

Dib-u-helidda Hantida Dib-loogu-bixinayo lacag-bixinnada Gobolka ee loogu talagalay Taageerooyinka iyo Adeegyada Caafimaadka iyo kuwa Muddada-Dheer

Estate Recovery Repaying the State for Medical and Long-Term Services and Supports

Waa maxay maal ka-soo-ceshiga hantida dhaxalka?

- Sharciga gobolka (cutubyada RCW 41.05A iyo 43.20B) waxay u baahan yihiin in hantida aad ka tagtey dib loogu bixiyo lacag-bixinnada Waaxda Adeegyada Caafimaadka iyo Bulshada (DSHS) iyo Maamulka Daryeelka Caafimaadka (HCA) ee loogu talagalay kharashaadka qaar ka mid ah adeegyada caafimaadka iyo taageerooyinka iyo adeegyada muddada-dheer (LTSS) ee aad heshay.

Waa maxay hanti?

- Dhammaan hantida ma-guurtada ah iyo hantida hale ee aad leedahay ama aad ku leedahay dulsaar sharci ah waqtiga dhimashadaada ee aad ku gudbisay dardaaran iyo dardaaran la'aanba. Tani waxaa ka mid ah hantida ma-guurtada ah iyo hantida kale sida:
 - Guryo, dhul;
 - Xisaabaad banki;
 - Saamiga shirkad, curaar;
 - Hantida shakhsil iyo
 - Hantida aan u baahnayn in la marsiiyo hannaanka xaqiijinta dardaaranka (Non-probate assets), hantida ku xiran qofka noloshiisa (life estates).

Waa maxay waxa aan ka mid ahayn hantidaada?

- Hantida ma-guurtada ah ama hantida kale ee aadan iska lahayn ama aadan ku lahayn dulsaar sharci ah waqtiga dhimashadaada. Tusaale ahaan, hantiada ma-guurtada ah ama hantida kale ee ay kaliya iska leeyihiin waalidiintaada, xaaskaaga, shiriigga guriga ee dowladda la diiwaangashan, ama ilmahaaga.

Waa maxay hantida ka reeban maal-ka-soo-ceshiga hantida?

- Hantida qabiilka qaarkii.
 - WAC 182-527-2746 (6) wuxuu qeexayaa xeerarka gaarka ku ah Hinddida Mareykanka iyo Dhaladka Alaskanka ah. Xeerka wuxuu dhigayaa kheyraadyada iyo hantida ay iska leeyihiin Hinddida Mareykanka iyo Dhaladka Alaskanka ee ka reeban dib-u-soo-celinta hantida. Waxaa lagu daabacay <https://app.leg.wa.gov/WAC/default.aspx?cite=182-527-2746>.
 - Mashruuca Cadaaladda Koonfur-Galbeed (The Northwest Justice Project) wuxuu leeyahay warbixin gaaban oo ku qoran mareegtada WashingtonLawHelp.org taas oo sharxaysa xeerkan loo yaqaanno "Milkiilayaasha hantida maguurtada ah ee Dhaladka Mareykanka iyo Alaskan Dhalladka ah: Waxyaabaha ka reeban Dib-u-soo-celinta Hantida": <https://www.washingtonlawhelp.org/resource/exemptions-from-estate-recovery-for-property>.
 - Haddii aad u baahan tahay in lagaa caawiyo in aad hesho nuqulka xeerkan, fadlan la xiriiir maareeyaha kiiskaaga ee DSHS.
 - Haddii aad qabto su'aalo dheeraad ah oo ku saabsan dib-u-soo-celinta hantida Hinddida Mareykanka iyo Dhaladka Alaskanka ah, kala xiriiir Xafiiska Dib-u-soo-celinta Maaliyadaha 800-562-6114.
- Lacag-bixinada magdhowga dowladda qaarkii; iyo
- Hantida lagu dhawro siyaasadda iskaashiga daryeelka muddada dheer ee u-qalma.

Maxaa dhacaya haddii aadan lahayn wax hanti ah waqtiga dhimashadaada?

- Ma jiro wax maal-ka-soo-ceshi hanti ah.

Waa maxay kharashaadka LTSS iyo caafimaadka ee lagu darayo maal-ka-soo-ceshiga hantida?

- Kharashaadka LTSS ee uu Federaalka maalgeliyo ee ay DSHS ama HCA bixiyaan ka-dib marka ay da'daadu gaarto 55.
- Kharashaadka uu gobolka maalgeliyo oo ay DSHS ama HCA ay ku bixiyaan da'kasta, marka laga reebo:
 - Adeegyada ilaalinta dadka waaweyn,
 - Lacag-bixinada ammaanka dheeriga ah ee uu idmay Maamulka Naafonimada Koritaanka,
 - Dib ugu qoridda dambilaha adeegyada barnaamijka ammaanka bulshada, iyo
 - Adeegyada shaqada iskaaga wax u qabsiga ah, iyo
 - Adeegyada Barnaamijka Caawimaadda Mas'uulnimada iyo Dhawrista.

Waa maxay kharashaadka LTSS iyo caafimaadka ee aan lagu darayn maal-ka-soo-ceshiga hantida?

- Kharashaadka HCA ay bixiso iyada oo la hoostagaya Barnaamijka Kaydka Medicare.
- Kharashaadka caafimaad ee HCA bixiso haddii aadan sidoo kale helin LTSS.
- Adeegyada Taageerada Ku Habboon Dadka Waaweyn (TSOA).

Goormee ayaa maal-ka-soo-ceshiga hanti dib loo dhigi karaa?

- Haddii xaaskaaga/ninkaaga ay nooshahay,
- Haddii aad leedahay ilmo nool oo ay dad'iisu ka yar tahay 21,
- Haddii aad leedahay ilmo nool ee indhoole ama naafo ah waqtiga dhimashadaada, ama
- Inta lagu guda jiro muddo darxumo xad-dhaaf ah ay jirto, haddii dhaxle uu wayddiisto dib u dhigid sabab u ah darxumo xad-dhaaf ah oo ay DSHS ay ansixiso codsiga.

Goormee ayay DSHS ansixin kartaa darxumo xad-dhaaf ah?

- Maal-ka-soo-ceshiga haddii ay ka xarimayso dhaxle meel uu ku noolaado oo aysana awoodin hoy kale,
- Hantida haddii ay tahay dakhliga kaliya ee ay soosaara hantida dhaxlaha, ama
- Aad ku nooshahay shiriig guri oo dowladda ka diiwaangashan.

Maxaa dhacaya haddii aad ku nooshahay xarun caafimaad sida macquulka ahna aan la filayn in aad guriga ku noqoto?

- Inkasta oo aysan ahayn "Maal Ka-soo-ceshiga Hanti," DSHS waxay dulsaari kartaa rahaamad dhimashada ka hor ah gurigaaga iyada oo sabab u ah Xeerka Saamiga Canshuurta iyo Mas'uuliyadda Maaliyadeed (TEFRA) of 2005.
- Sharciga wuxuu u oggolaanayaa DSHS in ay ka xarayso rahaamad gurigaaga ka hor dhimashada.
- Kaliya dadka ay tahay in ay bixiyaan kharashaadkooda daryeelka ayaa heli kara rahaamaad dhimashada ka hor ah oo lagu soo rogo gurigooda.
- Haddii DSHS ay ku leedahay rahaamad gurigaaga oo aadna iibiso, DSHS waxay ka soo ceshinaysaa kharashaadka caafimaadka iyo LTSS hantida laga helo iibinta guriga.
- DSHS ma xareynayso rahaamad gurigaaga haddii xaaskaaga, shiriigaaga guriga ee dowladda u diiwaangashan, ilmaha ka yar 21, ama walaal uu meesha ku nool yahay.
- DSHS waxay sii-deyndoontaa rahaamadda haddii aad ku noqoto guriga.

Maxaa dhacaya haddii aad doonaysid macluumaad badan?

- Ka wac lambarka bilaashka ah ee Khadka Gudbinta iyo La-talinta ee Waxbarashada Sharciga ee La Isuduway (CLEAR) 1-888-201-1014.
- La-tasho qareen fahmaya labadaba qorsheynta hantida iyo xeerarka gargaarka caafimaad.
- Ka akhri halkan "Dib-u-soo-celinta Hantida ee loogu talagalay Adeegyada Caafimaadka ee uu Gobolku Bixiyay" www.washingtonlawhelp.org.
- Akhri cutubyada RCW 41.05A iyo 43.20B iyo cutubka 182-527 WAC: <https://app.leg.wa.gov/WAC/default.aspx?cite=182-527>.
- Kala xiriri Xafiiska Dib-u-soo-celinta Maaliyadaha su'aalaha ku saabsan dib-u-helidda hantida halkan 800-562-6114.