

Gusaba imfashanyo y'amahera y'ibitaro mu buryo bumwe muri Reta ya New York

Ushobora kuba ukwije ibisabwa ku mfashanyo y'amahera y'ibitaro yo kuriha amafagitire nimba udafise ubwishingizi, nimba ubwishingizi bwawe bwarahejeje kuriha, canke nimba ufise ubwishingizi bw'amagara, ariko ufise ikintu cemeza ko wishuye amahera yo kwa muganga arenga 10% vy'amahera uronka. Kwuzuza uru rukaratasi bica bitangura igikorwa co gusaba imfashanyo y'amahera y'ibitaro. Uru rukaratasi rukoresha n'ibitaro vyose vyo muri Reta ya New York.

Iyi dosiye isaba itegerezwa gucapurwa mu ndimi nyamukuru¹ z'abarwayi ibitaro bivura.

Izina ry'umurwayi (wuzuze amakuru ngirakamaro)

Izina ry'umurwayi (amazina yose)		
Itariki y'amavuka (ukwezi/itariki/umwaka)		
Aderese		Inyubakwa/ Inomero y'inzu
Igisagara	Reta	Kode ya posita
Inomero za telefone ukoresha		
Izina ry'umuvyeyi/umurezi canke uwumuserukira imbere y'amategeko (nimba umurwayi ari umwana mutoyi canke umuntu akuze ariko afise ubumuga)		
Aderese yo kuri Internet (nimba ihari)		

Amakuru y'umuryango:

Andika aha hepfo abantu bose bo mu muryango baba mu rugo rwawe. Urugo rwawe rurimwo wewe ubwawe, uwo mwubakanye canke uwo mukundana mubana n'abana bose canke abandi bahatungirwe. Nk'akarorero, hashobora kubamwo abantu bose banditse ku mpapuro zimwe z'amatagisi.

Amahera uronka yose hamwe bisobanuye amahera yose **imbere yo** kuriha amatagisi.

Amahera uronka yose hamwe ashobora kubamwo ava mu kazi (imishahara, udushirukabute, akazi wokwikorera), amahera atava mu kazi (ubwiteganyirize bw'abakozi, uburusho bw'abafise ubumuga n'abashomeri), intererano (amahera ava mu bantu bo muryango canke incuti), ava ahandi (imfashanyo y'igihe gito n'andi yo gutabara).

Amazina yose	Ico mupfana	Amahera uronka yose (ubu)
	Ubwawe	

¹ "Indimi nyamukuru" zirimwo ururimi rwose n'imiburiburi 5% vy'abarwayi bivuze ku mwaka bakoresha, canke ururimi rwose ruvugwa n'abantu barenga 1% bo mu karere nyamukuru k'ibikorwa vy'ibitaro, nk'uko vyabaruwe hakurikijwe ibiharuro vy'Ibiro vy'Amerika bijejwe rusansuma (United States Bureau of the Census), hongereweho ibiharuro vyo mu nzego z'amashure.

Ibitaro bishobora kugusaba impapuro zerekana amahera uronka; zishobora kubamwo isheki y’umushahara, ikete ry’umukoresha nimba umufise, canke Urukaratasi 1040.

Ukwo ubwishingizi bw’amagara bwifashe

Ufise ubwishingizi bw’amagara, harimwo Medicaid, Medicare, canke ubw’abikorera utwabo biciye ku mukoresha wawe canke ubwo waguze ubwawe? ☐ Ego ☐ Oya

Nimba wishuye “Oya,” wipfuza gufashwa gusaba porogarama imwe muri izi?

☐ Ego ☐ Oya

Abarwayi bafise ubwishingizi budahagije: abantu bafise ubwishingizi, ariko bariha amahera yo kwa muganga menshi.

Nimba ufise ubwishingizi, gereranya amahera wishuye ku mafagitire yo kwa muganga mu mezi 12 aheze.

\$

Ibitaro bishobora gusaba ko utanga impapuro zerekana amahera wishuye.

Umurwayi/Uruhande rubijewe: Nimba utari umurwayi, andika izina ry’umuntu uteraho umukono n’ubuyobozi afise bwo kubikora ku bw’umurwayi (nk’uwo mwubakanye, umuvyeyi, uguserukira imbere y’amategako).

Ntahura ko amakuru ndungitse ashobora gusuzumwa n’abandi bo hanze. Ndemeje ko aya makuru ari ukuri kandi yuzuye nkurikije ivyo nzi.

Izina ry’umurwayi	Itariki:
Ico mupfana n’umurwayi	
Umukono	

Ibisabwa bitobito vyo kwemererwa n'ubuyobozi

Itariki yo kurangiza gusaba, uburenganzira bw'umurwayi, no kugumya ibanga

- Igihe cose igikorwa co kwegeranya amadeni kitarahera, wosaba imfashanyo y'amahera.
- Ntaco utegerezwa kuriha ibi bitaro imbere yo kumenyeshwa ingingo yatowe ku idosiye yawe isaba imfashanyo y'amahera. Ibitaro ntibishobora kurungika amakonte mu kigo cegeranya amadeni mu gihe idosiye yawe itarishurwa.
- Nimba wankiwe imfashanyo y'amahera, ufise uburenganzira bwo gusaba isubiramwo. Uburyo bwo kubikora buzoshirwa mw'itangazo ry'ibitaro uzoshikirizwa. Ushobora kuba ufise uburenganzira bwo gusaba ko amahera wemerewe asubirwamwo. Ibitaro bizoshira uburyo bwo gusaba isubiramwo mu ikete rikumenyesha ingingo yatowe.
- Ibitaro ntibishobora kurungika amafagitire atarishwe mu kigo cegeranya amadeni mu gihe n'imiburiburi c'iminsi 180 ikurikira fagitire yawe.
- Ibitaro bibujijwe gutanguza imanza, harimwo imanza za sentare, kugira bibone amahera y'amafagitire y'abarwayi bari muni ya 400% vy'urugero rw'ubukene rutangwa na reta. Ubuyobozi ku rugero rw'ubukene worubona ngaha: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>
- Amakuru yose yo mw'idosiye isaba azokoresheka gusa n'ibitaro kugira bimenye nimba ushobora kuronswa imfashanyo y'amahera, kandi bizogumya ibanga ryayo hakurikijwe amategeko.
- Ibitaro ntibishobora kukwankira serivise ukeneye kuko ufise fagitire yo kwa muganga itarishwe.
- Nimba ukeneye gufashwa gusaba, wovugana n'ibiro bijejwe imfashanyo y'amahera vya UVM Health Network kuri (802) 847-8000 canke (800) 639-2719.
- Nimba ufise ibindi ukeneye gufashwamwo muri uku gusaba canke ku gusaba isubiramwo, ushobora kuvugana n'abavugizi mu vy'amagara bo mu kibano: 888-614-5400.

Kwuzuzwa ibisabwa

Nta kintu cobuza ibitaro kwemerera umurwayi kugabanyirizwa amahera ariha mu gihe aronka amahera arenze ayanditswe aha hepfo no/cyangwa kwemera kugabanya cane ku barwayi bemerewe kurenza ivyo itegeko ry'amagara rusangi risaba. Ikigeretse kuri ivyo, ntidushobora kwisunga uko ubwimukira bwifashe kugira tumenye nimba wemerewe imfashanyo y'amahera.

Abantu bakurikira baremerewe:

- Abantu batishoboye badafise ubwishingizi bw'amagara; canke
- abantu bafise ubwishingizi budahagije (uruhara rw'umurwayi ku mahera yo kwa muganga rutarishwe yegeranyijwe mu mezi 12 aheze, arenze icumi kw'ijana vy'ayo aronka yose ku mwaka); canke
- abantu ubwishingizi bwabo bw'amagara bwahejeje kuriha uburusho bwose, kandi bashobora kerekana ko badashoboye kuriha uruhara rwabo rwose; canke
- mu butahuzi bw'ibitaro, abantu bashobora kwerekana ko badashoboye kuriha ayo bategerezwa kuriha ubwabo bashobora gusaba kuriha amahera agabanije canke igice kinaka kw'ijana.

Abantu bashitsa kuri 400% vy'urugero rw'ubukene ruvugwa na reta bemerewe imfashanyo y'amahera.

Ingero z'ubukene zitangwa na Reta (2026)			
Uko urugo rungana	200%	300%	400%
Umuntu 1	\$ 31 920	\$ 47 880	\$ 63 840
Abantu 2	\$ 43 280	\$ 64 920	\$ 86 560
Abantu 3	\$ 54 640	\$ 68 300	\$ 109 280
Abantu 4	\$ 66 000	\$ 99 000	\$ 132 000
Abantu 5	\$ 77 360	\$ 116 040	\$ 154 720
Abantu 6	\$ 88 720	\$ 133 080	\$ 177 440
Abantu 7	\$ 100 080	\$ 150 120	\$ 200 160

Bihuzwa n'igihe buri mwaka: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

Ibipimo bitobito vyo kugabanya

Nimba ukwije ibisabwa ku mfashanyo y'amahera, ayo utegerezwa kuriha azogabanuka hagendewe ku mahera uronka nk'uku gukurikira:

Urugero rw'amahera uronka	Indishi
Munsi ya 200% FPL	Gukura indishi zose
200% - 300% FPL	Abarwayi badafise ubwishingizi: Hisunzwe amahera uronka gushika kw'10% vy'ayo Medicaid yari kuba yararishe kuri serivise. Abarwayi bafise ubwishingizi budahagije: Gushika kw'10% vy'amahera buri ruhande rwari kuba rwararishe hisunzwe ivyo ubwishingizi bw'umurwayi butegekanya.
301% - 400% FPL	Abarwayi badafise ubwishingizi: Hisunzwe ayo uronka, gushika kuri 20% vy'amahera Medicaid yari kuba yararishe kuri service. Abarwayi bafise ubwishingizi budahagije: Gushika kuri 20% vy'amahera yari kuba yararishwe hisunzwe ivyo ubwishingizi bw'umurwayi butegekanya.

Imigambi yo kuriha mu bice

Abarwayi batabasha kuriha amahera yagabanyijwe icarimwe bemerewe imigambi yo kuriha mu bice. Amahera arihwa buri kwezi ntashobora kurenga 5% vy'ayo uronka yose mu kwezi, kandi inyungu umurwayi asabwa ku mahera atishuwe, nimba zihari, ntizitegerezwa kurenga 2%.

Gusaba icemeza amahera urugo rurunka

Shiramwo amakuru ajanye n'amahera murunka, y'umurwayi, uwo mwubakanye n'abandi bahatunguwe (nk'abana). Akarorero, mu gihe co guharura amahera urugo rurunka, hashirwamwo abantu bose bari ku mpapuro zimwe z'amatagisi (utanga amatagisi, uwo bubakanye n'abana barabwa ku matagisi).

Aha hepfo hari urutonde rw'impapuro ushobora gukoresha kugira werekane amahera urunka. Ntutegerezwa gutanga izi mpapuro zose. Ushobora no kwandika amajambo avuga yuko ata mahera urugo rurunka nimba mutayafise.

Ushobora no gutanga urupapuro rwemeza ukwemererwa rwa Health Marketplace ya reta ya New York. Nimba ufise uru rupapuro, ntutegerezwa guha ibitaro ayandi makuru ari hepfo ajanye n'amahera urunka.

<u>Nimba urugo rwanyu rurunka:</u>	<u>Amahera ku kwezi:</u>	<u>Usaba ashobora gutanga:</u>
Imishahara	\$	Tanga sheki imwe y'umushahara, canke ikete ry'umukoresha ririho ibimenyetso vy'ishirahamwe, umukono n'itariki, canke urupapuro rw'amatagisi rwa vuba.
Ubwiteganyirize bw'abakozi	\$	Kopi y'ikete/icete ry'agashimwe, canke amakuru avuye mu butegetsi bw'urwego rujejwe ubwiteganyirize bw'abakozi muri Amerika, canke ikete ry'uturusho uronswa ku mwaka. Kugira usabe kopi y'ikete ry'uturusho tw'ubwiteganyirize, hamagara 1-800-772-1213 canke urabe www.ssa.gov .
Imfashanyo y'abashomeri	\$	Kopi y'ikete/icete ry'agashimwe, canke amajambo y'urwego rujejwe abakozi muri reta ya New York, canke kopi y'ikarata yo kwishura ataco ihinduyeko, canke amakuru y'urwego rujejwe abakozi muri reta ya New York, canke kopi y'amakuru ya konte ivuye ku muhora w'urwego rujejwe abakozi muri reta ya New York (www.labor.state.ny.us).
Uturusho tw'abafise ubumuga	\$	Kopi y'ikete/icete ry'agashimwe, canke amakuru avuye mu butegetsi bw'urwego rujejwe ubwiteganyirize bw'abakozi muri Amerika, canke ikete ry'uturusho twa buri mwaka. Kugira usabe kopi y'ikete ry'uturusho, hamagara 1-800-772-1213 canke urabe www.ssa.gov .
Indishi y'abakozi ijanye n'isanganya	\$	Kopi y'ikete ry'agashimwe canke sheki.
Imfashanyo yo kwibeshaho uronswa n'uwo mwahukanye/ Imfashanyo y'ivyo gutunga abana	\$	Kopi y'itegeko rya sentare, canke amasheki/ivyemeza vy'amezi 3 aheze.
Dividende/Inyungu	\$	Amajambo yanditswe avuga kuri dividende z'amezi atatu, canke amajambo yanditswe asigura ukwezi 1.

<u>Nimba urugo rwanyu ruronka:</u>	<u>Amahera ku kwezi:</u>	<u>Usaba ashobora gutanga:</u>
Ikindi	\$	Ikete ririmwo amahera atava ku kazi (nimba ahari), nk'ayo gukotesha, ava mu tuzi dutoduto, n'ibindi.
Nta mahera muronka	\$0	Amajambo yanditswe yuko ata mahera muronka, hariho umukono.