**[BUUGYARAHA MACLUUMAADKA XUBNAHA EE BARNAAMIJYADA CAAFIMAADKA BADGERCARE PLUS IYO MEDICAID SSI]**

[STANDARD MEMBER HANDBOOK LANGUAGE FOR BADGERCARE PLUS AND MEDICAID SSI]

**Adeegyada Tujubaanka**

[Note to HMO: The Member Handbook must contain taglines of prevalent non-English languages spoken by members as well as large print, explaining that written translation or oral interpretation of the document is available to the member free of charge. Sample taglines are provided at:

<https://www.dhs.wisconsin.gov/publications/p02057.docx>]

*[Insert applicable non-English taglines here.]*

[Note to HMO: The Member Handbook must also include a large print tagline with information on how to request auxiliary aids and services, including the provision of the materials in alternative formats.]

*[Name of HMO program]*:

* Waxay dadka u hayaan caawimaad bilaash ah iyo adeegyada naafada, sida:
	+ Turjubaanka dhagoolaha
	+ Macluumaad ku qoran far waaweyn, dhageysi, hab shaashadeed ah intatnetka, qaabab kale
* Waxay hayaan adeegyo luuqadeed oo loogu talagalay dadkaan ku hadlin afka Ingiriiska, sida:
	+ Turjubaan
	+ Macluumaadyo ku qoran luuqadaha kale

Haddii aad u baahan tahay adeegyadaas, la soo xiriir *[Name of entity or of contact at HMO]* taleefanka *[800-xxx-xxxx]*.

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# MUHIIM *[HMO PROGRAM NAME]* LAMBARKA TALEEFANKA

1. **Sida loola Xiriirayo *[HMO]* Adeeggooda Macaamiisha**

Lambarka Taleefanka: 800-xxx-xxxx [Hours/Days Available]

TDD/TTY: 800-xxx-xxxx

**Soo Garaac Adeegga Macaamiisha oo:**

* Weydii su'aalaha ku saabsan *[HMO]* xubnaheeda
* Su'aalo ku saabsan sida loo helo daryeelka
* Caawimaad ah helista dhakhtarka daaweynta guud ama dhakhtar kale
* Caawimaad ah sida *[HMO]* looga helo kaarka ceymiska
* Caawimaad ah sida *[HMO]* looga helo koobbi ah diiwaanka dhakhaatiirta
* Haddii laguu soo dirsado kharash ah adeeg aan laguu qaban

Taleefankan waxaa lagu soo garaaci karaa lacag la'aan. Turjubaan lacag la'aan ah ayaa loo hayaa dadka aan ku hadli karin afka Ingiriiska.

1. ***[HMO]* U-qareemidda Xubnaha**

Lambarka Taleefanka: 800-xxx-xxxx [Hours/Days Available]

TDD/TTY: 800-xxx-xxxx

**Soo garaac Qareenka Xubnaha:**

* Xal in loo helo dhibaatooyinka helitaanka daryeelka
* Caawimaad ah in la soo gudbiyo dacwo ama cabasho
* Caawimaad ah codsiga racfaanka ama dibu-eegista go'aan ay soo gaartay *[HMO]*

Taleefankan waxaa lagu soo garaaci karaa lacag la'aan. Turjubaan lacag la'aan ah ayaa loo hayaa dadka aan ku hadli karin afka Ingiriiska.

1. ***[HMO]* Taleefanka Xaaladaha Degdegga**

Lambarka Taleefanka: 800-xxx-xxxx Soo garaac 24ka saac ee maalin kasta, toddobada maalmood

TDD/TTY: 800-xxx-xxxx

**Soo garaac lambarkaas haddii aad u baahan tahay caawimaad saacadaha aan la shaqeyn ama haddii aad isaga shakiso in ay ku hayso xaalad degdeg ah oo caafimaad.**

Taleefankan waxaa lagu soo garaaci karaa lacag la'aan. Turjubaan lacag la'aan ah ayaa loo hayaa dadka aan ku hadli karin afka Ingiriiska.

**Haddii ay ku hayso xaalad degdeg ah, garaac 911**

# LAMBARRADA TALEEFANNO KALE OO MUHIIM AH

1. **Adeegyada Xubinta ForwardHealth**

Lambarka taleefanka: 800-362-3002 Saacadaha: 8da subaxnimo ilaa 6da galabnimo, Isniin ilaa Jimce

TDD/TTY:

Boostada Intarnetka: memberservices@wisconsin.gov

 **Soo Garaac Adeegga Macaamiisha ForwardHealth oo weydiiso:**

* Su'aalaha ku saabsan kaarka ceymiska ForwardHealth
* Su'aalaha ku saabsan adeegyada ama dhakhaatiirta ForwardHealth
* In lagaa caawiyo helitaanka kaarka ceymiska ForwardHealth
1. **HMO Shaqaalahooda Diiwaangelinta**

Lambarka taleefanka: 800-291-2002 Saacadaha: 7da subaxnimo ilaa 6da galabnimo, Isniin ilaa Jimce

TDD/TTY:

**Soo Garaac HMO Shaqaalahooda Diiwaangelinta oo weydiiso:**

* Macluumaadka guud ee ururka maamulka halwaha caafimaadka (HMOs) iyo maareynta daryeelka
* Caawimaad ah in aad ka baxdo ama lagaa reebo *[HMO]* ama maareynta daryeelka
* Haddii aad ka guurto deegaanka adeegga ee *[HMO]*
1. **Barnaamijka HMO Wakiilka Gaarka ah (Ombuds) ee Wisconsin**

An Wakiilka Gaarka ah (Ombuds) waa qof laga helo caawimaad ah dhexdhexaad, gaar, iyo jawaabaha su'aalaha ama dhibaatooyinka ay qabaan xubnaha *[HMO]*.

Lambarka taleefanka: 800-760-0001 Saacadaha: 8da subaxnimo ilaa 4:30 galabnimo, Isniin ilaa Jimce

TDD/TTY:

**Taleefan u soo dir Wakiilka Gaarka ah (Ombuds) ee barnaamijka si aad uga hesho:**

* Caawimaad ah xalka dhibaatooyinka daryeelka ama adeegyada aad ka hesho *[HMO]*
* Caawimaad ah fahamka xuquqdaada iyo masuuliyaddaada xubinimo
* Caawimaad ah gudbinta dacwo, cabasho, ama rafcaanka go'aan ka soo baxay *[HMO]*
1. **Qareenka Dibadda (Medicaid SSI Keliya)**

Lambarka taleefanka: 800-708-3034 Saacadaha: 8:30 subaxnimo ilaa 5ta galabnimo, Isniin ilaa Jimce

TDD/TTY:

**Taleefan u soo dir Medicaid SSI Qareenka Dibadda si aad uga hesho:**

* Caawimaad ah xalka dhibaatooyinka daryeelka ama adeegyada aad ka hesho *[HMO]*
* Caawimaad ah in la soo gudbisto dacwo ama cabasho
* Caawimaad ah codsiga racfaanka ama dibu-eegista go'aan ay soo gaartay *[HMO]*

# KU SOO DHAWOOW *[HMO]*

Ku soo dhawoow *[HMO Program Name]. [HMO]* waa qorshe ceymis caafimaad oo ay maamulaan barnaamijyada *[BadgerCare Plus and/or Medicaid SSI]*. BadgerCare Plus waa barnaamij ah daryeeka caafimaadka. Wuxuu caawiyaa danyarta ah ilmaha, haweenka xaamilada ah, iyo qaangaarka Wisconsin. Medicaid SSI waa barnaamij caawiya dadka qaata Dakhliga Hawlgabka Naafada (Supplemental Security Income ama SSI) si ay u helaan dayeelka caafimaadka. [Note to HMO: only include information related to the program(s) offered.]

Buugyarehan waxa uu kugu caawinayaa:

* In aad si kooban fahamto *[BadgerCare Plus and/or Medicaid SSI].*
* In aad aragto adeegyada ay qataan *[HMO]* iyo ForwardHealth.
* In aad ogaato xuquuqahaaga iyo waajibaadkaaga.
* In aad soo gudbisato cabasho ama rafcaan haddii ay jirto dhibaato ama aad walaac qabto.

*[HMO]* waxay badan bixin doonaan baahidaada daryeelka caafimaadka. Wisconsin Medicaid wax kale ayey ku bixiyaan ForwardHealth. Faahfaahinga *Adeegyada ay Bixiyaan [HMO]* iyo *Adeegyada ay Bixiyaan ForwardHealth* ka eego qeybo badan oo ku jirta buugyarahan.

**Adigoo isticmaalaya Kaarka Xubinimada *[HMO]*** [Note to HMO: only include this section if you provide an ID card.]

Waxaad kaarka xubinimada *[HMO]* u isticmaali doontaa si aad daryeel uga hesho dhakhaatiirta, kilinigyada, isbitaallada iyo dhakhaatiirta la shaqeeya *[HMO]*. Halkan ka eego diiwaanka dhakhaatiirta *[HMO]* heshiiska kula jira ee aad ka heli karto adeegyada daryeelka caafimaadka.

**Mar kasta waa in aad wadato kaarkaaga *[HMO]*. Tus isbitaalka mar kasta oo aad aaddo.** Waxaa kugu adkaan karta in aad hesho daryeel caafimaad haddii aadan kaarka soo qaadan. Haddii uu kaarka *[HMO]* kaa lumo, kaa xumaado, ama lagaa xado, fadlan *[insert instructions here]*.

## **Markaad Isticmaaleyso Kaarkaaga ForwardHealth**

Inta badan daryeelkaaga caafimaadka waxaad ka heli doontaa dhakhaatiirta *[HMO]*. Laakiin, waxaad u baahaneysaa adeegyada qaar inaad wadato kaarka ForwardHealth.

Isticmaal kaarkaaga ForwardHealth si aad ugu hesho adeegyada hoos ku qoran:

* Adeegyada Dabiibka Habdhaqanka (Agnaanta ama Ootiisamka)
* Adeegga Duugduugista
* Adeegyada waxqabadka dhibaatada degdegga ah
* Adeegyada sookabsashada bulshada
* Adeegyada guud ee bulshada
* Dhakhtarka ilkaha *[unless carved in to HMO, list counties as an exception if some are carved in]*
* Hub and spoke Taageerada sookabashada iee adeegyada caafimaadka guriga
* Maareynta dabiibka daaweynta
* Daawooyinka iyo adeegyada farmashiyaha
* Gaadiidka ballamaha caafimaadka ee aan degdegga ahayn
* Iskuduwista daryeelka hooyada uurka leh
* Guryaha la isaga dabiibo isticmaalka maandooriyaha
* Adeegyada iskuulka lagu qabto
* Maareynta kiiska go'an
* Adeegyada la xiriira tiibishada

Kaarkaaga ForwardHealth waa uu ka duwan yahay kaarkaaga *[HMO]*. Waa kaar balaastiig ah oo magacaagu ku qoran yahay. Wuxuu leeyahay 10-lambar iyo daliigmo ku dul qoran. Mar kasta waa in aad wadato kaarkaaga ForwardHealth. Waa in aad tusto goob kasta oo ah dhakhtar ama isbitaal iyo markaad daawo soo qaadaneyso. Waxaad dhib ku qabi kartaa in aad hesho daryeel caafimaad ama daawooyin haddii kaarkaaga aadan sidan. Sidoo kale horay u sii qaado wixii ah kaarar ceymisyo kale oo aad haysato. Sida kaarka aqoonsiga ee *[HMO Program]* ama goobo kale oo aad adeeg ka hesho.

Haddii aad su'aalo ka qabto sida loo isticmaalo kaarka ForwardHealth kaa lumo, kaa xumaado, ama lagaa xado, soo garaac taleefanka ForwardHealth Adeegyada Macaamiisha 800-362-3002. Si aad u hesho dhakhtar aqbalaya kaarkaaga ForwardHealth:

1. Booqo [www.forwardhealth.wi.gov](http://www.forwardhealth.wi.gov).
2. Guji linkiga Xubnaha (Members) ama calaamadda ka muuqda bogga bartamihiisa.
3. Hoos u soco oo guji batoonka Tasiilaadka (Resources).
4. Guji linkiga Dhakhtar Hel (Find a Provider).
5. Barnaamijka (Program) hoostiisa, guji BadgerCare/Medicaid.

Ama, la xiriir Adeegyada Macaamiisha ee ForwardHealth 800-362-3002.

## **Adigoo isticmaalaya Diiwaanka Dhakhaatiirta**

Markaad xubin ka tahay *[HMO],* waxaad daryeelka caafimaadka ka heleysaa dhakhaatiir iyo isbitaallo isku xiran oo isku ah shabakadda *[HMO]*. Eeg Diiwaanka Dhakhaatiirta oo ah dhakhaatiir badan oo liis ku jira. Dhakhaatiirta aqbaleysa bukaan cusub waxaa lagu calaamadiyey diiwaanka dhakhaatiirta.

Diiwaanka dhakhaatiirta waa liiska dhakhaatiirta, kilinigyada, iyo isbitaallada aad u aadi karto adeegyada caafimaadka markaad xubin ka tahay *[HMO]. [HMO]* waxaa diiwaanka dhakhaatiirta looga helayaa luuqado iyo qaabab kala duwan. Waxaad diiwaanka dhakhaatiirta ka heli kartaa barta intarnetka ee *[insert URL]*. Si aad u hesho koobbiga diiwaanka dhakhaatiirta, soo garaac taleefanka Waaxda Adeegga Macaamiisha *[800-xxx-xxxx]*.

Dhakhaatiirta *[HMO]* aqoon ayey u leeyihiin dhaqamada kala duwan. Eeg *[HMO]* hagaha diiwaanka dhakhaatiirta ay u joogaan shaqaale ku hadla luuqado kala duwan ama fahmi kara dhaqammada qowmiyadaha ama diimaha kala duwan. Diiwaanka dhakhaatiirta waxa kale oo aad ka heleysaa sida dhakhaatiirtu dadka u qaabisho.

## **Markaad dooraneyso Dhakhtarka Daaweynta Guud (Primary Care Provider)**

Markaad u baahato daryeel, la xiriir dhakhtarka daaweynta guud (primary care provider) (PCP) marka hore. Dhakhtarka daaweynta guud wuxuu noqon karaa takhtar, dhakhtar-xigeen,
dhakhtar-kaaliye, ama xirfadle caafimaad oo bixiya, agaasima, ama dadka u haya adeegyada caafimaadka. Waxaad dhakhtarka daaweynta guud ka dooran kartaa diiwaanka dhakhaatiirta ee *[HMO]*. Isticmaal liiska dhakhaatiirta aqbalaya bukaan cusub. Haddii aad tahay Hindida Mareykanka ama Dhaladka Alaska ah, waxaad dhakhtar ka dooran kartaa Dhakhtarka Daryeelka Caafimaadka Hindida (Indian Health Care Provider) oo ah mid ka baxsan shabakadda.

**Kala xiriir Waaxda Adeegga Macaamiisha *[800-xxx-xxxx]* si aad uga doorato ama isaga beddesho dhakhtarka daaweynta guud.** Waxaad la joogi kartaa dhakhtarka daaweynta guud ee hadda haddii kaarkaaga la aqbalayo. Dhakhtarka daaweynta guud waxa uu kugu caawinayaa in aad go'aan ka gaarto markaad u baahan tahay dhakhtar kale oo ah takhsus. Waxaad laguu gudbinayaa takhasus kale haddii aad u baahato. Haddii aad rabto takhasus gaar ah ama isbitaal, waa in uu kuu gudbiyo dhakhtarka daaweynta guud. Waa in uu dhakhtarka daaweynta guud kuu oggolaado ka hor intaadan aadin dhakhtar kale.

DUmarku waxay toos u aadi karaan takhasuska haweenka iyaga oo uusan u sii gudbin dhakhtarka daaweynta guud. Takhasusku wuxuu noqon karaa dhakhtarka uurka ilaa dhalmada iyo takhsuska haweenka (obstetrician and gynecologist, OB/GYN), umuliso, ama umuliso leysan haysata.

## **Wada-hadalka Baahida Caafimaadka Xubinta Cusub**

*[HMO]* ayaa kula soo xiriiri doonta si ay *[insert contact method]* kaagala hadasho baahidaada iyo duruufaha caafimaadka ee aad qabto. Waxaad wax ka weydiin kartaa tasiilaadka bulshada oo ah wixii aad ka heli karto ceymiska caafimaadka ee cusub ee laga yaabo in laguu hayo. Waxaa wax badan laga baran doonaa xaalkaaga si aad u gaarto yoolalkaaga caafimaad. Taleefan noo soo dir *[800-xxx-xxx]* si aad hawsha u bilowdo.

# HELISTA DARYEELKA AAD U BAAHAN TAHAY

## **Daryeelka Imarjansada**

Daryeelka imarjansada waa daryeel waa wax degdeg ah sida xanuun, dhaawac, calaamado, ama xaalad aad u daran. Tusaaleyaasha daryeelka noocan ah:

* Saxasho daran

**Haddii ay ku hayso xaalad degdeg ah, garaac 911**

* Qallaalid
* Suuxid muddo dheer oo soo noqnoqota
* Lafa-jabid halis ah
* Gubasho khatar ah
* Xanuun daran
* Dhiigbixid badan ama halis ah
* Wande-xanuun laga shakisan yahay
* Sumoobid laga shakisan yahay
* Faalligid laga shakisan yahay
* Naqaska oo kugu dhegaya
* Miyirbeelid

**Haddii aad u baahato imarjanso, u aad sida ugu dhakhsa badan ee ay kuugu suurowdo**. Isku day in aad aaddo isbitaalka *[HMO Program Name]* ama imarjansada kuu dhow. Haddii xaalkaagu daran yahay oo aadan aadi karin, aad goobta (isbitaal, dhakhtar, kilinig) kuugu dhow. **Garaac 911 ama booliska iyo waaxda dabdamiska si aad u hesho adeegyo degdeg ah haddii aad ku jirto xaalad degdeg ah oo aadan gaari karin dhakhtar kuugu dhow.**

Haddii aad aadeyso meel aan ku xirneyn *[HMO]* oo ah isbitaal ama imarjanso, adiga ama qof kalse waa in uu garaaco *[HMO]* lambarka ***[800-xxx-xxxx]*** oo waa in loo sheego wixii kugu dhacay.

Ugama baahnid oggolaanshaha *[HMO]* ama dhakhtarka daaweynta guud marka aad u baahato daryeel degdega ah.

Xusuusnow, imarjasada isbitaalka waa xaaladaha imarjansada dhabta ah. Haddii aad ku jirto xaalad degdeg ah, taleefan u dir dhakhtarkaaga ama lambarka imarjansada 24ka saac ee ah
*[800-xxx-xxxx]* ka hor intaadan aadin imarjansada. Haddii aadan ogeyn xanuun ama dhaawac aad qabto in uu yahay imarjanso, soo garaac [Note to HMO: Insert applicable instructions here—call clinic, doctor, 24-hour number, nurse line, etc.]. Waxaan kuu sheegeynaa meesha aad u aadeyso daryeel kugu fiican. **Waxaa laga yaabaa in aad bixiso lacag yar haddii aad imarjansada u aaddo daryeel aan ahayn xaalad degdeg ah.**

## **Daryeel Degdeg ah**

Daryeelka degdega ah waa xanuun, dhaawac, ama xaalad u baahan gargaar caafimaad oo ah isla markaaba, balse ma aha sida xaaladaha imarjansada. Tusaaleyaasha daryeelka noocan ah:

* Jug yar
* Gubasho sahlan
* Dhaawac sahlan
* Jabniinka badanaa dhaca
* Waxyeellada daawooyinka lagala kulmo
* Dhiigbixid aan halis ahayn
* Murgacasho

Waa in aad daryeelka degdegga ah ugu tagto *[HMO]* dhakhtar caadi ah ilaa laguu sheego in aad u tagto qof aan ahayn *[HMO]* dhakhtarkooda. Ha aadin imarjansada si aad u hesho daryeel degdeg ah ilaa ay sidaas kuu sheegaan *[HMO]* marka hore.

## **Daryeelka Takhasuska**

Takhasuslaha waa dhakhtar khabiir ku ah qeyb daawo oo gaar ah. Waxaa jira takhasusleyaal badan oo kala duwan. Halkan waxaa qoran dhowr tusaale:

* Dhakhaatiirta kansarka, oo daaweeya dadka qaba kansarka.
* Dhakhaatiirta wadnaha, oo daaweeya dadka laga hayo wadnaha.
* Dhakhaatiirta lafaha, oo daaweeya lafaha, kalagoysyada, ama murqaha qaarkood.

La xiriir dhakhtarka daaweynta guud haddii aad uga baahan tahay daryeel ah takhasus. Inta badan, waa in aad oggolaansho ka soo hesho dhakhtarka daaweynta guud iyo *[HMO]* ka hor intaadan aadin takhasus.

## **Daryeeka iyo Umulidda Haweenka Uurka Leh**

U sheeg *[HMO]* iyo xafiiska degmada ama kan qabiilka markaad tahay haweeneey uur eh, si aad u hesho daryeelka dheeraadka ah ee aad u bahan tahay. Haweenka uurka leh lagama rabo in ay bixiyaan wax lacag ah.

Waxaa haweenka khasab ku ah in ay ku umulaan *[HMO]* isbitaal la xiriira. Waa in ay kala hadlaan dhakhatarka oo ay hubsadaan dhakhtarka ay aadayan markay fooshu qabato. Waa in aysan aadin isbitaal ka fog deegaanka ilaa ay *[HMO]* u soo oggolaato. Dhakhtarka *[HMO]* ayaa aqoon fiican u leh hooyada uurka leh sida loo caawinayo.

Waa in ay sidoo kale hooyadu kala hadasho dhakhatarka haddii ay safar galeyso bisheeda sagaalaad. Safar in la aado bisha ugu dambeysa ee uurka waxa ay keeni kartaa fursad ah in ilmuhu ku soo dhasho meel kale oo ka baxsan deegaanka qoyska. Haween badan ayaa hela khibrad ah umulid fiican marka ay isticmaalaan dhakhaatiirtii iyo isbitaalladii daryeeli jiray intii ay uurka lahaayeen.

## **Caafimaadka Fogaanmaqalka**

Fogaanmaqalka waa marka hab ah maqal iyo muuqaal lagula kulmo dhakhtar ama shaqaale kale oo ah kuwa caafimaadka iyadoo lagula kulmayo taleefan, kambyuutar, ama xalleef. *[HMO]* waxa ay bixisaa adeegyada caafimaadka teleefanka ee uu dhakhatrku ku bixin karo tayo ah sida adeegyada loo yimaado. Waxaa ka mid noqon kara in la aado dhakhtarka, caafimaadka dhimirka ama adeegyada xadgudubka maandooriyaha, dhakhtarka ilkaha, iyo kuwa badan oo la md ah. Waxaa jira adeegyo aan lagu heli karin habka fogaanmaqalka. Waxaa ku jirta adeegyo uu dhakhtarku u baahan yahay in uu dadka taabto ama uu baaro.

Adiga iyo dhakhtarka waa in aad isku raacdaan ballanta ah fogaanmaqalka. Mar kasta waxaad xaq u leedahay inaad diiddo ballanta fogaanmaqalka balse aad timaaddo. Kaarkaaga *[BadgerCare Plus and/or Medicaid SSI]* wax saameyn ah kuma yeelan doonto haddii aad diiddo ballan ah fogaanmaqalka. Haddii dhakhtarku hayo ballan ah fogaanmaqal oo keliya oo aad rabto in aad si caadi ah ula kulanto, waxaa laguu gudbin karaa dhakhtar kale.

*[HMO]* iyo Wisconsin Medicaid dhakhaatiirtoodu waxay isku raaceen sharciyo iyo amni gaarka ah marka ay dadka ku wiisiteynayaan habka fogaanmaqalka.

## **Daryeelkaaga Caafimaadka Markaadan Guriga Joogin**

Raac talooyinka kore haddii aad u baahato daryeel caafimaad adiga oo gurigaaga ka maqan oo aan la kulmi karin dhakhtarkaagii ama kilinigaagii daaweynta guud:

* **Wixii imarjaso dhab ah, u tag isbitaal, kilinig, ama dhakhtarka kuugu dhow.** Soo garaac *[HMO]* lambarka *[800-xxx-xxxx]* si lagugu sheego wixii dhacay. Haddii aad u baahato daryeel imarjanso ah oo ka baxsan Wisconsin, goobta caafimaadka ee aad u tagto ayaa lacagta u soo dirsaneysa *[HMO].* Waxaa laga yaabaa in aad bixiso qeyb ahaan lacagta imarjansada ee ka baxsan Wisconsin. Haddii laguu soo dirsado lacagta daryeel
ka ah meel ka baxsan Wisconsin, soo garaac Xafiiska Macmiishaa taleefanka
*[800-xxx-xxxx]*.
* **Wixii daryeel caadi ama aan imarjanso ahayn adiga oo aan gurigaaga joogin, waa in aad oggolaansho ka hesho *[HMO]*** **intaadan u tagto dhakhtar, kilinig, ama isbitaal kale.** Waxaa ku jira ilmaha la jooga waalid ama qaraabo deggen meel aan gurigoodii ahayn. Soo garaac ***[800-xxx-xxxx]*** si laguugu oggolaado dhakhtar, kilinig, ama isbitaal kale.
* **Daryeelka degdega ah ama kan caadiga ah ee ka baxsan Mareykanka, soo garaac *[HMO]* marka hore.** *[HMO]* ma bixiso wixii adeegyo ah oo laguugu qabto meelaha ka baxsan Mareykanka, Kanada, iyo Meksiko. Waxaa ka mid ah adeegyada imarjansada. Haddii aad isbitaal imarjanso degdeg ah uga baahato Kanada ama Meksiko, *[HMO]* ayaa kaa bixineysa kharashka keliya haddii uu bangiga dhakhtarkaasi ku yaallo dalka Mareykanka. Adeegyada kale waxaa la bixin karaa marka oggolaansho laga helo *[HMO]* haddii bangiga dhakhtarkaasi ku yaallo dalka Mareykanka. Taleefan u soo dir *[HMO]* haddii aad aaddo imarjanso ka baxsan Mareykanka.

# GOORMAA ADIGA KHARASH LAGAA QAADI KARAA

## **Adeegyada La Iska Bixiyo iyo Kuwaan La Iska Bixin**

Markaad haysato *[BadgerCare Plus and/or Medicaid SSI],* lacagta adeegga caafimaadka badankeeda lagaama rabo ee waxaad bixineysaa qeyb yar oo ka mid ah.

Waxaa laga yaabaa in aad bixiso kharashka lagaa rabo oo dhan:

* Haddii lagaa bixineyn adeegga marka loo eego *[BadgerCare Plus or Medicaid SSI].*
* In lagaa rabay in aad oggolaansho ka hesho dhakhtarka daweynta guud ama *[HMO],* laakiin ma aadan helin oggolaanshaanshaha ka hor inta aan adeeg laguu qaban.
* *[HMO]* in ay go'aamisay in uusan adeeggu kuu ahayn caafimaad daruuri kuu ahaa. Adeegyada caafimaad ahaan lagama maarmaanka ah waa adeeg ama sahay la oggolaaday oo ah baaritaan ama daweynta xaalad, xanuun, jirro, dhaawac, ama calaamado.
* In laguu qabtay adeeg aan ahayn imarjanso oo aan ku jirin shabakadda *[HMO]* la xiriirto. Ama in laguu qabtay adeeg aan ahayn imarjanso oo dhakhtarkuna uusan aqbalin kaarka ForwardHealth.

Waxaad adeegyo aan ceymisku bixineyn doonan kartaa markaad adigu iska bixineyso. Waa in aad si qoraal ah ugala heshiiso sida aad lacagta isaga bixineyso. Lacagta adeegyada aan lagaa bixineyn goobaha dhakhtarka adiga ayey toos kaaga qaadanayaan.

**Haddii lagu soo dirsado kharashka adeeg aan laguu qaban, fadlan soo garaac
*[800-xxx-xxxx]*.**

## **Lacagtaad Bixineyso**

Markaad haysato BadgerCare Plus iyo Medicaid SSI, *[HMO]* iyo dhakhtarkooda waxa ay kaa qaadi karaan lacag yar oo la yiraahdo qeybta adiga lagaa rabo. Lacagaasi waa wax go'an oo aad ku bixineyso goobaha caafimaadka ee qaata ceymiskaaga. Lacagbixinta xubnaha *[BadgerCare Plus and/or Medicaid SSI]* waa $3 ama ka yar. Dadka hoos ku qoran **lagama** qaado wax lacag ah:

* Waayeelka guryaha lagu hayo
* Dadka tabcaanka ah ee ku jira guryaha sakaraadka
* Haweenka uurka leh
* Dadka ay da'doodu ka yar tahay 19 jir
* Carruurta qoysas loogu geeyo in ay koriyaan ama qaata kaalmada korsashada
* Dhallinyarada qoysas loogu geeyo in ay koriyaan ilaa dhalashada 18aad. Lagama rabo wax lacag ah ilaa ay da'doodu gaaro 26 jir.
* Dadka ceymiska soo gala Diiwaangelinta Degdegga ah
* Hindida Mareykanka ama Xubnaha Qabiilka Dhaladka Alaska, qabiilka ilmahooda ama ilmaha ay u yihiin awoowe ama ayeeyo, ama qof kasta oo heli kara Adeegyada Caafimaadka Hindida (Indian Health Services). Da'dooda iyo dakhligooda looma eegayo. Waxa ay arrintan khuseysaa marka alaab iyo adeegyo laga helayo dhakhtarka Adeegyada Caafimaadka Hindida (Indian Health Services) ama barnaamijka Iibsashada Daryeelka iyo Gudbinta (Purchase and Referred Care) Gudbinta.

# ADEEGYADA CEYMISYADU BIXINAYAAN *[BADGERCARE PLUS or MEDICAID SSI]*

[Note to HMO: Information you provide for these sections must be approved by the Department of Health Services. See the summary of covered services and copayments referenced in Addendum V. of the [DHS-HMO contract](https://www.forwardhealth.wi.gov/WIPortal/content/Managed%20Care%20Organization/Contracts/Home.htm.spage.%5D).]

*[HMO]* waxay bixisaa adeegyada caafimaadka lagama maarmaanka ah sida u qoran *[BadgerCare Plus and/or Medicaid SSI]*. Ka eego *Adeegyada ay bixiso [HMO]* bogga *[xx]* si aad uga hesho faahfaahinta adeegyada ay bixiso *[HMO]*.

Adeegyada qaarkood waxaa bixiya ForwardHealth. Si aad faahfaahin uga hesho adeegyada eeg bogga *[xx]*, *Adeegyada uu Bixiyo ForwardHealth*.

Adeegyada qaar waa in loo helo **oggolaansho gaar ah**. Oggolaansaha gaarka ah waa qoraal oggolaansho adeeg ama daawo. Waxaad oggolaansho gaar ah uga baahan kartaa *[HMO]* ama ForwardHealth ka hor intaadan helin adeeg ama daawo.

|  |  |
| --- | --- |
| Adeeg  | Intay bixinayaan *[BadgerCare Plus or Medicaid SSI]* |
| Daryeelka goobaha qalliinka bukaansocodka  | *[Add coverage policy]* |
| Adeegyada Dabiibka Habdhaqanka (Agnaanta ama Ootiisamka) | Lacagbixin buuxda (markay jiro oggolaansho gaar ah). Lacag lagama rabo**\*Waxaa bixinaya ForwardHealth. Isticmaal kaarka ForwardHealth si aad adeeggan u hesho** |
| Adeegga duugduugista | Lacagbixin buuxda.Lacagbixinta qofka: $.50 ilaa $3 halkii mar**\*Waxaa bixinaya ForwardHealth. Isticmaal kaarka ForwardHealth si aad adeeggan u hesho.**  |
| Dhakhtarka ilkaha | *[If covered by HMO insert applicable information]**[If not covered by HMO insert the following:]*Lacagbixin buuxda.Lacagbixinta qofka: $0.50 ilaa $3 halkii mar**\*Waxaa bixinaya ForwardHealth. Isticmaal kaarka ForwardHealth si aad adeeggan u hesho**\*Faahfaahin dheeraad ah ka eego bogga. *[xx]* |
| Qalabka daawada hal mar la istimaalo | *[Add coverage policy]* |
| Daawooyinka (Daawada uusan dhakhtarku qori ee la iska soo iibsado) | Bixinta daawooyinka la qoro ee magaca cusub iyo magacii hore, iyo qaar ka mid ah dawada la iska iibsado.Lacagbixinta: $0.50 daawada la iska iibsado$1 daawada magaca cusub$3 daawada magacii horeLacagbixinta ayaa ku xaddidan $12 qof kasta, halkii mar, bishii. Daawada la iska soo iibsado laguma xisaabinayo xadka lacagbixinta ee $12.Xadka shan daawo oo ah kuwa culus ee xanuunka loo qaato bishii.\***Waxaa bixinaya ForwardHealth. Isticmaal kaarka ForwardHealth si aad daawo ugu qaadato** |
| Qalabka daawada muddada dheer | *[Add coverage policy]* |
| HealthCheck baaritaanka carruurta | *[Add coverage policy]*\*Faahfaahin dheeraad ah ka eego bogga. *[xx]* |
| Adeegyada maqalka | *[Add coverage policy]* |
| Adeegyada daryeelka guriga | *[Add coverage policy]* |
| Guryaha sakaraadka | *[Add coverage policy]* |
| Adeegyada isbitaalka: bukaanjiifka | *[Add coverage policy]* |
| Adeegyada isbitaalka: bukaansocodka | *[Add coverage policy]* |
| Adeegyada isbitaalka: qeybta imarjansada | *[Add coverage policy]* |
| Caafimaadka Dhimirka iyo daaweynta isticmaalka aandooriyaha | *[Add coverage policy]*\*Faahfaahin dheeraad ah ka eego bogga. *[xx]* |
| Adeegyada guriga dadka xanuunsan | *[Add coverage policy]* |
| Dhakhtarka daawada | *[Add coverage policy]* |
| Dhakhtarka cagaha | *[Add coverage policy]* |
| Daryeelka xaamilada /ka hor umulidda | *[Add coverage policy]* |
| Adeegyada taranka iyo qorsheynta qoyska | *[Add coverage policy]*\*Faahfaahin dheeraad ah ka eego bogga. *[xx]* |
| Baaritaanka aragga | *[Add coverage policy]*\*Sharciyo ayaa jira. Wixii faahfaahin ah Soo Garaac Taleefanka Adeegga Macaamiisha |
| Dabiibid:Dabiibka jimicsiga jirka, dabiibka waxqabsiga jirka,dabiibka dhawaaqa iyo luuqadda | *[Add coverage policy]* |
| Gaadiidka: ambalaas, baabuur khaas ah, qaade caadi ah | Bixinta gaadiidka degdegga ah iyo kuwa aan degdega ahayn ee lagu tago oo looga yimaado bixiyeyaasha adeegga la bixinayo.Lacag Lagaama Rabo. \*Faahfaahin dheeraad ah ka eego bogga. *[xx]* |
| *[Additional services provided by HMO, if applicable]* | *[Description and copayment amounts for additional services provided by HMO]* |

# ADEEGYADA LA BIXINAYO *[HMO]*

## **Caafimaadka Dhimirka iyo Adeegyada Isticmaalka Maandooriyaha**

[Note to HMO: The language you use in this section may vary based on which plan you are talking about. See the summary of covered services and copayments referenced in Addendum V. of the [DHS-HMO contract](https://www.forwardhealth.wi.gov/WIPortal/content/Managed%20Care%20Organization/Contracts/Home.htm.spage.%5D).]

*[HMO]* waxay xubnahooda oo dhan u hayaan caafimaadka dhimirka iyo isticmaalka maandooriyaha (daroogo iyo aalkolo). Haddii aad u baahan tahay adeegyadan, soo garaac [Note to HMO: Insert primary care physician, behavioral health manager, customer service, etc., as appropriate]. Haddii aad u baahan tahay caawimaad degdeg ah, soo garaac taleefanka Dhibaatada Culus oo ah *[800-xxx-xxxx]* ama Taleefanka Kalkaalisada 24ka Saac oo ah *[800-xxx-xxxx]*, maalin kasta toddobada maamood.

Adeegyada ay bixiyaan *[HMO]* oo dhan waa qarsoodi.

## **Adeegyada Qorsheynta Qoyska**

[Note to HMO: The language you use in this section may vary based on which plan you are talking about. See the summary of covered services and copayments referenced in Addendum V. of the [DHS-HMO contract](https://www.forwardhealth.wi.gov/WIPortal/content/Managed%20Care%20Organization/Contracts/Home.htm.spage.%5D).]

*[HMO]* waxay xubnaha oo dhan u haysaa adeegyada qorsheynta qoyska, oo ay ku jiraan dhallinta ka ar 18 sano. Haddii aadan rabin in aad qorsheynta qoyska kala hadasho dhakhtarka daaweynta guud, la soo xiriir Waaxda Adeegga Macaamiisha *[800-xxx-xxxx]*. Waxa lagugu caawin karaa in aad doorato *[HMO]* dhakhtarka qorsheynta qoyska oo ka duwan dhakhtarka daaweynta guud.

Waxaa la rabaa inaad dhakhtar ah *[HMO]* ugu tagto adeegyada qorsheynta qoyska. Markaas ayaa si fiican la isugu kaa duwayaa daryeelka caafimaad oo dhan. Hase ahaatee, waxaad aadi kartaa dhakhtar kasta oo qaadan kara kaarka ForwardHealth, xataa haddii uu yahay kilinig ah *[HMO]* oo aan ku jirin goobaha dhakhaatiirta aad u tegi karto.

## **Adeegyada HealthCheck**

HealthCheck waxay bixineysaa baarista caafimaadka ee xubnaha ka yar 21 sano. Baaritaanka ah HealthCheck, oo sidoo kale la yiraahdo "wiisiteynta sannadka ee ilmaha," waa marka uu dhakhtar eegayo caafimaadka ee ilmaha ama dadka qaangaaray. Dhakhtarku su'aalo ayuu weydiinayaa oo waa uu wiisiteynayaa ilmaha. Waxa la hubinayo waa in ilmuhu caafimaad qabo oo uu u korayo sidii laga rabay. Wakhtigan waa marka su'aalaha caafimaadka la idin weydiinayo adiga ama ilmaha. HealthCheck sidoo kale waxay bixineyaa daawada dhib kasta oo soo baxa marka la sameeyo baarista HealthCheck ee ilmaha.

HealthCheck ujeedkeedu waa saddex:

1. In la helo oo la daaweeyo wixii dhibaato caafimaad ah ee lagu arko xubnaha ka yar 21 jir.
2. In lagula wadaago macluumaad ku saabsan caafimaadka gaarka ah ee xubnaha ka yar 21 jir.
3. In xubnaha ka yar 21 jirka loo qabto adeegyada caafimaadka ee aan laga bixin doonin haddii ay weynaadaan.

Baarista HealthCheck waxaa ka mid ah:

* Tallaallada da' ahaan la iska rabo (tallaal)
* In la sameeyo baarista kaadida
* Baarista ilkaha iyo in la isu gudbiyo dhakhtarka ilkaha laga bilaabo 1 sano jir
* In lala socdo caafimaadka iyo koboca ilmaha
* Baarista maqalka
* Baaris ah madax-ilaa-mijo
* Baarista sunta "ledhka" ee carruurta gaartay 1 jir iyo 2 jir iyo kuwa ka yar 6 jirka ee aan waligood laga helin sunta ledhka rasaasta
* Baarista aragga

Si aad u qabsato ballanta HealthCheck ee baarista guud ama aad faahfaahin uga hesho, soo garaac Waaxda Adeeegga Macaamiisha *[800-xxx-xxxx]*.

Haddii aad u baahan tahay baabuur kuu qaada ballanta HealthCheck ee baarista guud, fadlan la xiriir Wisconsin gaadiidka ballamaha caafimaadka ee aan degdegga ahayn (non-emergency medical transportation) (NEMT) taleefanka maamulaha 866-907-1493 (ama TTY 800-855-2880) si aad u codsato gaadiid.

## **Dhakhtarka Ilkaha**

[Note to HMO: Use the first statement below if you provide dental services. Use the second statement if you do not provide dental services. If you provide dental services in only part of your service area, use both statements and list the appropriate counties with each statement.]

[Statement 1- if HMO covers dental in Milwaukee, Kenosha, Ozaukee, Racine, Washington, or Waukesha counties]

*[HMO]* waxay ku bixisaa kharashka adeegyada ilkaha *[Dental Benefit Manager]*. Waa in aad u tagato dhakhtar ka tirsan *[HMO or Dental Benefit Manager]*. Eeg Diiwaanka Dhakhtarka ama la soo xiriir Waaxda Adeegga Macaamiisha *[800-xxx-xxxx]* si aad uga hesho magacyada *[HMO ama Dental Benefit Manager]* ee dhakhtarka aad aadi karto.

**Waxaad xaq u leedahay inaad ballanta wiisitada ilkaha ku qabsato ilaa iyo 90 maalmood gudahood markaad codssato**. Soo garaac *[HMO]* taleefakooda *[800-xxx-xxxx]* haddii aad heli weydo in aad ballan ah ilkaha ku hesho ilaa 90 maalmood gudahood.

Soo garaac Wisconsin gaadiidka ballamaha caafimaadka ee aan degdegga ahayn (non-emergency medical transportation) NEMT taleefanka maamulaha 866-907-1493 (ama TTY 711) haddii aad u baahan tahay in aad heso gaadiid kuu qaada dhakhtarka ilkaha. Waxaa lagugu caawin karaa gaadiid ku qaada.

**Haddii aad imarjanso ahaan ugu baahato dhakhtarka ilkaha, waxaad xaq u leedahay in aad ballan ku hesho ilaa 24 saac gudahood**. Imarjansada ilkaha waa xanuun ah ilkaha, barar, qandho, infakshan, ama dhaawaca ilkaha. Haddii aad si imarjanso ah ugu baahato dhakhtarka ilkaha:

* Haddii aad la xiriirto dhakhtar ilkood oo ka tirsan *[HMO/DBM]*:
* Taleefan kula xiriir dhakhtarka ilkaha.
* U sheeg inaad adiga ama ilmahaaga si imarjanso ah u rabtaan dhakhtarka ilkaha.
* U sheeg dhibaatada ilkaha ah ee aad markaas jirta. Waxay noqon kartaa ilig si daran idiin xanuunaya ama wejiga oo bararsan.
* Taleefan noo soo dir haddii aad u baahan tahay gaadiid ku geeya ballantaada ilkaha.
* Haddii aad la xiriirto dhakhtar ilkood oo aan ka tirsaneyn *[HMO/DBM]*:
* Soo garaac [Note to HMO: insert dental benefits manager or HMO, as appropriate.]. Noo sheeg in aad adiga ama ilmahaaga si imarjanso ah u rabtaan dhakhtarka ilkaha. Waxaan kugu caawin karnaa in aad heshaan dhakhtarka ilkaha.
* Noo sheeg haddii aad u baahan tahay gaadiid kuu qaada dakhtarka ilkaha.

[Statement 2- for all other counties]

Dhakhtarka ilkaha waa adeeg lagaa bixinayo. Waxa kale oo dhakhtarka ilkaha kaa bixin doona goobo heshiis lagula jiro oo qaadanaya kaarkaaga aqoonsiga ee ForwardHealth. Si aad u hesho dhakhtar Medicaid qaata:

1. Booqo [www.forwardhealth.wi.gov](http://www.forwardhealth.wi.gov).
2. Guji linkiga Xubnaha (Members) ama calaamadda ka muuqda bogga bartamihiisa.
3. Hoos u soco oo guji batoonka Tasiilaadka (Resources).
4. Guji linkiga Dhakhtar Hel (Find a Provider).
5. Barnaamijka (Program) hoostiisa, guji BadgerCare/Medicaid.

Ama, la soo xiriir ForwardHealth Adeegga Xubnaha 800-362-3002.

**Waxaad xaq u leedahay inaad ballanta wiisitada ilkaha ku qabsato ilaa iyo 90 maalmood gudahood markaad codssato**. Soo garaac ForwardHealth Adeegga Xubnaha 800-362-3002 haddii aad ballanta dhakhtarka ku heli weydo ilaa 90 maalmood gadahood.

Soo garaac Wisconsin gaadiidka ballamaha caafimaadka ee aan degdegga ahayn (non-emergency medical transportation) NEMT taleefanka maamulaha 866-907-1493 (ama TTY 711) haddii aad u baahan tahay in aad heso gaadiid kuu qaada dhakhtarka ilkaha. Waxaa lagugu caawin karaa gaadiid ku qaada.

**Haddii aad imarjanso ahaan ugu baahato dhakhtarka ilkaha, waxaad xaq u leedahay in aad ballan ku hesho ilaa 24 saac gudahood**. Imarjansada ilkaha waa xanuun ah ilkaha, barar, qandho, infakshan, ama dhaawaca ilkaha. Haddii aad si imarjanso ah ugu baahato dhakhtarka ilkaha:

* Haddii aad la xiriirto dhakhtarka ilkaha ee ka tirsan ForwardHealth:
* Taleefan kula xiriir dhakhtarka ilkaha.
* U sheeg in aad adiga ama ilmahaaga si imarjanso ah u rabtaan dhakhtarka ilkaha.
* U sheeg dhibaatada ilkaha ah ee aad markaas jirta. Waxay noqon kartaa ilig si daran idiin xanuunaya ama wejiga oo bararsan.
* Soo garaac Wisconsin NEMT taleefanka maamulaha 866-907-1493 ama ForwardHealth Adeegga Xubnaha 800-362-3002 haddii aad rabto gaadiid kuu qaada ballamaha dhakhtarka ilkaha.
* Haddii aadan la xiriirto dhakhtar ilko oo ka tirsan ForwardHealth:
* Soo garaac ForwardHealth Adeegga Xubnaha 800-362-3002. U sheego in aad adiga ama ilmahaaga si imarjanso ah u rabtaan dhakhtarka ilkaha. Waxaan lagugu caawin karaa in aad hesho dhakhtarka ilkaha.
* Noo sheeg haddii aad u baahan tahay gaadiid ku geeya dakhtarka ilkaha.

# ADEEGYADA UU BIXINAYO FORWARDHEALTH

[Note to HMO: Insert Dental services in this section if not covered by HMO]

## **Adeegyada Dabiibka Habdhaqanka (Agnaanta ama Ootiisamka)**

Adeegyada dabiibka habdhaqanka waxaa la bixiyaa sida ku qoran *[BadgerCare Plus]*. Adeegyada dabiibka habdhaqanka waxaa lagula tacaalaa agnaanta ama ootiisamka. Waxa kale oo dabiibka agnaanta ama ootiisamka bixin doona goobo Medicaid heshiis kula jira oo qaata kaarka ForwardHealth. Si aad u hesho dhakhtar Medicaid qaata:

1. Booqo [www.forwardhealth.wi.gov](http://www.forwardhealth.wi.gov).
2. Guji linkiga Xubnaha (Members) ama calaamadda ka muuqda bogga bartamihiisa.
3. Hoos u soco oo guji batoonka Tasiilaadka (Resources).
4. Guji linkiga Dhakhtar Hel (Find a Provider).
5. Barnaamijka (Program) hoostiisa, guji BadgerCare/Medicaid.

Ama, la soo xiriir ForwardHealth Adeegga Xubnaha 800-362-3002.

## **Adeegga Duugduugista**

Adeegga duugduugista waxaa la bixinayaa *[BadgerCare Plus and/or Medicaid SSI]*. Waxa kale oo duugduugista bixin doona goobo Medicaid heshiis kula jira oo qaata kaarka ForwardHealth. Si aad u hesho dhakhtar Medicaid qaata:

1. Booqo [www.forwardhealth.wi.gov](http://www.forwardhealth.wi.gov).
2. Guji linkiga Xubnaha (Members) ama calaamadda ka muuqda bogga bartamihiisa.
3. Hoos u soco oo guji batoonka Tasiilaadka (Resources).
4. Guji linkiga Dhakhtar Hel (Find a Provider).
5. Barnaamijka (Program) hoostiisa, guji BadgerCare/Medicaid.

Ama, la soo xiriir ForwardHealth Adeegga Xubnaha 800-362-3002.

## **Gaadiidka Caafimaadka**

Waxaad ka heli kartaa gaadiidka ballamaha caafimaadka ee aan degdegga ahayn (non-emergency medical transportation) (NEMT) adeegyadeeda oo loo soo marayo maamulaha Wisconsin NEMT. Maamulaha NEMT ayaa diyaariya oo bixiya kharashka gaadiidka caafimaadka lagu aadayo ee dadka aan haysan wax gaadiid ah. NEMT waxaa ka mid in la raaco:

* Gaadiidka dadweynaha, sida basaska magaalada
* Aambalaas aan degdeg ahayn
* Baabuurta caafimaadka oo gaar ah
* Gaadiid noocyo kale, oo waa wax ku xiran dadka xanuunsan iyo baahidooda gaadiidka

Haddii aad haysato baabuur oo aad u ku aadi karto ballantaada laakiin aadan awoodin inaad iska bixiso shidaalka, waxaa laguu soo celinayaa lacagta (kharashka shidaalka).

Waxaa khasab ah in laba maalmood ka hor la sii qabsado ballamaha caafimaadka. Soo garaaco NEMT taleefanka maamulaha 866-907-1493 (ama TTY 711), Isniin ilaa Jimce, 7-da aroornimo ilaa 6-da galabnimo. Waxa kale oo laguu qaban karaa ballamaha degdegga ah. Baabuur kuu qaada ballan degdeg ah waxaa lagu helayaa ilaa saddex saac ama ka yar.

## **Daawooyinka Farmashiyaha**

Waxaa daawo kuu soo qoraya *[HMO Name]* dhakhtar ah, takhasus ama kan ilkaha. Waxaa lagaa bixin karaa daawooyinka qaar la isku qoro iyo qaar la iska soo iibsado oo waxaad ka soo qaadan kartaa farmashiye kasta oo qaadanaya kaarka ForwardHealth.

Daawada lagaa bixinayo waxaa lagaa qaadayaa lacag yar ama waa la xadeynayaa. Haddii aadan iska bixin karin lacagta lagaa rabo, si kasta daawadaada waad heleysaa.

Haddii aad su'aalo ka qabto daawooyinka ay bixiyaan *[BadgerCare Plus or Medicaid SSI]* ama lacagtaad bixineyso, kala xiriir ForwardHealth Adeegga Xubnaha 800-362-3002.

# ADEEGYADA AYSAN CEYMISYADU BIXINEYN *[BADGERCARE PLUS and/or MEDICAID SSI]*

Haddii lagaa bixineyn adeegga marka loo eego *[BadgerCare Plus and/or Medicaid SSI]*:

* Adeegyada aan caafimaad ahaan daruuri ahayn
* Adeegyada aysan soo oggolaan *[HMO]* ama dhakhtarka daaweynta guud marka la iska rabo oggolaansho
* Kharashaadka nolosha caadiga ah sida kirada ama bixinta amaahda guryaha, cuntada, adeegyada, madadaalada, dharka, alaabta guriga, alaabta nadaafadda guriga, iyo ceymiska
* Adeegyada ama waxyaabaha qurxinta loo adeegsado
* Daaweynta ama adeegyada ma-dhaleysnimada
* Dibu-hagaajinta hawsha ma-dhaleysnimada
* Caafimaadka dhimirka bukaanjiifka goobaha xarumaha ah ee dadka da'doodu tahay 22 ilaa 64, haddii aysan ahayn wax ka yar 15 maalmood oo ah daawa dhaqameed
* Cuntada iyo qolka xarun

# BADDIILKA ADEEGGA AMA GOOBTA

*[HMO]* waxay bixineysaa adeegyada ama goobaha daryeelka qaarkooda aysan sida caadiga ah bixineyn Wisconsin Medicaid. Adeegyadan waxaa loo yaqaan "baddiilka" adeegyada ama goobaha.

Waxa hoos ku qoran baddiilka adeegyada ama xarumaha ay bixinayaan BadgerCare Plus ama Medicaid SSI:

* Adeegyada caafimaadka dhimirka ee goobaha bukaanjiifka dhimirka (institute of mental disease ama IMD) ee qofka da'diisu tahay 22 ilaa 64 sano ee aan ka badneyn 15 maalmood halkii bil.
* Dabiibka degdega ah ee bulshada gudaheeda (guryaha adeegga caafimaadka dhimirka ee muddada gaaban).

Go'aaminta haddii "baddiilka" adeegga ama xaruntu habboon tahay waa dedaal kooxeed. *[HMO]* waxay adiga iyo dhakhtarka idin kala shaqayn doontaa g'aanka kuugu fiican. **Waxaad xaq u leedahay in aad diiddo in aad ka qeybqaadato goob kasta ama dabiibka.**

# HELIDDA FIKRADDA DHAKHTAR LABAAD

Haddii aadan sameyn karin talooyinka daawada ee dhakhtarkaaga, waxaad heli kartaa dhakhtar aad ka hesho fikrad labaad. Wixii faahfaahin ah kala xiriir dhakhtarka ama Waaxda Adeegga Macaamiisha *[800-xxx-xxxx]*.

# MAAREYNTA DARYEELKA (ISKUDUWIDDA)

Markaad xubin ka tahy *[HMO]*, waxaad heleysaa koox kuu maamuleysa daryeelka. Maamulka daryeelka waa adeeg bilaash u ah xubnaha *[HMO]*. Waxay lagaa caawinayaa aqoonsiga oo gaarista yoolalkaaga caafimaadka iyo fayoqabka. Kooxda maamulka daryeelka waxay sidoo kale kugu xiri doonaan dhakhaatiirta, adeegyada bulshada, iyo taageerada bulshada.

Marka uu kuu bilowdo ceymiska, waxaa laguu soo dirayaa waraaq ah wacyigelin ama taleefan si lagaala hadlo baahidaada caafimaadka ee gaarka ah. Waa muhiim in aad u jawaabto si laguugu caawiyo baahidaada. Waxaad si toos ah ula xiriiri kartaa kooxda Maamulka Daryeelka
*[800-xxx-xxxx].*

Maamulaha daryeelka ayaa kugu caawinaya kalaguurka isbitaalka ama goobaha kale markaad ku noqoneyso guriga. Kala xiriir maamulaha daryeelka t *[insert phone number or other instructions]* si aad u hesho caawimo haddii isbitaal lagu seexiyo.

# BUUXINTA DARDAARANKA HORMARISKA AH, BIXINTA XUBNAHA, AMA QOF CAAFIMAADKAAGA KUU GO'AANMINAYA MARKAADAN ADIGU AWOODIN (POWER OF ATTORNEY FOR HEALTH CARE)

Waxaad xaq u leedahay in aad talo ka sii bixiso waxa aad rabto in laguu sameeyo haddii aadan awoodin in aad adigu go'aan gaarto. Mararka qaarkood dadku ma awoodaan in ay iyagu go'aansadaan daryeelka caafimaadka sababtuna waa shilal ama xanuun halis ah oo ku dhaca. Waxaad xaq u leedahay in aad sheegato waxa aad rabto in xaaladahaas laguu qabto. Taas macnaheedu waa in aad diyaarsan karto "dardaaran hormaris ah."

Waxaa jira noocyo kala duwan oo ah dardaaran iyo magacyo kala duwan oo loogu yeero. Dukumeentiyada loo yaqaan "bixinta xubnaha" iyo "qofka caafimaadkaaga kuu go'aaminaya markaadan adigu awoodin (power of attorney for health care)" waa tusaaleyaal ka mid ah dardaaranka hormariska ah.

Adiga ayaa go'aansanaya haddii aad rabto dardaaranka hormariska ah. Dhakhtarka ayaa kuu sharxaya sida loo sameeyo oo loo isticmaalo dardaaranka hormariska ah. Laakiin, khasab ma aha inaad sameysato ama si kale ma laguula dhaqmayo haddii aadan haysan.

La xiriir dhakhtarka haddii aad rabto inaad faahfaahin ka hesho dardaaranka hormariska ah. Waxaad foomamka dardaaranka hormariska ah ka heli kartaa Wisconsin Waaxda Adeegga Caafimaadka (Wisconsin Department of Health Service ama DHS) bartooda intarnetka ee [https://www.dhs.wisconsin.gov/forms/advdirectives](https://www.dhs.wisconsin.gov/forms/advdirectives/index.htm).

Waxaad xaq u leedahay in aad cabasho u soo dirsato DHS Qeybta Xaqiijinta Tayada (Division of Quality Assurance) haddii laguu raaci waayo dardaaranka hormariska ah, bixinta xubnaha, ama qofka caafimaadkaaga kuu go'aanminaya markaadan adigu awoodin. Waxaad caawimaad ah in aad cabasho u soo dirsato ku heli kartaa adiga oo la soo xiriiraya DHS Qeybta Xaqiijinta Tayada (Division of Quality Assurance) taleefanka 800-642-6552.

# DAAWEYNTA IYO ADEEGYADA CUSUB

*[HMO]* waxay leedahay hab loo eego noocyada adeegyada iyo daaweynta cusub. Waxaa jira wax qeyb ka ah habka eegista, *[HMO]*:

* Eegis ah daraasaadka seyniska iyo heerarka daryeelka si loogu hubiyo in daaweynta ama adeegyada cusub ay yihiin kuwo leh badqabid iyo waxtar.
* Fiirin ah haddii ay maamulka gobolka soo oggolaadeen daaweynta ama adeegga.

[Note to HMO: Include additional language in this section for any plan specific policies and procedures related to review of new technologies or treatments.]

# CEYMISYADA KALE

Dhakhtarka u sheeg haddii aad haysato ceymis kale oo dheeraad ah *[BadgerCare Plus or Medicaid SSI]*. Dhakhtarku waa in uu ugu horreyn lacagta u dirsado ceysmiska kale *[HMO]*. Haddii uusan dhakhtarka *[HMO]* aqbaleyn ceymiskaaga kale, taleefan u soo dir HMO Shaqaalaha Diiwangelinta 800-291-2002. Waxay kuu sheegi doonaan sida aad u isticmaleyso labada ceymis.

# HADDII AAD GUURTO

Haddii aad guriga ka guureyso, la xiriir degmadaada ama xafiiska qabiilka. Haddii aad u guurto degmo kale, la xiriir degmadaas ama xafiiska qabiilka ee deegaankaaga cusub oo u sheeg in aad xaq u leedahay BadgerCare Plus ama Medicaid SSI.

Haddii aad ka guurto *[HMO]* deegaankeeda adeegga, waa in aad Shaqaalaha Diiwaangelnta HMO kala xiriirto taleefanka 800-291-2002. Waxa lagugu caawinayaa in aad doorato HMO kale oo ka jirta deegaankaaga cusub.

# ISBEDDELKA LACAGBIXINTA MEDICAID

Haddii aad ka baxdo ForwardHealth ama *[BadgerCare Plus or Medicaid SSI]* HMO oo aad u wareegto *[BadgerCare Plus or Medicaid SSI]* HMO cusub, markaas waxaad xaq u leedahay:

* In aad la sii xiriirto dhakhaatiirtaada hadda iyo adeegyada aad haysato ilaa iyo 90 maalmood. Fadlan taleefan u dir HMO cusub markaad gasho oo u sheeg dhakhtarkaad aaddo. Haddii uusan dhakhtarku ku jirin shabakadda HMO ilaa 90 maalmood ka dib, waa in aad doorato dhakhtar cusub oo ku jira shabakadda HMO.
* Hel adeegyada aad u baahan tahay si aad uga fogaato khataraha caafimaadka ama isbitaal.

Soo garaac *[HMO]* Adeegga Macaamiisha taleefankooda *[800-xxx-xxxx]* si aad u hesho faahfaahinta ku saabsan waxa lagaa bixinayo.

# MARKAAN LOO BAAHNEYN HMO

*[HMO]* waa shirkad ah daryeelka caafimaadka (health maintenance organization), ama HMO. HMOs waa shirkadaha ceymiska ee bixiya lacagta adeegada goobaha caafimaadka.

Guud ahaan waxaa khasab ah in la iska diiwaangesho HMO si manafacaad looga helo BadgerCare Plus iyo Medicaid SSI. An HMO markii aan la rabin macnaheedu waa in aan lagu biirin HMO iyo in aad haysato oo ku sii jirto BadgerCare Plus ama Medicaid SSI. Badanaa dadka diida waxaa laga yeelaa wakhti ah muddo gaaban oo keliya. Caadi ahaan waa in aad soo qaadato koorso ah daaweynta ka hor inta aadan isku qorin HMO. Haddii aad u maleyneyso in aadan u baahneyn in aad isku qorto HMO, wixii faahfaahin ah kala xiriir HMO Shaqaalaha Diiwaangelinta 800-291-2002 .

# SOOGUDBINTA CABASHO AMA RACFAAN

## **Cabashooyinka**

**Waa maxay cabasho?**

Waxaad xaq u leedahay cabasho haddii aadan ku faraxsanayn ceymiska ama dhakhaatiirta. Cabasho waa dacwo kasta oo ku saabsan *[HMO]* ama dhakhtar heshiis kula jira oo aan la xiriirin go'aanka *[HMO]* ee adeegyada daryeelka caafimaadkaaga. Mowduucyada cabashada waxaa ka mid ah tayada adeegyada laguu qabtay, xumaan ay dhakhtar ama shaqale kuu muujiyey, iyo in la ixtiraami waayo xuquuqdaada xubin ahaneed.

**Yaa soo diri kara cabashada?**

Adiga ayaa cabashada soo dirsan kara. Wakiil aad qabsatay, qof go'aan kuu gaara, ama dhakhtar ayaa cabasho kuu soo gudbin kara. Waxaa laguula soo xiriiri doonaa ogolaansho haddii wakiil ama adeegbixiye kuu soo gudbin doonaan cabasho.

**Goormaan soo diri kara cabashada?**

Adiga (ama wakiilkaaga) markii aad rabtaan ayaad cabashada soo diri kartaan.

**Sidee baa cabashada loogu soo dirayaa *[HMO]*?**

Taleefan u soo dir *[HMO]* Qareenka Xubnaha lambarka *[800-xxx-xxxx]*, ama waraaq noogu soo dir cinwaaka hoose haddii aad cabasho qabto:

*[HMO Name and Mailing Address]*

Haddii aad cabasho u soo gudbiso *[HMO]*, waxaad fursad u heli doontaa in aad taleefan kula hadasho ama si toos ah ugu timaaddo *[HMO]* Grievance and Appeal Committee (Guddiga Cabashada iyo Racfaanka). *[HMO]* waxay haysataa 30 maalmood laga bilaabo taariikhda cabashadu soo gaartay si ay kuugu soo dirto go'aanka xalka u ah cabashada.

**Yaa igu caawin kara in aan soo dirsado cabashada?**

*[HMO]* Qareenka Xubinaha ayaa kaala shaqayn kara xallinta dhibaatada ama kaa caawin kara inaad xerayso cabasho.

Haddii aad rabto qof ka baxsan *[HMO]* in aad kala hadasho dhibaato, soo garaac Wisconsin HMO Barnaamijka Wakiilka Gaarka ah (Ombuds) 800-760-0001. Barnaamijka Wakiilka Gaarka ah (Ombuds) waxa ay kugu caawin karaan in aad cabasho rasmi ah u qorato *[HMO]*. Haddii aad ku jirto Barnaamijka Medicaid SSI, waxa kale oo aad kala soo xiriiri kartaa SSI Qareenka Dibadda 800-928-8778 si ay cabashada kuugu diraan.

**Ka warran haddii aan ku qanci waayo with *[HMO]* jawaabteeda?**

Haddii aad ku qanci weydo jawaabta *[HMO]* ee cabashadaada, waxaad codsan kartaa in cabashada dibu-eegis laguugu sameeyo Wisconsin Waaxda Adeegyada Caafimaadka ee Wisconsin (Department of Health Services ama DHS).

**Waraaq u soo dir:** BadgerCare Plus and Medicaid SSI

HMO Ombuds

P.O. Box 6470

Madison, WI 53716-0470

**Ama soo garaac:** 800-760-0001

**Si kale miyaa la iila dhaqmi doonaa haddii aan disado cabasho?**

Ma dhacayso in laguula dhaqmo si ka duwan xubnaha kale ka dib markaad soo gudbiso dacwad ama cabasho. Wax saameyn ah kuma yeelneyso manaafacaadka caafimaadkaaga.

## **Racfaanka**

**Waa maxay racfaan?**

Waxaad xaq u leedahay inaad codsato racfaan haddii aadan ku faraxsaneyn go'aanka *[HMO]*. Rafcaanku waa codsi loo dirsado *[HMO]* si ay dib ugu eegaan go'aan saameynaya adeegyada. Go'aankoodu wuxuu noqon karaa **go'aan wax laguugu diidayo**.

**Go'aanka wax laguugu diidayo** wuxuu noqon karaa mid ka mid ah:

* *[HMO]* ceymiska oo la joojiyey, la hakiyey, ama adeegga hadda oo lagaa yareeyey.
* *[HMO]* go'aan laguugu diiday adeeg aad ka codstay.
* *[HMO]* waxay diidi karaan in ay kaa bixiyaan adeeg.
* *[HMO]* adiga ayaa kugu oran kara bixi lacag adigoo u arka wax aan sax ahayan.
* *[HMO]* go'aan laguugu diiday codsiga adeeg dhakhtar aysan ceymiska heshiis lahayn adiga oo ku nool dhul miyi ah oo uu ka jiro hal urur oo keliya oo ah hal HMO.
* *[HMO]* waxaad ka waayi kartaa adeeg caafimaad wakhti sax ah.
* *[HMO]* wakhti sax ah ayey xal ugu heli waayeen cabashada ama racfaanka.

*[HMO]* ayaa waraaq kuu soo direysa haddii go'aanku noqdo in wax laguu diiday.

**Yaa xareyn kara racfaanka?**

Waxaad codsan kartaa racfaan. Wakiil aad qabsatay, qof go'aan kuu gaara, ama dhakhtar ayaa racfaanka soo gudbin kara. Waxaa laguula soo xiriiri doonaa oggolaansho haddii ay wakiil ama adeegbixiye soo gudbin doonaan racfaankaaga.

**Goormaa la xareyn karaa racfaanka?**

Adiga (ama wakiilkaaga) waa in aad ku codsataan rafcaanka ilaa 60 maalmood gudahood laga bilaabo taariikhda aad waraaqda heshay ee sheegeysa go'aanka diidmada ah.

**Sidee baa cabashada loogu soo dirayaa [HMO]?**

Haddii aad rabto in aad rafcaan ka qaadato go'aan aadan ku qancin, taleefan u soo dir Qareenka Xubnaha *[HMO]* lambarka *[800-xxx-xxxx]* ama waraaq u soo dir:

*[HMO Name and Mailing Address]*

Haddii aad racfaan u soo dirsato *[HMO]*, waxaad fursad u heli doontaa in aad taleefan kula hadasho ama si toos ah ugu timaaddo *[HMO]* Grievance and Appeal Committee (Guddiga Cabashada iyo Racfaanka). Markaad racfaanka soo codsado, *[HMO]* waxay haysataa 30 maalmood si ay go'aan uga soo gaarto.

**Maxaa dhacaya haddii aanan go'aanka sugi karin 30 maalmood?**

Haddii aad adiga ama dhakhtarka maleysataan inuu sugitaan ah 30 maalmood si xun u dhaawacayo caafimaadkaaga ama in aadan qabsan karin danahaaga, waxaad codsan kartaa racfaan degdeg ah. Haddii ay *[HMO]* kaa yeesho racfaan degdeg ah, waxaad go'aanka ku heli doontaa 72 saac gudahood.

**Yaa iga caawin kara codsiga racfaanka?**

Haddii aad u baahan tahay in lagaa caawiyo qorista codsiga racfaanka, fadlan taleefan u soo dir Qareenka Xubnaha *[HMO]* lambarka *[800-xxx-xxxx]*.

Haddii aad rabto in aad la hadasho qof ka baxsan *[HMO]*, taleefan u soo dir BadgerCare Plus iyo Medicaid SSI Wakiilka Gaarka ah (Ombuds) lambarka 800-760-0001. Haddii aad ku jirto Barnaamijka Medicaid SSI, waxaad Qareenka Bannaanka ee SSI kala soo xiriiri kartaa
800-708-3034 si ay racfaanka kuugu caawiyaan.

**Adeeg ma sii heli karaa inta uu racfaanku ii socdo?**

Haddii *[HMO]* go'aansato in lagaa joojiyo, hakiyo, ama yareeyo adeegga aad hadda heleyso, waxaad xaq u leedahay in aad soo codsato inaad sii wadato adeegyada inta lagu jiro racfaankaaga. Waa in aad codsiga ku soo dirsato waraaq, fakis, ama qoraal ah boostada intarnetka wakhti go'an gudihiis, hadba sidii rabto:

* Maalinta ama ka hor taariikhda uu ceymiska *[HMO]* joogsanayo ama kaa yaraanayo
* 10 maalmood gudahood markaad ku hesho ogeysiis ah in adeegyada lagaa yareyn doono

Haddii uu go'aanka *[HMO]* ee racfaankaagu uusan ahayn mid aad raalli ku tahay, waxay *[HMO]* kaa rabtaa lacagtii adeegyada intii uu kuu socday rafcaanka.

**Si ka duwan dadka kale miyaa la iila dhaqmi doonaa haddii aan racfaan codsado?**

Ma dhacayso in laguula dhaqmo si ka duwan xubnaha kale markaad soo codsato racfaan. Wax saameyn ah kuma yeelneyso manaafacaadkaga kale ee caafimaadka.

**Ka warran haddii aan ku qanci waayo go'aanka *[HMO]* ee racfaankeyga?**

Waxaad soo codsan kartaa dacwad-dhageysiga Wisconsin Qeybta Dacwad-dhageysiga iyo Racfaanka (Division of Hearing and Appeals) haddii aad ku qanci weydo go'aanka *[HMO]* ee racfaankaaga. Hoos ka eego faahfaahinta dacwad-dhageysiga caddaaladeysan.

## **Dacwad-dhageysi Caddaaladeysan**

**Waa maxay cacwad-dhageysi caddaaladeysan?**

Dacwad-dhageysiga cadaaladeysan waa dibu-eegista go'aanka *[HMO]* ee racfaankaaga oo waxaa sameeya Garsooraha Dacwadaha Dowliga ah (Administrative Law Judge) ee deegaanka aad ku nooshahay. **Waa in aad racfaan ka qaadato *[HMO]* marka hore ka hor intaadan codsan dacwad-dhageysi caddaaladeysan.**

**Goorma ayaan codsan karaa dacwad-dhageysiga caddaaladeysan?**

Waa in aad dacwad-dhageysi caddaaladeysan ku soo codsato 90 maalmood gudahooda laga bilaabo taariikhdii aad heshay go'aanka qoran ee *[HMO]* ee racfaankaaga.

**Sidee baan u codsan karaa dacwad-dhageysiga caddaaladeysan?**

Haddii aad rabto dacwad-dhageysi, codsi qoraal ah u soo dirso:

Department of Administration

Division of Hearings and Appeals

P.O. Box 7875

Madison, WI 53707-7875

Waxaad xaq u leedahay in lagugu matalo dacwad-dhageysiga, oo waxaad keensan kartaa saaxiib ku caawiya. Haddii aad rabto qaabbilaad gaar ahaaneed oo ah naafannimo ama turjubaan in aad hesho, fadlan soo garaac 608-266-7709.

**Yaa igu caawin kara codsiga dacwad-dhageysiga caddaaladeysan?**

Haddii aad rabto in lagugu caawiyo codsiga dacwad-dhageysiga, fadlan soo garaac BadgerCare Plus iyo Medicaid SSI Wakiilka Gaarka ah (Ombuds) lambarka 800-760-0001. Haddii aad ku jirto Barnaamijka Medicaid SSI, waxaad Qareenka Bannaanka ee SSI kala soo xiriiri kartaa
800-708-3034 si ay kuu caawiyaan.

**Adeeg aan helo ma sii heli karaa inta ay ii socoto dacwad-dhageysiga?**

Haddii *[HMO]* go'aansato in lagaa joojiyo, hakiyo, ama yareeyo adeegga aad hadda heleyso, waxaad xaq u leedahay in aad soo codsato inaad sii wadato adeegyada inta lagu jiro racfaankaaga iyo dacwad-dhageysigaaga *[HMO]*. Waa in aad codsato in adeegga laguu sii wado inta lagu jiro dacwad-dhageysiga, xataa haddii aad horay u codsatay in laguu sii wada adeega inta lagu jiro racfaanka *[HMO]*. Waa in aad codsiga ku soo dirsato waraaq, fakis, ama qoraal ah boostada intarnetka wakhti go'an gudihiis, hadba sidii rabto:

* Maalinta ama ka hor taariikhda uu ceymiska *[HMO]* joogsanayo ama kaa yaraanayo
* 10 maalmood gudahood markaad ku hesho ogeysiis ah in adeegyada lagaa yareyn doono

Haddii uu go'aanka garsooraha ahayn mid aad raalli ku tahay, waxaa lagaa rabaa in aad *[HMO]* u soo celiso lacagtii adeegyada ee intii uu kuu socday habraacii rafcaanka.

**Si ka duwan dadka kale miyaa la iila dhaqmi doonaa markaan codsado
dacwad-dhageysiga?**

Ma dhacayso in laguula dhaqmo si ka duwan xubnaha kale ka dib markaad soo codsato
dacwad-dhageysi. Wax saameyn ah kuma yeelneyso manaafacaadkaga kale ee caafimaadka.

# XUQUUQAHAAGA

1. **Waxaad xaq u leedahay in aad macluumaadka ku hesho sida kugu fiican. Waxaa ka mid ah:**
* Waxaad xaq u leedahay in aad hesho turjubaan mar kasta oo laguu qabanayo adeeg ay *[BadgerCare Plus, Medicaid SSI]* kaa bixinayaan.
* Waxaad xaq u leedahay in aad macluumaadka buugyarehan ku hesho luuqad iyo qaab kale.
1. **Waxaad xaq u leedahay in laguula dhaqmo xushmad, ixtiraam, iyo caddaalad iyo in laguu tixgeliyo shakhsiyaddaada gaarka ah. Waxaa ka mid ah:**
* In aad xaq u leedahay in aan lagu takoorin. *[HMO]* waa in ay raacaan sharciyada kaa ilaalinaya takoorka iyo caddaalad darrada*. [HMO]* waxaa laga heleyaa adeegyo xubnaha oo dhan loo qabanayo iyada oo aan oo eegeyn:
	+ Da'
	+ Midab
	+ Naafannimo
	+ Asalkoodii hore
	+ Isirkooda
	+ Jinsiga
	+ Diintooda
	+ Dookhooda galmada
	+ Aqoonsiga jinsiga

Adeegyada caafimaadka ee ay tahay in la bixiyo oo dhan, waa in laga helo oo ay isku mid u noqdaan xubnaha oo dhan. Dadka iyo hay'adaha *[HMO]* kala shaqeeya ama ka taliya sii-gudbinta bukaanka waa in ay xubnaha bukaanka ah oo dhan ugu sameeyaan si isku mid ah.

* Xaq inaad u leedahay in aan lagugu sameyn xannibaad ama gooni-yeelid lagugu khasbo, lagugu edbinayo, lagugu ciqaabayo, ama ah aargoosi. Taas macnaheedu waa in aad xaq u leedahay in aan lagu xakameyn ama lagugu khasbin in aad
kali ahaato si aad ugu dhaqanto si gaar ah, si laguu ciqaabo, ama in loo arko wax sax ah.
* Xuquuqdaada gaarka ah. *[HMO]* waa in ay raacaan sharciyada ilaalinaya xogta shakhsi ah iyo macluumaadka caafimaadka. Ka eego *[HMO]* Ogeysiiska Isticmaalidda Macluumaadka (Notice of Privacy Practices) wixii faahfaahin ah.
1. **Waxaad xaq u leedahay in laguu qabto adeegyada caafimaadka sida ku qoran sharciyada federaalka iyo kuwa gobolka. Waxaa ka mid ah:**
* Xaq inaad u leedahay inaad hesho adeegyada lagaa bixiyo ee aad heli karto markaad rabto. Markay caafimaad ahaan suurowdo, adeegyada waa in aad heli karto 24ka saac ee maalin kasta, toddobada maalmood.
1. **Waxaad xaq u leedahay inaad gaarto go'aamada daryeelka caafimaadkaaga. Waxaa ka mid ah:**
* Xaq inaad u leedahay in aad hesho macluumaad aad ku kala doorato daaweynta, iyadoo aan loo eegayn kharashka ama ceymiska.
* Xaq inaad u leedahay in aad aqbasho ama diiddo daaweynta ama qalliinka iyo in aad ka qeyb qaadato gaarista go'aanka daryeelkaaga.
* Xaq inaad u leedahay inaad qorsheysato oo aad agaasinto noocyada daryeelka caafimaadka ee mustaqabalka haddii aadan adigu awoodin in aad go'aamiso. Waxaad go'aankaas ku saeysan kartaa buuxin **dardaaranka hormariska ah**, **bixinta xubnaha**, ama **qof caafimaadkaaga kuu go'aanminaya markaadan adigu awoodin (power of attorney for health care)**. Faahfaahinta ka eego bogga *[xx]*, Buuxinta Dardaaranka Hormariska ah, Bixinta Xubnaha, ama Qof Caafimaadkaaga Kuu Go'aanminaya Markaadan Adigu Awoodin (Power Of Attorney For Health Care).
* Xaq inaad u leedahay baaris labaad haddii aadan ku qancsin talada daaweynta hal dhaktar. Taleefan u dir Adeegga Macmiisha si aad u hesho faahfaahinta wakhtiga baarista labaad.
1. **Waxaad xaq u leedahay in aad ogaato dhakhaatiirta iyo qorshe kasta oo ah dhiirrigelinta uu isticmaalo dhakhtarka *[HMO]*. Waxaa ka mid ah:**
* Xaq ayaad u leedahay *[HMO]* in aad ka codsato haddii uu jiro heshiis ah bixinta lacagta (qorsheyaasha dhiirrigelinta dhakhtarka) ee saameynaya siigudbin ama adeegyada kale ee aad u baahan tahay. Si aad macluumaadkaas u hesho, soo garaac Waaxda Adeegga Macaamiish *[800-xxx-xxxx]* si aad macluumaad uga hesho sida loo bixiyo lacagta dhakhtarka.
* Xaq ayaad u leedahay in aad hesho macluumaadka dhakhtarka *[HMO]* sida waxbarashada, shatiga dhakhtarka, iyo wixii cusbooneysiin ah oo loo sameeyey. Si aad u hesho macluumaadkaas, soo garaac Waaxda Adeegga Macaamiisha *[800-xxx-xxxx]*.
1. **Waxaad xaq u leedahay inaad dhakhtar kasta ka codsato koobbi ah feylkaaga caafimaadka.**
* Waxaad saxi kartaa macluumaadka ka khaldan feylkaaga caafimaadka haddii uu dhakhtarkaagu ku qanco in aad sixi karto.
* Soo garaac *[800-xxx-xxxx]* si lagaaga caawiyo codsiga koobbi ama beddelka feylkaaga caafimaadka. Fadlan ogow in lagaa qaad karo lacag koobiga feylkaaga caafimaadka.
1. **Waxaad xaq u leedahay in lagugu wargaliyo wax kasta oo ku saabsan Medicaid waxa ay bixineyso ee aan laga heli karin [HMO] sababtoo ah arrin ah moraal ama diin. Waxaa ka mid ah:**
* Xaq in aad u leedahay in lagugu wargeliyo sida adeegyada looga helayo FowardHealth adigoo adeegsanayna kaarkaaga ForwardHealth.
* Xaq in aad u leedahay inaad ka baxdo *[HMO]* haddii *[HMO]* aysan kaa bixineyn adeegga aad rabto sababtoo ah arrin ah niyad ama diin.
1. **Xaq in aad u leedahay inaad soo dirsato dacwo, cabasho, ama rafcaan haddii aadan ku qanacsanayn daryeelka ama adeegyada. Waxaa ka mid ah:**
* Xaq in aad u leenahay inaad codsato dacwad-dhageysi cacdaalad ah haddii aadan ku qanacsaneyn go'aanka *[HMO]* ee racfaankaaga ama haddii *[HMO]* ay kaaga soo jawaabi weydo racfaankaaga wakhti sax ah.
* Xaqa aad u leedahay in aad codsato dibu-eegista cabashada Waaxda Adeegyada Caafimaadka (Department of Health Services) haddii aadan ku faraxsanayn go'aanka *[HMO]* ee cabashadaada ama haddii *[HMO]* ay kaaga soo jawaabi weydo cabasho wakhti sax ah.
* Faahfaahinta ku saabsan sida loo soo dirsado cabasho, rafcaan, ama
dacwad-dhageysi caddaalad ah, ka eego bogga *[xx]*, Xareysashada Cabasho ama Racfaan.
1. **Xaq ayaad u leedahay inaad hesho macluumaadka [HMO], adeegyada, shaqaalaha daawada qora, dhakhaatiirta, iyo xuquuqaha iyo waajibaadka xubnaha. Waxaa ka mid ah:**
* Xaq ayaad u leedahay in aad ogaato isbeddellada waaweyn ee ku yimaada *[HMO]* ugu yaraan 30 maalmood ka hor taariikhda uu hirgeli doono isbeddelka.
1. **Waxaad xaq u leedahay in aad isticmaasho xuquuqahaaga iyada oo aan lagaa beddelin daaweynta *[HMO]* iyo goobaha dhakhtarka heshiiska lagula jira. Waxaa ka mid ah:**
* Xaq ayaad u leedahay in aad *[HMO]* u soo jeediso talooyin ah Xuquuqaha Xubnaha iyo Qorshaha Waajibaadka.

# WAAJIBAADKAAGA

* **Waxaad waajib kaa saaran yahay in aad *[HMO]* iyo goobaha caafimaadka siiso macluumaadka ay kaaga baahan yihiin si ay kuu daryeelaan.**
* **Waxaa waajib kaa saaran yahay in aad *[HMO]* u sheegto sida laguula soo xiriiri karo oo laguula hadli karo. Waxaa waajib kaa saaran yahay in aad ka jawaabto xiriirka *[HMO].***
* **Waxaa waajib kaa saaran yahay in aad raacdo qorsheyaasha iyo tilmaamaha daryeelka ee aad kula heshiisay goobaha dhakhtarka.**
* **Waxaa waajib kaa saaran yahay in aad fahamto dhibaatooyinka caafimaadkaaga iyo in aad ka qeybqaadato sameynta yoolalka daaweynta dhakhtarka.**

# JOOJINTA XUBINNIMADAADA *[HMO]*

**Waxaad u bedelan kartaa HMO sabab ay noqoto 90ka maalmood ee ugu horreeya ee markaad soo gasho *[HMO]*.** Ka dib 90ka maalmood ee ugu horreeya, waxa lagugu "joogista" si aad isugu qorto *[HMO]* sagaalka bilood ee soo socda. Waxa keliya oo aad iska beddeli kartaa HMO marka uu wakhtiga "joogista" kuu dhammaado ilaa sababtaad uga baxday xubinimada *[HMO]* in ay tahay mid ka mid ah sababaha soo socda:

* Waxaad xaq u leedahay in aad iska beddesho HMOs, sabab la'aan, haddii Wisconsin Waaxda Adeegyada Caafimaadka (Department of Health Services ama DHS) ay ku soo rogaan cunaqabatayn ama shuruudo ku meel gaar ah *[HMO]*.
* Waxaad xaq u leedahay in aad iska joojiso xubinnimada *[HMO]* mar kasta haddii:
	+ Haddii aad deegaanka adeegga ee *[HMO]* ka guurto.
	+ *[HMO]* marna kaama bixineyso, sabab diin ah ama mid niyad ah, adeeg aad rabto.
	+ Markaad u baahan tahay hal adeeg ama in ka badan oo ah in laguu sameeyo isku mar marka aadan ka heli karin goobaha dhaktarka. Waxay arrintan khuseysaa haddii dhakhtarku go'aamiyo in ay adeegyadu keeni karaan khatar aan loo baahneyn.
	+ Asbaabo kale, sida daryeel tayo xun, inaadan heleyn adeegyo lagaa bixinayo sida qoran, ama in aadan heleyn dhakhtar khibrad leh oo aad kula tacaasho baahida daryeelka aad rabto.

Haddii aad rabto inaad iska beddesho HMOs ama aad *[BadgerCare Plus or Medicaid SSI]* barnaamij yadauga baxdo si buuxda, waa in aad sii wadato in aad hesho adeegyada daryeelka caafimaadka *[HMO]* ilaa xubinnimadaadu kaa dhammaato.

Faahfaahinta marka la iska beddelayo HMO ama marka laga baxayo *[BadgerCare Plus and/or Medicaid SSI]* gebi ahaan, kala xiriir Shaqaalaha Diiwaangelinta HMO ee 800-291-2002.

# KHIYAAMADA IYO XADGUDUBKA

Haddii aad ka shakido khiyaamo ama xadgudub lagu sameynayo barnaamijka Medicaid, waa in aad soo sheegto. Fadlan booqo barta [www.reportfraud.wisconsin.gov](http://www.reportfraud.wisconsin.gov/).