Cigna

**Waxaa qaybiyay: Operating subsidiaries of Cigna Corporation. Dheefaha caymiska waxaa isku dubarida Cigna Health iyo Life Insurance Company.**

Shaqaaluhu-Bixiyaan

# CAYMISKA XANUUNKA KHATARTA

## SOO KOOBIDA DHEEFAHA

**Waxaa loo diyaariyey:** City of Portland

**Caymiska Xanuunada Halista ah wuxuu bixiyaa dheefo lacageed marka Qof Caymisan laga helo xanuun halis ah oo la caymiyay ama dhacdo ka dib marka caymisku dhaqangalo.** *Hoos ka eeg Kala duwnaanshaha Gobolka (waxaa lagu calaamadeeyey *) hoos.*

### Yaa Dooran Karaa Caymiska:

**U qalmitaankaga Adiga, Lamaanahaaga, Carruurtaada waxaa tixgelin doonaa Shaqaaleysiyahaaga.**

**Adiga:** Dhammaan shaqaalaha shaqeeya, Shaqaalaha Waqti buuxa iyo Waqti-dhiman ee si joogto ah uga shaqeeya Mareykanka ugu yaraan 18.75 saacadood todobaadkii oo si joogto ah ugu nool Mareykanka oo ahna muwaadiniin Mareykan ah ama ajaanibka deganaanshaha joogtada ah iyo xaasaskooda ama lammaanahooda guriga iyo Carruurta ku tiirsan ee ah muwaadiniin Mareykan ama ah ajaanibka deganaanshaha joogtada ee degan Mareykanka.

Waxaad caymiska u qalmi doontaa marka ay ku beegan tahay bisha koobaad ama taariikhada ku xigta shaqaalaysiinta ama Shaqada Hawlgalka leh.

**Xaaskaaga/Lamaanaha Guriga:** Ilaa da'da 100, ilaa inta aad codsanayso oo caymis laguu oggolaanayo naftaada.

**Ilmahaaga/Carruurtaada:** Dhalashada ilaa da'da 26; 26+ haddii ay naafo yihiin, ilaa inta aad codsanayso oo caymis laguu oggolaanayo naftaada.

### Caymiska la Heli Karo:

Qadarka dheefaha la muujiyey ayaa la bixin doonaa iyada oo aan loo eegin kharashaadka dhabta ah ee la galay. Faahfaahinta dheefaha waa soo koobitaan kaliya. Waxaa jira shuruudo, xeerar, kala duwanaansho gobol, ka reebitaanada iyo xaddidaadaha khuseeya dheefahan. Fadlan wixii macluumaad dheeraad ah ka akhri dhammaan macluumaadka ku jira Soo koobidan iyo Shahaadadaada Caymiska. Dhammaan Xaaladaha Xanuunada Halista ah ee Caymisan waa inay sabab u noqdaan cudur ama xanuun.

| | Qadarka Dheefta | Qadarka La Dammaanad Qaaday Bixinteeda |
|---|---|---|
| Shaqaalaha | $5,000, $10,000, $20,000, $30,000 | Ilaa $30,000 |
| Xaaska | 50% qadarka shaqaalaha | Ilaa $15,000 |
| Carruurta | 50% qadarka shaqaalaha, oo ay ku jiraan Xaaladaha Carruurnimo | Dhammaan Qadarka La Dammaanad Qaaday Bixinteeda |

Wixii faahfaahin dheeraad ah eeg qeybta hoose ee "Bixinta La Dammaanad Qaaday".

| Xaaladaha Caymisan | Qadarka Dheefta |
|---|---|
| **Xaaladaha Kansarka** | |
| Kansarka Maqaarka* | $750 1x halkii nolosha oodhan |

| Xaaladaha Caymisan | % Qadarka Dheefta ee Hore | % Soo Noqnoqata ee Qadarka Dheefta ee Hore |
|---|---|---|
| Kansarka Fida | 100% | 100% |
| Kansarka Aan Ka Fidin Goobtiisa | 25% | 25% |
| **Xaaladaha Xididada** | | |
| Wadne Istaag | 100% | 100% |
| Faalig | 100% | 100% |
| Cudurka Halbowlaha Wadnaha | 25% | 25% |

| Xaaladaha Caymisan | % Qadarka Dheefta ee Hore | % Soo Noqnoqata ee Qadarka Dheefta ee Hore |
|---|---|---|
| **Xaaladaha Habdhiska Dareen-wadka** | | |
| Cudurka Alzheimers (asaasaqa) ee Marxalada Sare | 25% | Lama Heli Karo |
| Amyotrophic Lateral Sclerosis (ALS) ((Cudurka Weerara Habdhiska Dareen-wadayaasha)) | 25% | Lama Heli Karo |
| Cudurka Parkinsons (Cudur ku dhaca habdhiska dareen-wadaha) | 25% | Lama Heli Karo |
| Multiple Sclerosis (Cudur weerar habdhiska difaaca jidhka) | 25% | Lama Heli Karo |
| Cudurka Alzheimers (asaasaqa) ee Marxalada Dhexe | 25% | Lama Heli Karo |
| Cudurka Huntington (Cudur sababa in unugyada maskaxdu burburaan) | 25% | Lama Heli Karo |
| Myasthenia Gravis | 25% | 25% |
| **Xaaladaha Carruurnimo*** | | |
| Curyaamida Maskaxda | 100% | Lama Heli Karo |
| Sistik Faybroosis (Cudur hidde oo saameeya barootinada jidhka) | 100% | Lama Heli Karo |
| Cudurka Daciifnimada Murqaha | 100% | Lama Heli Karo |
| Cudurka Dabaysha | 100% | Lama Heli Karo |
| **Xaaladaha Kale ee Qeexan** | | |
| Burada Maskaxda ee aan Kansarka ahayn | 100% | 100% |
| Indho la'aan | 100% | Lama Heli Karo |
| Koomo | 100% | 100% |
| Cudurka Kalyaha ee Marxalada Dhammaadka | 100% | 100% |
| Fashil Xubin Muhiima | 100% | 100% |
| Qalal | 100% | 100% |
| Maqal Beelid | 100% | Lama Heli Karo |
| Hadal Beelid | 100% | Lama Heli Karo |
| **Xaaladaha Shaqada** | | |
| Cagaarshowga-B ee Shaqada | 100% | 100% |
| Cagaarshowga-B ee Shaqada | 100% | 100% |
| Fayraska HIV* ee Shaqada | 100% | Lama Heli Karo |

Wixii Xaaladaha Carruurnimada ah fadlan tixraac bilowga qeybta Caymiska La Heli Karo ee kor ku xusan si aad u hesho faahfaahin ku saabsan qadarka caymiska loo heli karo carruurta caymisan.

| Daaweynta Fayo-qabka, Baaritaanada Caafimaadka iyo Dheefta Daryeelka Ka Hortagga* | Qadarka Dheefta |
|---|---|
| Qadarka dheefaha la muujiyey ayaa la bixin doonaa iyada oo aan loo eegin kharashaadka dhabta ah ee la galay waxaana lagu bixiyaa qaab maalinle ah. *Waxaa sidoo kale ka mid ah Tallaalka COVID-19, Baaritaanada, iyo Hubinta. Daryeelka Khadka Tooska ah Waa La Aqbalaa.* | $50 halkii sannaba 1 |

| Dheefaha | |
|---|---|
| **Dheefta Hore ee Xanuunada Halista** | Dheefta kadib baaritaan natiijo leh oo la sameeyey taariikhda dhaqangalka ah ee mid walba oo ka mida Xaalada Caymisan ee kor ka muuqda. Qadarka lagu bixin karo halkii Xaalada Caymisan waa Tirada Dheefta Bilowga ah ee lagu dhuftay boqoleyda khuseysa ee la muujiyey. Halkii Xaalad Caymisan waxaa la bixin doonaa hal mar halkii qof kasta oo Caymisan, iyadoo la raacayo Xaddiga Ugu badan ee Nolosha odhan. 180 maalmood ee u dhexeeya taariikhaha baaritaanka natiijada leh ayaa loo baahan yahay.* |

| Dheefaha | |
|---|---|
| **Dheefta Soo Noqnoqata** | Dheef loogu talagalay baaritaanka natiijo leh ee Xaalada Caymisan ee xigta ee loo bixiyay Dheefta Bilowga ee Xanuunada Halista ah, waxaa la bixinayaa ka dib markay mudo 12 bilood u dhexeyso baaritaanka natiijada leh ee Xaalad Caymisan oo hore, iyadoo la raacayo Xadka Ugu Badan ee Nolosha oodhan. |
| **Dheefta Kansarka Maqaarka** | Waxay bixinaysa dheefta kor lagu xusay. |

**Awooda Ambaqaadka:** Waxaad sii ambaqaadi kartaa ama sii wadan kartaa 100% caymiska dhammaan Dadka Caymisan marka Caymiskaagu dhammaanayo. Waa inaad ku jirta caymiska siyaasada oo aad ka yaraata da'da 100 si aad u sii wadato caymiskaaga. Qiimaha ayaa la beddeli karaa oo dhammaan caymisyada waxay ku dhammaadaan da'da 100. Waxay khuseysaa Muwaadi'inta Mareykanka iyo Ajaaniibka Deganaanshaha Joogtada leh ee degan Mareykanka..

### Caymiska Kharashka Toddobaadlaha ee Shaqaalaha:

**Qadarka Dheefta: $5,000**

| Da'da | Shaqaalaha | Shaqaalaha + Xaaska | Shaqaalaha + Ilmaha/Carruurta | Shaqaalaha + Qoyska |
|---|---|---|---|---|
| <25 | $0.48 | $0.87 | $0.87 | $1.25 |
| 25 ilaa 29 | $0.51 | $0.91 | $0.90 | $1.29 |
| 30 ilaa 34 | $0.61 | $1.08 | $0.99 | $1.47 |
| 35 ilaa 39 | $0.78 | $1.36 | $1.16 | $1.75 |
| 40 ilaa 44 | $0.94 | $1.65 | $1.32 | $2.03 |
| 45 ilaa 49 | $1.28 | $2.21 | $1.67 | $2.60 |
| 50 ilaa 54 | $1.82 | $3.03 | $2.20 | $3.41 |
| 55 ilaa 59 | $2.50 | $4.11 | $2.88 | $4.49 |
| 60 ilaa 64 | $3.12 | $5.16 | $3.50 | $5.55 |
| 65 ilaa 69 | $3.84 | $6.31 | $4.22 | $6.70 |
| 70 ilaa 74 | $5.12 | $8.50 | $5.50 | $8.88 |
| 75 ilaa 79 | $6.90 | $11.20 | $7.29 | $11.58 |
| 80 ilaa 84 | $7.29 | $13.10 | $7.68 | $13.49 |
| 85 ilaa 89 | $12.04 | $18.93 | $12.42 | $19.32 |
| 90 ilaa 94 | $12.04 | $18.93 | $12.42 | $19.32 |
| 95+ | $12.04 | $18.93 | $12.42 | $19.32 |

**Qadarka Dheefta: $10,000**

| Da'da | Shaqaalaha | Shaqaalaha + Xaaska | Shaqaalaha + Ilmaha/Carruurta | Shaqaalaha + Qoyska |
|---|---|---|---|---|
| <25 | $0.97 | $1.73 | $1.74 | $2.50 |
| 25 ilaa 29 | $1.02 | $1.82 | $1.79 | $2.59 |
| 30 ilaa 34 | $1.22 | $2.17 | $1.99 | $2.94 |
| 35 ilaa 39 | $1.56 | $2.73 | $2.33 | $3.50 |
| 40 ilaa 44 | $1.87 | $3.30 | $2.64 | $4.07 |
| 45 ilaa 49 | $2.56 | $4.42 | $3.33 | $5.19 |
| 50 ilaa 54 | $3.63 | $6.06 | $4.40 | $6.83 |
| 55 ilaa 59 | $5.00 | $8.21 | $5.77 | $8.98 |
| 60 ilaa 64 | $6.23 | $10.32 | $7.00 | $11.09 |
| 65 ilaa 69 | $7.68 | $12.62 | $8.45 | $13.39 |
| 70 ilaa 74 | $10.23 | $17.00 | $11.00 | $17.77 |
| 75 ilaa 79 | $13.80 | $22.40 | $14.57 | $23.17 |
| 80 ilaa 84 | $14.58 | $26.20 | $15.35 | $26.97 |
| 85 ilaa 89 | $24.08 | $37.86 | $24.85 | $38.63 |
| 90 ilaa 94 | $24.08 | $37.86 | $24.85 | $38.63 |
| 95+ | $24.08 | $37.86 | $24.85 | $38.63 |

**Qadarka Dheefta: $20,000**

| Da'da | Shaqaalaha | Shaqaalaha + Xaaska | Shaqaalaha + Ilmaha/Carruurta | Shaqaalaha + Qoyska |
|---|---|---|---|---|
| <25 | $1.93 | $3.47 | $3.47 | $5.00 |
| 25 ilaa 29 | $2.04 | $3.64 | $3.59 | $5.18 |
| 30 ilaa 34 | $2.43 | $4.33 | $3.97 | $5.87 |
| 35 ilaa 39 | $3.12 | $5.45 | $4.65 | $6.99 |
| 40 ilaa 44 | $3.75 | $6.59 | $5.28 | $8.13 |
| 45 ilaa 49 | $5.12 | $8.84 | $6.66 | $10.38 |
| 50 ilaa 54 | $7.26 | $12.12 | $8.80 | $13.65 |
| 55 ilaa 59 | $10.00 | $16.43 | $11.53 | $17.97 |
| 60 ilaa 64 | $12.46 | $20.64 | $14.00 | $22.18 |
| 65 ilaa 69 | $15.35 | $25.24 | $16.89 | $26.78 |
| 70 ilaa 74 | $20.46 | $33.99 | $22.01 | $35.53 |
| 75 ilaa 79 | $27.61 | $44.80 | $29.15 | $46.33 |
| 80 ilaa 84 | $29.16 | $52.40 | $30.70 | $53.94 |
| 85 ilaa 89 | $48.16 | $75.72 | $49.70 | $77.27 |
| 90 ilaa 94 | $48.16 | $75.72 | $49.70 | $77.27 |
| 95+ | $48.16 | $75.72 | $49.70 | $77.27 |

**Qadarka Dheefta: $30,000**

| Da'da | Shaqaalaha | Shaqaalaha + Xaaska | Shaqaalaha + Ilmaha/Carruurta | Shaqaalaha + Qoyska |
|---|---|---|---|---|
| <25 | $2.90 | $5.20 | $5.21 | $7.50 |
| 25 ilaa 29 | $3.07 | $5.46 | $5.38 | $7.77 |
| 30 ilaa 34 | $3.65 | $6.50 | $5.96 | $8.81 |
| 35 ilaa 39 | $4.67 | $8.18 | $6.98 | $10.49 |
| 40 ilaa 44 | $5.62 | $9.89 | $7.93 | $12.20 |
| 45 ilaa 49 | $7.68 | $13.26 | $9.99 | $15.58 |
| 50 ilaa 54 | $10.89 | $18.17 | $13.20 | $20.48 |
| 55 ilaa 59 | $15.00 | $24.64 | $17.30 | $26.95 |
| 60 ilaa 64 | $18.69 | $30.96 | $21.00 | $33.27 |
| 65 ilaa 69 | $23.03 | $37.86 | $25.34 | $40.17 |
| 70 ilaa 74 | $30.70 | $50.99 | $33.01 | $53.30 |
| 75 ilaa 79 | $41.41 | $67.20 | $43.72 | $69.50 |
| 80 ilaa 84 | $43.75 | $78.60 | $46.05 | $80.92 |
| 85 ilaa 89 | $72.24 | $113.59 | $74.55 | $115.90 |
| 90 ilaa 94 | $72.24 | $113.59 | $74.55 | $115.90 |
| 95+ | $72.24 | $113.59 | $74.55 | $115.90 |

*Kharashyada ayaa isbeddeli kara. Khidmadaha dhabta ah ee muddada mushaharka ayaa kala duwanaan kara wax yar sababtoo ah buuxinta awgeed.*
*Qaab-dhismeedka qiimaha siyaasadu waxay ku saleysan tahay da'da la gaaray, taas oo macnaheedu yahay in khidmadu kordhi karto sababtoo ah kororka da' daada awgeed.*

## Qodobada Muhiimka ee Siyaasada iyo Qeexitaanada:

**Qofka Caymisan:** Qof u qalma oo u diiwaangashan caymis hoos yimaada Siyaasadda.
**Khasaaraha Caymisan:** Khasaare waxaa lagu qeexay Siyaasaddan qeybta Jadwalka Dheefaha waxaanay ku dhacday Qofka Caymisan inta lagu jiro muddada wakhtiga ay khuseyso ee lagu sharxay Siyaasadda.
**Marka caymiskaagu u bilowdo:** Caymiskaagu wuxuu bilaabmaya kadib taariikhda dhaqangalka barnaamijka, taariikhda aad noqoto mid u qalma, bisha koobaad ee ku xigta marka la helo foomkaaga isdiiwaangelinta oo dhammeystiran, ama haddii loo baahdo cadeyn caymis, bisha koobaad kadib markaanu adiga qoraal kuugu ansixinay (ama ku tiirsanahaaga) caymis, haddii aanay si kale u oggolaan Cigna. Caymiskaagu ma bilaabmayo haddii aanad si firfircoon shaqada ugu jirin taariikhda dhaqangalka. Caymiska dhammaan Dadka Caymisan ee kale ma bilaabmi doono taariikhda dhaqangalka haddii qofka caymisan uu ku jiro cisbitaal, xarun ama guriga, naafo yahay ama qaadanayo dheefaha naafada ama aanu awoodin inuu fuliyo waxqabadyada nolol maalmeedka maalinlaha ah.
**Marka caymiskaagu dhammaado:** Caymiska wuxuu dhammaada horaanta taariikhda adiga iyo ku tiirsanayaashaady ay noqdaan qaar aan u qalmin, taariikhda siyaasadda kooxda ay ka baxdo dhaqangalka, ama taariikhda mudada ugu dambeysa ee la bixiyaya khidmada loo baahnaa. Ku tiirsanahaaga, caymisku sidoo kale wuxuu dhammaadaa marka uu caymiskaagu dhammaado, marka aan la bixinin khidmadooda caymiska ama marka ay noqdaan qaar aan u qalmin.

(Duruufaha qaarkood, caymiskaaga waa la sii wadi karaa. Hubi inaad akhrido qodobada ku jira Shahaadaada wixii ku saabsan marka caymiskaaga la sii wado karo.)

**Xuquuqda 30-ka Maalmood ee Hubinta Shahaadada:** Haddii Qof Caymisan aanu ku qanacsanayn Shahaadada Caymiska sabab kasta ha noqotee, waxaa na lagu soo celin karaa 30 maalmood gudahood ka dib helitaanka. Waxaanu soo celin doonnaa khidmad kasta oo la bixiyay shahaadaduna way buri doontaa siddii mid aan waligeed la soo saarin.

## Yaraynta Dheefta, Ka Reebitaanada Guud iyo Xaddidaadaha:

**Ka reebitaanada:** Marka lagu daro wixii ka reebitaano ah ee dheefaha u gaarka ah, dheefaha looma bixin doono Khasaare Caymisan oo kasta oo si toos ah ama si aan toos ahayn ay u keeneen, gebi ahaanba ama qayb ka mid ah kuwan soo socda: • si ula kac ah isu dhaawicid, is-dil ama isku day kasta oo taas ah inta la miyir-qabo ama aan la miyir-qabin; • falka ama isku dayga in lagu fuliyo fal-dambiyeed ama weerar; • dagaal lagu dhawaaqay ama aan lagu dhawaaqin ama fal dagaal; • Khasaare Caymisan oo ka yimaada adeegga waajibka ciidan ee militariga, ciidanka badda, ama xoogaga cirka ee dak walba ama hayadaha caalamiga ah (kadib markaanu helino cadeynta adeega, waxaanu soo celin doonaa khidmad kasta oo la bixiyay wakhtigan tababarka adeega waajibka ciidan ee keydka ama ilaalada qaranka lagama reebin haddii aanay ka badnayn 31 maalmood); • iqitaanka ikhtiyaariga ah oo ka mid ah mid walba oo daroogada, sunta, gaaska ama qiiqa, haddii aan loo qorin mooye ama aan lagu qaadan talada Dhakhtar oo lagu qaatay iyadoo la raacayo qiyaasta la qoray; • Liqitaanka ikhtiyaariga ah oo ka mid ah mid walba oo daroogada, sunta, gaaska ama qiiqa, haddii aan loo qorin mooye ama aan lagu qaadan talada Dhakhtar oo lagu qaatay iyadoo la raacayo qiyaasta la qoray; • ku shaqeynta nooc kasta oo baabuur ah inta lagu jiro saameynta khamriga ama daroogada, maandooriyaha ama daroogada kale ee sunta ah ama kuwa kale ee sunta ah ("Inta lagu jiro saameynta khamriga"), ujeeddooyinka ka reebitaanadan, waxaa loola jeeda sakhrad, sida lagu qeexay sharciga gobolka ee Khasaaraha Caymisan uu ka dhacay); • Baaritaan natiijo leh oo aan waafaqsanayn mabaadi'da caafimaad ee guud ahaan la aqbalay ee ka jira Mareykanka ee waqtiga baaritaanka.

## Qeexitaanada Gaarka, Ka Reebitaanada Dheefta iyo Xadidaadaha:

**Kansarka Maqaarka**, unugyada aan kansarka fida lahayn ama qaybo ka mida melanoma.

**Kansarka Fida,** korodhka aan caadiga ahayn/aan la xakamayn karin ama faafitaanka unugyada kansarka ee faafa. Waxay ka reebtaa xaaladaha kansarka ka hor ama xaaladaha leh awooda kansarka, kansarka aan goobtiisa ka fidin, unugyada kansarka maqaarka, kansarka maqaarka ee falaadhaha cadceedu sababto, haddii aan cudurka kansarka faafa aanu dhalain, melanoma oo lagu ogaado sida Clark Level I ama II ama Breslow ka yar 0.75mm, ama melanoma aan goobteeda ka fidin, ama burada borostaytka taaso lagu sifeeyo sida T-1a, b, or c, N-0, and M-0 ee miisaanka kala sooca TNM. Waxay sidoo kale ka reebtaa xaaladaha kansarka ka hor ama xaaladaha leh awooda kansarka, kansarka aan goobtiisa ka fidin, unugyada kansarka maqaarka, kansarka maqaarka ee falaadhaha cadceedu sababto, haddii aan cudurka kansarka faafa aanu dhalain, melanoma oo lagu ogaado sida Clark Level I ama II ama Breslow ka yar 0.75mm, ama melanoma aan goobteeda ka fidin, ama burada borostaytka taaso lagu sifeeyo sida T-1a, b, or c, N-0, and M-0 ee miisaanka kala sooca TNM.

**Kansarka Aan Ka Fidin Goobtiisa, burada aan kansarka faafa ahayn.** Waxay ka reebtaa xaaladaha kansarka ka hor ama xaaladaha leh awooda kansarka, kansarka maqaarka, kansarka faafa (unugyada kansarka maqaarka, kansarka maqaarka ee falaadhaha cadceedu sababto ama kansarka aan ka fidin goobtiisa).

**Wadne Istaag,** waxaa ka mida kuwas soo socda kuwaaso xaqiijiya luminta joogtada ah ee shaqada muruqyada wadnaha: 1) EKG; 2) elevation of cardia enzyme.

**Faaliga,** dhacdada cerebovascular-tusaale, dhiigbaxa maskaxda-oo ay xaqiijisay baaritaanka sawirka niyuuroonada iyo waayitaanka niyuuroonada oo socda 96 saacadood ama wax ka badan. Waxay ka reebtaa transient ischemic attack (TIAs), dhaawac maskaxeed la xiriirta dhaawac ama caabuq, dhaawac maskaxeed la xiriirta ogsajiin la'aanta, cudurada xididada ee saameeya neerfaha isha ama araga ama ciladaha wadnaha ee habdhiska dheelitrnaanta.

**Cudurka Halbowlaha Wadnaha,** cudurka wadnaha/angina oo u baahan qaliinka halbowlaha wadnaha, sida uu dhakhtar qoray. Waxay ka reebtaa (qaliinka katiitarka halbowlaha wadnah) iyo gelinta isteentka.

**Cudurka Alzheimers (asaasaqa),** cilad kordhaysa oo weerarta unugyada neerfayaasha maskaxda taaso keenta hoos udhac caqli oo carqaladeysa madax banaanida dhammeystirka hawlqabadyada nolol maalmeedka maalinlaha ah una baahna awood la'aanta qabashada ugu yaraan 2 hawlqabad oo gacanta ah.

**Amyotrophic Lateral Sclerosis (ALS sidoo kale loo yaqaano Cudurka Lou Gehrig),** Cudur mashiinada niyuuroonada oo keena muruqyo daciif ah iyo burbur.

**Cudurka Parkinsons,** cudur kordhaya oo neerfaha weerar oo leh calaamadaha cudurka.

**Multiple Sclerosis,** Cudur ku lug leh dhaawaca maskaxda iyo unugyada lafdhabarta oo leh calaamado hoos udhac dareen ama dhaqdhaqaaq oo lagu xaqiijiyay MRI. Waxaa ka mida Neuromyelitis Optica and Transverse Myelitits.

**Cudurka Alzheimers (asaasaqa),** cilad kordhaysa oo weerarta unugyada neerfayaasha maskaxda taaso keenta hoos udhac caqli oo carqaladeysa madax banaanida dhammeystirka hawlqabadyada nolol maalmeedka maalinlaha ah una baahna awood la'aanta qabashada ugu yaraan 2 hawlqabad oo gacanta ah.

**Cudurka Huntington,** cilad socota oo sababta burburka unugyada neerfaha ee maskaxda taaso keenta 1) Chorea ama 2) laba ka mid ah kuwan soo socda: Dhaqdhaqaaq aan ikhtiyaari ahayn/hoos udhacay, cilado caqli ama maanka.

**Myasthenia Gravis,** Cudur weerara habdhiska difaaca jidhka iyo neerfayaasha muruqyada kaaso sababa luminta xakamaynta muruqyada.
**Cerebral Palsy,** Dhaawac maskaxeed ama cilad dhacda inta lagu jiro gudaha 24 saac ee dhalashada oo sababta cilado koboca maskaxda.
**Sistik Faybroosis,** cilad socota oo saameysa qanjidhada dheecaanka.
**Muruqo Burbur,** Cilad socota oo carqaladeysa sameysanka muruqyo caafimaad qaba.
**Dabayl,** cudur faafa oo degdega oo ay sababto fayraska dabaysha oo leh calaamadaha cudurka. Waxay ka reebtaa xaalada dabaysha aan qalalka sameyn ama dabaysha kadib.
**Buro Maskaxeed Aan Kansar ahayn,** unugyo aan caadi ahayn oo aan kansar ahayn ee maskaxda.
**Indho la'aan,** hoos udhaca aragga oo aan dib loo soo celin karin;hagaajinta ugu fiican ee isha ay tahay mid ka yar 20/200 (E-Chart) ama 6/60 (Mitir) ama hoos udhaca goobta aragga ee 20 digrii ama wax ka yar. Waxay u baahan karta in waayitaanku uu la xiriiro xanuun gaar ah.
**Koomo,** xaalad miyir la'aan oo qaadata ugu yaraan 96 saacadood oo xiriir ah. Waxay ka reebtaa xaalad kasta oo miyir la'aan oo ay keento si kas ah ama dawo lagu suuxiyay miyir la'aan kas ah ee Qofka Caymisan uu kaso kici karo. Waxay u baahan karta in waayitaanku uu la xiriiro xanuun gaar ah.
**Cudurka Kalyaha ee Marxalada Dhammaadka,** Shaqo gab joogto ah ee shaqada labada keliyood. Waxay u baahan tahay keliyo maydhis
**Fashil Xubin Muhiima,** waxaa ka mid ah beerka, sambabka, xameetida, kelida,ama dhuuxa lafta. Waxay dhacdaa markaa unug beerida loo qoro ama lagu taliyay oo lagu daray diiwaanka UNOS. Haddiii Qofka Caymisan uu leeyahay unug beerid isku dar ah (tusaale, wadne iyo sambab), hal qadar oo dheef ah ayaa la bixin doonaa. Dheefta soo noqnoqota lagama bixin karo isla unuga hore dheef looga bixiyay.
**Qalal,** dhammeystiran, waaiyitaanka joogtada ah ee isticmaalka mid ama laba ka mid ah waaxyaha sabab la xiriirta xanuun. Waxay ka reebtaa waayitaanka la xiriira Faaliga iyo Multiple sclerosis. Waxay u baahan karta in waayitaanku uu la xiriiro xanuun gaar ah.
**Beelida Maqalka,** beelida maqalka si joogto ah ee labada dhegood; waayitaan ka weyn 90dB HL. Waxay u baahan karta in waayitaanku uu la xiriiro xanuun gaar ah.
**Beelida Hadalka,** Hadal beelid si joogto ah oo aan dib loogu soo celin karin qaab kale waxay ka reebtaa waayitaanka la xiriirta xaalado gaar ah (tusaale Alzheimers). Waxay u baahan karta in waayitaanku uu la xiriiro xanuun gaar ah.
**Xaaladaha Shaqada,** Baaritaanka caabuqa oo ka dhasha xiriir lama filaan ah ee dareere jir oo wasakhaysan. Waajahista lama filaanka ah waa inay dhacdaa inta lagu jiro muddada caadiga ah ee waajibaadka shaqo ee qofka caymisan uu si joogto ah ugu hawlan yahay. Waxay ka reebtaa caabuqyada ka yimaada isticmaalka daroogada ee xididada ama galmada lagu kala qaado.

## Qadarka La Dammaanad Qaaday Bixinteeda:

Haddii aad tahay shaqaale cusub lagaama baahna inaad bixiso caddeyn caafimaad wanaagsan haddii aad is diiwaangeliso inta lagu jiro muddada sugitaanka u-qalmitaanka ee shaqaalaysiyahaaga oo aad dooratp xaddi caymis ah ilaa iyo iyo inta ay ku jiraan Qadarka La Dammaanad Qaaday Bixinteeda. Haddii aad codsato qadar caymis oo ka weyn Qadarka La Damaanad Qaaday Bixinteeda, caymis ka badan Qadarka La Damaanad Qaaday Bixinteeda lama bixin doono illaa shirkadda caymisku oggolaato caddaynta caafimaadka wanaagsan ee la aqbali karo. Qadarka La Damaanad Qaaday Bixinteeda waxaa la heli karaa wakhtiyo muddo la cayimay oo kale. Shaqaalaysiyahaaga ayaa ku ogeysiin doona marka wakhtiyadan la heli karo. Xaaskaagu waa inay/inuu da'diisu tahay/yahay 18 sano ama ka weyn si ay u codsadaab haddii loo baahdo caddeyn ah in la caymiyay.

### *Kala Duwanaanta Gobol

Qeexida xaaska waxaa ku jira lamanaaha midowga rayidka ee New Hampshire iyo Veromont, laakiin waxaa ka reeban midowga rayidka ee dadka degan Idaho. **Xanuunada Halista ee Caymisan iyo Dhacdooyinka,** Fayraska HIV ee shaqada lagama caymin dadka degan CA. **Xanuunada Halista ee Caymisan iyo Dhacdooyinka,** Fayraska HIV ee shaqada lagama caymin dadka degan CA. Dheefaha Wadne Istaaga way heli karaan dadka degan AK. Dhammaan xaaladaha caymisan ee la muujiyay ayaa laga yaaba inaan la helin oo **Qeexitaanada Gaarka, Ka Reebitaanada Dheefta iyo Xadidaadaha** ee qaar ka mid ah xaaladaha ayaa ku kala duwanaan kara dadka degan ID, MD, NH, OR, WA. **Sii ambaqaadashada** TX iyo VT waxaa loo tixraaca Sii waditaanka oo la xiriirta waayitaanka u qalmitaanka. Xaalada sii ambaqaadka ayaa ku kala duwnaan karta dadka degan UT, TX iyo VT. **Ka reebitaanada** waxay ku kala duwnaan karta dadka degan ID, LA, MN, NC, NH, SC, SD, VT, TX iyo WA. **Nolosha Caafimaadka qabta, Daaweynta Fayo-qabka, Baaritaanada Caafimaadka iyo Dheefta Daryeelka Ka Hortagga -** Dheefaha Daryeelka Ka Hortagga ayaa laga yaabaa inaanay helin dadka degan NC. Dheefaha Covid-19 ma heli karaan dadka degan NH. Taariikhda uu dhaqangalayo caymiska dib looguma dhigayo dadka deegan TX haddii ay qaataan kiimada kansarka, ama daaweynta shuucaaca oo dib ugu dhigista naafanimada ama ADLS waxay ku daqaban tahay oo kaliya Xaaska. Dadka degan ID, NH, WA taariikhda dhaqangalka dib looguma dhigo doona awooda qabashada ADLs awgeed.

Taxanaha 1.0

Shuruudaha iyo xeerarka cayminta Caymiska Xanuunada Halista ah waxaa lagu dejiyey Siyaasadda Kooxda Lam. CI110595. Tan loogama jeedo inay tahay sharaxaad buuxda oo ku saabsan caymiska la bixiyo. Kani ma aha heshiis. Fadlan arag Kafaalaqaadaha Qorshahaaga si aad u hesho nuqulka Siyaasadda Kooxda. Haddii ay jiraan farqiyada kala duwan uu dhexeeya soo koobidan iyo Siyaasadda Kooxda, macluumaadka Kooxda Siyaasadda ayaa mudnaanta la siinaya. Helitaanka adeegyada, dheefaha, caymiyaha dheeraadka ah, xaaladaha caymisan, qodobada siyaasadda iyo/ama astaamuhu waxay ku kala duwanaan karaan calaa gobol. Fadlan u heyso macluumaada tixraac ahaan.

SIYAASADDAN WAXAY BIXINEYSA DHEEFO XADDIDAN OO KALIYA. MA AHA CAYMIS CAAFIMAAD OO DHAMMAYSTIRAN MANA CAYMINAYO DHAMMAAN KHARASHAADKA CAAFIMAADKA. CAYMISKAN MA QANCINAYO "CAYMISKA AASAASIGA UGU YAR" AMA XEEERKA SHURUUDAHA SHAKHSIGA EE XEERKA DARYEELKA LA AWOODI KARO (ACA). CAYMISKAN MA AHA CAYMIS KAABID U AH MEDICAID AMA MEDICARE.

Helitaanka adeegyada ayaa laga yaaba inay ku kala duwaanaato goob ahaan iyo qorshe ahaan waanay is beddeli kartaa. Dhammaan siyaasadaha caymiska kooxdu waxay ka koobnaan karaan ka reebitaan, xaddidaad, yareynta dheefaha, iyo shuruudaha ay siyaasaddu ugu sii jiri karto dhaqangalka ama loo joojin karo. Wixii kharashaad ah iyo faafaahinta caymiska, dib u eeg dukumiintiga qorshahaaga. Siyaasadaha waxaa si gaar ah u qaybiya ama iyada oo loo marayo shirkad hoosaadyada hawlgalka ee Shirkadda Cigna waxaana maamula oo Cigna Health and Life Insurance Company (Bloomfield, CT). Magaca Cigna, sumada, iyo calaamadaha kale ee Cigna waxaa iska leh Cigna Intellectual Property, Inc.

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