

Hom ua lus Askiv – saib hauv qab no

[Lub xeev cov ntsiab lus hais txog txoj cai lij choj](#)

Koj Cov Cai thiab Cov Kev Pov Thaiv Tawm Tsam Nqi Kho Mob Yam Tsis Nco Qab Faj

Thaum koj tau txais kev saib xyuas xwm txheej kub ntxhov los sis raug kho los ntawm tus kws kho mob sab nraud ntawm lub tsev kho mob hauv lub network los sis chaw kho mob ambulatory, koj raug pov thaiv los ntawm kev sau nqi cov nyiaj them tsis tau tas. Hauv cov xwm txheej no, koj yuav tsum tsis txhob raug them ntau dua li koj txoj phiaj xwm cov nyiaj yus nrog them, cov nyiaj tuav pov hwm yus nrog them thiab/los sis cov nqi yus them ua ntej.

Dab tsi yog "kev sau nqi cov nyiaj them tsis tau tas" (qee zaus hu ua "kev sau nqi yam tsis nco qab faj")?

Thaum koj mus ntsib kws kho mob los sis lwm tus kws pab kho mob, koj tuaj yeem tshuav qee cov nqi [tawm hauv hnab tshos](#), xws li [cov nyiaj yus nrog them](#), [cov nyiaj tuav pov hwm yus nrog them](#), los sis [cov nqi yus them ua ntej](#). Tej zaum koj yuav muaj nqi ntxiv los sis yuav tsum tau them kom tag nrho yog tias koj mus ntsib ib tus kws kho mob los sis mus ntsib lub chaw kho mob uas tsis nyob hauv koj lub phiaj xwm kev noj qab haus huv network. "Tsis nyob hauv pab pawg koom nrog" txhais tau tias cov chaw muab kev pab cuam thiab cov chaw uas tsis tau kos npe rau daim ntawv cog lus nrog koj txoj phiaj xwm kho mob los muab kev pab cuam. Cov kws kho mob sab nraud tuaj yeem tso cai rau koj los them nqi rau qhov sib txawv ntawm koj qhov phiaj xwm them thiab tag nrho cov nqi them rau qhov kev pab cuam. Qhov no hu ua "**qhov nqi them tsis tau tas**." Cov nyiaj no yuav ntau dua li cov nqi hauv network rau tib qhov kev pab cuam thiab yuav tsis suav rau koj txoj phiaj xwm qhov nyiaj them ua ntej los sis kev txwv cov nyiaj rho hauv hnab tshos them txhua xyoo. "Kev them nqi yam tsis nco faj" yog ib daim nqi them tsis nco faj txog. Qhov no tuaj yeem tshwm sim thaum koj tswj tsis tau leej twg koom nrog hauv koj txoj kev saib xyuas—zoo li thaum koj muaj xwm txheej ceev los sis thaum koj teem sij hawm mus ntsib ntawm lub chaw pab cuam hauv pab pawg koom nrog tab sis tau npaj txhij txog kev kho mob los ntawm tus kws kho mob sab nraud. Cov nqi kho mob uas tsis nco faj tuaj yeem raug nqi ntau txhiab daus las nyob ntawm tus txheej txheem los sis kev pab cuam.

Koj raug pov thaiv los ntawm kev tshuav nqi rau:

Kev pab cuam thaum muaj xwm txheej ceev

Yog tias koj muaj mob xwm txheej ceev thiab tau txais kev pab cuam xwm txheej ceev los ntawm ib tus kws kho mob los sis chaw kho mob, feem ntau lawv tuaj yeem sau nqi rau koj yog koj txoj phiaj xwm cov nqi sib koom hauv pab pawg koom nrog (xws li kev cov nyiaj yus nrog them, cov nyiaj tuav pov hwm yus nrog them, thiab cov nqi yus them ua ntej). Koj **tsistuaj** yeem them cov nqi tshuav rau cov kev pab cuam xwm txheej ceev no. Qhov no suav nrog cov kev pab cuam uas koj tuaj yeem tau txais tom qab koj tau nyob ruaj khov, tshwj tsis yog tias koj tau tso cai sau ntawv thiab tso koj cov kev pov thaiv kom tsis txhob muaj nqi them tsis tau tas rau cov kev pab cuam tom qab kev ruaj ntseg.

Ntxiv nrog rau qhov kev pov thaiv ntawm Tsoom Fwv Teb Chaws Tsis Muaj Kev Ua Phem Txhaum Cai, lub xeev uas koj tau txais kev pab cuam yuav muaj kev pov thaiv uas siv rau koj mus ntsib kev pab cuam xwm txheej ceev los sis tsis yog xwm txheej ceev. Cov ntaub ntawv ntau ntxiv muaj los ntawm tsoom fwv hauv koj lub



xeev. (mus saib https://www.trinity-health.org/assets/documents/billing/disclosure_notice_regarding_patient_protections_against_surprise_billing.pdf txhawm rau kom paub ntau ntxiv). Tsoom Fwv Teb Chaws cov kev pov thaiv zoo tshaj lub xeev cov kev pov thaiv nyob rau hauv yuav luag txhua lub xeev.

Cov xeev hauv qab no txwv tus nqi uas tus kws kho mob sab nraud thiab cov chaw tawm sab nraud tuaj yeem them koj rau cov kev pab cuam xwm txheej ceev: CA, CT, FL, GA, IA, MD, MI, NJ, NY, OH, PA. Tus nqi no yog txwv rau koj cov nqi sib koom hauv pab pawg koom tes. Cov xeev hauv qab no txwv cov nyiaj uas tus kws kho mob sab nraud tuaj yeem sau nqi rau koj rau cov kev pab cuam xwm txheej kub ceev rau koj tus nqi sib koom hauv pab pawg koom nrog: DE, IN, IL, MA, OR, OH kuj tseem muab kev pov thaiv ntsig txog cov kev pab cuam hauv chav kuaj ntshav. Ntau lub xeev muaj cov txheej txheem daws teeb meem (CA, FL, GA, IL, NJ, NY, MI) thiab ntau lub xeev tsim cov nyiaj pab them nqi kho mob (CA, CT, DE, FL, GA, MD, MI, OR).

Qee qhov kev pab cuam ntawm lub tsev kho mob hauv pab pawg koom nrog los sis lub phais mob rau cov neeg mob sab nraud

Thaum koj tau txais kev pab cuam los ntawm lub tsev kho mob hauv pab pawg koom nrog los sis lub chaw phais mob rau cov neeg mob sab nraud, qee tus kws kho mob tej zaum yuav tsis nyob hauv pab pawg koom nrog. Hauv cov xwm txheej no, feem ntau cov neeg muab kev pab cuam tuaj yeem sau nqi ntawm koj yog koj txoj phiaj xwm them nqi sib koom hauv pab pawg koom nrog. Qhov no siv rau kev kho mob thaum muaj xwm txheej ceev, tshuaj tsaug zog, tshuaj tua kab mob, kev siv hluav taws xob tsom yees duab, chaw kuaj kab mob, kuaj me nyuam ab mos yug tshiab, tus kws pab phais mob, kws pab kho mob hauv tsev kho mob, los sis cov kev pab cuam maj ceev. Cov kws pab kho mob no **tsis** tuaj yeem xam tau cov nqi sib npaug rau koj thiab yuav **tsis** thov kom koj tso koj cov kev pov thaiv kom tsis txhob tshuav nqi. Yog tias koj tau txais lwm hom kev pab cuam ntawm cov chaw kho mob hauv pab pawg koom nrog no, cov kws pab kho mob sab nraud **tsis** tuaj yeem sau cov nqi tseem tshuav ntawm koj tau, tshwj tsis yog koj tau sau ntawv pom zoo tso cai thiab tso koj cov kev pov thaiv.

Koj tsis tas yuav tsum tau tso koj cov kev pov thaiv los ntawm kev tshuav nqi. Koj kuj tsis tas yuav tau txais kev saib xyuas tawm ntawm pab pawg koom nrog. Koj tuaj yeem xaiv tus kws kho mob los sis chaw kho mob nyob hauv koj txoj phiaj xwm hauv pab pawg koom nrog.

Ntxiv nrog rau kev pov thaiv ntawm Tsoom Fwv Txoj Cai Tsis Muaj Tej Yam Xav Tsis Txog, lub xeev uas koj tau txais kev pab cuam yuav muaj kev pov thaiv uas siv rau cov kev pab cuam uas tsis yog xwm txheej ceev ntawm lub chaw pab cuam hauv pab pawg koom nrog. Muaj cov ntaub ntawv ntxiv nyob rau ntawm koj lub xeev lub vev xaib (mus saib https://www.trinity-health.org/assets/documents/billing/disclosure_notice_regarding_patient_protections_against_surprise_billing.pdf txhawm rau kom paub ntau ntxiv).

Thaum tsis tso cai rau them qhov nqi tshuav, koj kuj muaj kev pov thaiv hauv qab no:

- Koj tsuas yog muaj kev lav ris rau them koj feem ntawm tus nqi (xws li cov nyiaj yus nrog them, cov nqi tuav pov hwm uas yug nrog them, thiab cov nqi yus them ua ntej uas koj yuav tau them yog tias tus kws kho mob los sis qhov chaw kho mob nyob hauv pab pawg koom nrog). Koj txoj phiaj xwm kho mob yuav them cov nqi ntxiv ncaj qha rau cov kws kho mob sab nraud ntawm pab pawg koom tes thiab cov chaw kho mob.



- Feem ntau, koj txoj phiaj xwm kho mob yuav tsum:
 - Them nqi duav roos cov kev pab cuam thaum muaj xwm txheej ceev yam tsis tas koj yuav tau txais kev pom zoo rau cov kev pab cuam ua ntej (tseem hu ua "kev tso cai ua ntej").
 - Pab them nqi duav roos rau cov kev pab cuam xwm txheej kub ceev los ntawm cov kws kho mob sab nraud ntawm pab pawg koom tes.
 - Ua raws li qhov koj tshuav ntawm tus kws kho mob los sis chaw kho mob (tus nqi sib faib them) ntawm qhov nws yuav them rau tus kws kho mob hauv pab pawg koom nrog los sis qhov chaw kho mob thiab qhia cov nyiaj ntawd hauv koj qhov kev piav qhia ntawm cov txiaj ntsig.
 - Suav cov nyiaj uas koj them rau cov kev pab cuam xwm txheej kub ceev los sis cov kev pab cuam tawm hauv pab pawg koom nrog mus rau koj qhov kev txiav tawm hauv lub vev xaib thiab tawm ntawm lub hnab nyiaj.

Yog tias koj xav tias koj tau them nqi tsis raug, tiv tauj rau koj lub xeev (*mus saib*https://www.trinity-health.org/assets/documents/billing/disclosure_notice_regarding_patient_protections_against_surprise_billing.pdf txhawm rau kom paub meej ntxiv) los yog Lub Chaw Pab Cuam Medicare thiab Medicaid ntawm 1-800-985-3059. Koj lub xeev lub vev xaib tuaj yeem nrhiav tau ntawm [www.\[enter your state name\].gov](http://www.[enter your state name].gov) thiab los ntawm kev tshawb nrhiav "tsis muaj qhov xav tias thoob, tshuav nqi los sis kev pov thaiv neeg siv khoom". Mus saib <https://www.cms.gov/nosurprises> yog xav paub ntxiv txog koj cov cai raws li tsoom fwv txoj cai lij choj.

