

Ma inaan ganaax canshuureed bixiyaa haddii aanan haysan caymis caafimaad?

Laga bilaabo bilowga 2014, muwaadiniinta iyo muhaajiriinta sharciga leh waxaa laga rabaa in ay kaar caafimaad yeeshaan. Dad badan waxaa caawini doona si ay u helaan kaar caafimaad suuqa laga iibsado karaka caafimaadka. Haddii aadan haysanin caafimaad waxaa laga yaabaa in lagu ganaaxo.

Goolku waa in ruux waliba kaar caafimaad helo. Si kastaba ha ahaatee waxaa jira dad aan la ganaaxi doonin haddii aysan la iman kaar caafimaad.

Lagaam rabo in aad leedahay kaar caafimaad haddii:

1. **Aadan awoodin in aad iibsato sabata oo ah;**
 - o Kaarku waxa uu kalifayaa ugu yaraan 8% dakhligayga;
 - o Lacagta aan sanadkii sameeyo aad ayay u yar tahay oo canshuurba ma xareeyo (waxay ka yar tahay \$10,000 qof kaliya amaba \$20,000 laba qofood);
 - o Waxaad tahay qaan gaar balse ka hooseey 138% qayaasta cayrta. Oo aadan heli kari kari MaineCare sharcigaaga awwgiis
2. **Sharci ma lihid (or a grantee of Deferred Action for Childhood Arrivals (DACA))**
3. **Waxaad haysataa waraaqda shaqada oo ku siman sedex bilood;**
4. **Waxaad ka mid tahay qabaa'ilada native American ka la yiraahdo;**
5. **Diintaadu ma ogola inaad caymis caafimaad suuqa ka iibsato;**
6. **Daryeel caafimaad kale ayaad qayb ka tahay;**
7. **Maxbuus ayaad tahay;**
8. **Waxaa lagu aqoonsaday inaad dhiban tahay ;**
9. **Waxaad leedahay karaka caafimaadka MaineCare, Medicare, shaqadaada ayaa kaar caafimaad ku siiso, amaba waxaad tahay dal jire kaar caafimaad leh.**

Haddii aad ka mid tahay dadkaa kor ku xusan uma baahnid inaad iibsati kaar caafimaad. Waxaad codsan kartaa in lagaa dhaafo. Codsiga waxaad samayn kartaa markaad doonto, iyo marka aad canshuurta xaraynayso

Waxaa laga yaabaa inaad bixiso ganaax canshuureed haddii loo baahnaa inaad haysatid caymis caafimaad, balse aanad haysan caymis caafimaad.

Waxaad bixineysaa ganaax canshuureed marka aad canshuurta xareyneysid.

- **Caymiska caafimaad ee bilaabmay 2014, ganaaxu waa \$95 qofka weyn iyo \$47.50 oo caruurta ah, amaba 1% dakhliga reerka, mar waliba kii badan. Ganaaxa ugu sareeya aad qoyskaada ka bixin kartaa waa 285 ama 1% dakhliga la hubo ee qoyska, hadba kii badan**
- Caymiska caafimaadka ee bilaabmay 2015, Ganaaxu kor ayuu u kici doonaa sanadka 2015 wuxuuna noqon doonaa \$ 325.00 qofka weyn iyo \$ 162.50 ilmaha yar ama 2% dakhliga la hubo ee qoyska, hadba kii badan. Lacagta ugu badan ee aad bixin kartaa waa \$ 925.00 ama \$ 2% dakhliga reerka ee la hubo, hadba kii badan.
- **Ganaaxu wuu sii badan doonaa sanadka 2016.**
- Haddii aadan haysan caymis caafimaad muddo ka yar 3 bilood sanadkii, ma bixineysid ganaax.
- Haddii aadan haysan caymis caafimaad 4 illaa 12 bilood inta u dhaxaysa, waxaad bixineysaa ganaax buuxa. Ganaaxa aad bixineysaa inta uu la eg yahay wuxuu la xariiraa inta bilood oodan caymis caafimaad haysan. Bilaha aadan caymiska haysan haddii ay bataan, waxaa sii badanaya ganaaxa aad bixineysid.

Waxaad dalban kartaa amaba geli kartaa caymiska caafimaadka, marka uu furan yahay suuqa caymiska:

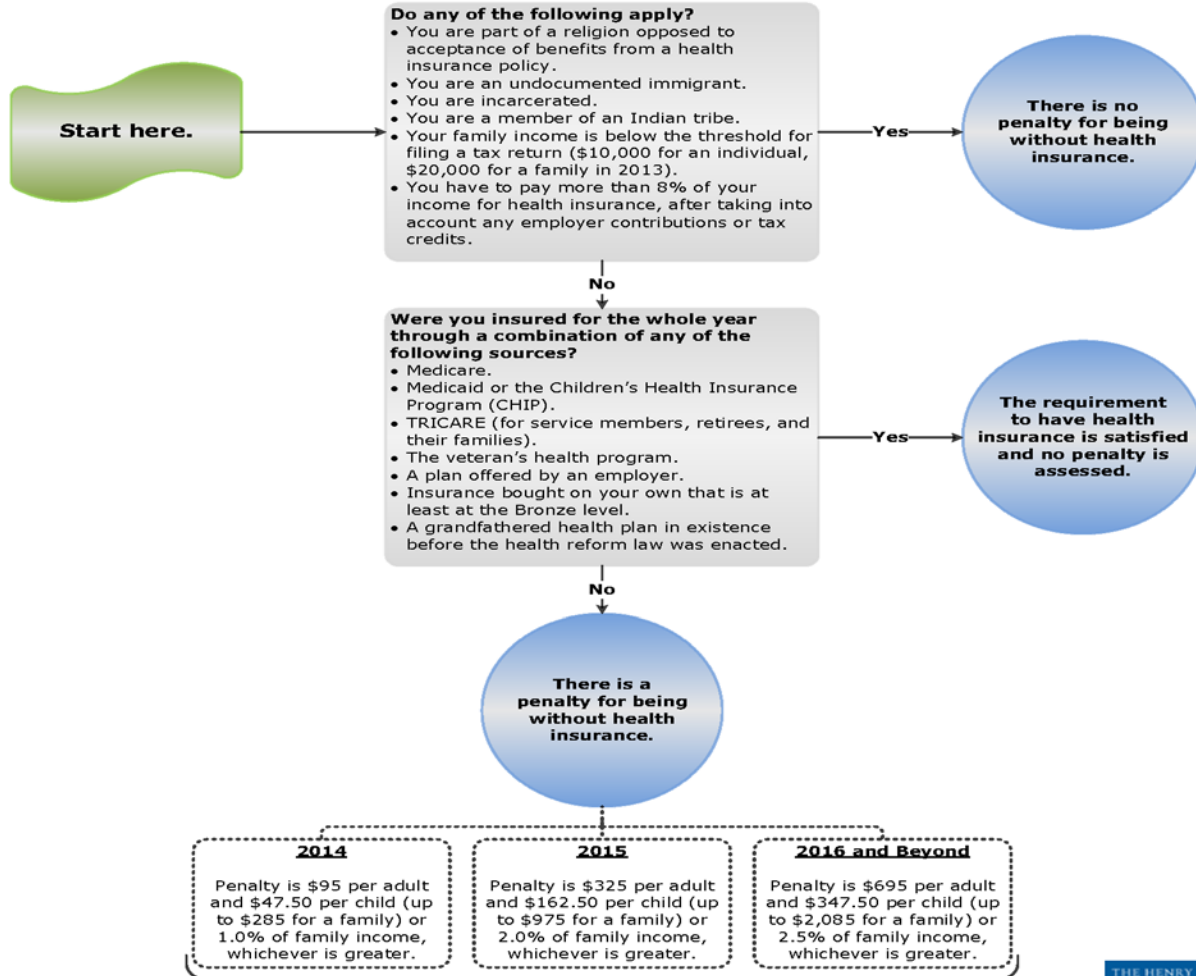
Waxaad u baahantahay inaad dalbato caymis caafimaad ee suuqa sanad kasta waqti go'an. Taas waxaa la yiraahdaa xiliga isqoridda caymiska caafimaadka. Sanadka 2014, xiliga isqoridda caymiska caafimaadka wuxuu bilaabanayaa bisha November 15-keeda, 2014 wuxuuna dhamaanayaa Feberaayo 15, 2015.

Mar walba waad codsan kartaa karaka caafimaadka haddii aad:

Sharci leedahay	Xaaladaada dhaqaale is badashay
Suuqa caafimaadku qalad samayeen oo ay codsigaagi hore qaldeen	Caymisku kaa qaldan yahay
Kaarkii caafimaadka oo aad lahayd kaa dhamaaday sababa la xariira furiin, shaqo la'aan, iwm	Aad noqotay qof isku filan (Sida qaan gaar)
guuratay	Daruufo kale oo nadir ah

Haddii aad su'aal qabto wac: 1-800-965-7476

The Requirement to Buy Coverage Under the Affordable Care Act Beginning in 2014



Income is defined as total income in excess of the filing threshold (\$10,000 for an individual and \$20,000 for a family in 2013). The penalty is pro-rated by the number of months without coverage, though there is no penalty for a single gap in coverage of less than 3 months in a year. The penalty cannot be greater than the national average premium for Bronze coverage in an Exchange. After 2016 penalty amounts are increased annually by the cost of living.



Key Facts:

- Premiums for health insurance bought through Exchanges would vary by age. The Congressional Budget Office estimates that the national average annual premium in an Exchange in 2016 would be \$4,500-5,000 for an individual and \$12,000-12,500 for a family for Bronze coverage (the lowest of the four tiers of coverage that will be available).
- In 2012 employees paid \$951 on average towards the cost of individual coverage in an employer plan and \$4,316 for a family of four.
- A Kaiser Family Foundation subsidy calculator illustrating premiums and tax credits for people in different circumstances is available at <http://healthreform.kff.org/subsidycalculator.aspx>.