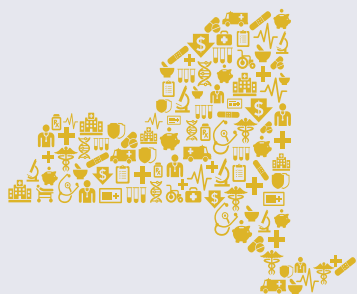


Qorshaha Caafimaadka Tayada

Leh ee Glance



NAGALA SOO XIRIIR:

nystateofhealth.ny.gov
1-855-355-5777 ama
TTY 1-800-662-1220

Si usted habla un idioma diferente al inglés, **los servicios de asistencia de idioma están disponibles gratis para usted. Llame al 1-855-355-5777 (TTY: 1-800-662-1220).**

如果您使用的語言不是英語，您可以使用我們的免費語言支援服務。請致電 1-855-355-5777 (TTY: 1-800-662-1220)

NY State of Health waxay u hoggaansanta sharciyada xuquuqaha madaniga Federaaliga ee lagu dabi karo iyo sharciyada gobolka, oo wax kuma takoorto qaababka isirka, midabka, asalka qaranka, caqiidada/diinta, sinjiga, da'da, heerka guurka/ qoyska, diiwaanka xabsiga lagu qaatay, dembi kuhelida falka dambi, aqoonsiga sinjiga, qaabka galmadasifooyinka u nuglaanshaha hidda sidahe, heerka guurka, gabood falka guriga heerka dhibanaha iyo/ama aargoosiga.

MAXAA LA DABOOLAYAA?

- Daryeelka ka hortagga lacag la'aanta ah
- Daryeelka bukaan jiiifka
- Adeegyada bukaan socodka
- Daryeelka hooyada iyo dhalaanka
- Adeegyada degdega ah
- Shaybaarka iyo raajada
- Adeegyada baxnaannada iyo xanaaneynta
- Daawooyinka dhakhtarku qoro
- Caafimaadka dhimirka iyo adeegyada isticmaalka maandooriyaha
- Fayo-qabka iyo adeegyada maareynta cudurka halista ah
- Daryeelka ilkaha iyo indhaha ee ilmaha *Daryeelka ilkaha dadka waawayn iyo dheefo kale ayay sidoo kale bixin karaan qorsheyaasha qaarkood.*

YAA U QALMA?

SHAQSIYAADKA KA TIRSAN:

- Dadka dagan Gobolka New York
- Muwaadiniinta iyo codsadeyaasha sifada sharciga ah ku jooga
- Dadka aan u qalmin Medicaid, Essential Plan ama Child Health Plus

WAR WANAAGSAN!

SII WADISTA DHIMISTA KHARASHKA EE LOO HELI KARO DADKA KA DIWAANGASHAN QHP EE U QALMA SANADKA 2026

- Shaqsiyaadka hela dakhliga ka hooseeya \$54,775 ayaa hadda ku qalma qarash wadaag qiimo jaban oo ay ka helayaan "Silver Supreme" halka shaqsiyaadka dakhligoodu ka hooseeyo \$62,600 ay hadda u qalmaan qiimo dhimista qarashaadka wadaaga ah oo ay ka helayaan "Silver Enhanced."
- \$0 oo ah qarashaadka aad jeebkaaga ka dhiibayso inta badan adeegyada sonkoroowga. Tan ayaa qusaysa adeegyada kahortaga ah ee sonkoroowga la xiriira ee aan isbitaalka lagu bixin, agabka iyo daawooyinka dhakhtarku qoro.
- \$0 qarashaadka aad jeebkaaga ka dhiibayso ah inta badan adeegyada hooyada iyo dhalaanka iyo kadib umusha. Tn ayaa qusaysa daawada lagu qoro, dheefaha caafimaadka dhimirka/ isticmaalka Maandooriyaasha, booqashooyinka daryeelka guud iyo qaarkood taqasusleyaasha.

Xog dheeri ah oo ku aadan kaydada qarashka ee 2026 ayaad ka heli kartaa: <https://info.nystateofhealth.ny.gov/costsavings>

WAA IMISA QIIMAHA QORSHAHA CAAFIMAADKA LOO QALMAA (QHP)?

LACAGTA JOOGTADA AH EE BILLAHA AH: Qiimaha aad bil walbo aad ku bixiso waxay ku xirnaan doontaa qorshaha aad qaadato. Inta badan dadka u qalma kaalmooyinka canshuurta ee yareeya qarashka bil kasta kaa baxa. Canshuur dhaafka ayaa la xisaabinayaa ayadoo lagu salaynaayo dakhligaaga, baaxada qoyskaaga, iyo meesha aad dagan tahay.

QARASHKA LA WADAAGAYO: Cadadka aad dhiibeyso marka aad hesho adeegyada. Inta badan dadka ayaa u qalma inay helaan caawimaad ku aadan bixinta qarashaadkaan, ayadoo lagu saleynaayo dakhliga. Hoos waxaad ka helayaa Tusaaleyasha qarash wadaaga QHP ee caadiga ah oo lagu baxsho afar qaybood. Qorsheyaasha kale ee la heli karo ayaa leh qarash wadaag gaar ah iyo adeegyada dheeriga ah ee la daboolo.

WADAAGA KHARASHKA ADEEGYADA DARYEELKA CAAFIMAADKA	PLATINUM	GOLD	SILVER	SILVER ENHANCED**	SILVER SUPREME***	BRONZE
Lacagaha lagaa jari karo ee Sannadlaha ah	\$0	\$775	\$2,450	\$2,160	\$450	\$4,125
Daryeelka Ka hortagga	Bilaash ah	Bilaash ah	Bilaash ah	Bilaash ah	Bilaash ah	Bilaash ah
Booqashada hakhtarka Daryeelka Aasaasiga*	\$15	\$25	\$30	\$30	\$15	\$50
Booqashada Takhasuusaha*	\$35	\$40	\$65	\$65	\$35	\$75
Isbitaal Joogista Bukaankii Jifka ee seexin kasta	\$500	\$1,000	\$1,500	\$1,500	\$250	\$1,500
Booqashada Bukaankii Socodka ee Caafimaadka Dhimirka*	\$15	\$25	\$30	\$30	\$15	\$50
Booqashada Caafimaadka Dhimirka ee Bukaanka jifka mar kasta oo isbitaalka lagu dhigo	\$500	\$1,000	\$1,500	\$1,500	\$250	\$1,500
Golka xaalada Degdegga ah	\$100	\$150	\$500	\$275	\$75	\$500
Daryeelka Degdegga ah	\$55	\$60	\$70	\$70	\$50	\$75
Daaweynta Jirka, Daaweynta Hadalka, Daaweynta Shaqada	\$25	\$30	\$30	\$30	\$25	\$50

WADAAGISTA KHARASHKA DAAWOYINKA LAGUU QORO	PLATINUM	GOLD	SILVER	SILVER ENHANCED	SILVER SUPREME	BRONZE
Guud	\$10	\$10	\$15	\$15	\$9	\$10
Summada la Rabo	\$30	\$35	\$40	\$40	\$20	\$35
Summada Aan la Rabin	\$60	\$70	\$75	\$75	\$40	\$70

* Dhammaan caymisyada Standard Silver ayaa ogol hal booqasho oo aad ugu tagto dhakhtarka daryeelka Caafimaadka Aasaasiga ah (PCP) ama taqasulaha kuwaasoo aan lacag caymisku kaaga jaran doonin; qaybata lacagta caymiska ayaa lagaa qaadayaa booqashooyinka. Tan waxaa ku jira booqashooyinka caafimaadka dhimirka ee bukaankii socodka.

** Dhammaan adeegyada Standard Bronze waxaa ku jiri doona sadex (3) booqashooyinka qaybta lagaa dhiibaayo qarashka, laakiin aan lagaa rabin lacag laagaa goosanaayo. Adeegyada masiibada waxaa ku jira sadex (3) booqashooyinka daryeelka guud ah sanadkii kuwaasoo aan lagaa qaadayn lacag lagaa jaraayo aana lahayn qaybta caymiska. Sadexdaan booqasho ee lagu daboolayo Standard Bronze iyo adeegyada Masiibada ayaa noqon kara daryeelka aasaasiga ah ama taqasulaha ayna ku jiraan booqashooyinka caafimaadka dhimirka iyo isticmaalka maandooriyaasha.

*** Silver Enhanced – Dadka hela dakhliga u dhexeeya \$54,775 ilaa \$62,600, ama qoyska afarta qof ee dakhligiisu yahay inta u dhexaysa \$112,525 ilaa \$128,600 ayaa u qalma iska diiwaan gelinta qorsheyaashaan.

*** Silver Supreme – Shaqsiyaadka hela dakhliga ilaa \$54,775, ama qoyska afarta qof ee dakhliga dhan \$112,525 ayaa u qalma iska diiwaan gelinta qorsheyaashaan.