

## 5 Yam Uas Koj Yuav Tsum Tau Paub Hais Txog Cov Cai Uas Koj Muaj Raws Li Txoj Cai Tom Qab Ib Qhov Kev Kuaj

### **1. Yog xav mus so hauj lwm, tej zaum cov kev cai lij choj tshiab yuav pab ua tau kom tau nyiaj ua hauj lwm.**

Minnesota muaj ob txoj kev cai lij choj tshiab hais txog cov sij hawm uas neeg tau nyiaj ua hauj lwm thaum lawv tsis mus ua hauj lwm yog koj yeej muaj mob los sis yog koj yuav tsum tau mus saib xyuas ib tus neeg.

- Cov Sij Hawm Siv Rau Thaum Muaj Mob thiab Thaum Yuav Ua Kom Muaj Kev Nyab Xeeb (Sick and Safe Time) twb pib thaum Lub Ib Hlis, Tim 1, 2024 los lawm. Yog xav paub ntau tshaj qhov no, mus xyuas ntawm [dli.mn.gov/sick-leave](http://dli.mn.gov/sick-leave).
- Cov Sij Hawm Tau Nyiaj Ua Hauj Lwm Thaum Tsis Mus Ua Hauj Lwm (Paid Leave) yuav pib rau thaum Lub Ib Hlis, Tim 1, 2026. Mus xyuas ntawm [mn.gov/deed/paidleave/](http://mn.gov/deed/paidleave/) yog xav paub cov lus uas qhia txhua.

### **2. Yog koj muaj nuj nqis kho mob, koj yeej muaj ib cov cai raws txoj cai.**

Pib thaum Lub Kaum Hli, Tim 1, 2024, Minnesota muaj ib tsab cai tshiab hu ua Debt Fairness Act (Tsab Cai Rau Kev Ncaj Ncees Ntawm Kev Tshuav Nuj Nqis). Nws yeej pab tiv thaiv cov tib neeg nyob hauv Minnesota uas lawv tshuav neeg nqi vim nuj nqis kho mob. Raw li tsab cai tshiab:

- Koj tus txij nkawm yeej tsis muaj feem cuam yuav los mus them koj cov nuj nqis kho mob li
- Cov kws kho mob yeej muab txoj kev kho koj tso tseg tsis tau yog hais tias qhov uas lawv tsis kho yeej yog vim koj tshuav nuj nqis kho mob
- Txiaiv txoj kev sau nuj nqis uas tsis sau raws txoj cai
- Cov neeg mob yeej mus hais tau hais tias lawv tsis pom zoo raws li qhov uas ib lub chaw kho mob tau muab ib qhov kev kho mob tso hais tias yog yam kev kho mob twg (medical coding) thiab cov kev xam nqi kho mob uas muab tso tau los sis muab xam tau yuam kev
- Yuav muab cov nqis kho mob xa tsis tau mus rau ntawm cov chaw ceev cov ntaub ntawv hais txog keeb kwm ntawm tib neeg txoj kev txais nyiaj (credit bureaus).

### **3. Cov kev cai lij choj yeej muaj txawv nyob hauv txhua txhua ib lub xeev twg.**

Nyob hauv Minnesota, koj yeej mus nrhiav tau cov ntaub ntawv uas yuav pab tau tswv yim rau koj thiab koj yuav ntseeg tau nyob ntawm:

- Minnesota Tus Kws Lij Choj (Attorney General) Lub Chaw Khiav Hauj Lwm: Lawv yeej pab cov tib neeg uas muaj teeb meem raug neeg hauv txias, teeb meem tshuav nuj tshuav nqi, teeb meem siv khoom, thiab teeb meem tshuav nuj nqis kho mob. Mus xyuas ntawm [ag.state.mn.us](http://ag.state.mn.us) los sis hu (651) 296-3353 (nyob hauv Twin Cities), (800) 657-3787 (tsis nyob hauv Twin Cities), los sis (800) 627-3529 (Minnesota Relay).
- LawHelpMN: Lawv yeej muaj ntaub ntawv qhia txog cov nyiaj pab, cov teeb meem hauv tsev neeg, cov teeb meem hais txog vaj tse nyob, cov teeb meem hais txog kev khiav tuaj nyob hauv lub teb chaws, cov teeb meem hais txog hauj lwm, cov teeb meem hais txog se, thiab yeej pab tau koj yog koj xav nrhiav ib tus kws lij choj. Mus xyuas ntawm [lawhelpmn.org](http://lawhelpmn.org).
- Cancer Legal Care (Kev Saib Xyuas Raws Txoj Cai Thaum Muaj Kab Mob Khees Xaws): Muaj kev pab hais raws txoj cai rau cov tib neeg nyob hauv Minnesota thiab lawv muaj teeb meem hais txog kab mob khees xaws uas muaj kev cuam tshuam rau hauj lwm, rau kev faj seeb rau kev kho mob, rau cov nyiaj xiam oob qhab, thiab rau txoj kev npaj ua ntej hais tias yuav muab ib tus neeg tej khoom thiab nyiaj xiang faib zoo li cas thaum nws tso lub ntiaj teb tseg lawm (estate planning). Mus xyuas ntawm [cancerlegalcare.org](http://cancerlegalcare.org) los sis hu (651) 917-9000.

### **4. Yog koj ua tsis tau hauj lwm lawm, tej zaum koj yuav tau cov nyiaj Social Security uas muab rau cov neeg xiam oob qhab.**

Social Security Disability Insurance (SSDI) thiab Supplemental Security Income (SSI) yog cov nyiaj uas muaj rau cov tib neeg uas lawv yuav ua tsis tau hauj lwm lawm vim lawv muaj ib tus mob los sis vim lawv raug mob. Cov nyiaj no yeej tsis yog ib cov nyiaj uas yuav muab koj mus pab cov tib neeg ntev li ntawm ob peb hnub xwb. Koj yeej mus qhib tau ib tus as khauj nyob ntawm [www.ssa.gov](http://www.ssa.gov) mus xyuas saib cov nyiaj pab twg yog cov uas koj yeej tsim nyog tau.

### **5. Koj yeej muaj cai los mus qhia rau sawv daws paub tam sim no hais tias saib koj xav kom sawv daws ua li cas.**

- Tam sim no yog ib lub sij hawm zoo rau koj los mus qhia rau koj tsev neeg, cov phooj ywg thiab cov neeg sib pab khiav hauj lwm saib xyuas koj txoj kev noj qab nyob zoo paub hais tias saib koj xav kom lawv ua li cas.
- Kev npaj cov ntaub ntawv raws txoj cai zoo li ib tsab ntawv uas qhia hais tias saib koj yuav kom kho koj zoo li cas thaum koj tsis meej pem lawm (healthcare directive), tsab ntawv tso cai rau ib tus (cov) los ua tus (cov) tuav koj cov nyiaj txiag (financial power of attorney), thiab ib tsab ntawv qhia hais tias saib yuav muab koj tej khoom thiab nyiaj txiag faib zoo li cas thaum koj tso lub ntiaj teb tseg lawm (will) yeej yog ib qhov uas yuav ua rau koj thiab cov neeg uas koj hlub tshua tsis txhob muaj kev ntxhob siab.



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