

# HILINKA CAAFIMAADKA 2024 EE LOO SIMAN YAHAY

Codsigani wuxuu xidhmayaa Arabacada, June 26, 2024, 1da galabnimo, Central Time.

## HIMILADA

Himilada fursada deeqsoorkani waa sidii kor loogu qaadi lahaa is-diiwaan galinta caymiska caafimaad ee dadka reer Minnesota, gaar ahaan kuwa aan hore looga haqabtirin baahidaas, si loo dhimo takoorka sababa taas, loona diido inuu mustaqbalka sii kordho.

## RAAD-RAAC

Cilmi-baadhis baa sheegtay dadka aan caymiska caafimaadka is-diiwaaangintiisa ku jirini ay ka meeraaleysi badan yihiin kuwa diiwaan gashan, ama aanay isba baadhin. Taasi waxay keeni kartaa halis gaar ah marka cudurrada ma guuraanka ahi kusoo baxaan qofkaa, ama kuwa laga hortigi karoba uu is ku sii daayo.

2023 dadka aan diiwaangelinta caymiska caafimaad ku jirin, hoos bay tiradoodu u dhacday oo gaadhey 3.8% sababo ay ka mid yihiin COVID-19 ee caymis caafimaad guud is gaadhisiintiisii dedegga ahayd tirade is-diiwaangelinta caymiska caafimaadka kordhisey.<sup>1</sup> Laakiin midab takoorkii marna meesha kama bixin. Waxaayna taasi si fiican uga muuqataa war ururrintii 2018 ilaa 2022, laakiise aan ku koobnayn, tusmooyinkan hoose ee calaamadinnaaya kuwa aan caymis caafimaad ku jirin.<sup>2</sup>

| MIDAB AHAAN/<br>QURUUN AHAAN | BOOOLKII INTA<br>CAYMISKA<br>CAAFIGADKA LA' |
|------------------------------|---|
| Asian                        | 5.8%  |
| Black                        | 7.3%  |
| Indigenous                   | 15.1%                                       |
| Latine                       | 16.1%                                       |
| White                        | 3.6%  |

Kuwa aan is-diiwan gelin iyo midab-takoorka ku daahani wuxuuba kaga sii weyn yahay ZIP code-ka danyartu degan yihiin.

<sup>1</sup> "Minnesota's uninsured rate hits all-time low despite coverage lapses, affordability concerns," Minnesota Department of Health. April 3, 2024. <https://www.health.state.mn.us/news/pressrel/2024/uninsured040324.html>.

<sup>2</sup> "Resource: Minnesota's Community and Uninsured Profile (2018–2022)," SHADAC. <https://www.shadac.org/resource-minnesota-community-uninsured-profile>.

---

## GUUD-MAR

Deeqsoorku wuxuu kaalayn doona haya'daha samafalka ee cashuurta aan laga qaadin 501 (c) (3) tax-exempt), ee sannadkiiba la taakulayo iyo beelaha loogu yimi dhulankan (Tribal Nations) kuwa u heellan gacan siinta dad ku nool degmooyinka gaarka ah ee baahan, una qalma caawimadan, kuse jira *Medical Assistance iyo MinnesotaCare*.

Deeqda waxa lagu kaabi doona **baadigoobka guud, cadsashada iyo is—diiwaangelinta** beelaha aan hore caymiska caafimaadka looga haqab tirin, waa kuwa laga badan yahayne, sida Hindidii waddanka loogu yimi, kuwa aan sharciga lahayn iyo kuwo caqbado kale iska hortaageen is-diiwaan gelinta caymkiska caafimaadka. Dalabku waa inuu ka koobnaado saddex, haystona hagayaal *MNsure-certified* ah oo ay cidi kale la wadaagto ama keliba ha ahaadaane.

Codsadayaashu waa inay u adeegayaan shiqsiyaad, qoysas degan **Hennepin, Kandiyohi, Nobles, Ramsey, Rice and/or Stearns counties**. Soo koobintan degaan waxaa lagu qoqobay *ZIP code* tusaaya baahida laxaadkeeda, ka qatanaanta caymiska caafimaadka iyo wargelin la'aanta joogatada ah ee Minnesota ka jirta, ee ka dhimman qaybinta toolmoon.

Deeqsoorku wuxuu tixgelin gaar ah siiyaa ra'yiga beel dhaqameedka ay saamayso dhibtu, ee keena dariiqii lagu maarayn lahaa. Sidaa daraadeed, Deeqsoorku wuxuu raadiyaa haya'do ay hogaankooda hayaan shaqsiyaad beesha loo adeegaayo ka tirsan.

---

## SIDA LOOGU QALMO

Deeqsoorku wuxuu soo dhowaynayaa codsabayaasha hano-qaadka ah iyo kuwa wax ku dara dariiqii hore iyo kuwa furaya mid cusuba. Kuwii hore iyo kuwa cusubiba codsigu waa u banaan yahay. **Rugtii waliba waxa ay fursad u leedahay inay deeqdan u soo gudbisoo hal codsi**. Sannad adeegahaagu (*fiscal sponsor*) waa u dalban karaa deeqda adiga iyo ciddii kale ee uu wakiil ka yahayba.

### Haya'daha u qalma

- 501 (c) C3) (tax-exempt) haya'daha aan cashuurta laga qaadin ee samafalka ah ee aan cid gaarihi lahayn.
- Qabaa'ilka wadaniyiinta ah
- *Fiscally sponsored groups* (Xisaabiyaha Guud ee sannale waa inay noqdaa kuwo ruqsado haysta. Haddaad xisaabiye guud wakiil isticmaalaysid **halkan** u riix tusmooyin.)
- Hay'adaha u adeega **Hennepin, Kandiyohi, Nobles, Ramsey, Rice and/or Stearns counties**

### Haya'daha u qalma

- Shiqsiyado
- Rugaha dadka ku kala fadila midka, diinta, quwmiyaddaha, dhalashada, da'da, *sexual orientation*, khibrada ciidamada, rag iyo dumarnimada.
- Rugaha xubno diineed oo gaar ah qaderiya ama u ololaya diin gaar ah. (Ogow, qolyaha aaminsan diin gaar, waa codsan karaan haddii ay u adeegayaan cidwalba, diintay doonaanba ha aaminsanaadeene.)
- Hay'adaha dawladeed iyo xubnahooda (oo aannay ku jirin Qabiiladda Dalkan loogu yim) iyo iskuulada dawlada.

## CODSIGA IYO ARJIGA DIYAARINTIISA

Codsashadu waxa ay martaa seddex tallabo:

- 1. Su'aalaha u qalanka.** Codsiyada oo dhammi waxay mari doonaan heerar lagu reebaayo kuwa aan u qalmin Deeqsoorka sooryadiisa ([online grant-management system](#)). Marka ay buuxiyaan su'aalaha u qalanka, ayaa codsabayaasha (1) loo ogolaanayaa inay arjiga buuxiyaan, ama (2) loo soo sheegaya in aan rugtoodu u qalmin deeqdan.
- 2. Lagu dalbadiihii oo dhammays tiran.** Codsigu wuxuu furan yahay ilaa **Arbacada, June 26, 2024, 1:00da galabnimo Central Time.** Arjiga codsiga waa in la soo mariyo Deeqsoorka jidkiisa [online grant-management system](#). Meelo kale lama soo marin karo.
- 3. Booqashada rugta.** Booqashada rugta waxaa keliya oo loo balaminayaa inta la soo xushay ama la laga soo soocay codsabayaasha.

### Su'aalaha codsiga

Codsashada waxaa lagu qiimaynayaa sida su'aalaha looga jawaabay. Deeqsoorku wuxuu fiirinayaa warbixinta ku saabsan hogaanka, deegaanka, dhaqaale qorshanynta iyo meelaha beeluhu kala degan yihiin, heerka baahida bulsho ee loo adeegayo iyo diiqsiinta degaan kaalaynta.

| Su'aalaha Codsiga  |
|--|
| Ka bixi 2–3 saddar oo aad ku soo koobeysa codsigaaga baahidaada.   |
| Codsigaaga ku sharax caqabadaha ku hortaagan iyo sidaad u argot inaad maarayn karo.  |
| Sidee talada lagu soo gunaanadey, ayaase horseed ka ahaa go'aanka la gaadhey?  |
| Qeex hay'adaada awoodeeda iyo khibradeedaba. <i>Ku dar aqoonta hay'adu u leedahay dhaqanka iyo beesha ay meteleyso, gaar ahaan baahida degmada la qoodeeyey kaalada.</i> |
| Qeex himiladaada iyo midhiha aad ka rabto borojaggan.  |
| Sifee howlo gaar ah oo aad dhaqaale u radinayso iyo ciddii qaban lahayd shaqadaa.  |
| See baa borojeggani hore ugu marinayaa midab kala sooc la'aanta, una suuro gelinayaana caafimaad u sinaan?   |
| Sharax sidii aad ku qiyaasayso/cabiri lahayd wixii qabsoomay. Maxaa laga faa'iidii doonaa? Maxaad ku cabiri doontaa? Yaa kaala qayb qaadanaaya?                          |
| Hadday suurogal tahay, qeex tabaha aad mari doonto si kuwo waara looga dhexlo.   |
| Waxaan kugu dhiirigelinaynaa in aad ku darto codsigaaga wixii aad isleedahay waa badhitaarayaanba. (waad ka maarmi kartaa)   |
| Wixii war dheeraad ah, ee aad filayso inuu wax u kardhinaayo codsigaaga u soo raaci lifaaq ahaan argigaaga. (waad ka maarmi kartaa)                                      |

---

## WARBIXINTA MIISAANIYADA

Deeqsoorka waxaa laga filan karaa \$700,000 sannadka ugu horaya, iyo \$700,000 oo kale oo uu raacsho sannadka labaad. Codsadeyaashu waxa soo qoran karaan \$100,000 sannadkiiba waydiisanya; kaas oo laba ama hal sano ah (midkiiba \$100,000 ka kooban yahay). Haya'daha codsanaaya deeq laba sannadood laha, waxa ay dalban karaan cadad intaa ka duwan. Deeq bixinta labaad waxa ay ku xidhan tahay wixii guul ka soo hoyatay himiladdii sannadkii hore. Caadiyan Deeqsoorku wuxuu bixiyaa laba sano deeq socota, laakiin laba iyo hal sano midna mid kama fadilo.

Deeqsoorku wuxuu xilkeeda qaada 25% miisaaniyadeed haya'da sannadkiiba. Mararka se qaarkood waa suuro gal in Deeqsoorku bixiyo 50% sannadkiiba haya'da badjedkeeda.

**Hay'ad waliba waa inay keento tafaasiil borojagga bajadkiisa iyo mid haya'da u gaar ah.** Waa isticmaali kartaa hab miisaaniyadeed kaaga ama Deeqsoorka kiisaad raaci kartaa. Codsadayaasha lagu soo casumay ragta inay soo booqdaan, waa inay xisaabitankii (*audit*), waa haddii lala xisaabtamaye, ugu danbeeyey keenaan; xisaabtii ugu danbeysey ee boodhku (*board*) ansixiyey iyo foomkii (*form*) ugu danbeeyey ee *IRS tax form 990*, intaan rugta la soo gaadhin isku soo daraan.

### Sida deeqda loo isticmaali karto

- Mushahaarada shaqaalaha iyo kharashka caafimaadka
- Wixii howsha la wado kharash la xidhiidha.
- 20% oo maamul ku baxa, xataa yayba toos kharasha ugu baxa ahaanba eh.

### Kuwa aan deeqda u qalmin

- **Olololayn siyaasadeed.** Siday xisaabi xilmalehi jiddeeysey, Deeqsoorku ma ogolaanaayo inuu sooryeeyo ciddii isku dayda inay cid gaar ah u buriso deeqda ama referaando qoraal, ama sharciyo iyo go'aano gole xaafadeed loogu talo galay. Ka reebkan wuxuu ku jira sharci dejiyayaasha, shaqaalaha dawlada qaar ka mid ah iyo xayaysiimo lala beegsanaayo isgaadhsiino gaar.
- **Wixii ku saabsan badeecada.** buuriga, magtii ay ka bixiyeen kambaniyada hantiileyaal ka ahaa wax yeelladu uu u geystey/to caafimaadka, waxay Blue Cross u qoodaysay darar u gaar ah. Markaa hayadaha ka qayb qaatay ee hantiyi ka soo gaadhey, uma banaana inay soo dalbadaan deeqdan. Warar dheeraad ah waxaad ka heleysaa [halkan](#).
- **Kharash ku baxa dayac tirad qalab.** Dayactir Kharash waa hintida lagu dayac tiro muuqaalka dismayaasha — sida guryaha ama dhirta, daaraha ama gawaadhida, waa wixii gacani taaban karto oo mid kiiba \$5,000 iyo wax ka badan lagu qiimayo.
- **Ololayn diineed ama kuwa shuruudo diineed oo keliya xubin lagaga noqdo ama wacdi dadka ku qasba.** Kuwaas waxaa ku jira diin gaar ah caabudaadeed, iyo wacdi lagu soo hanooninaayo kuwo diino haysta.

## TIMELINE

|                            |  |
|----------------------------|--|
| May 1, 2024                | Codsigi deeceedka dariiqayntiisa; warbixin webinar ahaan loo soo duubay ayaa <a href="#">website</a> ku jirta; codsigaa la furayaa.                                    |
| May 1–June 26, 2024        | Deeqsoorka shaqaale u qaabilsan howshan ayaa heegan u ah in ay ka jawaabaan wixii su'aalo ah.  |
| <b>June 26, 2024</b>       | <b>Maalinata codsiga aqbilaadiisa ugu danbeysa (1 p.m. Central Time) 1da galabnimo Central Time.</b>   |
| August 5, 2024             | Shaqaalaha ayaa ballanka booqashada codsadayaasha soo hadha diyaarinaya. Codsadayaasha aan lagu casumin booqashada rugta, ka qayb qaadan maayaan tallaabooyinka danbe. |
| Mid-August 2024            | Codsadayaashii laga reebay rugta soo booqashadeeda ayaa email loogu soo sheegayaa.   |
| August 6–20, 2024          | Waxaa la soo xidhayaa kormeeradii rugta.   |
| September horaanteeda 2024 | Waxaa shaaca laga qaadayaa kuwii ku guuleystey deeqda  |
| October 1, 2024            | Maalinta la filaayo in ay kuwii guuleystey hawsha bilaabaan.   |
| September 30, 2025         | Maalina la filaayo in deeqdu sannad guuradeed soo xidhanto.  |
| September 30, 2026         | Maalinta deeqda labada sano ah soo xidhmayso.  |

## CODSIGU WUXUU KA KOOBAAN KARAA

- Su'aalaha codsiga ee online ka
- Borjega badjadka
- Bajadka war daadihintiisa
- Haya'da bajadkeeda

DIYAAR MA TAHAY? [HALKAN GUJI SI AAD U CODSATO DEEQDA.](#)

---

## (GLOSSARY OF KEY TERMS) DHITO QEEXID WEEDHAHA KUGU CUSUB

**Daryeel Caafimaad oo loo siman yahay** — Heerka ugu sareeya daryeel caymis caafimaad oo loo dhan yahay (Healthy People 2030)

**Level of social vulnerability** — *ZIP code-level*-ka lagu qiyaaso baahida degaan, waxaa laga qaada dhaqaalaha, sida loo helo adeeg gaadiidka, guryaha iyo wixii kaaba. *Level of vulnerability* waxa lagu miisaamaa *CDC Social Vulnerability Index methodology* and mapped at the ZIP code level in the **SHADAC Uninsured and Community Profile**. *Minnesota ZIP codes in the 50th percentile and above have significant vulnerability.*

**Medicaid redetermination / recertification / renewal / unwinding** — Eegidda u qalmida ee gobal waliba ku gooyo baahida Medicaid sannadkiiba waa *Children's Health Plan Insurance (CHIP)*. Sannad lahan waa la yare hakiyey intii COVID-19 *public health emergency* lagu jirey, balse 2023 ayaa dib loo bilaabey.

**MNSure** — Minnesota caymiska caafimaadkeeda biiciisa, kaas oo caa'iladda iyo qofqof ahaanba loogu gorgortami karo, lana dhinac dhigi karo kuwo kale, si looga doorto ka kugu haboon ee ku haqab tiri kara.

**Navigator(s)** — waxgarad la cardiyey oo adeeg doonaha bara caymis caafimaad qorshana ku haboon, kana kaalmeeya is-diiwaan gelinta camis caafimaad oo gaar ah iyo midguudba loona maro MNSure. Navigator-da rugohoodu waxay ku khasban yihiin inay adeeg doonka kuwa wax kaalminayaa yihiin *MNSure certified navigators*, lacad la'aan ku adeegaya.

**Himiladu waa adeeg aan midab kala sooc ku jirin** — Midabku inuu dhaqalahaaga waxyeelo waa in laga taagaa; qof waliba meeshu doono ha ku noolaadee, waa in loo hagar baxaa. (Race Forward)

**Dariiq aan midab lagu kala hadhayn** — Kuwa ay saamaysay midab kala sooca xiddiddaystay, waa in ay ka qayb qaataan talooyinka saamaya naftooda. (Race Forward)