

Fahamka Isbeddelada Medicaid-ka iyo Taageerooyinka Caafimaad ee Kale ee loogu talagalay Qaxootiga iyo Dadka Cusub ee kale ee u qalma Adeegyada ORR

Yaa loogu talagalay agabkan:

Hagahan waxaa loogu talagalay hay'adaha u adeega qaxootiga, bixiyeyaasha adeegyada dejinta, ururrada bulshada, la-hawlgalayaasha dhanka daryeelka caafimaadka, iyo daneeyayaasha heer gobol iyo heer deegaan ee Iowa, kuwaas oo caawiya shakhsiyaadka iyo qoysaska u qalma adeegyada ORR. Waxay bixisaa macluumaad cad oo ku saabsan isbeddellada federaalka ee dhawaan lagu sameeyay u-qalmitaanka Medicaid iyo CHIP waxayna qeexaysaa ikhtiyaarro kale oo lagu caawinayo dadka cusub inay helaan daryeel caafimaad.

Taageerada Dadka Cusub

Helitaanka adeegga daryeelka caafimaadka ee dalka Mareykanka waxay noqon kartaa mid dhib badan, gaar ahaan dadka cusub. Caymiska caafimaadku wuxuu caawiyaa bixinta kharashka daryeelka caafimaadka, dawooyinka dhakhtarku qoro, iyo kharashyada kale ee la xiriiira caafimaadka. Dhanka taariikhda, inta badan dadka cusub ee u qalma barnaamijka ORR ayaa caymiska caafimaadka ku heli jiray barnaamijyada Medicaid iyo Barnaamijka Caymiska Caafimaadka Carruurta (CHIP). Si kastaba ha ahaatee, iyadoo ay jiraan isbeddello dhawaan lagu sameeyay sharciyada saameeya u-qalmitaanka gunnooyinka dadweynaha qaarkood, qaar ka mid ah dadka cusub ee u qalma barnaamijka ORR ayaa laga yaabaa inay la kulmaan kala-go' ku yimaada caymiska caafimaadka.

Hagahan wuxuu sharxayaa isbeddelladan, **wuxuuna tilmaamayaa adeegyada caafimaadka iyo taageerada kale** ee loogu talagalay dadka cusub si ay u helaan daryeel caafimaad.

Qeexidda Shuruudaha U-qalmitaanka ORR

Ilahani wuxuu diiradda saarayaa caymiska daryeelka caafimaad ee kale iyo adeegyada shakhsiyaadka iyo qoysaska u qalma barnaamijyada uu maalgeliyo Xafiiska Dib-u-dejinta Qaxootiga (ORR), oo ay ku jiraan qaxootiga, magangalyo-doonka, dadka soo galay Cuba iyo Haiti, Muhaajiriinta Gaarka ah ee Ciraaq iyo Afgaanistaan, Dhibanayaasha Ka ganacsiga Dadka, qaar ka mid ah Afghan iyo Yukrayn oo ah Dadka Bani'aadamnimada ee la sii daayay, iyo Dhalinyarada Soogalootiga Gaarka ah, iyo sidoo kale dadka haysta fiisaha U ee ku jira Barnaamijka Qaxootiga Aan La Socon (URM).

Isbeddelo dhawaan lagu sameeyay sharciyada oo saameyn ku leh caymiska caafimaadka

Dhimista [Canshuurta Qoyska Shageeya \(WFTC\)](#) ayaa la ansixiyay bishii Luulyo 2025 waxayna wax ka beddeshay u-qalmitaanka qaar ka mid ah barnaamijyada faa'iidooyinka dadweynaha, oo ay ku jiraan Barnaamijka Kaalmada Nafaqada Dheeraadka ah (SNAP) iyo barnaamijyada caymiska caafimaadka sida Medicaid, CHIP, iyo taageerada dhaqaale ee Caymiska Suuqa. Natiijo ahaan, qaar ka mid ah dadka cusub ee hore ugu qalmi jiray barnaamijka ORR ayaa laga yaabaa inay hadda waayaan u-qalmitaankaas. Dhammaan gobollada waxaa laga rabaa inay dhammaystiraan dib-u-qiimaynta u-qalmitaanka ka hor 1-da Oktoobar 2026, ayna liiska ka saaraan shakhsiyaadka aan mar dambe buuxin shuruudaha u-qalmitaanka.

Fahamka Isbeddelada Medicaid

Medicaid waa barnaamij ay maalgeliso dowladda, kaas oo bixiya caymis caafimaad oo bilaash ah ama qiimo jaban. Si ay ugu qalmaan Medicaid, dadka cusub waa inay buuxiyaan shuruudaha heer federaal iyo kuwa gaarka u ah gobolka, sida xadka dakhliga. Intaas waxaa dheer, laga bilaabo bisha Diseembar 2026, dadka waaweyn qaarkood ee ku jira Qorshaha Caafimaadka iyo Ladnaanta ee Iowa (IHAWP) ayaa laga yaabaa inay sidoo kale hoos yimaadaan shuruudo cusub oo ku saabsan shaqada ama ka-qaybgalka bulshada. Caymisku wuu ku kala duwan yahay gobol ilaa gobol; fadlan la xiriir xafiiskaaga Medicaid-ka ee deegaankaaga ama Iskuduwaha Caafimaadka Qaxootiga ee Gobolka si aad u hesho tilmaamo gaar u ah gobolka oo ku saabsan saameynta ka baxsan Iowa.

Medicaid-ka Xaddidan ee Xaaladaha Degdegga ah (Emergency Medicaid) waa barnaamij Medicaid oo xaddidan, kaas oo daboolaya kharashka adeegyada lagama maarmaanka u ah daaweynta xaalad caafimaad oo degdeg ah. Dowlad-goboleedyadu waxay go'aamiyaan adeegyada la bixinayo kharashkooda iyadoo la raacayo qeexitaanka sharciga ee ereyga "xaalad degdeg ah." Medicaid-ka xaaladaha degdegga ah ayaa diyaar u ah shakhsiyaadka aan u qalmin Medicaid-ka caadiga ah sababo la xiriira heerka socdaalka (immigration status), balse buuxiya dhammaan shuruudaha kale ee looga baahan yahay helitaanka Medicaid-ka.

Isbeddelada Barnaamijka: Laga bilaabo 1-da Oktoobar, 2026, qaar ka mid ah dadka cusub ee u qalma barnaamijka ORR ma sii heli doonaan Medicaid markay yimaadaan Mareykanka. Qaxootiga iyo muhaajiriinta kale ee aan haysan heerka degaansho rasmi ah oo sharci ah (kaarka cagaaran) ayaa waayi doona helitaanka Medicaid laga bilaabo 1-da Oktoobar, 2026.

30-ka Sebtembar 2026 waa maalinta ugu dambaysa ee qaxootiga aan haysan kaarka deganaanshaha (green card) ay ku isticmaali karaan dheefaha Medicaid-ka.

Dadka u qalma barnaamijka ORR	U-qalmitaanka Medicaid-ka wixii ka dambeeya 1-da Oktoobar, 2026
Dadka ka yimid Cuba iyo Haiti ee soo galay dalka (CHE)*	Haa
Muhaajiriinta COFA iyo muwaadiniinta waddamada xiriirka xorka ah la leh Mareykanka	Haa
Qaxootiga, Dadka Magangelyo doonka ah, Dadka SIV-ga ah, Dhibanayaasha Ka ganacsiga Dadka, qaar ka mid ah Dadka Afghan iyo Yukreeniyaan ee Bani'aadamnimada ka soo horjeeda, Dhallinyarada Soogalootiga Gaarka ah, iyo dadka haysta fiisaha U ee ku jira Barnaamijka URM**	Maya

Dadka buuxiya shuruudaha ORR ee dalka ku soo galay xaaladaha kor ku xusan, kuwaas oo xaaladdooda u beddelay degane rasmi ah oo sharci ah (LPR) isla markaana helay kaarkooda cagaaran (green card), ayaa laga yaabaa inay weli u qalmaan inay helaan Medicaid. Haddii qof uu u baahdo inuu si rasmi ah u beddelo cinwaanka uu ku leeyahay HHS, wuxuu u dirayaa cinwaanka IMCSC@hhs.iowa.gov.

Dadka buuxiya shuruudaha ORR, ee dalka Mareykanka ku soo galay mid ka mid ah heerarka (status) u qalma, ka dibna u beddelay heerka degane rasmi ah oo sharci ah (LPR) isla markaana helay kaarka deganaanshaha (green card), ayaa laga yaabaa inay weli u qalmaan barnaamijka Medicaid. Waa inay dadku hubiyaan boostadooda oo ay tallaabo ka qaadaan wixii ka yimaada HHS sida ugu dhakhsaha badan. Dadka helay warqad ka timid HHS waa inay nuqul rasmi ah oo ka mid ah kaarkooda deganaanshaha (green card) ugu diraan iimaylka IMCSC@hhs.iowa.gov, ugu diraan fakiska lambarka 515-564-4018, ama ay geeyaan xafiiska HHS ee deegaankooda.

Waa inay dadku sidoo kale hubiyaan in cinwaankooda iyo macluumaadka lagala soo xiriiri karo ay yihiin kuwo casri ah oo ay hayso Iowa HHS. Si rasmi ah loogu cusbooneysiyo cinwaanka Waaxda Caafimaadka iyo Adeegyada Aadanaha ee Iowa (HHS), waa in dadku wacaan lambarka 1-877-347-5678 ama ay cinwaanka cusub ugu diraan iimaylka: IMCSC@hhs.iowa.gov.

Adeegyada iyo Taageerada Caafimaadka ee Beddelka ah

Caawimaadda Caafimaadka ee Qaxootiga (RMA)

- Qaar ka mid ah qaxootiga ayaa u qalmi doona Kaalmada Caafimaadka ee Qaxootiga (RMA). RMA waxaa maalgelisa Xafiiska Dib-u-dejinta Qaxootiga (ORR), waxaana loogu talagalay inay bixiso caymis caafimaad oo muddo-gaaban ah dadka aan u qalmin barnaamijka Medicaid. Caymiska RMA wuxuu daboolayaa ilaa siddeed bilood. Qaxootiga iyo dadka magangelyo-doonka ah ee la aqbalay ayaa laga yaabaa inay u qalmaan haddii ay ku jiraan siddeedda bilood ee ugu horreeya ee ay joogaan Mareykanka. Booqo <https://acf.gov/orr/programs/refugees/cma> si aad u hesho macluumaad dheeraad ah oo ku saabsan RMA.
- **Isbeddelada Barnaamijka:** Sannadkii 2026-kii, muddada u-qalmitaanka RMA waxaa laga kordhiyay afar bilood ilaa siddeed bilood.

Barnaamijka Caymiska Caafimaadka Carruurta (CHIP)

- CHIP waa barnaamij ay maalgeliso dowladda, kaas oo carruurta da'doodu ka yar tahay 19-ka sano u fidiya caymis caafimaad oo qiimihiisu hooseeyo ama bilaash ah (gobollada qaarkood). Qaar ka mid ah dadka u qalma barnaamijka ORR ayaa laga yaabaa inay u qalmaan barnaamijka CHIP haddii ay buuxiyaan dhammaan shuruudaha kale ee u-qalmitaanka, ayna soo bandhigaan caddayn muujinaysa inay si sharci ah dalka u deggan yihiin. Iowa, HHS waxay maamushaa u-qalmitaanka CHIP sida soo socota: <https://hhs.iowa.gov/medicaid/plans-programs/hawki>
- **Fahamka Ikhtiyaarrada Gobolka ee ku saabsan U-qalmitaanka iyo Diiwaangelinta CHIP**
 - Marka la eego Sharciga Dib-u-ansixinta Barnaamijka Caymiska Caafimaadka Carruurta (CHIPRA), gobolladu waxay dooran karaan ikhtiyaarka CHIPRA 214 si ay caymiska Medicaid ama CHIP u siiyaan carruurta si sharci ah dalka u deggan—oo ay ku jiraan kooxo qaarkood oo u qalma adeegyada ORR—haddii ay buuxiyaan dhammaan shuruudaha kale ee u-qalmitaanka (sida degenaanshaha Iowa, dakhliga, iyo joogitaanka sharciga ah). (<https://www.medicaid.gov/chip/chip-eligibility-enrollment>)

Caymiska Caafimaadka ee uu bixiyo loo-shaqeeyuhu

- Caymiska caafimaadka waxaa laga yaabaa inuu ku heli karo qofka shaqadiisa ama shaqada xubin qoyskiisa ka mid ah. Inta badan, shaqaaluhu waxay bixiyaan qayb ka mid ah lacagta caymiska halka loo-shaqeeyuhuna uu bixiyo kharashka soo haray, qiimaha iyo heerka caymiskuna way kala duwan yihiin iyadoo ku xiran loo-shaqeeyaha. Bixiyeyaasha dib-u-dejinta maxalliga ah iyo la-hawlgalayaasha kale waxay ku dhiirrigelin karaan qaxootiga iyo dadka kale ee u qalma ORR inay iska diiwaangeliyaan qorshayaasha loo-shaqeeyaha ee loogu talagalay naftooda iyo xubnaha qoyska ee u qalma ee gurigooda.

Caymiska Caafimaadka ee Suuqa

- Shakhsiyaadka aan u qalmin Gargaarka Caafimaadka Qaxootiga, Medicaid, ama caymiska uu maalgeliyo loo-shaqeeyuhu waxay xaq u yeelan karaan inay iibsadaan caymis gaar ah iyada oo loo marayo Suuqa Caymiska Caafimaadka. Shakhsiyaadka qaar ayaa sidoo kale u qalmi kara gargaarka dhaqaale ee Suuqa. Halkii taas laga samayn lahaa, dadka deegaanku waxay isticmaalaan HealthCare.gov, oo ah madal ay dawladda federaalku maamusho si ay u raadsadaan qorshayaasha sharciga daryeelka caafimaadka ee la awoodi karo (ACA).
- **Qaxootigu waxay sii ahaadaan kuwo "si sharci ah u jooga" marka la eego u-qalmitaanka Suuqa Caymiska Caafimaadka**
 - Macluumaad cusub oo ku saabsan cidda u qalanta **caymiska Suuqa** ayaa laga heli karaa [HealthCare.gov](https://www.healthcare.gov).

Adeegyada lagu bixiyo Xarumaha Caafimaadka ee Heerka Federaalka laga aqoonsan yahay (FQHCs)

- FQHCs waa xarumo caafimaad oo bulshadu maalgeliso oo ay dawladdu maalgeliso kuwaas oo bixiya daryeelka aasaasiga ah iyo adeegyada kale ee caafimaadka iyada oo aan loo eegin awoodda qofku u leeyahay inuu bixiyo. Xarumaha Caafimaadka ee Bulshada ee Tayada Sare leh (FQHCs) waxay bixiyaan adeegyo lagu bixiyo kharash ku xiran dakhliga iyo tirada xubnaha qoyska, guud ahaanna waxay u adeegaan bukaannada iyadoon loo eegin caymiska caafimaadka ama heerka sharci ee dhanka socdaalka.
- **Aqoonsiga Bixiyeyaasha Adeegga Caafimaadka ee ku Salaysan Bulshada**
 - Marka laga soo tago xarumaha FQHC-da, gobolka Iowa waxaa ku yaalla rugo caafimaad oo bilaash ah, kuwaas oo ay qaxootigu ka heli karaan daryeel caafimaad.
- Ka eeg xarumaha FQHC-da iyo rugaha caafimaadka ee bilaashka ah <https://hhs.iowa.gov/health-prevention/refugee-health>

Adeegyada Kaydinta Kharashka Daawada

- Adeegyada lagu dhimo kharashka dawooyinka dhakhtarku qoro ayaa bixin kara kuuboonno qiimo-dhimis ah oo bilaash ah, kuwaas oo hoos u dhigi kara qiimaha qaar ka mid ah dawooyinkaas. Waa inay dadku baaritaan ku sameeyaan barnaamijyada lagu dhimo qiimaha dawooyinka dhakhtarku qoro, si ay u hubiyaan inay heli karaan dawooyinka ugu qiimaha jaban.

Adeegyada Caawinta Daawada iyo Qiimo Dhimista

- **NeedyMeds:** Hay'ad aan faa'iido doon ahayn oo qaran oo bixisa kaar qiimo dhimis daroogo oo bilaash ah iyo buug-yaraha PAP-yada, rugaha caafimaadka, iyo barnaamijyada aan faa'iido doonka ahayn ee yareeya kharashyada ka baxa dawooyinka. [\[needymeds.org\]](https://www.needymeds.org)
- **Partnership for Prescription Assistance (PPA):** Waa barnaamij heer qaran ah oo dadka aan caymiska lahayn ama caymiskoodu liito ku xira boqolaal

barnaamij oo loogu talagalay caawinta bukaanka (PAPs), kuwaas oo ay ku jiraan ilaha shirkadaha dawooyinka ee bixiya dawooyin summad caan ah leh oo bilaash ah ama qiimo dhimis lagu sameeyay. [\[helpingpatients.org\]](https://helpingpatients.org)

- **Rx Outreach:** Farmashiye-dalbasha boosto ah oo aan faa'iido doon ahayn oo bixiya qiime jaban, dawooyin guud oo loogu talagalay xaaladaha daba-dheeraada oo door dawooyin gaar ah, oo u furan dadka caymiska haysta iyo kuwa aan caymiska lahayn. [\[rxoutreach.org\]](https://rxoutreach.org)
- **RxAssist:** Xog ururin online ah oo dhammaystiran oo loogu talagalay bixiyeyaasha iyo u doodayaasha si ay u aqoonsadaan PAP-yada iyo barnaamijyada kale ee gargaarka daawada; shaqaaluhu waxay ka caawin karaan macaamiisha iyagoo helaya ikhtiyaarro taageero oo khuseeya. [\[omnirx.org\]](https://omnirx.org)
- **RxHope:** Ilo u doodid ah oo ka caawisa macaamiisha inay iska diiwaangeliyaan barnaamijyada gargaarka bukaanka ee ay maamulaan soosaarayaasha dawooyinka, fududeynta codsiyada iyo hababka hagitaanka. [\[rxhope.com\]](https://rxhope.com)
- **RxSaver™ (oo hore loo oran jiray FamilyWize):** Waa kaar dhimis qiimo ah iyo barnaamijka taleefanka gacanta (app) oo laga aqbalo silsiladaha waaweyn ee farmasiyada. Waxay bixisaa ilaa 80% qiimo-dhimis ah daawooyinka dhakhtarku qoro, waxaana isticmaali kara macaamiisha aan caymis lahayn, kuwa caymiskoodu liito, ama kuwa lacagta caddaanka ah ku bixinaya. [\[rxsaver.com\]](https://rxsaver.com)
- **SafeNetRx (Gaar ahaan Iowa):** Kaydka deeqda daawada ee gobolka oo dhan wuxuu bixiyaa daawooyinka la kormeeray, kuwa la deeqay oo qiimo jaban ama bilaash ah, wuxuuna maamulaa farmashi sadaqo ah oo boostada lagu dalbado. Xaq u yeelashadu waxay gaarsiisan tahay dadka dakhligoodu hooseeyo ee Iowa ee ka hooseeya 200% FPL, oo ay ku jiraan kuwa aan caymiska lahayn. [\[safenetrx.org\]](https://safenetrx.org)
- **ScriptSave WellRx / RxLess:** Barnaamijyada taleefanka gacanta iyo nidaamyada kaararka qiimo-dhimista waxay bixiyaan kayd lacageed oo la taaban karo—oo badanaa ah 75–80%—oo laga helo dawooyinka dhakhtarku qoro, iyadoo laga adeeganayo in ka badan 54,000 oo farmashiye oo dalka oo dhan ku yaalla. [\[wellrx.com\]](https://wellrx.com), [\[rxless.com\]](https://rxless.com)

Kheyraadka Ururrada Aan Faa'iido-doonka ahayn

Ururada aan faa'iido-doonka ahayn waxay bixiyaan kaalmo dhaqaale oo xaddidan iyo agab kale oo loogu talagalay shakhsiyaadka qaba xaalado caafimaad oo halis ah.

- Ururka Alzheimer-ka: <https://www.alz.org/iowa/support>
- Ururka Kansarka ee Mareykanka: <https://www.cancer.org/about-us/local/iowa.html>
- Ururka Sonkorowga: <https://diabetes.org/tools-resources/affordable-insulin>
- Ururka Arthritis-ka: <https://www.arthritis.org/health-wellness/treatment/insurance-management/paying-for-care/paying-for-care-resources>
- Isbahaysiga Dhaawaca Maskaxda ee Iowa: <https://biaia.org/>

- Cystic Fibrosis Foundation - Maareynta Arrimaha Maaliyadda marka laga qabo Cystic Fibrosis: <https://www.cff.org/support/managing-finances-cystic-fibrosis>
- Ururka Cudurka Suuxdinta (Epilepsy Foundation): <https://www.epilepsy.com/programs/assistance-programs>
- Kheyraadka Bukaana-socodka iyo Qoyska ee Ururka Qaranka ee Kelyaha (National Kidney Foundation): <https://www.kidney.org/kidney-health/patient-and-family-resources>
- Ururka Qaranka ee Multiple Sclerosis – Helitaanka Caawimaad Dhanka Maaliyadda: <https://www.nationalmssociety.org/resources/get-support/find-doctors-and-resources/financial-assistance-guide>
- Aasaaska u doodaha bukaanka: <https://www.patientadvocate.org/connect-with-services/>

Barnaamijyada Iowa HHS

Iowa HHS waxay bixisaa barnaamijyo dhowr ah oo bilaash ah oo ku saabsan caafimaadka iyo adeegyada dadweynaha oo laga heli karo guud ahaan gobolka. Booqo <https://hhs.iowa.gov/health-prevention/all-health-prevention> si aad u aragto dhammaan barnaamijyada caafimaadka iyo fayo-qabka ee ay bixiso Iowa HHS.

Kheyraad Dheeraad ah

- **Goobaha Cuntada Lagu Bixiyo:** <https://hhs.iowa.gov/health-prevention/refugee-health>
- **Ururinta agabka Switchboard:** <https://www.switchboardta.org/resource-collection-getting-started-in-navigating-orr-eligibility/>
- **Daryeelka Caafimaadka ee Mareykanka:** <https://www.switchboardta.org/resource/health-care-in-the-u-s/>
- **Ilaha dadka cusub:** <https://www.settlein.us.org/life-us/health>