



## Barnaamijka Keydka ee Medicare

Medicare Savings Programs

### Waa maxay Barnaamijka Keydka ee Medicare?

Waxaa dhici karta inaad ku bixinayso lacag aad u badan kaarkaaga Medicare. Barnaamijka Keydka ee Medicare (Medicare Savings Program- MSP) waa barnaamij ah Medicaid Gobolku leeyahay oo kaa caawin kara bixinta lacagta bilaha ee Medicare iyo wixii kharash ah ee kale ee ku soo aadid ah. Haddii aad ka soo baxdo shuruudaha ku xiran Medicare, waxa kale oo suurogal ah in aad ka soo bixi karto shuruudaha mid ka mid ah 4ta Barnaamijka ee Keydka Medicare. (MSP). Xaaladaha qaarkood, waxaa suurogal ah in aad dheeraad ahaanm u isticmaalo kari karto ceymiska Caafimaadka ee Gobolka (Medical Assistance) ee lagu ogolaado. Dakhligaaga ayaa lagu ogaanayaa, haddii uu jiro, barnaamijka aad xaqa u leedahay.

Haddii aad ku jiro barnaamijka MPS, waxaad markiiba toos uga diiwaan galaysaa barnaamij Caawimaad Siyaado ah bixiya si uu kaaga caawiyo bixinta kharashka dawadaada lagu soo qoro.

Mid walba oo ka mid ah MSP siddee kale waxa uu leeyahay xad hantidda ah. Hase yeeshee dhamaan hantidda oo dhan kuma wada jirto xisaabta xadkaa.

### Waa maxay 4ta Barnaamij iyo Shuruudaha ku xiram?

#### 1. Ka Soo baxa Shuruudaha Dadka Heysta Medicare (QMB)

- Waxa uu bixiyaa lacagta bil kasta ee Medicare Part A
- Waxa uu bixiyaa lacagta bil kasta ee Medicare Part B
- Waxa uu bixiyaa kharash wadaagga Medicare (lacagta booqashada dhakhtarka iyo qeybta kugu soo beeganta) ee Adeegga Medicare ee ay bixiyaan dhakhaatiirta ka soo baxa shuruudaha Medicare.



Waxa aad ka soo baxday shuruudaha QMB haddii:

- Haddii aad horey isu diiwaan gelisay ama aad ka soo baxdo shuruudaha Medicare Qeybta A
- Dakhligaaga uu yahay ama uu ka yar yahay \$1,325 bishiiba (\$1,784 bishiiba haddii aad xaas tahay) (*xadka u go'an dakhliga waa mid isbedelaya 7/1/2026*)
- Hantidaadu ay ka yar tahay \$10,000 (\$18,000 haddii aad xaas tahay)

## 2. Adeegga Kooban ee Macaashka Medicare (SLMB)

- Waxa uu bixiyaa lacagta bil kasta ee Medicare Part B

Waxa aad ka soo baxday shuruudaha SLMB haddii:

- Haddii aad horey isu diiwaan gelisay ama aad ka soo baxdo shuruudaha Medicare Qeybta A iyo aad ka soo baxday shuruudaha Medicare Qeybta B
- Dakhligaaga uu yahay ama uu ka yar yahay \$1,585 bishiiba (\$2,135 bishiiba haddii aad xaas tahay) (*xadka u go'an dakhliga waa mid isbedelaya 7/1/2026*)
- Hantidaada ay ka yar tahay \$10,000 (\$18,000 haddii aad xaas tahay)



## 3. Shaqsiyaadka Ka Soo baxa Shuruudaha (QI)

- Waxa uu bixiyaa lacagta bil kasta ee Medicare Part B
- Lacagta barnaamijkan waa mid kooban. Waxaa lacagta loo bixiyaa sida loo soo kala horeeyo.

Waxa aad ka soo baxday shuruudaha QI haddii:

- Haddii aad horey isu diiwaan gelisay ama aad ka soo baxdo shuruudaha Medicare Qeybta A iyo aad ka soo baxday shuruudaha Medicare Qeybta B
- Dakhligaaga uu yahay ama uu ka yar yahay \$1,781 bishiiba (\$2,400 bishiiba haddii aad xaas tahay) (*xadka u go'an dakhliga waa mid isbedelaya 7/1/2026*)
- Hantidaada ay ka yar tahay \$10,000 (\$18,000 haddii aad xaas tahay)

**FIIRO GAAR AH:** Waa in aad dooneyso Barnaamijka Kedyka ee Medicare. Mararka qaarkood degmada ayaa kaa diiwaan gelisa Ceymiska Caafimaadka Gobolka (Medical Assistance) oo lacag aad u fara badan aad bixineyso halkii aad iska diiwaan geli laheyd barnaamijka QI.

#### 4. Dadka Naafada Ah Ee Ka Soo Baxa Shuruudaha Shaqada (QWDI)

- Waxa uu bixiyaa lacagta bil kasta ee Medicare Part A (Qeybta A) (ilaa \$499/bishiiba)
- Haddii aad ka soo baxdau shuruudaha ku xiran MA ama MA ee Dadka Shaqeeya Ee Naafada Ah (MA-EPD,) kama aadan soo bixin shuruudaha QWDI.

Waxa aad ka soo baxday shuruudaha QWDI haddii:

- Aad shaqeyso.
- Da'daadu kayar tahay 65 jir
- Aad indhoole ama naafo aad tahay.
- Waxaa lagaa joojiyey in aadan xaq u laheyn Macaashka naafada ee Lambarka Bulshada ama Medicare oo aan aadan bixineyn lacagta bil kasta waayo dakhligaaga ayaa la sareeya heerka u degsan Lambarka Bulshada.
- Dakhligaaga uu yahay ama uu ka yar yahay \$2,629 bishiiba (\$3,456 bishiiba haddii aad xaas tahay) (*xadka u go'an dakhliga waa mid isbedelaya 7/1/2026*)
- Hantidaada ay ka yar tahay \$4,000 (\$6,000 haddii aad xaas tahay)

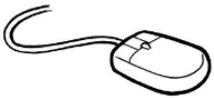


#### Sidee Ayaan Ku Codsadaa?

- Wac ama soo booqo xafiiska gargaarka ee degmada oo weydiiso in ay ku siiyaan foomka Application for Certain Populations ama kale codsiga caafimaadka ceymiska
- Buuxi codsiga oo soo celi adiga oo soo raacinaya cadeymaha lagaaaga baahan yahay xafiiska gargaarka ee degmada. Waxaa jira liis ay ku qoran yihiin cadeymaha lagaa doonayo in aad codsigaaga soo raaciso.

- Hay'adda ayaa go'aan ka gaareysa haddii aad ka soo baxday shuruudaha waxa ay kuu soo diri warqad ay jawaabtoodu ku qoran tahay.
- Soo wac Minnesota Aging Pathways (*Horey loogu aqoon jiray Senior LinkAge Line*) ee (800) 333-2433 si aad u hesho macluumaad dheeraad ah.

**Telefoonada iyo xadka u go'an shuruudaha waa mid isbedesha sanadba sanadka ka dambeeya ee Luulyo 1.** Haddii uu wax yar kordho dakhligaaga weli waa in aad codsataa. [Ka hubi isbedelka](https://mn.gov/dhs/) halkan <https://mn.gov/dhs/>.



→ Guji Qoraalada “eDocs document Library” (*Maktabadda eDocs*) ee dhinaca midigta aah ee kore ee bogga.

→ Ku qor 3461A sanduuqa baarashada oo dooro luqadda aad dooneyso in aad ku hesho foomka.



*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 dambaysay, liiska xogta urursan, ama aad ku hesho habab kale.*

© 2026 Minnesota Legal Services Coalition. Qoraalkan waa la sii badin karaa waxaana loo adeegsan karaa oo kaliya hab shaqsi ah iyo waxbarasho kaliya. Xuquuqda kale waa mid la dhawray. Ogeysiiskan waa inuu la socdaa nuqul kasta oo la sii daabaco. Dib u daabicidda, sii qeybinta, iyo in loo isticmaalo hab ganacsi ah waa mid si adag loo mamnuucay.