KEY MESSAGE

Understand your policy before you need it. Check what is covered, where care is available, what you must pay and how to make a claim.

IMPORTANT:

Medical policies do not all cover the same services. Read the benefits, limits and exclusions.

CALL CENTERS

2612
Enquiries and insurance policy verification

9099
Complaints and dispute resolution

SERVICE ACCESS IS FACILITATED BY TELESOM AND SOMTEL.



HOW DOES IT WORK?

1. Choose a policy that suits your needs and budget.
2. Pay the agreed premium.
3. Use the healthcare providers listed in the policy.
4. Eligible costs are paid or reimbursed according to the policy terms.

WHAT SHOULD YOU CHECK BEFORE BUYING?

- Covered services and exclusions.
- Eligible hospitals and clinics.
- Premiums, limits and waiting periods.
- Any amount you must pay yourself.
- Claims and complaints procedures.

YOUR RIGHTS & RESPONSIBILITIES

You have the right to clear information and fair treatment. Provide accurate information, pay premiums on time and understand your policy terms.

ROLE OF THE SOMALILAND NATIONAL INSURANCE AUTHORITY

The Authority regulates and supervises the insurance market and supports consumer protection, complaints handling and dispute resolution.

CAYMISKA CAAFIMAADKA

Protect your health.
Protect your financial future.

WHAT IS MEDICAL INSURANCE?

Health insurance is a financial protection system based on social cooperation that reduces the financial burden arising from illness, injury, maternity and emergency situations affecting an individual or family. The insured person or family pays an annual insurance premium, while the insurance company provides the applicable health insurance benefits or compensation in accordance with the terms of the agreement between the insured and the insurer.

HEALTH INSURANCE BENEFICIARIES

Civil Servants Health Insurance

Provides healthcare coverage and financial protection for civil servants and their eligible dependents.

Armed Forces and Uniformed Services Health Insurance

Provides healthcare coverage and financial protection for members of the armed forces and other Discipline forces and their eligible dependents.

Social Health Insurance Protection

Provides healthcare coverage and financial protection for eligible and vulnerable members of society.

FARIINTA MUHIIMKA AH

Faham siyaasaddaada ka hor intaadan heshiis gelin. Hubi waxa la daboolayo, halka adeegga laga heli karo, waxa lagaa rabo inaad bixiso iyo sida sheegashada loo gudbiyo.

MUHIIM:

Dhammaan caymisyada caafimaadku isku adeegyo ma daboolaan. Akhri faa'iidooyinka, xaddidaadaha iyo waxyaabaha laga reebay.

XARUNTA WACITAANKA

2612
Weydiimo iyo xaqiijinta siyaasadda caymiska

9099
Cabashooyinka iyo xallinta khilaafaadka

ADEEGGA WAXAA FUDUDEEYA TELESOM IYO SOMTEL.



SIDEE AYUU U SHAQEEYAA?

1. Dooro caymis ku habboon baahidaada iyo awooddaada dhaqaale.
2. Bixi khidmadaha lagu heshiiyey.
3. Adeeg ka hel xarumaha lagu qeexay siyaasadda.
4. Kharashaadka u qalma waxaa loo bixiyaa sida ku cad shuruudaha heshiiska.

MAXAAD HUBINAYSAA KA HOR IIBKA?

- ☐ Adeegyada la daboolayo iyo kuwa laga reebay.
- ☐ Isbitaallada iyo xarumaha la isticmaali karo.
- ☐ Khidmadaha, xaddidaadaha iyo muddada sugitaanka.
- ☐ Lacagta adiga lagaa rabo inaad bixiso.
- ☐ Habka sheegashada iyo cabashada.

XUQUUQDAADA IYO WAAJIBAADKAAGA

Waxaad xaq u leedahay macluumaad cad iyo in si caddaalad ah laguula dhaqmo. Bixi xog sax ah, khidmadaha waqtigooda ku bixi, oo faham shuruudaha siyaasadda.

DOORKA HAY'ADDA CAYMISKA QARANKA SOMALILAND

Hay'addu waxay nidaamisaa oo kormeertaa suuqa caymiska, waxayna taageertaa ilaalinta macaamiisha iyo hababka cabashooyinka iyo xallinta khilaafaadka.

MEDICAL INSURANCE

Protect your health.
Protect your financial future.

WAA MAXAY CAYMISKA CAAFIMAADKU?

Caymiska caafimaadku waa nidaam dhaqaale oo ku dhisan iskaashi bulsho, kaas oo yareeya culaysyada maaliyadeed ee ka dhasha xanuun, dhaawac, dhalmo ama xaalado degdeg ah oo qofka ama qoyska ku yimaada. iyadoo la raacayo shuruudaha heshiiska u dhexeeya la-caymiyaha iyo caymis-bixiyaha.

KA FAA'IDAYSTAYAASHA CAYMISKA CAAFIMAADKA

Caymiska Caafimaadka Shaqaalaha Dawladda

Waxaa loogu talagalay shaqaalaha dawladda iyo qoysaskooda, si ay u helaan adeegyo caafimaad oo la isku halayn karo.

Caymiska Caafimadka ee Noocyada Ciidamada kala duwan.

Waxaa loogu talagalay ciidamada iyo hay'adaha amniga, si loo daboolo baahiyahooda caafimaad iyo kuwa qoysaskooda.

Caymiska Caafimaadka Bulshada Rayidka ah

Waa nidaam loogu talagalay bulshada guud ahaan, kaas oo ka caawinaya dadka inay helaan adeegyo caafimaad oo la awoodi karo.

