



Racfaanka Diidmada Farsamada Casriga Ah Ee Ceymiska Gaarka Ah

Assistive Technology Appeals: Private Insurance

Haddi aad leedahay Kaar Caafimaad oo Gaar ah

Qoraalkan waxaa lagu faahfaahinayaa talaabooyinka aad qaadeyso marka Ceymiska gaarka ah diido bixinta kharashka farsamada casriga ah. Inta badan ceymiska gaarka ah waxa ay isticmaalaan erayga “qalab caafimaad oo raagaya” ama DME halkii ay isticmali lahaayeen farsamada casriga ah.

Macluumaad dheeraad ah oo ku saabsan racfaan ka qaadashada diidmada ee Ceymiska Gobolka, akhri xogta urursan ee [Racfaanka Diidmada Gargaarka Farsamada Casriga Ah](#).

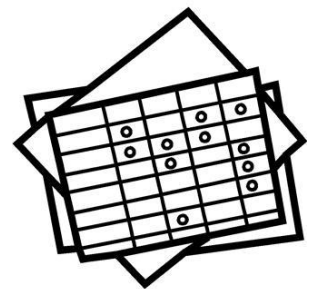
Ceymiska gaarka ah ma bixiyaa DME?

Ceymiska intooda badan wau bixiyaan kharashka DME. Ceymisku waxa ay isticmaalaan erayo kala dhan waxyaabaha loo aqoonsan yahay DME laakiin tintooda badan way bixiyaan ugu yaraan qeyb ahaan waxyaabaha ay ka mid yihiin kuraasta dadka naafada ah, ulaha lagu socdo, iyo qalab kale oo la isticmaalo. Ceymiska oo dhan ma bixiyaan qalab isku mid ah ee DME. Tusaale ahaan, ceymiska qaar ayaa bixiya kharashka qalabka hadalka ku shaqeeya halka qaar kale aanay bixin.

Sidee ayaan ku ogaanayaa nooca DME ee ceymiskaygu bixiyo?

Inta adan ceymiska iska diiwaan gelin, akhri faahfaahinta kharashyada ay bixiyaan. Ceymiska qaarkiis waxa uu isticmaalaa jaantus qeexaya kharashyada ay bixiyaan. Hubi in qalabka DME ee aad codsaneyso ceymisku bixiyo. Tani waxa ay kaa caawineysaa in aad ogaato haddii ceymisku yahay mid wanaagsan.

Marka aad saxiixdo ceymiska, waxaa lagu soo diraa buug faahfaahinaya kharashka Ceymisku bixiyo. haddii aadan buugga helin, fadlan codso. Buugga waxaa ku xusan macluumaad fara badan oo aad u baahan tahay.



Sidee ayaan ku ogaanayaa in ceymisku diiday nixinta kharashka?

Shirkadaha iibiya DME (halka aad ka iibsaneysaa alaabta) ayaa codsiga u diraa Ceymiska. Mararka qaarkood codsiga waxaa la diraa ka hor inta aan alaabada lagu keenin. Waxaa lagu soo dirayaa waraaqay ceymisku kuugu sheegayaan in qalabka aad codsatay la ogolaaday ama la

diiday. Haddii aadan warqadda helin, la xiriir iibiyaha qalabka oo weydii haddii uu ceymisku la soo xiriiray.

Mararka qaarkood codsiga waxaa la soo gudbiyaa ka dib marka uu qalabku ku soo gaaray ka hor inta aan la bixin lacagta. Marka lacagtaloo diro iibiyaha qalabka, waxaa lagu soo diraa faahfaahin ku saabsan Waxyaabaha Lagu Ogolaaday (EOB), inta uu bixinayo cey,iska iyo inta uu iibiyaha kaa codsan karo in aad bixiso.

Waa maxaya sababaha uu inta badan ceymisku u diido inuu bixiyo DME?

Waxaa laga yabaa in diidmadu ku saleysan tahay:

- Qalabka oo aan caafimaad ahaan muhiimkuu aheyn
- Qalab ka jaban kan aad codsaneyso hawshiina kuu qaban kara
- Qalabka lagu codsaday ceymisku ma bixiyo.
- Qalabka lagu codsaday waa mid weli tijaabo ku jira.



Ceymisku ma bixinayaa qiimaha DME oo dhan?

Qaar badan oo ceymiska ka mid ma bixiyaan qiimaha oo dhan. Waxaa laga yaabaa in aad bixiso qeyb ka mid ah oo kugu soo beeganta ee qiimaha qalabka. Buugga Ceymiska ayaad ka heleysaa inta aad bixineysa.

Maxaan yeelayaa haddii ceymisku diido inuu bixiyo qeybta igu soo beeganta ee DME?

Ceymiska intooda waxa ay leeyihiin hab racfaan looga qaaato go'aanka ay gaaraan. Waxaa kale oo lagu magacaabaa mararka qaarkood habka cabashada ama xalinta khilaafka. Haddii aadan ku raacsaneyn go'aanka Ceymiska, waxa aad soo gudbin kartaa cabasho. Habka cabashada way ku kala duwan yihiin ceymisyadu. Akhri buugga ceymiska ama la xiriir ceymiska si aad u hesho nidaamka racfaan qaadashada ee ceymiska.

Waqti intee le'eg ayaan heystaa si aan racfaan ugu qaato go'aanka ceymiska?

Mudadaad aad heysato in aad racfaan ku qaadato inta badan waa mid kooban. Buugga Ceymiska ayaa kaga hadlaya qeybta racfaan qaadashada, cabashada, amakhilaafaadka taasoo lagu faahfaahiyey inta maalmood ee aad heysato si aad racfaan u soogudbiso. Warqadda diidmada ee Ceymisku kuu soo diray ayaa lagu sheegaa mudada aad heysato. **Soo dir racfaankaaga intalagu jiro mudadaas ama waad waayeesaa xaq aad u leedahay racfaanka.**

Maxaan soo raacinayaa racfaanka?

Si wanaagsan u akhri buugga ceymiska. Waxaa jira qeyb uu kaga hadlayo DME. Akhri warqadaha uu kuu soo diro Ceymiska si aad u fahamto sababta codsigaaga DME loodiiday. Waxa kale oo aad weydiin kartaa in Ceymisku kuu soo diro codsiyada loo soogudbiyey iyo

nidaamka u degsan ama waxyaabaha Ceymisku tixgeliyey marka uu go'aanka diidmada DME uu gaaray. Macluumaadkaas waa mid lacag la'aan ah.

Soo qaado diiwaankaaga caafimaadka, warqadaha aad ka hesho goobta caafimaadka, sida dhakhtarkaaga, dhakhtarka dugduugista, ama kan dhaqdhaqaaqa jirka iyo macluumaadka kale ee taageeraya racfaankaaga.



Racfaankaaga, faahfaahin ka bixi sababta aad ugu maleyneyo in go'aanka ceymisku khalदानaa iyo sababta Ceymisku uu uu ogolaanayo qalabka. Haddii uu qalabku diiday ceymiska isaga oo ku doodaya inuusan caafimaad aheyn muhim aheyn, warqad ka soo qor dhakhtarkaaga. Warqadda waa in ay ku cadahay sababta uu qalabkani ugu haboon yahay baahidaada sida ku qeexan Ceymiska ee baahida caafimaadka iyo qodobada kale ee la xiriira. Qodobada kale waa arrimaha Ceymisku eegay si ay u qiimeeyaan inuu muhim u yahay caafimaadkaaga.

Inta badan, buuga ceymiska waxa ku qoran waxa loola jeedo muhimu ah caafimaadkaaga iyo qodobada looga baahan yahay DME. Codsigaaga qoraal ahaan ku soo gudbi oo nuqul (koobi) ka reebo.. Warqadda diidmada ayey ku qoran tahay halka ad u soo direyso racfaankaaga.

Goorma ayaan halayaa jawaabta racfaanka?

Inta badan waxa ceymisku go'aan ku gaaraa 30 -60 maalmood. Haddii ay jirto baahi caafimaad oo degdeg ah oo degaankaaga ama caafimaadkaaga khatar ku jiro, weydiiso dadajinta racfaanka. Haddii uu ceymisku ogolaado dadajinta, waxa aad go'aan ku heleysaa 72 saacadood gudahood.

Maxaa dhacaya haddii aan go'aanka Ceymiska ku diidanahay?

Waxaa suurogal ah in aad cabasho u gudbin karto hay'adda ka sareysa Ceymiska ama aad weydiisan in koox sadexaad eegto go'aanka Ceymiska. Waa in aad cabashadaada ama codsigaaga koox sadexaad ku soo gudbisaa 6 bilood gudahood laga bilaabo taariikhda diidamadii ugu dambeysay. Ugu horeyn, waxaa lagaa doonayaa in aad ogaato nooca Ceymiska aad heysato. Macluumaadkaas waxa aad ka heli kartaa buugga ceymiska.

Minnesota, laba hay'adood ayaa maamula ceymiska gaarka ah.

- Waaxda Caafimaadka ee Minnesota ayaa maamusha Hay'adaha Daryeelka Caafimaadka (HMOs)
- Waaxda Ganacsiga ee Minnesota ayaa maamusha dhamaan ceymisyada kale oo dhan marka laga reebo ceymisku isagu is maamula.

La xiriir ay'adda si aad u xaqiijiso in Ceymisku iyagahoos yimaado.

Ceymisku is maamula ama midka u gaarka ah loo shaqeeyaha waxaa maamula Waaxda Shaqada ee Dawladda Dhexe. Macluumaad dheeraad ah oo ku saabsan ceymiska is maamula waxa aad ka heleysaa bogga 5.

Fursadda kale ee aad heysato waa in aa dacwweyso ceymiska. nother option is to file a lawsuit. haddii aad ku fikireyso in aa dacweyso ceymiska, la tasho qareen sida ugu dhaqsaha badan. Waxaa jirta muddou go'an dacwaeynta shirkadaha ceymiska. Haddii aadan dacwadda ku soo gudbin mudada loo qabtay, waxa suurogal ah in aad weyso xuquuqdaas.

Sidee Ayaan Cabasho Uga Soo Gudbiyaa Go'Aanka Ceymiska Caafimaadka?

- Haddii uu ceymiskaaga yahay ceymiska HMO waxa aad cabashadaada u soo gudbin kartaa Waaxda Caafimaadka ee Minnesota. Waxa aad si rasmi aheyn uga diiwaan gelin kartaa telefoonka ama waxa aad sooqori kartaa cabasho.

Waaxda Caafimaadka ee Minnesota ayaa baaritaan ku sameyneysa oo go'aan ka gaareysa haddii hay'adda HMO raacday sharciga iyo qodobada ceymiska. Lacag lagaama baahna in aad ku bixiso si aad cabasho u soo gudbiso adiga oo weli racfaan ka qaadanaya go'aanka Ceymiska. Macluumaad dheeraad ah, ama sida cabashada loo diiwaangeliyo, la xiriir Waaxda Caafimaadka ee Minnesota ee:



(651) 201-5100 (telefoon)
(800) 657-3916 (tefoonka lacag la'aanta ah)

Waxaa jira [macluumaad dheeraad ah oo ku saabsan Nidaamka Cabashada ee Waaxda Caafimaadka, oo ay kamid tahay foomka cabashada](#) ee bogooda internetka. Soo booqo: www.health.state.mn.us oo raac talaabo talaabo sida hoos ku xusan. (ingiriisi kaliya)

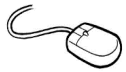


- Guji “Health Care, Facilities, Providers & Insurance” (*Daryeelka Caafimaadka, Dhismayaasham Dhakhaatiirta & Ceymiska*)
 - Guji “Insurance” (*Ceymiska*)
 - Hoos timaada “Managed Health Care Systems” (*Maareynta Nidaamka Daryeelka*) guji “Enrollee Complaint and Appeal Options” (*Cabashada La Ceymiyaha iyo Doorashada Racfaanka*)
- Haddii aad heysato ceymis caafimaad ay maamusho Waaxda Ganacsiga, la xiriir Kooxda U Gurmadka Macaamiisha si aad u weydiiso su'aalo ama ad cabasho u diiwaan geliso.

Kooxda U gurmada Macaamiisha waxa ay go'aan ka gaaraan Ceymiska ay raaceen nidaamka iyo sharciyada Minnesota ee ganacsiga. Macluumaad dheeraad ah, ama sida cabashada loo diiwaangeliyo, la xiriir Kooxda U Gurmadka Macaamiisha ee Waaxda Ganacsiga ee Minnesota:

(651) 539-1600 (telefoon)
1- 800-657-3602 (tefoonka lacag la'aanta ah)

Waxaa jira [macluumaad dheeraad ah oo ku saabsan Nidaamka Cabashada, oo ay kamid tahay foomka cabashada](#), bogga internetka ee Waaxda Ganacsiga ee Minnesota. Soo booqo bogga internetka ee, <https://mn.gov/commerce>, oo u raac talaabo talaabo sida hoose: *(ingiriisi kaliya)*



- Guji “Consumers” ee jadwalka kore
- Guji “File a Complaint” *(Diiwaangelinta cabashada)* ee jadwalka hoose.

Buuxi foomka oo diiwaan geli cabashadaada.

Waa maxay dib u eegista koox sadexaad?

Dib u eegista koox sadexaad waa racfaabka loo qaato hay’ad sadexaad. Hay’adda madaxa banaan waxa ay qandaraas ka heysataa Gobolka Minnesota. Hay’adda sadexaad ee dib u eegta waxa ay eegaan go’aanka Ceymiska iyaga oo go’aan ka gaara haddii DME la ogolaado ama la diido.



Imisa weeye kharashka ku baxaya dib u eegista koox sadexaad?

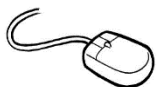
Waxaa jira \$25 oo ah kharashka dib u eegista, laakiin waxa aad codsan kartaa in lagaa daayo lacagta haddii ay kugu adag tahay. Waa in aad tustaa sababta lacagta bixinteeda ay kuugu adag tahay. Tusaale ahaan, waxaa suurogal ah in lagaa daayo lacagta haddii uu dakhligaagu yar yahy, biilal badan oo caafimaad ay jiraan, ama aad shaqadaada aad weysay. Waxaa lagaa doonayaa in aad keento cadeyn muujineysa.

Sidee ayaan ku weydiisan karaa in koox sadexaad eegto racfaankeyga go’aanka?

Haddii ceymiskaagu yahay HMO, waxa aad weydiisan kartaa in koox sadexaad eegto adiga oo weydiisanaya Waaxda Caafimaadka ee Minnesota. Haddii aad leedahay ceymis kale, waxa aad weydiisan koox sadexaad in ay eegaan go’aanka ceymiska Waaxda Ganacsiga maadaama uusan aheyn Ceymis isagu is damanad qaaday. Waa in aad cabashadaada ama codsigaaga koox sadexaad ku soo gudbisaa 6 bilood gudahood laga bilaabo taariikhda diidamadii ugu dambeysay.

Sidee ayaan ku weydiisan karaa Waaxda Caafimaadka in koox sadexaad eegto racfaankeyga go’aanka Ceymiska?

Si aad u bilwodo nidaamka dib u eegista, buuxinta foomka codsiga koox sadexaad. Waxa aad heli kartaa [nuqul foomka ah](#) bogga internetka ee Waaxda Caafimaadka. Soo booqo: www.health.state.mn.us oo raac talaabo talaabo sida hoos ku xusan. *(ingiriisi kaliya)*



- Guji “Health Care, Facilities, Providers & Insurance” *(Daryeelka Caafimaadka, Dhismayaasham Dhakhaatiirta & Ceymiska)*
- Guji “Insurance” *(Ceymiska)*

- Hoos timaada “Managed Care Systems” (*Maareynta Nidaamka Daryeelka*) guji “Enrollee Complaint and Appeal Options” (*Cabashada La Ceymiyaha iyo Doorashada Racfaanka*)
- Hoos u raac “More Information on External Review” (*Macluumaad dheeraad Dib U Eegista koox Sadexaadah*)

Waxa kale oo aad ku codsan kartaa nuqul ka mid ah foomka telefoonka, iimeyl ama adiga oo waraaq u soo qora:

Minnesota Department of Health (Waaxda Caafimaadka ee Minnesota)
 Managed Care Systems Section
 (Qeybta Maareynta Nidaamka Daryeelka)
 P.O. Box 64882
 St. Paul, MN 55164-0882

(651) 201-5100 (telefoon)
 (800) 657-3916 (tefoonka lacag la'aanta ah)

limeyl: health.mcs@state.mn.us

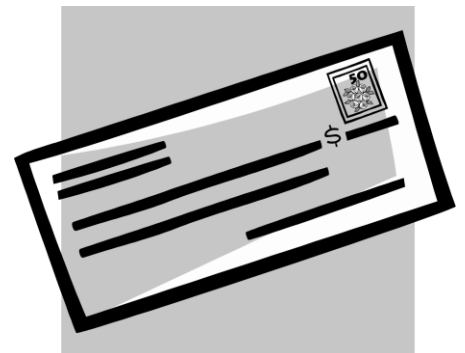
Macluumaad kale oo dheeraad ah waxa aad ka heli kartaa bogga Waaxda Caafimaadka: www.health.state.mn.us. Guji “Health Care, Facilities, Providers & Insurance” (*Daryeelka Caafimaadka, Dhismayaasham Dhakhaatiirta & Ceymiska*)

Sidee ayaan ku weydiisan karaa Waaxda Ganacsiga in koox sadexaad eegto racfaankeeyga go'aanka Ceymiska?

Haddii aanu ceymiskaagu aheyn Ceymiska HMO iyo mid aan isagu is damaand qaadin, waxaa laga yaabaa in aad weydiisan karto koox sadexaad oo dib u eegta Waaxda Ganacsiga ee Minnesota. Si loo bilaabo nidaamka, buuxi foomka codsiga dib u eegista 6 bilood gudahood laga bilaabo maalintii ugu dambeysay ee cabashada. Waxa aad heli kartaa nuqul foonka ah (a copy of the form) bogga internetka ee Waaxda Ganacsiga: <https://mn.gov/commerce>. Guji “Consumers” (*Macaamiisha*) ka dibna dooro “Your Insurance” (*Ceymiskaaga*) ka dibna “Health Insurance” (*Ceymiska Caafimaadka*) Waxaa jirta mareeg racfaanka loo qaato koox sadexaad ee dhinaca hoose ee bogga.

Waxa aad kala xiriirkartaa Waaxda Ganacsiga (Department of Commerce):

Nidaamka Dib U Eegidda Koox Sadexaad
 Minnesota Department of Commerce
 (Waaxda Caafimaadka ee Minnesota)
 85 7th Place East
 St. Paul, MN 55101



(651) 539-1600 (telefoonka) ama telefoonka lacag la'aanta ah 1-800-657-3602

Wax qoraal ah miyaan u soo dirayaa gudiga dib u eegista?

Buuxi dhamaan qeybaha foomka dib u eegista koox sadexaad. Soo raaci koobiyada diiwaanka caafimaadka, warqadaha dhakhtarka uu kuu so qoray, ama waxyaabaha kale ee daryeelka caafimaadka, sida dhakhaatiirta duugduugga. Soo dir macluumaad kasta oo taageeraya racfaankaaga.

Intee ayuu qaadanayaa nidaamka dib u eegista?

Inta badan, waxa aad go'aankaaga ku heleysaa 40-45 cisho ka dib marka dacwadda loo soo diro si ay u eegaan madax banaan.



Maxaa laga wadaa Ceymiska caafimaadka isaga is maamula

Ceymiska is maamula ama kan isaga is maalgeliya, loo shaqeeyaha ayaa diyaariya ceymiska oo bixiya kharshka caafimaadka halkii uu shirkadaha ceymiska siin lahaa. Way adag in la tilmaamo haddii uu yahay mid is maamula waayo mararka qaarkood loshaqeeyuhu waxa uu qortaa shirkad ceymis oo maamusha ceymiska oo go'aan ka gaara waxyaabaha ay bixinayaan ama diidiayaan. Maadaama ay u eg tahay in aad ceymiska ka heleyso Ceymis gaar ah, ma oogaan kortid in ceymiskaagu yahay mid loo shaqeeyuhu maalgeliyey.

Haddii aad u shaqeeyso shirkad weyn ama dawladda, waxa ay u badan tahay in ceymiskaagu yahay mid uu bixiyo loo shaqeeyaha. Haddii aadan garaneyn nooca ceymiska aad heysato, weydii loo shaqeeyaha ama maamulaha Ceymiska.

Yaa baaritaan ku sameeya cabashada ceymiska isagu isimaamula?

Inta badan Ceymiska is damaand qaada waxa uu hoos yimaadaa Sharciga Hawlgabka Shaqaalaha Iyo Dakhliga (ERISA) Waaxda Shaqaalaha ee Mareykanka ayaa dhaqan gelisa sharciyada ERISA. Haddii aad leedahay ceymis isaga, waxa aad la xiriir kartaa Waaxda Shaqada si ay kuu caawiyaan. Kala xiriir:

Employee Benefits Security Administration (Maamulka Macaashka Shaqaalaha)

Kansas City Regional Office
2300 Main St., Suite 1100
Kansas City, MO 64108

(816) 285-1800 (telefoon)
(816) 285-1888(faakis)
(866) 444-3272 (tefoonka lacag la'aanta ah)

www.dol.gov/ebsa/

Laakiin, Waaxda Shaqaaluhu ma maamusho Ceymiska maamulka waxbaarshada, dawladaha hoose, ama kaniisadaha. Haddii aad heysato ceymis Noocaas ah, cabashadaada ceymiska ka diiwan geli maxkamadda.

Sidee Ayaan Ula Xiriiraa Xarunta Sharciyada Dadka Nbaafada Ah

Xarunta Sharciyada Dadka nbaafada Ah waa mid lacag la'aan ku caawisa dadka naafada ah ee degan Minnesota. Nagala soo xiriir:

Magaalooyinka: (612) 334-5970

Telefoonka lacag la'aanta ah: 1-800-292-4150

Minnesota Disability Law Center
(Xarunta Sharciyada Dadka nbaafada Ah)
111 North 5th Street, Suite 100
Minneapolis, MN 55403

www.mndlc.org



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Xog Urursan oo ku saabsan macluumaadka sharciga MA AHA talo xagga sharciga. La tasho qareen. Ha isticmaalaan xogtan urursan haddi ay 1 sano ka soo wareegtay xilligii la daabacay. Weydiiso xogtii ugu dambeysay, liiska xogta urursan, ama aad ku hesho habab kale.

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