

## **Xeerarka Habraaca Rafcaannada Washington Health Benefit Exchange**

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### **1. Hadafka laga leeyahay**

Xeerarkan habraaca ah ayaa dhigaya hannaanka loogu talagalay racfaannada ee go'aaminta xaq-u-yeelashada ee uu soosaarey Washington Health Benefit Exchange (WAHBE, ama Exchange). Xeerarkan waxay dhaqangeliyaan xeerarka federaalka ee 45 CFR qayb-hoosaadda F ee hagta racfaannada go'aaminta ee Exchange, iyo Sharciga Washington State. Ma jiraan wax xeerarkan ku jira oo loogu talagalay in lagu xadido ama lagu beddelo shuruudaha ama xuquuqaha ku jira qaanuun ama sharci kasta oo kale. Haddii uu jiro khilaaf ka dhaxeeya xeerarkan iyo shuruudca federaalka ee 45 CFR qaybta 155, qayb-hoosaadda F, shuruudca federaalka ayaa la raacaya.

Maamulka: 45 CFR qaybta 155, qayb-hoosaadda F

### **2. Qeexid**

Ujeeddooyinka Xeerarkan Habraaca ah awgood, ereyadan soo socda waxay leeyihiin macnahan:

- (1) "Amaahda Canshuurta Lacagaha Joogtada Caymiska ee Horumarsan" ama "APTC" waxaa loola jeedaa lacag-bixinta ay bixisay U.S. Department of Health and Human Services iyadoo la raacayo 42 USC § 18082 kana wakiil ah shakhsi xaq u leh si loo yareeyo lacagta joogtada ah ee caymiska qorshe caafimaad.
- (2) "Diiwaanka racfaanka" waxaa loola jeedaa go'aanka racfaanka, dhammaan dokumentiyada la soo gudbiyay ee ee dacwadda la saleynayo, iyo, haddii dhageysi la qabtey, diiwaangelinta marag-furka la dhageysanayo ama warbixinta rasmiga ah ee ku jirta nuxurka waxa ka dhacey dhageysiga iyo marag-muujinno kasta ee lagu soo bandhigey dhageysiga.
- (3) "Rafcaan-qaate" waxaa loola jeedaa codsadaha gaarka ah, qofka diiwaanka galey, ama loo-shaqeeye, kaas oo soo gudbiyey codsiga racfaanka ee saxa ah.
- (4) "Codsade" waxaa loola jeedaa shakhsiga buuxinaya ka-dibna soo gudbinaya codsiga caymiska caafimaadka iyada oo loo marayo *Washington Healthplanfinder*.
- (5) "Barnaamijka Cascade Care Savings" waxaa loola jeedaa barnaamijka kaalmada lacagta joogtada ah ee caymiska ee loo sameeyay si waafaqsan RCW 43.71.110
- (6) "Barnaamijka ka-faalaqaadidda daryeelka carruurta" waxaa loola jeedaa barnaamijka caawimadaadda lacagaha joogtada ah ee caymiska ee uu caddeeyay Cutubka 334, Sharciyada 2021, Hindiso-sharciyeedka Aqalka Sare ee Beddelka ah ee Qoraalkiisa La Dhammeystiray 5092, ee uu Washington State Legislature markii ay taariikhdu ahayd 25-ka Abriil, 2021, ee loogu talagalay shaqaalaha xarumaha daryeelka carruurta ee shatiyeysan.
- (7) "Dhimista kharash-wadaagga" waxaa loola jeedaa keyd dheeraad ah oo yareeya qaddarka uu shaqaalaha ku bixiyo lacagaha laga jari karo, lacag-bixinnada la wadaago, iyo caymiska la wadaago. Dhimista kharash-wadaagga ayaa lga heli karaa qorsheyaasha Qalinka ee heerka birta.
- (8) "Markale/De novo" waxaa loola jeedaa dib-u-eegista racfaanka ee la sameeyay iyada oo ixtiraam iyo xushmo toona loo muujin go'aannadii hore ee dacwadda.
- (9) "Go'aaminta xaq-u-yeelashada" ama "Dib-u-go'aaminta xaq-u-yeelashada" waxaa loola jeedaa go'aanka uu qaatey Exchange ee uu codsadaha ama qofka isku qorey uu xaq-u-leeyahay ama aanan xaq u lahayn isku qorista caymiska la aqoonsan yahay/qualified iyo/ama qorshe ilko, iyo/ama kaalmo dhaqaale. "Go'aaminta xaq-u-yeelashada" ayaa waxaa ku jira go'aaminta iyo dib-u-

go'aaminta xaq-u-yeelashada. Waxaa sidoo kale la oron karaa "go'aan xaq-u-yeelasho" ama "natiijada (natiijooyinka) xaq-u-yeelashada".

- (10) "Isku-qore/enrollee" waxaa loola jeedaa shakhsiga isku-qoray qorshe caafimaad iyo/ama mid ilko oo loo marayo *Washington Healthplanfinder*.
- (11) "Exchange" waxaa loola jeedaa Washington Health Benefit Exchange ee la sameeyay iyada oo la raacayo cutubka 43.71 ee RCW.
- (12) "Kaalmo dhaqaale" waxaa loola jeedaa kaalmo kasta ee ah lacagta joogtada ah ee caymiska ama kharashka la wadaago ee la siiyo codsade ama qofka diiwaangaley, oo ay ku jiraan ka dhimiska kharashka la wadaago, APTC, kaalmada lacagta joogtada ah ee caymiska ee la bixiyo iyada oo loo marayo barnaamijka taabogelinta daryeelka carruurta, iyo/ama kaalmada lacagta joogtada ah ee caymiska ee la bixiyo iyada oo loo marayo barnaamijka kaalmada lacagta joogtada ah ee caymiska ee gobolka, ee loo marayo *Washington Healthplanfinder*.
- (13) "'Sabab wanaagsan" waxaa loola jeedaa sababta la taaban karo ama sababta fiican ee sharciga ah ee ka gaabinta ka soo muuqashada, ku dhaqaaqidda, ama ka jawaabidda fal ; sababta wanaagsan ee waxa uu qofku sameeyay or ama uusan sameyn, oo ay ku jiraan balse aan ku xadidneyn jiro, duruufo kaloo ka baxsan kontaroolka qofka, ama ka gaabinta in laga jawaabo iyada oo sabab u ah in ogeysiis lagu qorey luuqad uusan qofku fahmaynin.
- (14) "Kaalmada lacagta joogtada ah ee caymiska" waxaa loola jeedaa lacag bixin muddo ka-dibba ay mar siiyo shirkadda caymiskaa Exchange iyada oo ka wakiil ah qofka diiwaangaley si loo yareeyo qaddarka lacagta joogtada ah ee caymiska ee uu bixiyo qofka diiwaangaley.
- (15) "Sarkaalka guddoominaya" waxaa loola jeedaa qof dhexdhexaad ah oo aan ku lug lahayn go'aamada xaq-u-yeelashada asalka ah ama go'aaminta xaq-u-yeelashada, oo uu magacaaway Exchange si ay u sameeyso nidaamyada rafcaanka ee waafaqsan xeerarkan habraaca.
- (16) "Barnaamijka kaalmada lacagta joogtada ah ee caymiska ee gobolka" waxaa loola jeedaa barnaamijka kaalmada lacagta joogtada ah ee caymiska ee uu sameeyay gobolka si loo taageero awoodista caymiska caafimaadka ee suuqa gaarka ah. Kuwani waxaa ka mid ah barnaamijyada loo qoray si waafaqsan Qaybta 2 (5) iyo (6).
- (17) "Beddelid/vacate" waxaa loola jeedaa in meel la iska dhigo tallaabo hore.
- (18) "Ogeysiis Qoran" ama "qoraal ah" waxaa loola jeedaa in lagu soo diro boostada, fakis, ama iimayl.

### 3. **Waa Go'aamadee Kuwa Rafcaanka Laga Qaadan Karo**

- (1) Racfaanno gaar ah: Codsade ama ku-qorane ayaa racfaan ka qaadan kara:
  - (a) Go'aaminta xaq-u-yeelashada ee ku saabsan codsiga hore ee isku qoridda qorshe caafimaad iyo/ama ilko oo la aqoonsan yahay, ama dib-u-go'aaminta xaq-u-yeelashada isku-qoraha hadda ee qorshaha caafimaadka iyo/ama ilkaha ee la aqoonsan yahay.
  - (b) Go'aaminta ama dib-u-go'aaminta xaq-u-yeelashada ee loogu talagalay APTC, oo ay ku jiraan qaddarka APTC, iyo/ama dhimista kharash wadaagga, oo uu ku jiro qaddarka dhimista kharash wadaagga.
  - (c) Go'aaminta ama dib-u-go'aaminta xaq-u-yeelashada ee loogu talagalay kaalmada lacagaha joogtada ah ee caymiska ee loo marayo barnaamijka kaalmada lacagaha joogtada ah ee caymiska gobolka, oo ay ku jiraan qaddarka kaalmada lacagta joogtada ah ee caymiska gobolka -
    - (i) Kaydka Daryeelka Cascade (Cascade Care Savings)
    - (ii) Barnaamijka Kafaalaqaadidda Daryeelka Carruurta
  - (d) Go'aaminta xaq-u-yeelashada muddada is-qoritaanka gaarka ah.
  - (e) Ka gaabinta Exchange in uu bixiyo ogeysiis la helo waqtigii loo baahnaa ee go'aaminta xaq-u-yeelashada.
  - (f) Go'aaminta xaq-u-yeelashada ee loogu talagalay ka to dhaafidda waajibaadka shakhsiga ee u baahan caymiska haddii ku dabaqma si waafaqsan 45 CFR §155.605.
- (2) Racfaannada loo-shaqeeyaha: Loo-shaqeeyaha wuxuu racfaan ka qaadan karaa go'aaminta in:
  - (a) Loo-shaqeeyaha uusan bixin caymis caafimaad bixiya caynsanaanta ugu yar ee aasaasiga ah iyo in uu ka soo baxo jaangooyada qiimaha ugu yar.
  - (b) Caymiska aasaasiga ah ee ugu yar, qorshaha qiimaha ugu yar ee uu loo-shaqeeyaha bixiyo ma ahan mid uu awoodi karo shaqaale.

Maamulka: 45 CFR qaybta 155.505; 45 CFR qaybta 155.555; 45 CFR qaybta 155.605

### 4. **Codsanaya Racfaan**

- (1) Rafcaanka waa in lagu codsadaa 90 maalmood gudahooda laga soo bilaabo taariikhda ku xusan ogeysiiska xaq-u-yeelashada go'aaminta.
- (2) Codsadaha shakhsiga ah ama qofka diiwaangaley waxaa uu soo gudbin karaa sharaxaadda sababta wanaagsan oo qoraalka eek a gaabinta in uu ku soo gudbiyo rafcaanka 90 maalmood gudahooda

ee go'aaminta xaq-u-yeelashada haddii dib-u-dhaca uu sabab u ahaa xaalado gaarka ah.

- (3) Racfaanka waxaa loo codsan karaa siyaabahan soo socda:
  - (a) Boostada Mareykanka, iyadoo boosada codsiga racfaanka loogu dirayo cinwaanka ku qoran foomka racfaanka.
  - (b) Iimayl, iyadoo codsiga racfaanka lagu dirayo cinwaanka iimaylka [appeals@wahbexchange.org](mailto:appeals@wahbexchange.org). Codsiga iimaylka waa in ay ku jiraan magaca, cinwaanka, iyo lambarka telefoonka qofka soo gudbinaya racfaanka, taariikhda go'aaminta xaq-u-yeelashada racfaan laga qaadanayo, iyo sababta racfaanka loo soo gudbiyay.
  - (c) Telefoonka, adigoo kala xiriiraya Exchange lambarka 1-855- 859-2512 (wacitaan bilaash ah).
  - (d) Fakis, iyadoo loo dirayo codsiga racfaanka lambarkan 360-841-7653.
  - (e) Internet-ka, iyada oo laga buuxinayo foomka rafcaanka barta interenet-ka ee ah [www.wahbexchange.org](http://www.wahbexchange.org).
  - (f) Gacan ku gayn, ama geynta adeegga geynta ganacsiga, to Washington Health Benefit Exchange, 810 Jefferson Street SE, Olympia, Washington 98501.
- (4) Exchange waa in:
  - (a) Markuu codsado, ka caawi codsadhaha, isku-qoraha, ama loo-shaqeeyaha in uu racfaanka sameeyo.
  - (b) Aysan xaddidin ama farogelin codsadhaha , qofka diiwaangaley, ama xuquuqda loo-shaqeeyaha si loo sameeyo rafcaan.
  - (c) Ay ula dhaqantaa sida in uu yahay codsi rafcaan sax ah oo si qalad ah loo keenay Washington State Department of Social and Health Services, Washington State Health Care Authority, aama Washington State Office of Administrative Hearings, laakiinse sida kale sax ah.
- (5) Marka Exchange ay hesho codsiga racfaanka, Exchange waxay u diri doontaa qofka codsanaya racfaanka:
  - (a) Ogeysiis muujinaya in racfaanka la helay;
  - (b) Jadwalka hannaanka rafcaanka, oo ay ku jiraan taariikhda iyo waqtiga ogeysiiska ee shirka dhageysiga ka horreeya iyo dhageysiga, haddii rafcaanka aanan lagu xallin karin hab aan rasmi ahayn oo aan dhageysi lahayn.

- (c) Macluumaadka ku saabsan xaq-u-yeelashada kaalmada dhaqaale:
- (i) Kaalmada dhaqaale ayaa sii socon karta inta lagu guda jiro hannaanka rafcaanka marka rafcaanka u saabsan go'aaminta rafcaanka ee muujinaya yaraanshaha ama luminta kaalmada dhaqaale ee horey loo helay.
  - (ii) Codsiga lagu sii wadayao kaalmada dhaqaale inta lagu guda jiro hannaanka rafcaanka waa in la codsadaa ka hor taariikhda dhaqangalka yareynta kaalmada dhaqaale ama 10 maalmood oo kuwa kaalandarka ah gudahooda ka-dib taariikhda dhaqangalka yareynta kaalmada dhaqaale, mid kasta oo dheer.
  - (iii) Sharraxaadda in APTC kasta ee la bixiyey iyada oo wakiiil laga yahay rafcaan qaataha inta lagu guda jiro rafcaanka ay ku waajibto iswaafajinta uu ku sameeyo Internal Revenue Service canshuur-celinta dakhliga ee rafcaan-qaataha.
- (d) Macluumaadka ku saabsan codsiga kaalmada gaarista ama adeegyada tarjumaanka ee waafaqsan sharciga federaalka sida lagu sharxay Xeerka Habraaca 7aad.
- (6) Marka Exchange ay hesho codsiga rafcaan aan ahayn mid sax ah iyada oo ay sabab u tahay in uu ku guuldareysto ka soo bixidda shuruudaha qaybtan, Exchange waa in ay:
- (a) U dirto ogeysiis qoraal ah codsadaa ama qofka diiwaangaley, ama loo-shaqeeyaha oo ah in codsiga rafcaanka aanan la aqbalin iyo sababta aanan loo aqbalin.
  - (b) Ula dhaqmo mid sax ah in uu yahay codsiga racfaanka wax laga beddelay ee ka soo baxa shuruudaha qaybtan.
- (7) Marka Exchange uu helo codsi racfaan oo looga doodayo xaq-u-yeelashada racfaan-qaataha ee Washington Apple Health, Exchange waxay racfaanka u gudbin doontaa Health Care Authority isagoo u marsiinaya gelinta elektarooniga ee ammaanka ah ee codsiga racfaan-qaataha ee *Washington Healthplanfinder*.

**5. Racfaan La Dedejiyay**

- (1) Racfaan-qaataha shakhsiga ah waxaa laga yaabaa in uu codsado racfaanka la dedejiyo marka racfaan-qaataha uu muujin karo baahida degdegga ah ee loo qabo adeegyada caafimaadka iyadoo sabab u ah in hannaanka racfaanka caadiga ah uu halis-gelin karo:
  - (a) Nollosha ama caafimaadka rafcaan-qaataha.
  - (b) Awoodda lagu gaarayo, joogteynayo, oo dib loogu helayo shaqada ugu badan.
- (2) Racfaanka la dedejiyo waa in loo codsado si la mid ah racfaanka caadiga ah, sida uu dhigayo Xeerka Habraaca 4aad.
- (3) Waqtiga racfaanka la dedejiyo la codsado, racfaan-qaataha waa in uu soo gudbiyo:
  - (a) Caddeynta muujinaysa in loo baahan yahay racfaanka la dedejiyo; iyo
  - (b) Sharraxaadda sababta racfaan-qaataha uu u aaminsan yahay in go'aaminta xaq-u-yeelashada ay tahay mid aan sax ahayn.
- (4) Haddii sarkaalka guddoominaya uu oggolaado codsiga rafcaanka la dedejiy, Exchange waa in ay bixisaa go'aanka rafcaanka ee kama dambeysta ah waqti aan ka dambeyn 14 maalmood ka-dib marka Exchange ay hesho codsigarafcaanka la dedejiyey.
- (5) Haddii sarkaalka guddoominaya uu diido codsiga, Exchange waa in ay:
  - (a) Codsiga rafcaanka ula dhaqantaa si waafaqsan hannaanka rafcaanka caadiga ah oo ayna ku soosaartaa go'aanka rafcaanka 90 maalmood gudahooda ka-dib marka ay hesho rafcaanka.
  - (b) Ugu wargelisaa racfaan-qaataha, si dhaqso ah iyada oo aan dib-u-dhac jirin, oo loo marayo ogeysiis afka ah ama elektaroonik ah, haddii ay suuragal tahay, diidmada iyo, haddii ogeysiiska uu yahay mid afka ah, la-socosho loogu dirayo racfaan-qaataha ogeysiis qoraal ah. Ogeysiiska qoraalka ah ee diidmada waa in ay ka mid yihiin:
    - (i) Sababta diidmada;
    - (ii) Sharraxaadda in codsiga racfaanka loo gudbin doonno hannaanka 90-maalmood ee caadiga ah.
    - (iii) Sharaxaadda xuquuqaha racfaan-qaataha ee waafaqsan

hannaanka caadiga ah, oo ay ku jiraan macluumaadka ku jira Xeerka Habraaca 4(5).

Maamulka: 45 CFR qaybta 155.540

#### **6. Magacaabista Wakiilka Matalaya Rafcaan-qaataha**

- (1) Racfaan-qaataha wuxuu magacaabi karaa shakhsi, sida qareen ama xubin qoys, ama hay'ad, oo metelaya xilliga racfaanka, oo ay ku jiraan codsiga racfaan waafaqsan Xeerka Habraac ee 4aad.
- (2) Racfaan-qaataha magacaabanaya wakiilka waa in uu ku magacawdaa:
  - (a) Foomka racfaanka ee uu bixiyay Exchange oo uuna saxiixay racfaan-qaataha.
  - (b) Dokumenti kale oo qoraal ah oo uu saxiixay racfaan-qaataha.
  - (c) Iyadoo la magacaabay wakiil loo marayo sistem-ka xaq-u-yeelashada Healthplanfinder.
  - (d) Iyadoo la adeegsanayo ogeysiiska qoraalka ah ee muuqaalka ee lagu soo direy Boostada Mareykanka ama iimayl, haddii wakiilka idman uu yahay qareen loo oggolaaday in uu ka shaqeeyo Gobolka Washington .
  - (e) Iyadoo la adeegsanayo dokumentiyo sharci ah oo aad ku metelayso rafcaan-qaataha, sida amarka mas'uulnimada ama awoodda qareenka .

Maamulka: 45 CFR qaybaha 155.227 iyo 155.505

#### **7. Caawimaadda Tarjumaannada/Gaarista**

- (1) Xeernimaadyada federaalka ayaa u baahan hannaannada racfaannada Exchange in ay u hoggaansamaan shuruudaha helidda ee § 155.205(c). Tani waxaa ka mid ah macluumaad in la siiyo codsabayaasha iyo isku-qorayaasha kaas oo ku qoran luuqad waadax ah iyo hab la heli karo waqtigii loo baahdo:
  - (a) shakhsiyaadka la nool naafonimada, oo ay ku jiraan mareegtooyin la geli karo iyo bixinta caawimo iyo adeegyo aan wax lacag ah ugu fadhin shakhsiga iyadoo la raacayo Americans with Disabilities Act ah iyo qaybta 504 ee Rehabilitation Act.
  - (b) shakhsiyaadka aqoontooda Af-Ingiriiska uu xaddidan yahay iyadoo loo marayo bixinta adeegyo luuqadeed oo aan wax kharash ah ugu fadhin shakhsiga, oo ay ku jiraan:



- (i) tarjumaadda afka ah, oo ay ku jiraan adeegyada tarjumaadda telefoonka ugu yaraan 150 luuqadood.
  - (ii) tajumaado qoraal ah.
  - (iii) halkudhegyo ku qoran 15 luuqadood ee ugu sarreeya ee aan Af-Ingiriisiga ahayn oo tilmaamaya helitaanka adeegyo luuqadeed.
- (c) ku wargeli shakhsiyeedka helitaanka adeegyadan iyo sida loo helo adeegyadan.
- (2) Foomamka racfaanka Exchange waa in ay leeyihiin meel loogu talagalay in uu dhinaca ku muujiyo haddii uu u baahan yahay caawimaad helitaan ama turjumaan.
- (3) Qaraabada dhinac kasta ama shaqaalaha Exchange kama noqon karaan turjumaanno dacwadaha racfaanka ee Exchange.
- (4) Sarkaalka guddoominaya waa in uu go'aamiyaa haddii caawimaadda helitaanka ama turjumaanka uu si sax ah, taabogal ah, oo dhexdhexaad ah u taageerayo dacwooyinka racfaan-qaataha, isku-qoraha, shaqaalaha, ama markhaatiga codsanaya helitaanka ama adeegyada turjumaanka . Haddii waqti kasta inta lagu guda jiro dacwooyinka sarkaalka guddoominaya uu go'aamiyo in caawimaadda helitaanka ama turjumaanka aysan bixinayn adeegyo sax ah, taabogal ah, oo dhexdhexaad ah, sarkaalka guddoominaya waa in uu shaqada ka joojiyaa turjumaanka ama caawimaadda helitaanka oo helaa adeegyada turjumaan ama caawimaadda helitaanka oo aqoon dheeraad ah u hel hawsha.
- (5) Sarkaalka guddoominaya waa in uu oggolaadaa waqti ku filan inta lagu guda jirro saleynta dacwada si turjumaadda turjumaanka loo sameeyo loona fahmo.

Maamulka: 45 CFR qaybaha 155.205 iyo 155.545

## **8. Dirista Dokumentiyada Loo Dirayo Exchange**

- (1) Marka xeerarkan habraaca ama amarka sarkaalka guddoominaya ay u baahan yihiin in rafcaan-qaataha uu bixiyo dokumentiyo kasta ama macluumaad kale Exchange, racfaan-qaataha wuxuu bixin karaa macluumaadka isagoo adeegsanaya:

- (a) Boostada Mareykanka, kuna soo hagaajinaya WAHBE Appeals Program, P.O. Box 1757, Olympia, WA 98507-1757.
  - (b) Email-ka, appeals@wahbexchange.org.
  - (c) Fakis lambarka 360-841-7653.
  - (d) Gacanta ku geyn, ama adeeg alaab-geynta ganacsiga ah, kuna soo hagaajinaya 810 Jefferson St SE, Olympia, WA 98501-1417.
- (2) Marka xeerarkan habraaca ama amarka sarkaalka guddoominaya ay u baahan yihiin in Exchange uu helo dokumenti, dokumentigaasi waxaa loo tixgeliyaa in uu helay Exchange marka uu yimaado xafiiska Exchange inta lagu guda jiro saacadaha caadiga ah ee xafiiska.

## **9. Xalka Aan Rasmiga Ahayn**

- (1) Exchange waxay isku dayeysaa in ay ku xalliso rafcaanka habka xallinta aan rasmiga ahayn oo ay ka mid noqon doonaan kuwan soo socda:
- (a) Ka-dib marka ay hesho codsiga rafcaanka, Exchange waxay dib-u-eegi doontaa diiwaannada xaq-u-yeelashada iyo dokumentiyo kasta rafcaan-qaataha gaarka ah, ama rafcaan-qaataha loo-shaqeeyaha ah iyo shaqaalaha, ay soo gudbiyaan si loo go'aamiyo haddicodsiga rafcaan-qaataha la oggolaan karo iyada oo aan loo gudbin dhageysiga.
  - (b) Rafcaan-qaataha ama wakiilka rafcaan-qaataha ayaa sidoo kale ka codsan kara Exchange hannaanka xalka aan rasmiga ahayn.
- (2) Haddii Exchange iyo rafcaan-qaataha ay isku raacaan in ay xalliyaan rafcaanka, heshiiska xalka kama dambeysta ah waa mid kama-dambeys ah oo waajib ah, oo rafcaan-qaataha waa in uu ugu wargeliyaa Exchange, qoraal ahaan ama telefoon ahaan, in ay ka noqonayaan rafcaanka.
- (3) Rafcaan-qaataha wuxuu xaq u leeyahay dhageysiga hore iyo/ama dhageysi haddii aan la gaarin xal aan rasmi ahayn.

Maamulka: 45 CFR qaybta 155.535

## **10. Ogeysiiska Dhageysiga**

- (1) Marka Exchange uu jadwaleeyo dhageysi, waa in uu ogeysiis qoraal ah u diraa rafcaan-qaataha shakhsiga ah, ama rafcaan-qaataha loo-shaqeeya ama shaqaalaha ah, kama dambeys 15

maalmood oo kuwa kalaandarka ah ka hor taariikhda dhageysiga. Ogeysiiska waa in uu sheegaa taariikhda, waqtiga, iyo habka loo qabanayo dhageysiga. Wacitaannada shirarka telefoonka, ogeysiiska waa in uu sheegaa lambarka telefoonka iyo koodh kastoo kale ee lagu gelayo ama lambarka aqoonsiga shakhsiga (PIN) ee loo baahan yahay si loogu qaybgalo dhageysiga.

- (2) Ogeysiiska dhageysiga waa in uu sheegaa in haddii shakhsiga ama loo-shaqeeyaha racfaan-qaataha uu ku guuldareysto in uu ka qaybgalo ama ka qaybqaato dhageysiga hore ama dhageysiga, racfaanka waa diiddi doonnaa sida uu dhigayo Xeerka Habraaca 16aad.
- (3) Ogeysiiska dhageysiga ee waafaqsan xeernimaadyada federaalka waa in uu sheegaa in haddii racfaan-qaataha shakhsiga ah, racfaan-qaataha loo-shaqeeyaha, shaqaalaha, ama markhaatiga uu u baahan yahay caawimaad helitaan ama adeegyo turjumaan, adeegyadan waxaa loogu fididn doonnaa si lacag la'aan ah racfaan-qaataha shakhsiga ah, racfaan-qaataha loo-shaqeeyaha ah, shaqaalaha, ama markhaatiga.

Maamulka: 45 CFR qaybaha 155.205, 155.535

#### **11. Dib-u-jadwaleynta Shirka Dhageysiga Ka Hor ah ama Dhageysiga**

- (1) Rafcaan-qaataha wuxuu codsan karaa in Exchange uu dib u jadwaleeyo shirka dhageysiga ka hor ah ama dhageysiga.
- (2) Codsiga dib-u-jadwaleynta waa in loo soo codsadaa qaab qoraal ahaan ah iyadoo lagu sheegayo sabab wanaagsan si dib-u-jadwaleyn loogu sameeyo shirka dhageysiga hore ama dhageysiga. Sarkaalka guddoominaya wuxuu tixgelin doonnaa codsiga qoraalka ah wuxuunna si degdeg ah u soosaarayaa go'aan qoraal ah oo ku oggolaanayo ama ku diidayo codsiga.
- (3) Codsiga dib loogu jadwaleynayo shirka dhageysiga hore ama dhageysiga lama oggolaan doonno haddii ay keeni doonto go'aanka kama dambeysta ah ee rafcaanka in la gaaro in ka badan 90 maalmood ka-dib marka Exchange ay hesho racfaanka .

Maamulka: 45 CFR qaybaha 155.505 iyo 155.535

#### **12. Shirka Ka Hor Shagaysiga**

- (1) Sarkaalka guddoominaya wuxuu qaban doonnaa shirka dhageysiga hore kama dambeys 7 maalmood oo kuwa kalaandarka ah ka hor dhageysiga.

- (2) Marka la joogo shirka dhageysiga hore, Exchange iyo racfaan-qaataha, ama wakiilka racfaan-qaataha, wuxuu tixgelin doonaa:
  - (a) Arrimaha looga hadlayo dhageysiga, waxaa ka mid ah arrimo sharci.
  - (b) Markhaatiyada ka markhaati-kacaya dhageysiga, iyo xaddidaad kasta ee ku saabsan tiradr markhaatiyada ama waxa ay ka markhaati kaci doonnaan.
  - (c) Dokumentiyada ay tahay loo soo gudbiyo dhageysiga.
  - (d) Xalka aan rasmiga ahayn ee suuragalka ah ee racfaanka.
  - (e) Arrimo kastoo kale ee ku saabsan qabashada hufan ee dhageysiga.
- (3) Shirka dhageysiga hore waxaa qaban doonna sarkaalka guddoominaya, isagoo ku qabanaya telefoonka ama hab kale oo ay isku waafaqeen Exchange iyo racfaan-qaataha, waxaanna loo diiwaangelin doonnaa elektaroonig ahaan.
- (4) Sarkaalka guddoominaya ayaa wuxuu gelinayaa amarka dhageysiga hore oo dhigaya tallaabada lagu qaadey shirka dhageysiga ka hor, oo ay ku jiraan go'aannada uu gaarey sarkaalka guddoominaya iyo heshiisyada u dhaxeeya Exchange iyo rafcaan-qaataha.
- (5) Haddii racfaan-qaataha shakhsiga ah, ama racfaan-qaataha loo-shaqeeyaha ah iyo shaqaalaha, la siiyay ogeysiis ku filan iyo/ama ay oggolaadaan, oo sarkaalka guddoominayanna uu oggaado in ay habboon tahay, xukun kama-dambeys ah ayaa la gaari karaa marka la soo gebbagabeeyo shirka dhageysiga hore. Waa in wax xeerkan ku jira loo fahmin in ay xaddidaya xaq uu racfaan-qaataha u leeyahay in uu helo ogeysiis ku filan, in la sii wado, ama dhageysiga.

Maamulka: 45 CFR qaybta 155.535

### **13. Dhageysiyada:**

- (1) Racfaan-qaataha shakhsiga ah, racfaan-qaataha loo-shaqeeyaha ah iyo shaqaalaha, waa in ay helaan fursad ay dib-u-eegis ugu sameynayaan diiwaanka racfaanka, oo ay ku jiraan dhammaan dokumentiyada iyo diiwaannada ay tahay in uu Exchange ku isticmaalo dhageysiga, waqti macquul ah ka hor dhageysiga, iyo xilliga dhageysiga.

- (2) Dhageysiyada waxaa sarkaalka guddoominaya, uu ku qaban doonaa telefoonka. Dhageysiga waxaa loo qaban karaa qof ahaan ama qaabka kale ee ay isku afgartaan Exchange iyo racfaan-qaataha . Dhageysiyada qaab elektaroonig ahaan ah ayaa loo duubi karaa.
- (3) Dhageysiyada waxaa qaban doonna sarkaalka guddoominaya kaas oo aan si toos ah ugu lug lahayn go'aaminta xaq-u-yeelashada ee racfaanka laga qaadanayo.
- (4) Marka dhageysiga uu socdo, racfaan-qaataha shakhsiga ah, ama racfaan-qaataha loo-shaqeeyaha ama shaqaalaha, waxay
  - (a) Soo bandhigi karaan dokumentiyada iyo caddeynta ku habboon ee muujinaysa in go'aaminta Exchange ay khalad ahayd ama in dhammaan xaqiiqooyinka aanan la tixgelin.
  - (b) Soo-bandhigi karaan marag-furka habboon ee hal markhaati ama in ka badan.
  - (c) Ka hor-imaan karaan ama su'aalo weyddiin karaan markhaatiyada xun waxayna beenin karaan caddeymaha.
  - (d) Soo bandhigi karaan Present doodahooda iyagoo aan la faragelin.

Maamulka: 45 CFR qaybta 155.535

#### **14. Heerka Dib-u-eegista**

Sarkaalka guddoominayo waa in uu dib-u-eegaa diiwaanka racfaanka de novo; dhammaan caddeynta waa in la tixgeliyaa iyadoon dib loo dhigin go'aanka lagu gaarey go'aaminta xaq-u-yeelashada asalka ah.

- (1) Caddeynta dhowaan la helay ee aan la helin waqtigii go'aanka xaq-u-yeelashada ayaa la soo bandhigi karaa.

Maamulka: 45 CFR qaybta 155.535

#### **15. Ka-noqoshada Racfaanka**

- (1) Shakhsiga ama loo-shaqeeyaha codsaday racfaanka ayaa ula noqon kara codsiga racfaanka sabab kasta waqti kasta inta lagu guda jiro hannaanka racfaanka . Codsiga la noqoshada waa in lagu sameeyaa:
  - (a) Foom uu bixiyay Exchange oo uuna saxiixay racfaan-qaataha shakhsiga ah ama wakiilka loo-shaqeeyaha, ama war- isgaarsiin kale oo qoraal ah, oo fakis, ama boostada lagu soo diray.

- (b) Telefoon ahaan haddii Exchange ay si buuxda u diiwaangeliso bayaanka racfaan-qaataha sida ku cad ciqaabta been ku dhaarashada oo Exchange ay u dirto racfaan-qaataha qoraal lagu xaqiijinayo la noqoshada.
  - (c) Iyadoo hadal ahaan loogu sheegayo sarkaalka guddoominaya inta lagu guda jiro dacwada racfaanka.
- (2) Racfaan-qaataha shakhsiga ah ee codsaday racfaanka Exchange waxaa uu la noqon karaa codsiga dhageysiga si loo raadiyo dib-u-eegista diidmada xaq-u-yeelashada caymiska Washington Apple Health. Codsiga la-noqoshada waa in lagu sameeyaa:
- (a) Foom uu bixiyay Exchange oo uuna saxiixay racfaan-qaataha, ama war-isgaarsiin kale oo qoraal ah, oo fakis, ama iimayla lagu soo diray.
  - (b) Telefoon ahaan haddii Exchange uu si buuxda u diiwaangeliyo bayaanka racfaan-qaataha oo waafaqsan ciqaabta of been ku dhaarashada oo Exchange uu racfaan-qaataha u diro qoraal lagu xaqiijinayo la noqoshada.
  - (c) Iyadoo hadal ahaan loogu sheegayo sarkaalka guddoominaya inta lagu jiro dacwada racfaanka.
- (3) Foomka loo bixiyay la noqoshada qoraalka ah waa in ay ku qoran tahay sababta la noqoshada waxayna u baahan tahay qiris saxiixan oo ah in racfaan-qaataha uu si uu ogsoon yahay ula noqonayo codsiga racfaanka iyo xaq ay u leeyihiin dhageysiga.
- (4) Haddii racfaan-qaate uu la noqdo racfaan, sarkaalka guddoominaya waa in uu soosaaraa amar uu ku joojinayo racfaanka oo waafaqsan Xeerka Habraaca 5aad.

Maamulka: 45 CFR qaybaha 155.505 iyo 155.530

## **16. Diidista Racfaannada**

- (1) Sarkaalka gudgoominaya waa in uu diido racfaan haddii:
- (a) Racfaanka aan loo codsan mid ka mid ah sababaha ku xusan Xeerka Habraaca ee 3aad.
  - (b) Racfaan-qaataha uusan ku codsan racfaanka 90 maalmood laga soo bilaabo taariikhda ogeysiiska xaq-u-yeelashada ee racfaanka loo qaatay.
  - (c) Racfaan-qaataha shakhsiga ama loo-shaqeeyaha ah uu sabab wanaagsan la'aan, u imaan waayo dhageysiga ama shirka dhageysiga ka hor ee jadwaleysan ama sabab wanaagsan la'aan.

- (d) Racfaan-qaataha uu codsiga racfaanka ka noqdo iyadoo la raacayo Xeerka Habraaca 15aad.
  - (e) Racfaan-qaatahauu dhinto ka hor inta aan la soo gebogabeyn racfaanka.
- (2) Exchange waa in ay ogeysiis waqti habboon u dirtaa rafcaan-qaataha kaas oo sheegaya:
- (a) Sababta diidmada.
  - (b) Sida diidmada ay u saameynayso xaq-u-yeelashada rafcaan-qaataha ee isku-qorista qorshaha qualified health plan ama kaalmada dhaqaale.
  - (c) Sida racfaan-qaataha laga yaabo, 30 maalmood gudahooda laga soo bilaabo ogeysiiska joojinta , uu u soo gudbin karo codsi qoraal ah oo muujinaya sababta wanaagsan ee joojinta loogu hoggaansameyn.
  - (d) Sida wax looga beddelayo racfaanka ka-dibna mar kale loo soo gudbinayo.
- (3) Tirtiridda Diidmada: Sarkaalka guddoominaya waa in uu tirtiraa diimadahaddii racfaan-qaataha uu sameeyo codsi qoraal ah oo muujinaya sababta wanaagsan ee loo tirtirayo diidmada iyo si loo oggolaado racfaanka in uu sii socdo.
- (a) Racfaan-qaataha waa in uu sameeyo codsiga lagu tirtirayo diidmada 30 maalmood gudahooda laga soo bilaabo taariikhda ogeysiiska diidmada.
  - (b) Codsiga waa in uu sheegaa sababta keentay in sababta wanaagsan ee aan lagu joojinayn racfaanka .
  - (c) Racfaan-qaataha waxaa uu ku codsan karaa, qoraal, dhageysi ku saabsan codsiga lagu tirtirayo diidmada.
  - (d) Exchange waa in ay siisaa rafcaan-qaataha ogeysiiska qoraalka ah ee diidmada codsiga lagu tirtirayo diidmada haddiila diidey.
  - (e) Haddii sarkaalka guddoominaya uu tirtiro diidmada, Exchange waa in ay u dirtaa rafcaan-qaataha macluumaadka ku jira Xeerka Habraaca 4(4).

Maamulka: 45 CFR qaybta 155.530

## 17. Go'aannada Rafcaanka

- (1) Sarkaalka hoggaaminta waa in uu soosaaraa go'aan racfaan qoraal ah oo la siinayo racfaan-qaataha 90 maalmood gudahooda laga soo bilaabo taariikhda Exchange ay heshay codsiga racfaanka, marka laga reebo xaaladda racfaanka loo dedejiyay si waafaqsan Xeerka Habraaca 5aad.

- (2) Go'aamada racfaanka waa in ay noqdaan kuwa qoraal ah, oo keliya ku saleysan caddeynta ku jirta diiwaan, waxaanna ku jira:
- (a) Go'aanka , ay ka mid tahay sharraxaadda luuqadda waadaxa ku qoran ee saameynta xaq-u-yeelashada racfaan-qaataha shakhsiga ah, ama racfaanka loo-shaqeeyaha, ee xaq-u-yeelashada shaqaalaha.
  - (b) Xaqiiqooyinka khuseeya oo kooban.
  - (c) Bayaanka sharciga lagu saleeyay, oo ay ka mid yihiin xeernidaamyada iyo sharciyada taageera go'aanka.
  - (d) Taariikhda dhaqangalka ee go'aanka.
  - (e) Sharraxaadda xuquuqaha racfaanka heerka-labaad ee racfaan-qaataha shakhsiga ah.
- (3) Xaq-u-yeelashada ku xigta rafcaanka:
- (a) Haddii go'aanka rafcaanka uu keeno in isbeddel lagu sameeyo xaq-u-yeelashada shaqaalaha ama rafcaan-qaataha, isbeddelka ayaa dhaqangalaya mustaqbalka iyada oo lagu saleynayo taariikhda go'aanka, haddii go'aanka si kale sheego mooyaane.
  - (b) Haddii racfaan-qaataha uu doorto in xaq-u-yeelashadu ay sii jirto ka hor go'aaminta lagu muransan yahay ee sugaya natiijada racfaanka, go'aaminta xaq-u-yeelashada racfaanka in uu jiro waxay keeni doontaa in go'aanka loo dabaqo sida la filayo.
    - (i) Xaq-u-yeelashadu waa in ay dhaqangashaa maalinta koowaad ee bisha ka-dib soo-saaridda go'aanka taageeraya go'aaminta xaq-u-yeelashada hore.
  - (c) Haddii rafcaan-qaataha shakhsiga ah ama loo-shaqeeyaha uu dareemay oo sheegay isbeddel, isbeddelkaasi wuxuu noqonayaa mid loo raaco sida go'aaminta xaq-u-yeelashada cusub ee la sheegay wuxuunna dhaqangalayaa taariikhda isbeddelka la sheegay.
  - (d) Xaq-u-yeelashada xubnaha qoyska ee aan rafcaanka qaadan ayaa isbeddeli kara iyadoo sabab u ah rafcaanka.

Maamulka: 45 CFR qaybta 155.545

## **18. Khilaafaadka iyo Racfaannada Exchange Go'aamada Racfaanka**

- (1) Haddii racfaan-qaataha shakhsiga ah uu diido go'aanka ku saabsan racfaanka lagu go'aaminayo xaq-u-yeelashada ee loogu talagalay isku-qoritaanka caafimaadka la aqoonsan yahay iyo/ama



qorshaha ilkaha, xaq-u-yeelashada iyo qaddarka ee APTC iyo/ama dhimista kharash-wadaagga , ka gaabinta Exchange in ay bixiso ogeysiis waqtigii loo baahnaa la bixiyo oo ah go'aaminta xaq-u-yeelashada, ama go'aaminta xaq-u-yeelashada ee loogu talagalay ka-reebnaanta waajibaadka shakhsiga, racfaan-qaataha waxaa laga yaabaa:

- (a) In 14 maalmood gudahooda ka-dib taariikhda go'aanka racfaanka, codso dib-u-eegista go'aanka ee ay sameyso United States Department of Health and Human Services (HHS).
- (b) 30 maalmood gudahooda laga soo bilaabo taariikhda go'aanka racfaanka, racfaan u gudbi HHS.
  - (i) Exchange waxaa laga yaabaa in nuqulka foomka racfaanka HHS ay siiso racfaan-qaataha marka uu ka codsado, racfaan-qaataha waxaa uu booqan karaa <https://www.healthcare.gov/downloads/marketplace-appeal-request-form-s.pdf> si uu u helo nuqulka foomka, ama racfaan-qaataha warqad ayuu qori karaa.
  - (ii) Racfaan-qaataha waa in uu boostada ku diraa codsiga dib-u-eegista ama racfaanka isagoo ku hagaajinaya:

Health Insurance Marketplace  
Attn: Rafcaanada  
465 Industrial Blvd  
London, KY 40750-0061

ama fakis ugu diraa foomka codsiga ama racfaanka isagop ugu diraya khad fakis ammaan ah: 1-877-369-0130.

- (iii) Markay farto hay'adda racfaannada HHS, Exchange waxay u soo gudbin doontaa diiwaanka racfaanka HHS iyadoo u soo marsiinaysa bar elektaroonig oo ammaan ah.
- (2) Haddii racfaan-qaate shakhsi ah uu ka hor-imaado go'aanka racfaanka ee ku saabsan xaq-u-yeelashada loogu talagalay ama qaddarka kaalmada lacagta joogtada ah ee caymiska ee uu bixiyo barnaamijka caawimaadda lacagta caymiska joogtada ah ee gobolka, racfaan-qaataha wuxuu codsan karaa racfaan heer-labaad ah oo loo marayo Exchange. Racfaannada heerka-labaad:
- (a) Waa in lagu codsadaa 30 maalmood gudahooda laga soo bilaabo taariikhda ogeysiiska go'aanka racfaanka.

- (b) Waxaa la codsan karaa sababaha oo ay ku jiraan, laakiinse aan ku xaddidnayn, in racfaan-qaataha uu aaminsan yahay go'aanka sarkaalka guddoominaya:
    - (i) In uusan waafaqsanayn sharciga;
    - (ii) In uusan taageerin caddeynta ku jira diiwaanka.
    - (iii) In uusan waxba ka qaban dhammaan arrimaha ay ka doodayaan dhinacyada dacwadda.
    - (iv) Caddeyn dhowaan la helay oo aanan la helin waqtigii dhageysiga ayaa hadda la heli karaa.
  - (c) Uu dhageystay sarkaalka guddoominaya kale oo ka duwan kii dhageystay racfaankii asalka.
- (3) Racfaan-qaatayaasha loo-shaqeeyaha ah xaq uma lahan racfaan heer-labaad ah.
- (4) Shaqaalaha ku jira racfaanka loo-shaqeeyaha wuxuu xaq u leeyahay in uu codsado racfaanka go'aaminta xaq-u-yeelashada oo gaar ah oo ka dhalatey racfaanka loo-shaqeeyaha.

Maamulka: 45 CFR qaybaha 155.505 iyo 155.545

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