

Gusaba Gufashwa Kwishyurirwa n'ibitaro byo muri Leta ya New York

Ushobora kwemererwa gufashwa kwishyurirwa n'ibitaro inyemezabwishyu zawe niba udafite ubwishingizi, niba ubwishingizi bwawe bwararangiye cyangwa niba ufite ubwishingizi bwo kwivuza ariko ufite icyemezo cyerekana ko wishyuye ubuvuzi hejuru ya 10% y'amafaranga winjiza. Mu kuzuza iyi fishi uraba utangiye gusaba gufashwa kwishyurirwa n'ibitaro. Iyi fishi ikoresheya mu bitaro byose muri Leta ya New York.

Iyi fishi igomba gucapwa mu ndimi z'ibanze¹ zivugwa n'abarwayi bahabwa serivisi n'ibitaro.

Amazina y'umurwayi (uzuza amakuru yose asabwa)

Amazina y'umurwayi (Izina ry'idini, irindi zina, izina ry'umuryango)			
Itariki y'amavuko (ukwezi/itariki/umwaka)			
Aho abarizwa		Numero ya Aparitoma/ Urukomanze rw'inzu	
Umujyi	Leta	Kode ya zipu	
Numero ya Telefone			
Umubyeyi/Umurera cg Umuhagarariye mu buryo bwemewe n'amategeko (Niba umurwayi ari umwana utaruzuzwa imyaka y'ubukure cg se umuntu ukuze ufite ikibazo gituma atakwifatira icyemezo)			
Imeyiri (niba ihari)			

Amakuru yerekeye umuryango:

Tanga urutonde rw'abagize umuryango wawe mubana mu rugo. Urugo rwawe hakubiyemo wowe ubwawe, uwo mwashakanye cyangwa umukunzi wawe n'abana cyangwa undi muntu wese ubarizwa mu rugo rwawe ufashwa nawe. Urugero, hakubiyemo umuntu wese ushyira ku rupapuro rw'imisoro wuzuza buri mwaka rugaragaza ibyo winjije n'ibyasohotse.

Amafaranga mbumbe winjiza bisonuye umushahara wose **mbere** y'uko ukatwaho umusoro.

Amafaranga mbumbe winjiza ashobora kuba agizwe n'amafaranga uhembwa ku bw'akazi wakoze (amafaranga y'ibiraka, imishahara, amashimwe, ayo ukura mu kazi wikorera), imisanzu (ubwiteganyirize, ubumuga n'amafaranga ugenerwa mu gihe cy'ubushomeri), intwengerano (ayo wahawe n'umuryango cyangwa inshuti) n'ahandi hose hashobora kuva amafaranga (ubufasha bw'igihe gito ndetse n'inkunga ya Leta ihabwa abatishoboye).

Amazina yose	Isano	Amafaranga mbumbe winjiza (kuri ubu)
	Ubwe	

¹ "Indimi z'ibanze" hakubiyemo ururimi urwo ari rwo rwose rukoresheya nibura na 5% by'abarwayi baza kwivuza mu mwaka mu kuganira nabo cyangwa ururimi urwo ari rwo rwose ruvugwa n'abantu barenze 1% by'abantu batuye mu gace ibitaro biherereyemo, ibyo bikaba bibarwa hashingiwe ku makuru yerekeye imiterere y'abaturage atangwa n'ibiro bya Leta zunze ubumwe za Amerika bishinzwe ibarura, ndetse hakanyongeraho amakuru aturuka muri sisitemu z'ibigo by'amashuri.

Amazina yose	Isano	Amafaranga mbumbe winjiza (kuri ubu)

Ibitaro bishobora kugusaba gutanga inyandiko zihamya amafaranga winjiza; ingero z'izo nyandiko zishobora kukubiramo inyandiko z'amakuru y'imishahara, ibaruwa itangwa n'umukoresha wawe niba ari ngombwa cyangwa Ifishi 1040.

Imiterere y'Ubwishingizi bwo Kwivuza

Waba ufite ubwishingizi ubwo ari bwo bwose, hakubiyemo Medicaid, Medicare cyangwa ubwishingizi bwigenga uhabwa binyuze ku mukoresha wawe cyangwa wiyishyuriye ku giti cyawe? ☐ Yego ☐ Oya

Niba wasubije "Oya", urifuza guhabwa ubufasha bwo gusaba muri imwe muri izi porogaramu?

☐ Yego ☐ Oya

Abarwayi bafite ubwishingizi budahagije: abantu bafite ubwishingizi ariko bakiyishyura amafaranga menshi y'ubuvuzi.

Niba ufite ubwishingizi, tanga ikigereranyo cy'amafaranga y'ubuvuzi wishyuye mu mezi 12 ashize

\$

Ibitaro bishobora kugusaba gutanga inyandiko zihamya amafaranga y'ubuvuzi wishyuye.

Umurwayi/Uruhande rubishinzwe: Niba atari umurwayi, shyiraho amazina y'umuntu ushyira umukono kuri iyi fishi n'ububasha afite bwo gushyiraho umukono mu izina ry'umurwayi (Urugero: uwo bashakanye, umubyeyi, umuhagarariye mu buryo bwemewe n'mategako),

Nsobanukiwe ko amakuru ntanze ashobora kugenzurwa n'abandi bo hanze y'ikigo. Ndemeza ko amakuru ntanze ari ukuri kandi yuzuye.

Amazina y'umurwayi	Itariki:
Isano afitanye n'umurwayi	
Umukono	

Iby'ingenzi bisabwa kugira ngo umuntu yemererwe hamwe n'imirongo ngenderwaho

Igihe cyo gutanga ubusabe, Uburenganzira bw'umurwayi ndetse n'Ibanga

- Ushobora gusaba kwishyurirwa n'ibitaro igihe ushakiye mu gihe kwishyura birimo gukorwa.
- Ntugomba kugira ubwishyu uha ibi bitaro kugeza igihe uherewe icyemezo cyafashwe ku busabe bwawe bwo gufashwa kwishyurirwa n'ibitaro. Ibitaro ntibishobora kohereza ikigo gishinzwe kwishyura raporo igaragaza amafaranga yishyuzwa mu gihe ubusabe bwawe butarasubizwa.
- Iyo wangiye gufashwa kwishyurirwa n'ibitaro, ufite uburenganzira bwo kujurira. Amakuru y'uko bikorwa ashirwa mu itangazo ry'ibitaro uhabwa. Ushobora kugira uburenganzira bwo kujurira umubare w'amafaranga uzishyurirwa n'ibitaro. Ibitaro bishyira n'amakuru y'uko wajurira mu ibaruwa y'icyemezo cyafashwe.
- Ibitaro ntibishobora kohereza ikigo cyishyura inyemezabwishyu zitishyurwe nibura atari mu gihe cy'iminsi 180 nyuma yo guhabwa inyemezabwishyu ya mbere.
- Ibitaro bibujijwe kugana inkiko, Harimo gutanga ibirego, kugira ngo byishyuzwe inyemezabwishyu z'ubuvuzi zitishyurwe ku barwayi bari muni ya 400% y'igipimo cy'ubukene gihuriweho na za Leta. Imirongo ngenderwaho mu bukene wayisanga hano: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>
- Amakuru ayo ari yo yose atangwa muri ubu busabe akoreshwa gusa n'ibitaro kugira ngo byemeze ko wujuje ibisabwa byo gufashwa kwishyurirwa n'ibitaro kandi abikwa nk'ibanga ku kigero cyemewe n'amategeko.
- Ibitaro ntibishobora kukwima serivisi z'ubuvuzi za ngombwa ukeneye kubera ko ugifite inyemezabwishyu itarishyurwa.
- Niba ukeneye ubufasha mu gusaba ubu bufasha, tuvugisha ku biro by'ihuriro ry'ibitaro bya UVM bishinzwe ibijyanye n'ubufasha mu kwivuzi kuri (802) 847-8000 cyangwa (800) 639-2719.
- Niba hari ubundi bufasha ukeneye bujyanye no gusaba ubu bufasha cyangwa kujurira icyemezo cyafashwe, ushobora kuvugisha Abavugizi b'Abaturage mu bijyanye no Kwivuzi kuri 888-614-5400.

Kwemererwa

Nta na kimwe kibaza ibitaro kwemerera abarwayi kugabanyirizwa ubwishyu mu gihe binjiza amafaranga ari hejuru y'agaragazwa hano muni cyangwa se kugabanyiriza abarwayi bujije ibisabwa ku rugero rwo hejuru ruruta urwemewe n'Itegeko rigenga ubuvuzi bwa Leta. Ikindi kandi, imiterere y'ubwimukira ntabwo ari kimwe mu bigenderwaho mu kwemererwa kwishyurirwa n'ibitaro.

Aba bantu bakurikira bujije ibisabwa:

- Abantu binjiza amafaranga make kandi badafite ubwishingizi; cyangwa
- Abantu bafite ubwishingizi budahagije (abantu biyishyuriye amafaranga uteranyije mu gihe cy'amezi cumi n'abiri arenze icumi kw'ijana by'amafaranga mbumbe uwo muntu yinjiza ku mwaka) cyangwa
- abarangije gukoresha ibyo ubwishingizi bubagera byose, kandi bakabasha kugaragaza ko badashoboye kwishyura amafaranga yose bacibwa; cyangwa
- mu bushishozi bw'ibitaro, abantu bashobora kugaragaza ko badashobora kwishyura amafaranga y'ubwishingizi cyangwa se ayo bishyura mbere y'uko ubwishingizi bwabo butangira gukorwa bashobora gusaba kugabanyirizwa ubwishyu.

Abantu bageze kuri 400% by'igipimo cy'ubukene gihuriweho na za Leta bemerewe gufashwa kwishyurirwa n'ibitaro.

Ibipimo by'ubukene bihuriweho na za Leta (2026)			
Ingano y'abagize umuryango	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

Bivugururwa buri mwaka: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

Ibipimo ntarengwa by'Igabanyirizwa

Niwemerwa gufashwa kwishyuriwa n'ibitaro, amafaranga waciye azajya agabanywa hakurikijwe ibyo winjiza ku gipimo gihinduka mu buryo bukurikira:

Ikigero cy'amafaranga winjiza	Ubwishyu
Munsi ya 200% FPL	Kutishyura amafaranga yishyuzwa yose
200% - 300% FPL	Abarwayi badafite ubwishingizi: Kugabanyirizwa kugeza ku 10% by'amafaranga yagombaga kwishyurwa na Medicaid kuri serivisi zatanze. Abarwayi bafite ubwishingizi budahagije: Kugabanyirizwa kugeza ku 10% by'amafaranga yagombaga kwishyurwa hakurikijwe igiciro cy'uruhare rw'ubwishingizi.
301% - 400% FPL	Abarwayi badafite ubwishingizi: Kugabanyirizwa kugeza ku 20% by'amafaranga yagombaga kwishyurwa na Medicaid kuri serivisi zatanze. Abarwayi bafite ubwishingizi budahagije: Kugabanyirizwa kugeza ku 20% by'amafaranga yagombaga kwishyurwa hakurikijwe igiciro cy'uruhare rw'ubwishingizi.

Gahunda zo kwishyura mu byiciro

Gahunda zo kwishyura mu byiciro zihabwa abarwayi badashobora kwishyirira icya rimwe amafaranga bagabanyirijwe. Ubwishyu bwa buri kwezi ntibugomba kurenza 5% by'amafaranga mbumbe yinjira ku kwezi kandi inyungu icibwa umurwayo ku mafaranga atarishyurwa, mu gihe ihari, ntigomba kurenza 2%.

Ubusabe bw'icyemezo cyerekana amafaranga umuryango winjiza

Shyiramo amakuru y'amafaranga umurwayi yinjiza, uwo bashakanye n'abo areberera (nk'abana). Urugero: aya agomba kukubiramo buri muntu wese uri mu rupapuro rw'imisoro wuzuza buri mwaka rugaragaza ibyo winjije n'ibyasohotse (utanga imisoro, uwo bashakanye n'abandi barebwa b'imisoro) mu mibare y'ibyo umuryango winjiza.

Izi zikurikira ni inyandiko rwakwifashisha ugaragaza amafaranga winjiza. Ntabwo ugomba gutanga izo nyandiko zose. Ushobora kandi no gutanga icyemezo kigaragaza ko nta kintu umuryango bwinjiza niba ntacyo.

Ushobora kandi no gutanga paji yo kwemeza ibyo mwemerewe yo mu Isoko ry'ubuzima rya Leta ya New York. Niba ufite iyi nyandiko, ntugomba guha ibitaro andi makuru y'amafaranga winjiza akurikirira.

<u>Niba umuryango uhabwa:</u>	<u>Amafanga ku kwezi:</u>	<u>Usaba ashobora gutanga:</u>
Imishahara	\$	Tanga inyandiko yerekana umushahara imwe, cyangwa Ibaruwa itangwa n'umukoresha iriho umutwe w'ikigo ukorera, iriho umukono n'itariki, cyangwa rupapuro rw'imisoro wuzuza buri mwaka rugaragaza ibyo winjije n'ibyasohotse uheruka gutangwa.
Ubwishyu bw'ubwiteganyirize	\$	Kopi y'ibaruwa yo kwemererwa gufashwa/icyemezo cyangwa ibaruwa itangwa n'Ubuyobozi bw'ikigo cya Leta zunze ubumwe za Amerika. Ibaruwa ituruka mu Buyobozi bw'ubwiteganyirize cyangwa y'ibyo ugenerwa ku mwaka. Kugira ngo ubone kopi y'ibaruwa y'ubwiteganyirize, hamagara 1-800-772-1213 cyangwa usure urubuga www.ssa.gov .
Indishyi z'ubushomeri	\$	Kopi y'ibaruwa yo kwemererwa gufashwa/icyemezo cyangwa inyandiko y'ibyo ugenerwa ku kwezi na Minisiteri y'umurimo muri Leta ya New York cyangwa Kopi y'ubwishyu butaziguye hakoreshejwe ikarita cyangwa Ibaruwa itangwa na Minisiteri y'umurimo muri Leta ya New York cyangwa kopi y'amakuru ya nyirikonti itangirwa ku rubuga rwa Minisiteri y'umurimo muri Leta ya New York (www.labor.state.ny.us).
Ubwishyu bw'ubumuga	\$	Kopi y'ibaruwa yo kwemererwa gufashwa/icyemezo cyangwa ibaruwa itangwa n'Ubuyobozi bw'ikigo cy'ubwiteganyirize cyangwa kopi y'ibyo ugenerwa ku mwaka. Kugira usabe kopi y'ibyo ugenerwa, hamagara 1-800-772-1213 cyangwa usure urubuga www.ssa.gov .
Indishyi z'abakozi	\$	Kopi y'ibaruwa yo kwemererwa gufashwa cyangwa inyandiko ya sheki.
Amafanga ahabwa uwo mwatandukanye/Indezo	\$	Kopi y'icyemezo cy'urukiko cyangwa sheki/ inyakirabwishyu z'amezi 3 zishyuzwe.

<u>Niba umuryango uhabwa:</u>	<u>Amafaranga ku kwezi:</u>	<u>Usaba ashobora gutanga:</u>
Imigabane/Urwunguko	\$	Icyemezo cy'imigabane ngarukagihembwe cyangwa icyemezo cy'ukwezi 1.
Ibindi	\$	Ibaruwa igaragaza amafaranga wakoreye atari ku mushahara (niba ahari), nk'ay'ubukode, amafaranga y'ibiraka, n'andi.
Nta mafaranga winjije	\$0	Icyemezo kiriho umukono kigaragaza ko nta mafaranga winjije.