tixgelinta hay'adda dib u -tixgeln

- Waxaa fulisay hay'ad dib u eegis madaxbannaan.
- Si otomaatig ah haddii qorshuhu u diido diidmada, adeegga kahor 30-maalmood oo xadid ah, bixinta 60-maalmood oo xaddidan
- Geedi socodka la dedejiyay:
  - » 60 maalmood si loo xareeyo, 72 saacadood oo xadidan.
  - » Codsiyada lacag -bixinta lama dedejin karo.

## Dib u eegista garsoorka

- Waxaa lagu sameeyay maxkamad degmo federaal ah.
  - » Lacagtu su'aashu ka taagan tahay waa inay ka badan tahay \$1,840 sanadka 2024.
- 60 maalmo to file.

## Garsooraha maamulka sharciga

- Waxaa fuliyay Xafiiska Dhageysiyada Medicare iyo Racfanada.
  - » Qaddarka ugu yar ee su'aashu waa inay ka badan tahay \$180 sannadka 2024.
- 60 maalmood si aad u fayl garaysato, ma jiro waqti xaddidan oo sharci ah oo lagu shaqeynayo.

## Golaha Racfaanka Medicare

- 60 maalmood si aad u fayl garaysato, ma jiro waqti xaddidan oo sharci ah oo lagu shaqeynayo.

## Dib u eegista garsoorka

- Waxaa lagu sameeyay maxkamad degmo federaal ah.
  - » Lacagtu su'aashu ka taagan tahay waa inay ka badan tahay \$1,840 sanadka 2024.
- 60 maalmo to file.

## Qaybta D tallaabooyinka racfaanka

### Dib-u-go'aaminta

- Waxaa fuliyay qorshaha [daawada qoraalka ah](#)
- 60 maalmood si aad u fayl garaysato, xadka waqtiga todobada maalmood ah
- Geedi socodka la dedejiyay:
  - » 60 maalmood si loo xareeyo, 72 saacadood oo xadidan.

### Dib u eegista hay'adda dib -u -eegista madaxbannaan

- Waxaa sameeyay hay'ad dib u eegis madaxbannaan.
- 60 maalmood si aad u fayl garaysato, xadka waqtiga todobada maalmood ah.
- Geedi socodka la dedejiyay:
  - » 60 maalmood si loo xareeyo, 72 saacadood oo xadidan.

### Garsooraha maamulka sharciga

- Waxaa fuliyay Xafiiska Dhageysiyada Medicare iyo Racfanada.
  - » Qaddarka ugu yar ee su'aashu waa inay ka badan tahay \$180 sannadka 2024.
- 60 maalmood si loo xareeyo, 90 maalmood oo xadidan.
- Geedi socodka la dedejiyay:
  - » 60 maalmood si loo xareeyo, 10 maalmood oo xadid ah.

### Golaha Racfaanka Medicare

- 60 maalmood si loo xareeyo, 90 maalmood oo xadidan.
- Geedi socodka la dedejiyay:
  - » 60 maalmood si loo xareeyo, 10 maalmood oo waqti xadidan.

### Dib u eegista garsoorka

- Waxaa lagu sameeyay maxkamad degmo federaal ah.
  - » Lacagtu su'aashu ka taagan tahay waa inay ka badan tahay \$1,840 sanadka 2024.
- 60 maalmo to file.



#### Talooyin iyo Tilmaamo

**Fiiro gaar ah:** Faa'idooyinka dheeraadka ah ee ikhtihaariga ah sida ilkaha, aragga iyo maqalka ayaa hoos imanaya nidaamka rafcaanka Faa'idada Medicare.



# Khayraadka iyo daabacaadaha



Waxaad codsan kartaa nuqul bilaash ah oo ka mid ah daabacaadahaan iyo kuwa kaleba ama waxaad ka arki kartaa mid ka mid ah Webseedka la taxay. **Xarumaha Adeegyada Medicare iyo Medicaid** lambarka daabacaadaha ayaa ku jira qaanso.

## SHIBA shanteeda daabacaad ee CMS ee ay jecel yihiin

1. “Yaa Horta Bixiya” (02179)
2. “Gundhig Medicare: Tilmaamaha Qoysaska iyo Saaxiibbada dadka haysta Medicare ”(11034)
3. “Doorashada Siyaasadda Medigap: Tusaha Dadka Medicare (02110)
4. “Caymiska Medicare ee Kelyaha sifeynta Kelyaha iyo Adeegyada Ku -tallaalidda” (10128)
5. “Caymiska Medicare ee Sonkorowga iyo Sahayda” (11022)

## Si aad u dalbato daabacadaha Medicare

- Wac 800-MEDICARE (800-633-4227)
- Webseedka: [medicare.gov/publications](https://www.medicare.gov/publications)

## Ilaha mareegaha

- Xiriirka ilaha Waayeelka iyo Naafada ee Oregon: [adrcoforegon.org](https://www.adrcoforegon.org)
- Xarunta Xuquuqda Medicare: [medicarerights.org](https://www.medicarerights.org)
- Hubinta Dheefaha: [https://oregon.benefitscheckup.org](https://www.oregon.benefitscheckup.org)
- Suuqa Caymiska Caafimaadka: [healthcare.gov](https://www.healthcare.gov)
- Qaybta Xeerka Maaliyadeed: [dfr.oregon.gov](https://www.dfr.oregon.gov)



## Talooyin iyo Tilmaamo

Haddii qof ka sokow bixiyeyaasha daryeelka caafimaadkaaga ama shirkadda caymiska ay codsadaan macluumaadkaaga Medicare, ha bixinin.

Lagaagama baahna inaad bixiso lambarkaaga Medicare si aad uga hesho macluumaadka qorshaha wakiilka caymis shati haysta. Si kastaba ha ahaatee, nambarkaaga Medicare -ka **ayaa** laga rabaa in lagu qoro qorshe.

## Ku saabsan SHIBA

Laga bilaabo Luulyo 1, 2021, Barnaamijka Kaalmada Dheefaha Caymiska Caafimaadka Sare (SHIBA) hadda wuxuu qayb ka yahay Waaxda Adeegyada Dadweynaha ee Oregon Xafiiska Waayeelka iyo Dadka Naafada ah. SHIBA waa qayb ka mid ah Maamulka Shabakadda Barnaamijka Kaalmada (ACL) Caymiska Caafimaadka Gobolka ee Maamulka Nolasha Bulshada (SHIP). SHIP waa shabakad gobolka oo dhan ah la taliyayaal shahaado haysta kuwaas oo siiya kaalmo qof-qof ah dadka haysta Medicare.

Hadafka SHIBA waa inuu ka caawiyo dadka inay gaaraan go'aanno wanaagsan oo ku saabsan caymiska caafimaadka iyagoo bixinaya la talin qarsoodi ah oo ujeeddo leh.

La xiriir barnaamijka SHIBA:

- Si aad u dalbato bug -yaraha bilaashka ah
- Si aad u hesho caawimaad lacag la'aan ah:
  - » Soo gudbinta sheegashooyinka ama isbarbar dhigga qorshayaasha Faa'idada Medicare, siyaasadaha Medigap iyo qorshayaasha dawooyinka la qoro, ama
  - » Fahamka caymiska daryeelka muddada-dheer
- Si aad u noqoto lataliye shahaado haysta oo SHIBA ah.

## Meesha lagala xariiraayo

- Lacag la'aan: **800-722-4134**
- Iimeel: [shiba.oregon@odhs.oregon.gov](mailto:shiba.oregon@odhs.oregon.gov)
- Webseedka: [shiba.oregon.gov](http://shiba.oregon.gov)



### Talooyin iyo Tilmaamo

Caawimaadda Qaybta D Codsiyada  
Caawinaad Dheeraad ah, kala xiriir Kaydka  
Medicare -ka Oregon ee **855-447-0155**  
(lacag la'aan)

## Lambarka taleefanka (dhammaantood waa lacag la'aan)

ADRC (Xiriirka ilaha Waayeelka iyo Naafada).....	<b>855-673-2372</b>
Adeegyada Gudbinta Qareenka Gobolka Oregon.....	<b>800-452-7636</b>
Barnaamijka Caymiska Caafimaadka PERS.....	<b>800-768-7377</b>
Guddiga Hawlgabka Tareenka.....	<b>877-772-5772</b>
<a href="http://HealthCare.gov">HealthCare.gov</a> (Suuqa Federaalka).....	<b>800-318-2596</b>
Ilaaliyaha Daryeelka Muddada-dheer.....	<b>800-522-2602</b>
KEPRO (Ururka Hagaajinta Tayada).....	<b>888-305-6759</b>
Medicare (waa la heli karaa 24/7 marka laga reebo Maalinta Kirismaska).....	<b>800-633-4227</b>
Noridian (shaqada DME).....	<b>877-320-0390</b>
Noridian (Qaybta A iyo Sheegashada Qaybta B).....	<b>877-908-8431</b>
Oregon Health Caymiska Marketplace.....	<b>855-268-3767</b>
Oregon Health Plan.....	<b>800-699-9075</b>
Oregon Caafimaad Board.....	<b>877-254-6263</b>
Oregon Medicare Savings Connect[.....	<b>855-447-0155</b>
Qaybta Xeerka Maaliyadeed ee Oregon.....	<b>888-877-4894</b>
Sooshiyaal Sikuuriti (waxaa la heli karaa 8 subaxnimo ilaa 7 galbnimo Isniinta - Jimcaha.....	<b>800-772-1213</b>
Ururka Ilkaha ee Oregon.....	<b>503-218-2010</b>
Waaxda Shaqada ee Maraykanka.....	<b>866-487-2365</b>
Xarunta Isduwidda & Soo kabashada Dheefaha.....	<b>855-798-2627</b>

## Ereyo gaagaaban

ABN.....	Ogeysiiska Ka faa'iideystaha Hore	ESRD.....	Cudurka kalyaha ee dhammaadka ah
ACA.....	Xeerka daryeelka La -Awoodi karo	FEHB.....	Macaashka Caafimaadka Shaqaalaha Dawladda Federaalka
ACL.....	Maamulka Noloshaha Bulshada	FPL.....	Heerka saboolnimada federaalka
AEP.....	muddada isqorista sannadlaha	GEP.....	Guud ahan muddada isqorista
ADRC.....	Xiriirka Kheyraadka Gabowga iyo Naafada	GI.....	Arrin la damaanad qaaday
ALJ.....	Garsooraha maamulka sharciga	HPV.....	Aadamaha papillomavirus
ALS.....	Amyotrophic lateral sclerosis	HIV.....	Fayraska difaaca jirka ee aadanuhu
ANOC.....	Ogeysiiska sanadlaha ah ee Isbedelka	HMO.....	Ururka dayactirka caafimaadka
APD.....	Gabowga iyo Dadka Curyaanka ah	HMO-POS.....	HMO oo leh meel-adeeg
CMS.....	Xarumaha Adeegyada Medicare iyo Medicaid	HSA.....	Koontada kaydka caafimaadka
COBRA.....	Xeerka Dib u heshiisiinta Miisaaniyadda Omnibus ee la isku daray	IEP.....	Bilowga muddada isqorista
DFR.....	Waaxda Xeerka maaliyadda	IRE.....	Hay'ad dib u eegis madax banaan
DME.....	Qalab Caafimaad oo Waara	LEP.....	Ganaaxa diiwaangelinta ee soo daahay
DMEPOS.....	Qalab caafimaad oo waara, jir dhiska, lafaha iyo sahayda	LIS.....	Kaalmada Dakhlaga Hoose
DOB.....	Taariiqda Dhalashada	LTC.....	Daryeelka muddada-dheer
EFT.....	Wareejinta lacagaha elektrooniga ah	MA.....	Faa'iidada Medicare
EGHP.....	Qorshaha caafimaadka kooxda loo shaqeeyaha	MA-OEP.....	Faa'iidada Medicare oo furan muddada isqorista
EOC.....	Caddaynta daboolida	MAC.....	Qandaraaslaha Maamulka Medicare
		MAPD.....	Faa'iidada Medicare ee leh Daawada qoran
		MOOP.....	Jeebka ugu badan

MSA .....	Koontada keydka caafimaadka ee Medicare	RX .....	Qoraal
MSN .....	Ogeysiiska Kooban ee Medicare	SEP .....	Muddada isqorista ee gaarka ah
MSP .....	Barnaamijka Kaydinta Medicare	SHIBA .....	Gargaarka Dheefta Caymiska Caafimaadka Waayeelka
ODHS.....	Waaxda Adeegyada Aadanaha ee Oregon	SHIP .....	Barnaamijka Caymiska Caafimaadka Gobolka
OEP .....	Fur muddada isqorista	SLMB .....	(SMB/SMF) Ka -faa'iideystaha Medicare ee dakhligoodu hooseeyo
OHP .....	Qoraalka Caafimaadka Oregon	SMP .....	Illaalada Medicare -ka Sare
OM .....	Medicare -ka asalka ah	SNF .....	Xarun kalkaalineed oo xirfad leh
OMHA.....	Xafiiska Dhegeysiyada Medicare iyo Racfaanada	SNP .....	Qorshaha baahiyaha gaarka ah
OPDP.....	Barnaamijka Daawada qorista ee Oregon	SSA .....	Maamulka Sooshiyaal Sekiyuuritiga
OT .....	Daawaynta xirfadda	SSDI .....	Lambarka Sooshal Sekiyuuritiga
PAC .....	Jeeg aan la oggolayn	SSI .....	Dakhliga Amniga Dheeraadka ah
PACE .....	Barnaamijka Daryeelka Loo Dhan Yahay ee Waayeelka	TrOOP.....	Jeebka kabaxay oo dhab ah
PDP .....	Qorshaha daawada ee dhakhtar qoray	TTY .....	Teletypewriter
PFFS.....	Khidmad u adeegid gaar ah	VA.....	Arrimaha Ruug -caddaaga
PPO .....	Ururka bixiyaha la doorbiday	VSO .....	Sarkaalka Adeegyada khabiir yahanadii Hore
PT.....	Daawaynta jirka		
QIC .....	Qandaraasle madaxbannaan oo u qalma		
QIO .....	Ururka hagaajinta tayada		
QMB .....	Ka -faa'iideyste u qalma		
RRB.....	Guddiga Hawlgalka Tareenka		

# Erey -bixin



## **Arrinta la dammaanad qaaday:**

Xuquuqda aad ku leedahay xaaladaha marka sharcigu u baahan yahay shirkadaha caymiska inay kaa iibiyaan siyaasadda Medigap. Xaaladahan, shirkad caymis ma kuu diidi karto siyaasad loogu talagalay [xaaladdo hore u jiray](#), mana kaa qaadi karto lacag dheeraad ah siyaasad sababtoo ah xaalado caafimaad oo hore ama hadda ah.

## **Aagga adeega:**

Aagga juqraafiyeed ee cayiman ee qorshaha caymisku oggolaaday inuu daboolo.

## **ABN (Ogeysiiska ka faa'iideystayaasha Hore):**

Ogeysiis la siiyay ka -faa'iideystayaasha Medicare oo tilmaamaya qiimaha shay ama adeeg laga yaabo in Medicare uusan daboolin.

## **AEP (Sanad dugsiyeedka xilliga diiwaangelinta):**

Muddo laga bilaabo Oktoobar 15 ilaa Dec. 7 kaas oo ka -faa'iideystayaasha Medicare ay ku biiri karaan ama ka bixi karaan Caymiska daawada ee qaybta D ama qorshaha Faa'idaad Medicare. Isbeddellada ayaa sida caadiga ah dhaqan gala 1 -da Janaayo. Waxaa kale oo loo yaqaanaa "diiwaangelinta furitaanka"

## **Baaritaanada ogaanshaha:**

Baadhitaannada uu dhakhtarku ku amray inay bixiyaan macluumaad ka caawiya samaynta ogaanshaha marka astaamaha la arko.

## **Baaritaanka jirka ee sanadlaha ah:**

Ma aha kharash Medicare daboolay. Baaritaan sanadle ah oo dhakhtarkaagu sameeyo si loo hubiyo xaaladdaada caafimaad guud. Baaritaanka waxaa ku jiri kara baaritaanno si loola socdo waxyaabaha muhiimka ah sida miisaanka, cadaadiska dhiigga iyo kolestaroolka.

## **Barnaamijka kaydka Medicare:**

Barnaamij iskaashi federal gobol oo siiya kaalmo lacageed ka-faa'iideystayaasha Medicare kharashyada jeebka ka baxsan ee la xiriirra Medicare.

## **Biilka tooska ah:**

Habka si toos ah loogu bixiyo qorshaha caymiskaaga qorshaha. Caymis bixiyaha wuxuu soo diraa biil ama buug kuuboon si uu u soo ururiyo lacag -bixinta.

## **Bilowga Xilliga diiwaangelinta:**

Muddo toddoba bilood ah oo ku xeeran ka-faa'iideyste Medicare dhalashadiisa 65 aad (bisha u qalmidda); Saddex bilood ka hor, bishii iyo saddex bilood ka dib.

## **Bixinta dib u bixinta:**

Qaddar go'an oo doolar ah oo lagu bixiyo adeeg kasta oo la helo ama la buuxiyey warqad dhakhtar.

## **Bixiyaha:**

Dhakhtarka, isbitaalka, wakaaladda caafimaadka guriga, bukaan -jiifka, xarunta kalkaalinta ama dabiibaha bixiya adeegyada caafimaadka.

## **Caafimaad ahaan lagama maarmaan:**

Adeegyada ama sahayda loo baahan yahay ogaanshaha ama daaweynta xaalad caafimaad oo la kulma heerarka la oggolaaday ee dhaqanka caafimaadka. Sidoo kale loo yaqaan 'macquul ah oo lagama maarmaan ah.'

## **Caawinaad Dheeraad ah:**

Barnaamijka Medicare si loogu caawiyo dadka dakhligoodu yar yahay iyo ilaha ay bixiyaan kharashyada barnaamijka daawada ee Medicare, sida lacagta caymiska, ka-goynta iyo caymiska wadajirka ah. Sidoo kale loo yaqaan 'LIS.'



**Caymiska dheeraadka ah:**

Caymis caafimaad oo gaar loo leeyahay oo loogu talagalay in lagu bixiyo labaad kadib Medicare. Sidoo kale loo yaqaan “Medigap.”

**Caymiska wada bixinta:**

Boqolkiiba go’an ayaa la bixiyaa adeeg kasta oo la helo ama la qoro.

**Caymis lagu kalsoonaan karo:**

Caymiska daawada ee dhakhtar qoray oo la go’aamiyay inuu u fiicanyahay ama ka fiican yahay caymiska iyada oo loo marayo qorshaha Medicare.

**CHAMP VA:**

Barnaamijka Caafimaadka Dadweynaha iyo Caafimaadka ee Waaxda Arrimaha Ciidamadii Hore.

**CMS (Xarumaha Adeegyada Medicare iyo Medicaid):**

Qaybta Waaxda Caafimaadka iyo adeegyada Aadanaha ee Mareykanka ee maamusha barnaamijyada Medicare iyo Medicaid.

**COBRA (Xeerkii Dib u heshiisiinta Miisaaniyadda Omnibus ee la isku daray):**

Sharciga u xilsaaran barnaamijka caymiska ayaa shaqaalaha siinaya awood ay ku sii wataan caymiska caafimaadka marka shaqadu dhammaato.

**Daahida ciqaabta diiwaangelinta:**

Qadar lagu daray lacagta caymiskaaga bishii ee Medicare Qaybta B or Qaybta D haddii ka -faa’iideystayaashu aysan ku biirin marka ugu horraysa ee ay u qalmaan. Ciqaabta waa halkeedii ilaa inta ka -faa’iideystaha uu leeyahay Medicare, marka laga reebo dhowr.

**Daawaynta tallaabada:**

Xaaladaha qaarkood, qorshayaashu waxay kaa rabaan inaad marka hore tijaabiso hal daawo si loo daweyyo xaaladdaada caafimaad ka hor inta aysan daboolin dawo aad qaali u ah xaaladdaas. Tusaaale ahaan, haddii Daawada A iyo Daawada B labadooduba daaweeyaan xaaladdaada caafimaad, qorshe ayaa laga yaabaa inuu u baahdo dhakhtarkaagu inuu marka hore qoro Dawada A. Haddii Daawada A kuu shaqayn weydo, markaas qorshuhu wuxuu daboolayaa Daawada B.

Haddii daawadu leedahay xannibaadyo tallaabo ah, waxaad u baahan tahay inaad la shaqayso qorshaha iyo dhakhtarkaaga si aad u hesho ka -reebitaan.

**Dada la gaaray:**

Siyaasadaha caymiska ee ay lacagta caymiska kor u kacaan oo ku salaysan da’da caymiska.

**Daryeelka bukaan jiifka:**

Daryeelka la siiyo bukaan la seexdo inta uu ku jiro isbitaal, guriga kalkaalinta ama xarun kale oo caafimaad ama xaalad degdeg ah.

**Daryeelka hay’adeed:**

Daryeelka lagu bixiyo isbitaal, guriga kalkaalinta xirfad leh ama dhexe, ama xarun kale oo dawladeed oo shahaado ama ruqsad ka haysata gobolka ayaa ugu horreyn bixisa ogaanshaha, ka -hortagga, daweynta, dhaqan -celinta, dayactirka ama adeegyada daryeelka shaqsiyeed.

**Daryeelka ka -hortagga:**

Daryeelka caafimaadka ee loogu talagalay inuu dadka ka ilaaliyo inay xanuunsadaan (tusaale, baaritaanno, raajooyin, tallaallo iyo baaritaanno baaritaan).

**Daryeel kale:**

Daryeel caafimaad oo kala duwan oo daaweyn ama ka -hortag ah - sida homeopathy, naturopathy, chiropractic iyo daawo geedo oo aan raaci karin hababka caafimaad ee guud ahaan la aqbalay oo laga yaabo inaysan lahayn sharraxaad cilmiyeed waxtarkooda.

**Dawooyinka dhakhtar qoray:**

Dawo ay tahay inay lahaato amar qoraal ah oo bixiyaha xanaanada caafimaadka (rijeeto) si loo bixiyo.

**Da’da soosaarka:**

Siyaasadaha caymiska ee leh caymisyada ku salaysan da’daada marka la iibsano. Qaddarraduhu ma kordhayaan kororka da’da awgeed; Hase yeeshee, lacagta caymiska ayaa laga yaabaa inay kordho sababo kale awgood.

**Dheefaha:**

Waxyaabaha la daboolay eek u hoos jira qorshaha caymiska, sidoo kale loo yaqaan caymiska.

**Diiwaangelinta:**

Joojinta diiwaangelinta shaqsiga ee qorshaha caafimaadka.

**Diiwaangeliye:**

Qofka u qalma oo ka -faa'iideysta qorshe caymis ama urur daryeel oo la maareeyey. Waxa kale oo loo yaqaan "xubin" marka la tixraacayo qorshayaasha Faa'idada Medicare.

**DME (qalab caafimaad oo waara):**

Qalab caafimaad ahaan lagama maarmaan u ah oo uu dhakhtarku u qoray in lagu isticmaalo guriga, sida qalabka oksijiinta, kuraasta curyaamiinta iyo qalab kale oo caafimaad ahaan lagama maarmaan ah.

**DMEPOS (Qalab caafimaad oo waara oo ah dawaynta ilkaha iyo sahayda):**

Arag "DME."

**EFT (wareejinta lacagaha elektrooniga ah):**

Ku wareejinta maaliyadaha koonto kale koombiyuutar. Sidoo kale loo yaqaan "ATF" (wareejinta lacagaha otomaatika ah)

**EGHP (Qorshaha caafimaadka kooxda loo shaqeeyaha):**

Caymiska caafimaadka ama qorshaha dheefta oo laga bixiyo loo -shaqeeye.

**EOC (caddaynta daboolida):**

Dokumentiga qorshaha caymiska oo faahfaahin ka bixinaya waxa uu daboolayo qorshaha, inta aad bixinayso iyo in ka badan. Sidoo kale loo yaqaan "Shahaadada ee Faa'iidooyinka,"

**ESRD (cudurka kelaha ee heerka dhammaadka):**

Xaalad caafimaad oo kelyaha qofka aysan hadda shaqeynin, oo u baahan in sifeyn lagu sameeyo ama si kelyaha loo beddelo si loo ilaaliyo noloshu.

**Fall furan muddada isqorista:**

Magac kale oo loogu talagalay muddada diiwaangelinta sannadlaha (Oktoobar 15 ilaa Diiseembar 7) Arag "AEP."

**Farmashiyaha la doorbiday:**

Farmashiye ku gorgortamay qorshe caymis oo gaar ah si uu u bixiyo wadaaga kharash-yar ee daawooyinka dhakhtar qoray. Kharashaadka jeebka qaarkood ayaa laga yaabaa inay ka yaryihiin daawooyinka la daboolay.

**Farqiga caymiska:**

Arag "Farqiga daboolista."

**Farqiga caymiska:**

Marxaladda ku jirta caymiska daawada ee Medicare marka qayb sare oo ka mid ah kharashyada dawada uu bixiyo ka -faa'iideyste. Sidoo kale loo yaqaan "daloolka donut".

**Gargaarka loo siman yahay:**

Shaqaalaha federaalka waa inay bixiyaan macluumaad ku filan oo sax ah. Haddii macluumaadka aan ku filnayn ama aan sax ahayn ee la helay ay sababeen waxyeello (faa'iidooyinka oo dib loo dhigay ama ciqaab la galay), oo macmiilku diiwaangeliyey xiriirka, hay'addu waa inay saxdo dhibaataada hoos timaadda gargaarka ee loo siman yahay.

**GEP (Muddada Guud ee Diiwaangelinta):**

Muddada laga bilaabo jannaayo 1 illaa Maarso 31 sannad kasta oo ay dadka iska qori karaan Medicare Qaybta A ama Qaybta B, haddii aysan sidaas sameyn markii ugu horraysay ee ay xaqa u lahaayeen. Waxay sidoo kale dib isku qori karaan haddii ay hakiyaan Qaybta A ama Qaybta B. Daboolku wuxuu dhaqan galaya 1-da Luulyo.

**Goobaha:**

Waxa kale oo loo yaqaanaa "aagagga aagga." Sidaan ayaa shirkadda caymiska Medigap u go'aamisaa sicirrada sicirka ee gobolka oo dhan. Qaar baa gobolka u kala qaybiya aagag badan (oo leh summada ZIP) iyadoo aag kasta leeyahay qiime cayiman oo cayiman.

**Gudbinta:**

Amar qoraal ah oo ka yimid dhakhtarkaaga daryeelka aGundhigga ah si aad u aragto khabiir ama aad u hesho adeegyo caafimaad oo gaar ah. HMO -yo badan, ka -faa'iideystehu wuxuu u baahan yahay inuu helo gudbinta kahor inta uusan asaga ama ayada ka helin daryeel caafimaad qof kale marka laga reebo takhtarka daryeelka aGundhigga ah. Haddii gudbinta aan la helin booqashada ka hor, sheegashada waxaa laga yaabaa inaan la bixin adeegyada.

**Heerka:**

Heerarka qiimaynta ee la xidhiidha qorshayaasha dawooyinka la qoro. Dawo kasta waxaa loo qoondeeyay heer tiir iyadoo ku xiran nooca iyo qiimaha daawada. Lacag bixinta ugu hooseysa waxaa loogu talagalay hidde -wadayaasha, waxaa ku xiga magacyada qaaciddada.

**Ka faa'iideyste:**

Qofka bixiya adeegyada caafimaadka iyada oo loo marayo shirkad caymis.

**Kharashyada TrOOP (jeebka dhabta ah)**

Wadarta caddadka ka-faa'iideystehu jeebka ka bixiyo oo lagu daray 50 boqolkiiba dawooyinka magac-u-yaalka ah qorshaha Qaybta D.

**Khidmadda adeegga:**

Medicare -ka asalka ahi waa nidaam adeeg-lacag-bixin ah oo loogu talagalay bixiyeyaasha daryeelka caafimaadka. Qaddar ayaa lagu soo dallacaa adeeg kasta oo caafimaad oo la bixiyo (booqashooyinka xafiiska, tijaabooyinka ama habraacyada) sida bixiyaha u arko inay caafimaad ahaan lagama maarmaan u tahay ka -faa'iideystaha.

**La cadaadiyay:**

Faa'iidooyinka Medicare iyo qorshayaasha dawooyinka dhakhtar qoro oo keli ah oo aan ka muuqan Medicare Plan Finder ilaa Medicare ka soo saarto ama dib u fiiriso sixitaanka.

**Lacag xad dhaaf ah:**

Farqiga u dhexeeya qaddarka Medicare la ansixiyey iyo khidmadda xaddidan, oo aan ka badnaan karin 15 boqolkiiba in ka badan caddadka Medicare la ansixiyey. Waxa kale oo loo yaqaanaa "xaddididda kharashka."

**Laga jari karo:**

Lacag doolar ah oo ay go'aamiso caymiska shaqsigu (oo ay kujirto Medicare) oo ay tahay inuu bixiyo qofka caymiska ah adeegyada la daboolay kahor Medicare ama xeerka caymiska ayaa bilaabaya bixinta.

**Liiska dawooyinka la doorbiday:**

Barnaamijka LIS waxaa maamula Maamulka Sooshiyaal Sikiyuuriti wuxuuna siiyaa Caawinaad Dheeraad ah kharashyada dawooyinka dhakhtarku qoro ee shakhsiyadka buuxiya shuruudaha dakhliga iyo hantida. Arag "Caawinaad dheeraad ah."

**LIS (Kaabista kharashka yar ama xadidan):**

kala duwan isla (ama ka yar) faa'iidooyinka Medigap. Sharciga dhalashada ma khuseeyo xeerarka Medigap hawl-gabka ah ee maalgeliyay loo-shaqeeyaha.

**LTC (daryeelka muddada dheer):**

Erey guud oo ay ku jiraan adeegyo baaxad leh oo wax ka qabanaya baahiyaha caafimaad, caafimaad, shakhsiyeed iyo bulsho ee dadka qaba jirrooyinka daba dheeraaday ama sii dheeraaday, naafada iyo xanuunnada garashada (sida Alzheimers). Bixinta adeegyada LTC waxaa ka mid noqon kara daryeelka kalkaalinta xirfadda leh ee guriga waayeelka, caafimaadka gudaha iyo daryeelka shaqsiyeed, nolol caawimaad leh, tas-hiilaad maalmeedka dadka waaweyn, iyo xulashooyin kale. Medicare ma daboolayo LTC

**MA (Faa'iidada Medicare):**

Qorshayaasha Faa'idada Medicare waxay ku siinayaan faa'iidooyinkaaga Medicare shirkado gaar loo leeyahay oo maamula daryeelkaaga. Medicare waxay siisaa shirkadaha qaddar go'an qofkiiba, waxaa dheer in aad qayb ka mid ah kharashaadka ku bixisid wada-bixin, wada-caymis, ka-jarisyo iyo lacag-bixinno. Sidoo kale loo yaqaan 'daryeel la maareeyey,' "Qaybta C" ama "Medicare+Choice."

**MA-OEP (Faa'iidada Medicare oo furan Mudada isqorista):**

Laga bilaabo janaayo 1 illa Maarso 31 sannad walba. Waxay u oggolaaneysaa shaqsiyaadka ku qoran qorshaha MA, oo ay ku jiraan shaqsiyaadka dhowaan u qalma MA, inay sameeyaan doorasho hal mar ah si ay u aadaan qorshe kale MA ama Medicare-ka Asalka ah.

**Maalmaha kaydka:**

Eeg "Maalmaha kaydka nolosha."

**Maalmaha kaydka nolosha:**

Ka faa'iideystuhu wuxuu xaq u leeyahay 60 maalmood oo kayd ah oo dheeraad ah ka dib markii Medicare uu bixiyo 90 maalmood oo dheefaha isbitaal dhigista ah. Maalmahan lama cusboonaysiin karo.

**MAPD (Faa'iidada Medicare ee leh caymiska dawada ee la qoro):**

Qorsho Medicare Advantage oo ay ku jirto qorshaha Qaybta D

**Medicaid:**

Wadashaqayn federaal-goboleed loogu talagalay in lagu hubiyo in dadka da'da ah, kuwa buka iyo kuwa saboolka ah ee Mareykanka ay helaan daryeel. Barnaamijkani waa shabakad badbaado oo ku siisa gargaar qaab adeegyo caafimaad dadka dakhligoodu hooseeyo ee ka hooseeya khadka saboolnimada ee dawladdu dejisay. Waxaa jira tilmaamaha dakhli oo adag oo loo isticmaalo U qalmitaanka dadka Medicaid. Waxaa maamula Oregon oo ay maamusho ODHS. Sidoo kale loo yaqaan "Kaydka Medicare Barnaamijka,(gargaarka caafimaadka)" ama "Cinwaan 19 (XIX)."

**Medicare -ka asalka ah (OM):**

Qaybta A iyo Qaybta B ee Medicare. Eeg "Qaaciddada"

**Medigap:**

Siyaasadda caymiska oo ay iibiyeen shirkado gaar loo leeyahay oo kaa caawin kara bixinta qaar ka mid ah kharashyada daryeelka caafimaadka ka dib marka Medicare Original uu bixiyo qaybtiisa, sida wada-bixinta, wada-caymiska iyo ka-goynta. Baakadaha dheefta waa la jaangooyay waxaana qorshayaasha lagu magacaabaa xarfaha alifbeetada A -N. Qorshayaasha wata warqadda

la siiyay (tusaale ahaan, F) waxay bixiyaan caymis isku mid ah, in kasta oo khidmadaha shirkaduhu kala duwanaa karaan.

**Meelaynta:**

Qaabka lacag bixinta ee hoos timaada Medicare Qaybta B. Dhakhtarku wuxuu oggolaaday inuu aqbalo qadarka lacagta Medicare-ansixiyey sida lacag-bixin buuxda.

**MOOP (ugu badnaan jeebka kabaxay):**

Lacagta ugu badan ee saamiga kharashka caafimaadka ee laga goosan karo, wada-bixinta iyo caymiska xubinta qorshaha MA ay tahay inuu bixiyo sannad kalendarka.

**MSA (Koontada keydka caafimaadka ee Medicare):**

Si la mid ah HSA (koontada keydka caafimaadka), waxay isku daraysaa qorshe aad looga goyn karo koonto kayd si loogu isticmaalo kharashyada caafimaadka.

**Mudada sugitaanka:**

Qaddarka waqtiga ay tahay inay dhaafto ka hor inta aan macaashka la bixin ama ka hor inta xaalado hore u jiray ama jirrooyin gaar ah ay daboolaan siyaasadda caymiska caafimaadka.

**Muddada dheefta:**

Muddada macaashka la bixinayo. Medicare -ka Asalka ah Qaybta A, tusaale ahaan, muddada faa'iidadu waxay bilaabmaysaa maalinta ugu horraysa ee isbitaal dhigista waxayna dhammaataa marka ka -faa'iideystuhu ka baxo isbitaalka ama xarun daryeel caafimaad oo xirfad leh 60 maalmood oo xiriir ah.

**Muddada Diiwaangelinta Furan ee Medigap (OEP):**

Muddada lixda bilood ah ee bilaabmaysa bisha aad marka hore isqorto Qaybta B oo ay tahay in shirkadda Medigap ay kaa iibiso siyaasad iyadoon loo eegin xaaladda caafimaad.

**Muddada doorashada:**

Muddada uu qofka u -qalma ku biiri karo ama ka tagi karo Medicare -ka Asalka ah, qorshaha Faa'idada Medicare ama qorshaha daawada ee dhakhtar qoray.

**ODHS (Waaxda Adeegyada Dadweynaha ee Oregon):**

Wakaaladda gobolka ee ku taal Xafiiska Waayeelka iyo Dadka Naafada ah iyo barnaamijyada kale ee gargaarka.

**Oggolaanshaha hore:**

Oggolaanshaha hore ayaa looga baahan yahay qorshaha caymiska ka hor inta aan la buuxin warqadda daawada. Haddii daawadu leedahay oggolaansho hore, waxaad u baahan tahay inaad la shaqayso qorshaha iyo dhakhtarka qoro si aad u hesho oggolaansho ka hor inta farmashiyuhu bixin karin daawada hoos timaada caymiska qorshahaaga. Tag Webseedka qorshaha si aad u ogaato shuruudaha gaarka ah iyo foomamka loo baahan yahay.

**PAC (jeeg aan la fasaxin):**

Jeegag uu oggolaaday bixiyaha Hore

**PDP Qorshaha daawada lagu qoro:**

Caymiska daawada ee dhakhtar qoray oo ku Daraya Medicare -ka asalka ah. Waxay noqon kartaa qorshe kaligeed taagan ama qayb ka mid ah qorshaha Faa'idada Medicare. Sidoo kale loo yaqaan "Qaybta D."

**POS (barta adeegga):**

Ikhtiyaar la heli karo qaar ka mid ah qorshayaasha HMO oo u oggolaanaya ka -faa'iideystaha inuu u isticmaalo dhakhaatiir iyo isbitaallo ka baxsan qorshaha kharash dheeraad ah.

**PPO (Ururka bixiyaha la doorbiday):**

Nooc ka mid ah qorshaha Faa'idada Medicare kaas oo ka -faa'iideystayaashu lacag yar ku bixiyaan haddii ay isticmaalaan dhakhaatiir, isbitaallo iyo adeeg -bixiyeyaal ka tirsan shabakadda. Haddii ay adeegsadaan dhakhaatiir, isbitaallo iyo adeeg -bixiyeyaal ka baxsan shabakadda, waxaa laga yaabaa inuu jiro kharash sare oo ka -faa'iideystaha ah.

**Premium:**

Lacagta billaha ah ee qorshooyinka caymiska.

**Qaaciddada:**

Liiska daawooyinka dhakhtar qoro ee uu caymis ku jiro.

**QIC (Qandaraasle Madax bannaan oo u qalma):**

Hay'ad madax banana oo ay Medicare qandaraasto si ay u maamusho heerka dib u fiirinta ee Asalka Medicare (Qaybta A ama Qaybta B).

**Qiimaynta bulshada:**

Habka qiimeynta siyaasadda Medigap oo u qoondeeya hal qiime dhammaan da'aha iyo fasallada shakhsiyaadka ku jira kooxda, iyadoon loo eegin arrimaha halista ah sida da'da ama caafimaadka.

**QMB (Ka faa'iideystaha Medicare ee u qalma):**

Iskaashiga dawladda dhexe iyo dawladda Barnaamijka Kaydka Medicare oo bixiya kaalmo maaliyadeed bixinta Medicare Qaddarka Qaybta B iyo sidoo kale Medicare Qaybta A iyo Qaybta B laga jaro iyo caymisyada. U qalmiitaanka waxaa go'aamiya xafiisyada Waayeelka iyo Dadka Naafada ah ee ku saleysan dakhliga iyo hantida.

**Qoraal hoosaad:**

Habka uu Caymis bixiyaha go'aamiyo in uu yahay iyo in kale, iyo waxa ku saleysan, wuxuu aqbali doonaa codsiga caymiska.

**Qorshaha aGundhigga ah ee dawada:**

Medicare Qorshaha qaybta D oo laga yaabo in la yareeyo ama \$ 0 laga jari karo, wuxuu isticmaali karaa wada-bixin wadareedyo ama caymis wada-jir ah wuxuuna yeelan karaa wax-ka-beddel lagu sameeyo xadka caymiska hore. Waxay si joogto ah ugu dhigantaa dheefta caadiga ah.

**Qorshaha daawada oo la xoojiyay:**

Medicare Qorshaha Qaybta D oo leh qiime ka sarreeya kan caymiska caadiga ah ee la qeexay. Naqshadeynta qorshaha waxaa ka mid ah caymiska dawada ee aGundhigga ah wuxuuna leeyahay faa'iidooyin dheeri ah oo laga yaabo inay ku jiraan mid ama dhammaan kuwa soo socda: hoos u dhigista wadaagista qiimaha ee "farqiga caymiska," dhimista ama tirtiridda lacagta laga jari karo bilowga, hoos u dhaca co -caymis ama lacag bixin wadareed lagu dabaqi karo inta lagu jiro marxaladda daboolista bilowga ah, kororka xadka caymiska bilowga ah, iyo daawooyinka dheeraadka ah.

**Rx:**

Soo gaabinta qorista.



**Sheegasho:**

Codsiga bixinta adeegyada caafimaadka iyadoo la raacayo shuruudaha caymiska, sida caadiga ah waxaa sameeya bixiye ama qof caymis leh.

**SHIBA (Gargaarka Dheefta Caymiska Caafimaadka Sare):**

Barnaamijka Oregon ee adeegsada shabakadiisa gobolka oo dhan oo ah la taliyayaal shahaado haysta oo wax bara, caawiya una dooda ka -faa'iideystayaasha Medicare wixii ku saabsan xuquuqdooda iyo ikhtiyaaraadka ku saabsan caymiska caafimaadka si ay u sameeyaan xulashooyin xog -ogaal ah.

**SMP (Shidaalka Sare ee Medicare):**

Shabakad iskaa wax u qabso ah oo qaran oo u heellan inay ku wargeliso waayeelka khiyaanada daryeelka caafimaadka, khaladka iyo xadgudubka, iyo xallinta cabashooyinka.

**SNF (Xarun Kalkaanineed oo xirfad leh):**

Xarun daryeel caafimaad ahaan loo baahan yahay (loo qoray) waxaa bixiya xirfadlayaal daryeel caafimaad oo shati haysta.

**Soocayaal:**

Xaalad waarta oo soo noqnoqota ama lagu garto rafaad dheer. Qofka xanuunsan ee dabadheeraad ah lagama filayo inuu bogsado ama aad uga bogsado.

**Taariikhda daqan galka ah:**

Taariikhda ay dhaqan gasho xeerka caymiska iyo caymisku wuxuu bilaabmayaa

**Takhasusle:**

Dakhtarka ku bixiya khibrad iyo daryeel aag gaar ah (tusaale ahaan, dhakhtar qalliin, dhakhtarka kansarka, dhakhtarka maqaarka iyo xGundhigyadda).

**TRICARE -ka Nolasha:**

Barnaamij caymis caafimaad oo ay Waaxda Difaaca ee Maraykanku siiso shaqaale milatiri oo hawlgab ah.

**TRICARE:**

Barnaamij caymis caafimaad oo ay bixisay Waaxda Difaaca Mareykanka shaqaalaha milatariga ee heeganka ah.

**TTY (teletypewriter):**

Adeegga gudbinta isgaarsiinta ee siiya helitaanka taleefanka codka isticmaala TTY -yada. Wakiilada gudbinta ee sida gaarka ah u tababaran waxay dhammeystiraan wicitaannada waxayna joogaan internetka si ay ugu gudbiyaan farriimaha TTY iyo hadal ahaan dhinacyada dhageysiga. Adeeggan ayaa la heli karaa 24 saacadood maalintii iyada oo aan wax xannibaad ah lagu hayn dhererka ama tirada wicitaannada la sameeyey. Sidoo kale loo yaqaan "TDD" (isgaarsiinta dhagoolayaasha).

**Ururka dayactirka caafimaadka.**

Qorshaha Faa'idada Medicare kaas oo xubintu ay tahay inuu ku helo daryeel laga bixiyo shabakada bixiyayaasha ee qorshaha. Xubinta ayaa laga yaabaa inay hesho u -gudbinta khabiiirada iyada oo loo marayo dhakhtarka daryeelka aGundhigga ah.

**Wadarta kharashyada daawada**

Wadarta khiimaha tafaariikhda ee dawooyinka dhakhtar qoray. Waxaa ku jira waxa ka -faa'iideystaha bixinayo iyo sidoo kale waxa uu bixinayo qorshaha daawada.

**Xaaladda hore u jirtay:**

Xaalad caafimaad oo la baaro, la daweeyo ama u baahan daaweyn ka hor inta aan la iibsano siyaasadda caymiska.

**Xaddiga tirada:**

Sababo ammaan iyo kharash awgood, qorshayaashu waxay xaddidi karaan tirada daawooyinka la daboolay muddo cayiman. Haddii daroogadu leedahay xaddidaad xaddidan, la xiriir qorshaha wixii faahfaahin dheeraad ah. Haddii aad qaadato hal kaniini maalintii oo ay dawadu leedahay xadka tirada 30-maalmood/ bishii, saamaynta ayaa aad u yaraan doonta (tusaale ahaan, waxaa laga yaabaa inaad awoodin inaad buuxiso warqadda daawada ilaa dhowr maalmood ka hor intaan kiniinku kaa dhammaan). Haddii aad hadda qaadato laba kaniini maalintii oo xaddiga xaddigu yahay 30 kaniini bishii, waxaad u baahan tahay inaad la shaqayso qorshaha si aad u hesho oggolaanshaha tirada sare.



**Xaqqa maxkamadaynta:**

Waxaad ka tagtay siyaasaddii Medigap si aad ugu biirto qorshaha Faa'idada Medicare (ama inaad u beddesho siyaasadda xulashada Medicare) markii ugu horreysay. Waxaad ku jirtay qorshaha wax ka yar hal sano, waxaadna rabtaa inaad dib u laabato.

**Xayiraadaha:**

Xaddidyada la saaray helitaanka daawooyinka Medicare qorshayaasha Qaybta D Saddexda xayiraad waa oggolaansho hore, daaweynta tallaabada iyo xadka tirada.

**Xeerka dhalashada:**

Oregon, hadii aad hore u haysatay Medigap, waxa aad haysataa 60 maalmood mudo iibsi ah oo waxay GI bilaabmaysaa 30 maalmood kahor dhalashadaada hadii aad doonayso inaad is barbar dhigto qiimayaasha shirkadaha kala duwan ee isku gunada (ama ka yar) Medigap. Shuruucda dhalashada ma khusayso siyaasadaha hawlgabka cida loo shaqeeyaa ay kafaale qaado ee Medigap.

**Baaritaanada baarista:**

Baadhitaannadu waxay isku dayeen inay ogaadaan cudur marka ay yar tahay ama aysan jirin wax caddaynaya cudur la tuhunsan yahay.

**Caymiska masiibada:**

Lacagta ugu badan ee jeebka laga bixiyo ka hor inta qorshaha caafimaadku bixin inta ugu badan ama dhammaan lacagta wada -bixinta.

**Daryeelka xirfadda ah:**

Daryeelka xanuun ama dhaawac u baahan tababarka iyo xirfadaha xirfadle ruqsad haysta warqad dhakhtar qoray, oo caafimaad ahaan lagama maarmaan u ah xaaladda ama jirrada bukaanka.

**Dib u fiiri:**

Eeg “Waqtiga Sugitaanka.”

**Kharaska Xadidan:**

Arag “lacag xad dhaaf ah”

**Qorshaha dawada oo kali ah:**

Arag “PDP.”

**SEP (gaar ahaan xilliga diiwaangelinta):**

Wakhtiga siinaya fursad aad ku biirto ama ugu tagto qorshe ka baxsan waqtiyada isqorista ee caadiga ah.

**SHIP (Barnaamijka Kaalmada Caymiska Caafimaadka Gobolka):**

Barnaamij ku salaysan gobolka oo dhan oo bixiya la-talin iyo kaalmo qof-qof ah oo dadka Medicare iyo qoysaskooda ah. Iyada oo la adeegsanayo ACL (Ururka Noloshu Bulshada) deeqaha lacageed ee la siiyo dawladda, SHIP-yadu waxay bixiyaan la-talin iyo caawimaad lacag la'aan ah iyagoo isticmaalaya taleefan iyo kal-fadhiyo is-dhexgal fool-ka-fool ah, bandhigyada waxbarashada dadweynaha iyo barnaamijyada, iyo hawlaha warbaahinta. SHIBA waa markabka Oregon

**SMB/SMF (Ka faa'iideystaha Dakhliga Yar ee la cayimay):**

Iskaashiga dawladda dhexe iyo dawladda Barnaamijka Kaydka Medicare oo bixiya kaalmada maaliyeed ee bixinta Medicare Qaybta B U qalmitaanka waxaa go'aamiya xafiisyada Waayeelka iyo Dadka Naafada ah ee ku saleysan dakhliga iyo hantida.

**SNP (Qorshayaasha baahiyaha gaarka ah):**

Qorshayaasha caymiska gaarka loo leeyahay ee bixiya faa'iidooyinka Medicare, oo ay ku jiraan caymiska daawada, dadka u qalma Medicare iyo Medicaid, kuwa ku nool qaar ka mid ah xarumaha daryeelka muddada-dheer, iyo kuwa leh duruufo daran ama naafo ah oo u qalmi kara inay ku biiraan.

**SSA (Maamulka Lambarka Bulshada)1:**

Hay'ad dawladeed oo mas'uul ka ah nidaamka Lambarka Bulshada.

**SSDI (Caymiska Naafada Sooshiyaal Sikuuritiga):**

Waxaa go'aamiyay Social Security, oo ah lacag bishiiba la siiyo dadka u qalma ee aan awoodin inay shaqeeyaan hal sano ama ka badan naafonimo awgeed.

**SSI (Dakhliga Amniga Dheeraadka ah):**

Qaddarka billaha ah ee ay bixiso Lambarka Bulshada dadka dakhligoodu yar yahay iyo ilaha dhaqaale ee naafada ah, indhoolayaal ah ama da'doodu tahay 65 ama ka weyn oo leh dakhli yar ama aan lahayn dakhli si ay u daboolaan baahiyaha aGundhigga ah ee cuntada, dharka iyo hoyga.



# Raad

ABNs – [18](#)

Adeegyada ka-hortagga – [10](#)

Arrin la damaanad qaaday – [21](#), [33](#), [34](#), [48](#), [49](#), [51](#), [92](#)

Barnaamijka Kaydinta Medicare – [28](#), [93](#), [94](#), [95](#)

Booqashooyinka ka hortagga ah – [17](#)

Caawinaad Dheeraaad ah – [15](#), [25](#), [27](#), [28](#), [30](#), [85](#), [91](#), [92](#)

Daboolista ilkaha – [53](#)

Dalool Donut – [90](#), [91](#)

Dheefaha halyeeyadii iyo Medicare – [19](#)

Diiwaangelinta – [8](#), [13](#), [14](#), [15](#), [19](#), [21](#), [22](#), [23](#), [24](#), [25](#), [27](#), [33](#), [34](#), [36](#), [48](#), [49](#), [51](#), [87](#), [88](#), [89](#), [90](#), [91](#), [92](#), [93](#), [95](#)

Donut hole – [27](#), [28](#), [29](#), [90](#)

Erey-bixin – [89](#)

Farqiga ceymiska – [27](#), [29](#), [90](#)

Ganaaxa diiwaangelinta ee soo daahay – [87](#), [92](#)

Gargaar dhaqaale – [93](#), [95](#)

Kaalmada Dakhliga Hoose – [28](#)

Khayraadka iyo daabacaadaha – [115](#)

MA-OEP – [93](#)

Medicare iyo Marketplace – [22](#)

Muddada sugitaanka Medigap – [34](#)

Muddooyinka isdiiwaangelinta gaarka ah – [51](#)

OPDP – [27](#), [115](#)

PACE – [36](#), [55](#), [56](#), [88](#)

Qaybta A – [5](#), [7](#), [8](#), [9](#), [10](#), [11](#), [13](#), [14](#), [15](#), [19](#), [20](#), [21](#), [22](#), [23](#), [24](#), [32](#), [38](#), [39](#), [48](#), [49](#), [81](#), [86](#), [89](#), [92](#), [94](#)

Qaybta B – [5](#), [7](#), [8](#), [10](#), [11](#), [13](#), [14](#), [16](#), [17](#), [19](#), [20](#), [21](#), [22](#), [23](#), [24](#), [28](#), [32](#), [33](#), [38](#), [39](#), [48](#), [49](#), [81](#), [86](#), [89](#), [92](#), [94](#), [95](#)

Qaybta D dheefta caadiga ah – [27](#), [29](#)

Qaybta D – [5](#), [7](#), [8](#), [11](#), [12](#), [15](#), [19](#), [24](#), [25](#), [26](#), [27](#), [28](#), [29](#), [51](#), [52](#), [82](#), [83](#), [85](#), [89](#), [91](#), [103](#), [105](#), [107](#), [111](#), [113](#)

Qorshayaasha baahiyaha gaarka ah – [54](#)

Qorshayaasha hawlgabyada iyo Medicare – [20](#)

Racfaanno – [81](#), [82](#), [83](#), [88](#)

Sahayda sonkorowga – [10](#)

SHIBA – [5](#), [6](#), [12](#), [20](#), [22](#), [23](#), [25](#), [27](#), [28](#), [49](#), [51](#), [53](#), [84](#), [85](#), [88](#), [95](#)

Soo kabashada hantida – [28](#)

Waqtiyada Kama dambeysta – [29](#), [52](#)

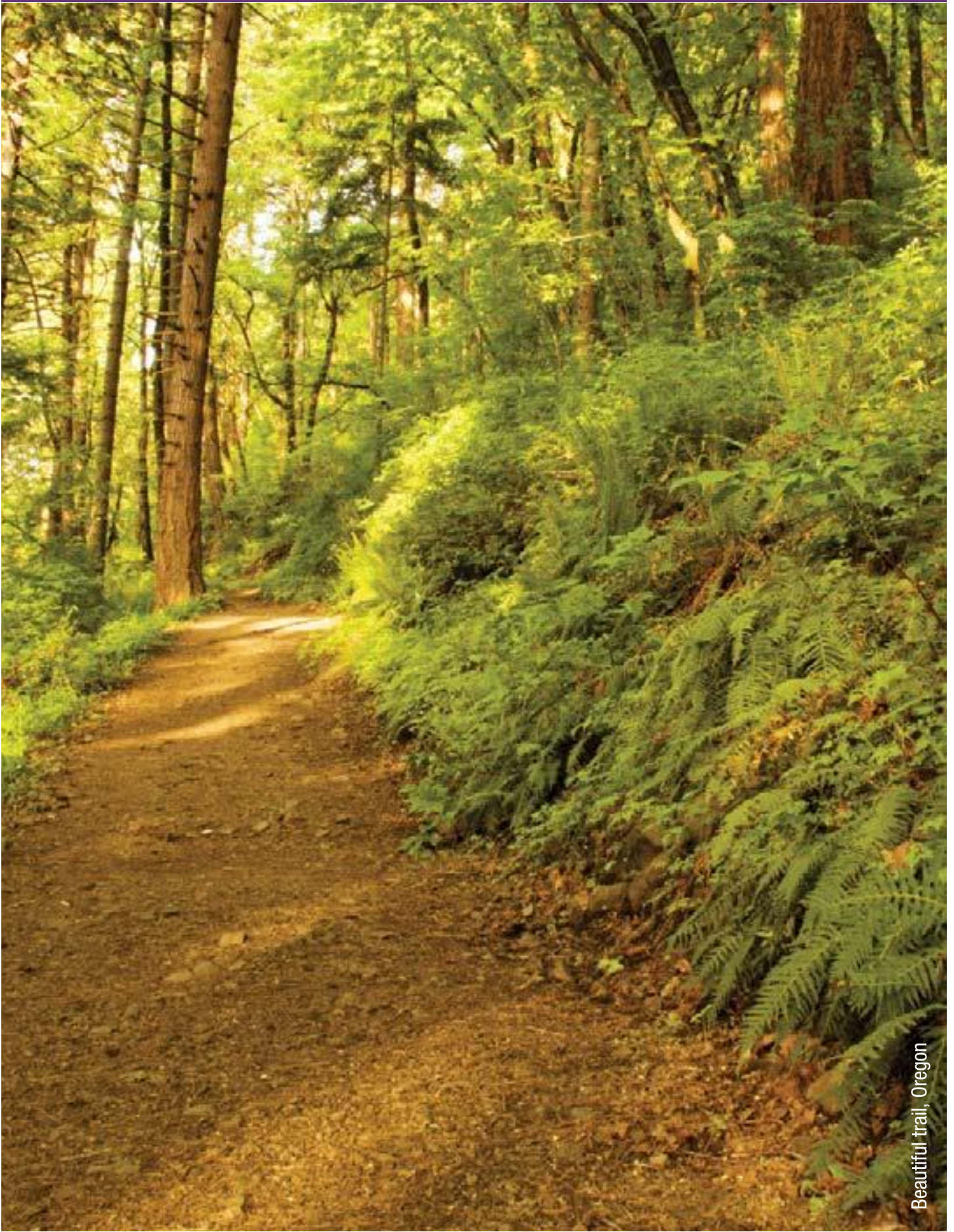
Xayiraadaha – [107](#), [110](#), [117](#)

Xilliyada diiwaangelinta iyo waqtiyada kama dambaysta ah – [14](#)

Xukunka Taariikhda dhalashada – [36](#)

Xulashada Medicare – [8](#)





Beautiful trail, Oregon





500 Summer St. NE, E-12  
Salem, Oregon 97301  
[shiba.oregon.gov](http://shiba.oregon.gov)

# ADRC

Aging and Disability  
Resource Connection  
— of OREGON —

*Xiriirka ugu horreeya  
ee la sameeyo si loo  
helo macluumaad iyo  
ilo la xiriira gabowga  
ama ku noolaanshaha  
naafonimada*

## Sidee bay ADRC u caawin kartaa?

Xiriirka ilaha waayeelka iyo Naafada ee Oregon wuxuu siiyaa macluumaad iyo adeegyo gudbinta dadka waaweyn, dadka naafada ah, qoysaskooda iyo bixiyeyaasha daryeelka, iyadoon loo eegin dakhli. Iyada oo la hayo keydka xogta gobolka oo dhan, reer Oregon waxay awoodaan inay wax ka bartaan in ka badan 6,000 oo ilaha iyada oo loo marayo [www.ADRCofofOregon.org](http://www.ADRCofofOregon.org) ama lambarka lacag la'aanta ah: 1-855-ORE-ADRC (**1-855-673-2372**).



Waxa aad ku heli kartaa waraaqahan luuqado kale, far waawayn, farta indhoolka ama qaab kale. La xiriir barnaamijka Gargaarka Waxtarka Caymiska Caafimaadka Sare (SHIBA) ee **800-722-4134** ama [shiba.oregon@odhs.oregon.gov](mailto:shiba.oregon@odhs.oregon.gov). Waxaan aqbalaynaa dhammaan wicitaannada adeegga Relay ama waxaad garaaci kartaa 711.