

Xeerarka Habraaca Washington Health Benefit Exchange Rafcaannada

1. Ujeeddo
2. Qeexid
3. Waa Maxay Go'aannada Rafcaanka Laga Qaadan Karo
4. Codsashada Rafcaanka
5. Diidista Rafcaannada
6. Rafcaanka La Dedejiyo
7. Xalka Aan Rasmiga Ahayn
8. Shirka Dhageysiga Ka Hor
9. Ogeysiiska Dhageysiga
10. Dhageysiyada
11. Heerka Dib-u-eegista
12. Go'aannada Rafcaanka
13. Rafcaanka Go'aannada Exchange ee HHS
14. Dib-u-jadwaleynta Shirka Dhageysiga Ka Hor ah ama Dhageysiga
15. Magacaabista Wakiilka Matalaya Rafcaan-qaataha
16. Turjumaanno
17. Ka-noqoshada Codsiga Dhageysiga
18. Dirista Dokumentiyada Loo Dirayo Exchange

1. Ujeeddo

Xeerarkan habraaca ayaa dhigaya hannaanka loogu talagalay rafcaannada go'aaminta xaq-u-yeelashada ee uu soosaarey Washington Health Benefit Exchange (WAHBE, ama Exchange). Xeerarkan ayaa waxaa ay dhaqangeliyaan xeerarka federaalka ee 45 CFR, qayb-hoosaadda F ee hagta rafcaannada go'aaminta ee Exchange. Ma jiraan wax xeerarkan ku jira oo loogu gol leeyahay in lagu xadido ama lagu beddelo shuruudaha ama xuquuqda qaanuun ama sharci kale uu leeyahay. Haddii uu jiro khilaaf ka dhaxeeya xeerarkan iyo xeerarka federaalka ee 45 CFR qaybta 155, qayb-hoosaadda F, xeerarka federaalka ayaa la raacayaa.

Awoodda: 45 CFR qaybta 155, qayb-hoosaadda F

2. Qeexid

Ujeeddooyinka Xeerarkan Habraaca awgood, ereyadan soo socda ayaa waxaa ay leeyihiin macnahan soo socda:

- (1) "Diiwaanka rafcaanka" waxaa loola jeedaa go'aanka rafcaanka, dhammaan waraaqaha iyo codsiyada la soo gudbiyay ee dacwadda la saleynayo, iyo, haddii dhageysi la qabtey, diiwaangelinta marag-furka ama warbixinta rasmiga ah ee ku jira nuxurka waxa ka dhacey dhageysiga iyo soo-bandhigyo kasta ee lagu soo bandhigey dhageysiga.
- (2) "Rafcaan-qaate" waxaa loola jeedaa codsadhaha, qofka diiwaanka galey, loo-shaqeeye, ama shaqaalaha soo gudbiyey codsiga rafcaanka ansaxa ah.
- (3) "Markale 'De novo'" waxaa loola jeedaa dib-u-eegista rafcaanka ee la sameeyay iyada oo ixtiraam iyo xushmo toona loo muujin go'aannadii hore ee dacwadda.
- (4) "Exchange" waxaa loola jeedaa Washington Health Benefit Exchange ee la sameeyay iyada oo la raacayo cutubka 43.71 ee RCW.
- (5) "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 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 fahmin.
- (6) "Sarkaalka Guddoominaya" waxaa loola jeedaa qof dhexdhexaad ah oo aan ku lug laheyn go'aannada xaq-u-yeelashada ee asalka ah kaas oo uu magacaabay Exchange si uu u qabto dacwadaha lagu saleynayo rafcaanka iyada oo la raacayo xeerarkan habraaca.
- (7) "Tirtirid" waxaa loola jeedaa joojinta tallaabo hore.
- (8) "Ogeysiis Qoran" ama "qoraal ah" waxaa loola jeedaa lagu gaarsiiyey boostada, fakis, ama iimayl.

3. **Waa Maxay Go'aannada Rafcaanka Laga Qaadan Karo**

- (1) Rafcaannada shaqsi: Codsadhaha ama qofka diiwaanka galey ayaa waxaa laga yaabaa in uu rafcaan ka qaato:
 - (a) Go'aanka xaq-u-yeelashada ku saabsan codsiga hore ee isqoritaanka qorshaha caafimaadka la aqoonsan yahay, oo ay ku jirto qaddarka lacag-bixinta horumariska ah ee deynta canshuurta lacagta caymiska sida joogtada ah loo bixiyo iyo qaddarka laga dhimayo kharash-wadaagga.

- (b) Dib-u-go'aaminta xaq-u-yeelashada qof hadda ku qoran qorshe caafimaad la aqoonsan yahay, oo ay ku jirto qaddarka lacag-bixinta horumariska ah ee deynta canshuurta lacagta caymiska sida joogtada ah loo bixiyo iyo qaddarka laga dhimayo kharash-wadaagga.
 - (c) Go'aanka xaq-u-yeelashada ku saabsan codsiga inta lagu guda jirro muddada isqoritaanka gaarka ah, oo ay ku jirto qaddarka lacag-bixinta horumariska ah ee deynta canshuurta lacagta caymiska sida joogtada ah loo bixiyo iyo qaddarka laga dhimayo kharash-wadaagga.
 - (d) Ka-gaabinta uu Exchange ka gaabiyo in uu bixiyo waqti habboon ogeysiiska go'aanka xaq-u-yeelashada (go'aaminta ama dib-u-go'aaminta).
 - (e) Go'aaminta xaq-u-yeelashada ka-reebista waajibaadka shaqsi ee u baahan caymis haddii ay ku habboon tahay iyada oo la raacayo xeerka 45 CFR §155.605
- (2) Rafcaannada Loo-shaqeeyaha: Loo-shaqeeyaha waxaa laga yaabaa in uu rafcaan ka qaato go'aanka ah in:
- (a) Loo-shaqeeyaha uusan bixin caymiska caafimaadka bixinaya caynsanaanta aasaasiga ah ee ugu yar kana soo baxa jaangooyooyinka qiimaha ugu yar; ama
 - (b) Caynsanaanta aasaasiga ah ee ugu yar, qorshaha qiimaha ugu yar ee loo-shaqeeyaha bixiyo uusan ahayn mid uu awoodi karo shaqaalaha.

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

4. Codsashada Rafcaanka

- (1) Rafcaanka waa in la codsado 90 maalmood gudahooda laga soo bilaabo taariikhda ku xusan ogeysiiska xaq-u-yeelashada go'aaminta.
- (2) Rafcaanka ayaa waxaa lagu codsan karaa siyaabahan soo socda:
 - (a) Boostada Mareykanka, iyada oo boostada lagu soo dirayo foomka rafcaanka oo la socda ogeysiiska xaq-u-yeelashada Exchange oo ku socota cinwaanka ku xusan foomka rafcaanka.
 - (b) Iimayl, iyada oo lagu soo dirayo codsiga rafcaanka iimaylkan appeals@wahbexchange.org. Codsiga iimaylka waa in ay ku qoran yihiin magaca, cinwaanka, iyo telefoon lambarka qofka rafcaanka gudbinaya, taariikhda go'aaminta xaq-u-yeelashada rafcaanka laga qaatey, iyo sababta loo sameeyay rafcaanka.
 - (c) Telefoonka, iyada oo lagala soo xiriirayo Exchange lambarkan 1-855-859-2512 (bilaash ah).

- (d) Fakis, iyada oo loogu soo dirayo codsiga rafcaanka fakis lambarkan 360-841-7653.
 - (e) Internet-ka, iyada oo online-ka laga buuxinayo foomka rafcaanka www.wahbexchange.org.
 - (f) Gacan ku geyn, ama geynta adeeg geyn oo ganacsi ah, iyada oo la geynayo cinwaankan Exchange, 810 Jefferson Street SE, Olympia, Washington 98501.
- (3) Exchange waa in:
- (a) Marka laga codsado, ku caawiyo codsadaha ama qofka la diiwaan geliyay sameynta codsiga rafcaanka;
 - (b) Uusan xadiddin ama farogelin xaqa codsadaha ama qofka la diiwaan geliyay u leeyahay in uu sameeyo rafcaanka; iyo
 - (c) Uu ula macaamilo mid ansax ah codsiga rafcaanka ee aan sida saxda ahayn loo geeyay Waaxda Adeegyada Caafimaadka iyo Bulshada ee Gobolka Washington, Maamulka Daryeelka Caafimaadka ee Gobolka Washington, ama Xafiiska Dhageysiyada Maamulka La Xiriira ee Gobolka Washington, balse sida kale ansax ah.
- (4) Marka Exchange uu helo codsiga rafcaanka, Exchange wuxuu u diri doonaa qofka codsanaya rafcaanka:
- (a) Ogeysiiska in rafcaanka la helay;
 - (b) Jadwalka hannaanka rafcaanka, oo uu ku jiro ogeysiiska taariikhda iyo waqtiga la qabanayo shirka dhageysiga ka hor ah iyo dhageysiga, haddii dhageysiga uu lagama maarmaan noqdo;
 - (c) Macluumaadka ku saabsan xaq-u-yeelashada lacag-bixinta horumariska ah ee deynta canshuurta lacagta joogtada ah ee caymiska iyo qaddarka laga dhimayo kharash-wadaagga inta lagu guda jirro rafcaanka;
 - (d) Sharaxaadda in lacag-bixinno kastoo horumaris ah ee deynta canshuurta lacagta joogtada ah ee caymiska ee la bixiyay iyada oo laga wakiil yahay rafcaan-qaataha inta lagu guda jiro rafcaanka ay ku waajibto iswaafajinta Adeegga Dakhliga Gudaha ee ku saabsan canshuur-celinta dakhliga ee rafcaan-qaataha;
 - (e) Macluumaadka ku saabsan codsashada helidda kaalmo ama adeegyo turjumaan oo waafaqsan Sharciga federaalka sida lagu sharxey Xeerka Habraaca 16.
- (5) Rafcaan-qaataha waa in uu helaa fursad uu dib-eegis ugu sameynayo diiwaanka rafcaanka, oo ay ku jiraan dhammaan dokumentiyada iyo diiwaannada ay tahay in uu

ku adeegsado Exchange dhageysiga, waqti macquul ah oo ka horreeya dhageysiga, iyo xilliga dhageysiga.

- (6) Marka Exchange uu helo codsiga rafcaanka ee aan ansax ahayn iyada oo sabab u ah in uu ku guuldareystay ka soo bixidda shuruudaha qaybtan, Exchange waa in uu:
 - (a) U diro ogeysiis qoran codsadaha ama qofka la diiwaan geliyay in codsiga rafcaanka aan la aqbalin iyo sababta aan loo aqbalin; iyo
 - (b) Ula dhaqmo mid ansax ah in uu yahay codsiga rafcaanka wax laga beddelay ee ka soo baxa shuruudaha qaybtan.

- (7) Marka Exchange uu helo codsiga rafcaan ka hor imaanaya xaq-u-yeelashada rafcaan-qaataha Washington Apple Health, Exchange ayaa waxaa ay rafcaanka u gudbin doontaa Maamulka Daryeelka Caafimaadka iyada oo u marsiinaysa gelin elektaroonik oo ammaan ah codsiga Healthplanfinder ee rafcaan-qaataha.

Awoodda: 45 CFR qaybta 155.520

5. Diidista Rafcaannada

- (1) Sarkaalka gudgoominaya waa in uu diido rafcaan haddii:
 - (a) Rafcaanka aan loo codsan mid ka mid ah sababaha ku xusan Xeerka Habraaca ee 3aad.
 - (b) Rafcaan-qaataha uusan codsan rafcaanka 90 maalmood gudahooda laga soo bilaabo taariikhda ogeysiiska xaq-u-yeelashada ee rafcaanka laga qaatey.
 - (c) Rafcaan-qaataha uusan uga soo muuqan dhageysiga hore ama dhageysiga, sabab wanaagsan la'aan.
 - (d) Rafcaan-qaataha uu codsiga rafcaanka uga noqdo si waafaqsan Xeerka Habraaca 17(1).
 - (e) Rafcaan-qaataha uu dhinto ka hor inta aan la soo gebogabeyn rafcaanka.

- (2) Exchange waa in uu waqti habboon u diraa rafcaan-qaataha oo sheegaya:
 - (a) Sababta diidmada.
 - (b) Sida diidmadu ay u saameynayso xaq-u-yeelashada rafcaan-qaataha lacag-bixinta horumariska ah ee deynta canshuurta lacagta joogtada ah ee caymiska iyo dhimista kharash wadaagga.
 - (c) Sida rafcaan-qaataha laga yaabo, 30 maalmood gudahooda ee laga soo bilaabo marka la soo saarey ogeysiiska diidmada, in uu u soo gudbiyo codsi muujinaya sababta wanaagsan ee ah sababta diidmada loo tirtirayo.

- (d) Sida wax looga beddelayo rafcaanka ka-dibna mar kale loo soo gudbinayo.
- (3) Tirtiridda Diidmada: Sarkaalka guddoominaya waa in uu tirtiraa diidmada haddii rafcaan-qaataha uu sameeyo codsi qoraal ah oo muujinaya sababta wanaagsan oo loo tirtirayo diidmada iyo si loo oggolaado rafcaanka in uu sii socdo.
- (a) Codsiga waa in uu sheego sababaha sababta wanaagsan ee aan loo diidayn rafcaanka.
 - (b) Rafcaan-qaataha waa in uu sameeyo codsiga loogu tirtirayo diidmada 30 maalmood gudahooda laga soo bilaabo taariikhda ogeysiiska diidmada.
 - (c) Rafcaan-qaataha waxaa uu ku codsan karaa, qoraal, dhageysi ku saabsan codsiga lagu tirtirayo diidmada.
 - (d) Exchange waa in uu siiyo rafcaan-qaataha ogeysiis qoraal ah oo lagu diidayo codsiga lagu tirtirayo diidmada, haddii la diido.
 - (e) Haddii sarkaalka guddoominaya uu tirtiro diidmada, Exchange waa in uu u diro rafcaan-qaataha macluumaadka ku xusan Xeerka Habraaca 4(4).

Awoodda: 45 CFR qaybta 155.530

6. Rafcaanka La Dedejiyo

- (1) Rafcaan-qaataha waxaa laga yaabaa in uu codsado rafcaanka la dedejiyo marka rafcaan-qaataha uu muujin karo baahida degdegga ah ee loo qabo adeegyada caafimaadka sababta oo ah hannaanka rafcaanka caadiga ah waxaa uu halis-gelin karaa
 - (a) Nollosha ama caafimaadka rafcaan-qaataha; ama
 - (b) Awoodda lagu gaarayo, joogteynayo, oo dib loogu helayo shaqada ugu badan.
- (2) Rafcaanka la dedejiyo waa in loo codsado si la mid ah rafcaanka caadiga ah, sida uu dhigayo Xeerka Habraaca 4aad.
- (3) Waqtiga rafcaanka la dedejiyo la codsado, rafcaan-qaataha waa in uu soo gudbiyo
 - (a) Caddeymaha sababta rafcaanka la dedejiyo; iyo
 - (b) Caddeymaha sida ay u qaldan tahay go'aaminta xaq-u-yeelashada.

- (4) Haddii sarkaalka guddoominaya uu oggolaado codsiga rafcaanka la dedejiyo, Exchange waa in uu soosaaro go'aanka rafcaanka kama dambeysta ah ugu dambeyn 14 maalmood ka-dib marka Exchange uu helo codsiga rafcaanka la dedejiyo.
- (5) Haddii sarkaalka guddoominaya uu diiddo codsiga, Exchange waa in uu:
- (a) Ula tacaamulo codsiga rafcaanka ee waafaqsan hannaanka rafcaanka jaango'an ka'dibna waa in uu soosaaro go'aanka rafcaanka 90 maalmood gudahooda ka-dib marka la helo codsiga; iyo
 - (b) Ugu wargeliyo rafcaan-qaataha, si dhaqso ah iyada oo aan dib-u-dhac jirin, iyada 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 rafcaan-qaataha ogeysiis qoraal ah. Ogeysiiska qoraalka ah ee diidmada waa in ay ka mid yahay—
 - (i) Sababta diidmada;
 - (ii) Sharaxaadda in codsiga rafcaanka loo gudbin doona hannaanka 90 maalmood ee caadiga ah; iyo
 - (iii) Sharaxaadda xuquuqaha rafcaan-qaataha ee waafaqsan hannaanka caadiga ah, oo ay ku jiraan macluumaadka ku jira Xeerka Habraaca 4(4).

Awoodda: 45 CFR qaybta 155.540

7. Xalka Aan Rasmiga Ahayn

- (1) Exchange waxaa uu raadin doonaa in uu ku xaliyo rafcaanka hannaanka xalka aan rasmiga ahayn oo ka mid noqon doona kuwan soo socda:
- (a) Ka-dib marka uu helo codsiga rafcaanka, Exchange wuxuu dib-u-eegi doonaa diiwaannada xaq-uyeelashada iyo dokumenti kasta ee rafcaan-qaatuhu uu soo gudbiyo, si loo go'aamiyo haddii codsiga rafcaan-qaataha la oggolaan karo, iyada oo aan loo gudbin dhageysiga. 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 la xaliyo rafcaanka, heshiiska xalka aan rasmiga ahayn waa mid kama dambeys ah oo waajib ah, rafcaan-qaatahana waa in uu ugu wargeliyo Exchange, qoraal ama telefoon ahaan, in ay ka noqonayaan rafcaanka.
- (3) Rafcaan-qaataha wuxuu xaq u leeyahay dhageysiga hore iyo/ama dhageysi haddii aan la gaarin xalka aan rasmiga ahayn.

Awoodda: 45 CFR qaybta 155.535

8. Shirka Dhageysiga Ka Hor

- (1) Sarkaalka guddoominaya ayaa wuxuu qaban doonaa shirka dhageysiga ka hor ugu horreyn 7 maalmood oo kuwa kalandaariyaha ah ka hor dhageysiga.
- (2) Shirka dhageysiga ka hor, Exchange iyo rafcaan-qaataha, ama wakiilka rafcaan-qaataha, ayaa waxaa ay tixgelin doonaan:
 - (a) Arrimaha ay tahay in looga hadlo dhageysiga, oo ay ku jirraan arrimo sharci;
 - (b) Markhaatiyaasha ka marag-furi doona dhageysiga, iyo xaddidaad kastoo ku saabsan tirada markhaatiyaasha ama waxa ay ka marag-furi doonaan;
 - (c) Dokumentiyada ay tahay in lagu soo gudbiyo dhageysiga;
 - (d) Xalka aan rasmiga ahayn ee suuragalka ah ee rafcaanka; iyo
 - (e) Arrimo kastoo kale ee ku saabsan hab-dhaqanka hufan ee dhageysiga.
- (3) Shirarka dhageysiga hore waxaa qaban doona sarkaalka guddoominaya, isaga oo ku sameynaya telefoonka ama habka kale ee ay isku raaceen Exchange iyo rafcaan-qaataha, waxaanna loo diiwaangelin doonaa hab elektaroonik ah.
- (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 rafcaan-qaataha la siiyay ogeysiis ku filan iyo/ama uu oggolaado, oo sarkaalka guddoominaya uu ogaado in ay habboon tahay, go'aan kama dambeys ah ayaa la qaadan karaa gebogebada dhageysiga hore. Waxa

ku jira xeerkan waa in aan la fasirin si loo xadido xuquuqda rafcaan-qaataha uu u leeyahay ogeysiis ku filan, sii wadista, ama dhageysiga.

Awoodda: 45 CFR qaybta 155.535

9. Ogeysiiska Dhageysiga

- (1) Marka Exchange uu jadwaleeyo dhageysi, waa in uu u diro ogeysiis qoran rafcaan-qaataha kama dambeys 15 maalmood oo kuwa kalandaariyaha ah ka hor taariikhda dhageysiga. Ogeysiiska waa in uu sheego taariikhda, waqtiga, iyo habka loo sameynayo dhageysiga. Wacitaannada shirka lagu wada xiriiro qalabka isgaarsiinta, ogeysiiska waa in uu sheego lambarka telefoonka iyo koodh kastoo lagu galayo ama lambarka lagu aqoonsanayo shaqsiga (PIN) ee loo baahan yahay si looga qaybgalo dhageysiga.
- (2) Ogeysiiska dhageysiga waa in uu sheego haddii rafcaan-qaataha uu ku guuldareysto in uu imaado ama ka soo qaybgalo dhageysiga rafcaanka in la diidi doono sida uu dhigayo Xeerka Habraaca 5aad.
- (3) Ogeysiiska dhageysiga iyada oo la raacayo xeer-hoosaadyada Federaalka waa in uu sheego in rafcaan-qaataha ama markhaatiga uu u baahan yahay gargaar gaarid ama adeegyo turjumaan, adeegyadan waxaa si bilaash ah lagu siin doonaa rafcaan-qaataha ama markhaatiga. Ogeysiiska waa in uu la socdaa foom loogu talagalay in dhinaca uu ku sheego in uu u baahan yahay gargaarka gaaridda ama adeegyo turjumaan sida lagu qeexay Xeerka Habraaca 16aad.

Awoodda: 45 CFR qaybaha 155.205, 155.535

10. Dhageysiyada

- (1) Dhageysiyada ayaa sarkaalka guddoominaya wuxuu ku qaban doona telefoonka. Dhageysiga ayaa waxaa loo qaban karaa qof ahaan ama hab kale oo ay isku raaceen Exchange iyo rafcaan-qaataha. Dhageysiyada waxaa loo diiwaangelin doonaa elektaroonik ahaan.
- (2) Dhageysiyada waxaa qaban doona sarkaalka guddoominaya kaas oo aan si toos ah ugu lug lahayn go'aaminta xaq-yeelashada rafcaanka laga qatey.

- (3) Xilliga dhageysiga, rafcaan-qaataha waxaa laga yaabaa in uu
- (a) Soo-bandhigo marag-furka hal markhaati ama in ka badan.
 - (b) Soo-bandhigo dokumentiyada iyo caddeymaha kale ee ku habboon ee muujinaya in go'aaminta Exchange ay qalad ahayd iyo in aannu la tixgelin dhammaan xaqiiqaha ku habboon.
 - (c) Ka-hor-imaado iyo in uu su'aalo wayddiyo markhaatiyada ka soo horjeeda, iyo in uu beeneeyo caddeymaha.
 - (d) Soo-bandhigo doodiisa iyada oo aan laga dhexgalin.

Awoodda: 45 CFR qaybta 155.535

11. Heerka Dib-u-eegista

Sarkaalka Guddoominaya waa in uu mar kale dib-u-eego diiwaanka rafcaanka; dhammaan caddeymaha waa in la tixgeliyo iyada oo aan la ixtiraameyn go'aankii lagu gaarey go'aamintii xaq-u-yeelashada ee asalka ahayd.

Awoodda: 45 CFR qaybta 155.535

12. Go'aannada Rafcaanka

- (1) Sarkaalka Guddoominaya waa in uu siiyaa go'aanka rafcaanka oo qoraal ah rafcaan-qaataha 90 maalmood gudahooda laga soo bilaabo taariikhda Exchange uu helo codsiga rafcaanka, marka laga reebo xaaladda rafcaanka la dedejiyo ee waafaqsan Xeerka Habraaca 6aad.
- (2) Go'aannada rafcaanka waa in ay noqdaan qoraal, ku saleysan caddeymaha diiwaanka ku jira, waanna in ay ku jiraan:
 - (a) Go'aanka, oo la socda sharaxaad luuqad cad ku qoran oo ah saameynta uu ku yeeshay xaq-u-yeelashada rafcaan-qaataha;
 - (b) Xaqiiqooyinka la xiriira oo kooban;
 - (c) Bayaanka aasaaska sharci, oo ay ku jiraan xeer-hoosaadyada taageera go'aanka;
 - (d) Taariikhda dhaqangalka go'aanka;
 - (e) Sharaxaadda xuquuqda rafcaan-qaataha uu u leeyahay in uu rafcaan uga qaato go'aanka rafcaanka Exchange Waaxda Mareykanka ee Adeegyada Caafimaadka iyo Aadanaha.

Awoodda: 45 CFR qaybta 155.545

13. Rafcaanka Go'aannada Exchange ee HHS

- (1) Marka laga reebo rafcaannada loo-shaqeeyaha ama shirkadaha loo shaqeeyo, haddii rafcaan-qaate uu diido go'aanka rafcaanka ee Exchange, waxaa ay rafcaanka u gudbin karaan Waaxda Mareykanka ee Adeegyada Caafimaadka iyo Aadanaha (HHS) 30 maalmood gudahooda laga soo bilaabo taariikhda go'aanka ogeysiiska rafcaanka.
- (2) Exchange waxaa uu siin karaa nuqulka foomka ku habboon rafcaan-qaataha marka uu codsado, ama rafcaan-qaataha waxaa uu booqan karaa <https://www.healthcare.gov/marketplace-appeals/appeal-form-instructions> si uu u helo nuqulka foomka. Ka-dib marka uu buuxiyo foomka, rafcaan-qaataha waa in uu foomka boostada ugu diraa
Health Insurance Marketplace
Attn: Appeals
465 Industrial Blvd
London, KY 40750-0061

ama fakis ugu soo diraa codsiga rafcaanka khadka fakiska ee ammaanka ah: 1-877-369-0130.

- (3) Exchange waa in uu u soo gudbiyaa codsiga rafcaanka asalka ah iyo diiwaanka rafcaanka Waaxda HHS iyada oo loo soo marsiinaya bar elektaroonik ammaan ah.

Awoodda: 45 CFR qaybaha 155.505 iyo 155.545

14. 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 lagu soo gudbiyaa qoraal oo uuna sheegaa sababta wanaagsan ee dib loogu jadwaleynayo shirka dhageysiga ka hor ah ama dhageysiga. Sarkaalka guddoominaya ayaa wuxuu tixgelin doonaa codsiga qoran wuxuunna si dhaqso ah u soosaari doonaa go'aan qoraal ah oo oggolaanaya ama diidaya codsiga.
- (3) Codsiga dib-u-jadwaleynta shirka dhageysiga ka hor ah ama dhageysiga lama oggolaan doono haddii uu sababi

karo go'aanka kama dambeysta ah ee rafcaanka in la gaaro in ka badan 90 maalmood ka-dib marka Exchange uu helo rafcaanka.

Awoodda: 45 CFR qaybaha 155.505 iyo 155.535

15. Magacaabista Wakiilka Matalaya Rafcaan-qaataha

- (1) Rafcaan-qaataha wuxuu magacaabi karaa shaqsi gaar ah, sida qareen ama xubin ka tirsan qoyska, ama urur, in ay matalaan xilliga rafcaanka, oo ay ka mid tahay codsashada rafcaanka iyada oo la raacayo Xeerka Habraaca 4aad.
- (2) Rafcaan-qaataha waa in uu qoraal ugu magacaabaa wakiilka, sida soo socota:
 - (a) Isaga oo ku qoraya Foomka rafcaanka ee uu bixiyo Exchange oo uu saxiixay rafcaan-qaataha;
 - (b) Dokumenti kale oo qoran oo uu saxiixay rafcaan-qaataha;
 - (c) Isaga oo magacaabaya wakiil loo maraya nidaamka xaq-u-yeelashada Healthplanfinder;
 - (d) Ogeysiiska qoraalka ah ee soo muuqashada oo lagu soo diray boostada Mareykanka ama iimayl, haddii wakiilka idman uu yahay qareen loo oggolaadey in uu ka shaqeeyo Gobolka Washington; ama
 - (e) Dokumenti sharci ah oo lagu matalayo rafcaan-qaataha, sida amarka mas'uulnimada ama awoodda qareenka.

Awoodda: 45 CFR qaybaha 155.227 iyo 155.505

16. Gargaarka Gaaridda/Turjumaanno

- (1) Xeer-hoosaadyada federaalka ayaa u baahan hannaanada rafcaannada Exchange in ay u hoggaansamaan shuruudaha gaaridda § 155.205(c). Tani waxaa ka mid ah bixinta macluumaadka la siiyo codsabayaasha iyo kuwa diiwaan galeyba oo ku qoran luuqad cad iyo qaab ay ku heli karaan waqti habboon:
 - (a) Shaqsiyaadka la nool naafonimada, oo ay ku jiraan mareegtooyin ama boggag la heli karo iyo bixinta qalab gargaar dheeraad ah iyo adeegyo aan lacag ugu fadhin shaqsiga iyada oo la raacayo Xeerka Naafonimada ee Mareykanka iyo qaybta 504 ee Xeerka Baxnaaninta;

- (b) shaqsiyaadka aqoontooda luuqadda Ingiriiska ay xaddidan tahay iyada oo loo marayo bixinta adeegyo luuqadeed oo bilaash ah oo la siiyo shaqsiga, oo ay ku jiraan:
 - (i) turjumaan afka ah, oo ay ku jiran adeegyada turjumaanka ee telefoonka ugu yaraan 150 luuqadood;
 - (ii) tujumaanno qoraal ah; iyo
 - (iii) 15 luuqadood ee aan Af Ingiriisiga ahayn ee ugu sarreeya oo tilmaamaysa helitaanka adeegyada luuqadeed; iyo
 - (c) ogeysiinta shaqsiyaadka helitaanka adeegyadan iyo sida loo heli karo adeegyadaasi.
- (2) Foomamka rafcaanka ee Exchange waa in ay leeyihiin meel ay dhinacyadu ku sheegi karaan haddii ay u baahan yihiin gargaarka gaaridda ama turjumaan.
 - (3) Qaraabada dhinac kasta ama shaqaalaha Exchange turjumaan kama noqon karaan dacwadaha rafcaanka ee Exchange.
 - (4) Sarkaalka guddoominaya waa in uu go'aamiyo haddii gargaarka gaaridda ama turjumaanka uu si sax ah, taabogal ah oo dhexdhexaad ah u taageerayo nidaamyada rafcaan-qaataha ama markhaatiga codsanaya adeegyada turjumaanka ama gaaridda. Haddii waqti kasta inta lagu guda jirro saleynta dacwadda uu sarkaalka guddoominaya go'aamiyo in gargaarka gaaridda ama turjumaanka uusan bixin adeegyo sax ah, taabogal ah oo eexasho la'aan ah, sarkaalka guddoominaya waa in uu shaqada ka joojiyaa turjumaanka ama gargaarka kale ee gaaridda oo uu helaa turjumaan ama gargaarka gaaridda oo si fiican shaqada ugu soo bixi kara.
 - (5) Sarkaalka guddoominaya waa in uu oggolaadaa waqti ku filan inta lagu guda jirro saleynta dacwada si turjumaadda turjumaanka loo sameeyo loona fahmo.

Awoodda: 45 CFR qaybaha 155.205 iyo 155.545

17. Ka-noqoshada Codsiga Dhageysiga

- (1) Qofka codsadey rafcaanka waxaa laga yaabaa in uu uga laabto codsiga rafcaanka sabab kasta waqti kasta inta lagu guda jirro hannaanka rafcaanka. Codsiga ka noqoshada waa in lagu sameeyo:

- (a) Foomka uu bixiyay Exchange ka-dibna waa in uu saxiixo rafcaan-qaataha, ama waa in war-isgaarsiin kale oo qoraal ah, oo fakis, ama iimayl lagu diro; ama
 - (b) Telefoon haddii Exchange uu u diinwaangeliyo si buuxda bayaanka rafcaan-qaataha si waafaqsan ciqaabta been-ku-dhaarashada oo Exchange-na u diro rafcaan-qaataha qoraal lagu xaqiijinayo ka noqoshada; ama
 - (c) Af ahaan sarkaalka guddoominaya inta lagu guda jirro saleynta dacwadda rafcaanka.
- (2) Qofka codsadey rafcaanka Exchange waxaa uu la noqon karaa codsiga dhageysiga si uu u raadiyo dib-u-eegista diidmada xaq-u-yeelashada Washington Apple Health. Codsiga ka noqoshada waa in lagu sameeyo:
- (a) Foomka uu bixiyay Exchange ka-dibna uu saxiixay rafcaan-qaataha, ama war-isgaarsiin kale oo qoraal ah, oo fakis, ama iimayl lagu diro; ama
 - (b) Telefoon haddii Exchange uu u diinwaangeliyo si buuxda bayaanka rafcaan-qaataha si waafaqsan ciqaabta been-ku-dhaarashada oo Exchange-na u diro rafcaan-qaataha qoraal lagu xaqiijinayo ka noqoshada; ama
 - (c) Af ahaan sarkaalka guddoominaya inta lagu guda jirro saleynta dacwadda rafcaanka.

Marka Exchange uu helo ka noqoshada, waa in uu si ammaan ah ugu gudbiyo dhammaan macluumaadka ku saabsan rafcaanka laga noqday Maamulka Daryeelka Caafimaadka.

- (3) Foomka loo bixiyay ka noqashada qoraalka ah waa in ay ku qoran tahay sababta ka noqoshada oo uuna u baahan yahay qirasho saxiixan oo ah in rafcaan-qaataha uu si ula-kac ah uga noqonayo codsiga rafcaanka iyo xuquuqda ay u leeyihiin dhageysiga.
- (4) Haddii qofka uu ka noqdo rafcaanka, sarkaalka guddoominaya waa in uu geliyo amar lagu joojinayo rafcaanka si waafaqsan Xeerka Habraaca 5aad.

Awoodda: 45 CFR qaybaha 155.505 iyo 155.530

18. Dirista Dokumentiyada Loo Dirayo Exchange

- (1) Marka xeerarkan habraaca ama amarka sarkaalka guddoomiyaha ay u baahan yihiin rafcaan-qaataha in uu siiyo dokumentiyo kasta ama macluumaad kale Exchange, rafcaan-qaataha waxaa uu ku bixin karaa macluumaadka:
 - (a) Boostada Mareykanka, iyada oo lagu soo dirayo WAHBE Appeals Program, P.O. Box 1757, Olympia, WA 98507-1757.
 - (b) Iimaylka, appeals@wahbexchange.org.
 - (c) Fakiska, 360-841-7653.
 - (d) Gacan ku geyn, ama geynta adeeg geyn oo ganacsi ah, iyada oo la geynayo cinwaankan Exchange, 810 Jefferson St SE, Olympia, WA 98501-1417

- (2) Marka xeerarkan habraaca ama amarka sarkaalka guddoominaya uu u baahan yahay in Exchange uu helo dokumenti, dokumentigaas waxaa uu Exchange u tixgeliyaa in uu helay marka uu xafiiska Exchange soo gaaro saacadaha caadiga ah ee uu xafiiska shaqeeyo.