

uburenganzira bwawe n'amategeko akurengera mu kwishyura fagitire z'amafaranga arenga ku yateganyijwe na fagitire zitunguranye

Iyo uhawe serivisi z'ubuvuzi urembye cyangwa ukavurwa n'umuganga udafitanye amasezerano n'ubwishingizi mu bitaro cyangwa mu mavuriro afite serivisi zo kubaga, ntugomba kwishyura fagitire itunguranye cyangwa fagitire arengaho.

- Aya mategeko **AKORESHWA KU** barwayi bafite ubwishingizi ku ndwara mu matsinda n'abantu ku giti cyabo, nk'abantu bivuriza ku bigo by'ubwishingizi ku buvuzi byigenga.

cyangwa amafaranga akatwa. Ushobora kwishyura ikindi kiguzi cyangwa ukishyura fagitire yose uko yakabaye iyo ubona utanga serivisi cyangwa aho wivuriza bitari mu byo ubwishingizi bwawe bwishyura igiciro kigabanyije.

kwa muganga bitunguranye, cyangwa igihe ushatse kujya kwa muganga ufitanye amasezerano n'ubwishingizi mu buvuzi ariko bitunguranye ukavurwa n'umuganga udafitanye amasezerano n'ubwishingizi mu buvuzi.

bitaba ibyo ugomba kubyemera mu nyandiko hanyuma utazishingikiriza amategeko akurengera ko utagomba gusubizwa amafaranga kuri izi serivisi uzahabwa umaze kongera kumera neza.

- Aya mategeko **NTAKORESHWA** kuri buri wese wishyirwa ku buvuzi binyuze muri Medicare, Medicaid, Indian Health Services, Veterans Affairs Health Care cyangwa TRICARE kimwe na gahunda zisanze zifite amategeko agena uko fagitire zishyurwa.

"Kutagirana amasezerano mu bwishingizi ku buvuzi" bisobanura ko abatanga serivisi n'ahatangirwa serivisi nta masezerano bagiranye n'ibigo by'ubwishingizi mu buvuzi. Abatanga serivisi batagiranye amasezerano n'ibigo by'ubwishingizi mu buvuzi bemerewe kuguha fagitire igaragaza amafaranga y'ikinyuranyo uzishyura ugendeye ku yo ubwishingizi bugomba kukwishyurira n'amafaranga yose waciwe kuri serivisi. Ibi nibyo bwitwa **"fagitire z'amafaranga arenga ku yateganyijwe."** Iki giciro gishobora kuba kirenze ugereranyije n'amafaranga yishyurwa mu batanga serivisi bafitanye amasezerano mu bwishingizi bw'ubuvuzi kuri serivisi zimwe ndetse ntabarwa ugereranyije n'amafaranga asohoka ku mufuka buri mwaka.

urengerwa n'amategeko ku kwishyura fagitire z'amafaranga arenga ku yateganyijwe kuri:

Serivisi z'ubuvuzi zihutirwa

Iyo uje kwa muganga bitunguranye imiterere y'ubuzima ndetse ugahabwa serivisi z'ubuvuzi zihutirwa n'umuganga cyangwa ivuriro bidafitanye amasezerano n'ubwishingizi, uko umuganga cyangwa ivuriro bagenda baguha fagitire ziri hejuru ubwishingizi bwawe bufitanye amasezerano n'abaganga buzagabana icyo kiguzi (nk'igice cy'amafaranga ugomba kwishyurira n'amafaranga y'ubwishingizi bufatanywa kwishyurwa). Ntushobora gusubizwa amafaranga yarenze kuri fagitire kuri serivisi z'ubuvuzi zihutirwa. Aha harimo serivisi ushobora guhabwa nyuma yo kumva wongeye kumera neza

Serivisi zimwe na zimwe mu bitaro bifitanye amasezerano n'ubwishingizi cyangwa amavuriro agezweho atanga serivisi zo kubaga uwo munsu.

Iyo ubonye izo serivisi mu bitaro bifitanye amasezerano n'ubwishingizi cyangwa amavuriro agezweho atanga serivisi zo kubaga, abaganga bamwe na bamwe ahongaho bashobora kuba abadafitanye amasezerano n'ibigo by'ubwishingizi. Iyo bigenze gutyo, uko abo baganga barushaho kuguha fagitire ubwishingizi bwawe bugufasha kwishyura ayo mafaranga. Ibi bikorwa ku buvuzi bw'indembe, guterwa ikinya, gupima indwara, guca mu cyuma, ibizamini bya laboratwari, kwita ku bana bavutse igihe kitageze, abafasha b'abaganga mu bitaro, n'abita ku barwayi barembye. Aba baganga bashobora kutagusubiza amafaranga ndetse bashobora no kutagusaba kureka kwishingikiriza amategeko kuri uko kudasubizwa amafaranga.

amafaranga yishyurwa n'uwahawe serivisi z'ubuvuzi ufite ubwishingizi (rimwe na rimwe yitwa "amafaranga y'inyongera") ni iki?

Iyo uvuwe n'umuganga cyangwa undi muntu utanga serivisi z'ubuvuzi, hari igihe biba ngombwa ko ugira amafaranga runaka wiyishyurira, nk'amafaranga wiyishyurira ubwawe, igice cy'amafaranga ugomba kwishyurira, amafaranga y'ubwishingizi bufatanywa kwishyurwa ndetse/

Igihe uhawe izindi serivisi, mu mavuriro afite abaganga bafitanye amasezerano n'ubwishingizi, abaganga badafitanye amasezerano n'ubwishingizi ntibashobora kugushubiza amafaranga keretse iyo wemeye mu nyandiko ndetse ukemera ko utazishingikiriza amategeko akurengeza.

Ntusabwa kureka kutishingikiriza amategeko akurengeza ku kwishyura amafaranga arenga kuri fagitire.
Ntusabwa kandi kwivuriza ku baganga badafitanye amasezerano n'ubwishingizi.
Ushobora guhitamo umuganga cyangwa ivuriro baguha serivisi ku giciro gito.

Iyo gusubizwa amafaranga kuri fagitire bitemewe, nawe ufite uburenganzira bukurikira:

1. Ni wowe ugomba kwishyura gusa igiciro musangiye (nk'igice cy'amafaranga ugomba kwiyishyurira, amafaranga y'ubwishingizi bufatanywa kwishyurwa ndetse n'amafaranga akatwa wagombaga kwishyura iyo umuganga cyangwa ivuriro baba bafitanye amasezerano

n'ubwishingizi). Ubwishingizi bwawe buzishyura abaganga n'amavuriro badafitanye amasezerano ako kanya.

2. Muri rusange, ubwishingizi bwawe bugomba:
 - a. Kwishyura serivisi z'ubuvuzi zihutirwa bidasabye ko usaba kwemererwa izo serivisi mbere (“uburenganzira bw'ibanze”).
 - b. Kwishyura serivisi z'ubuvuzi zihutirwa zatanzwe n'abaganga badafitanye amasezerano n'ubwishingizi.
 - c. Bitewe n'ibyo ugomba umuganga cyangwa ivuriro (“kugabana igiciro”) ku yagombaga kwishyurwa umuganga cyangwa ivuriro bifitanye amasezerano y'ubwishingizi ndetse ukerekana amafaranga mu busobanuro bw'inzungu.

- d. Ubare amafaranga yose wishyuye kuri serivisi z'ubuvuzi bwihutirwa cyangwa serivisi wahawe n'abaganga badafitanye amasezerano y'ubwishingizi ugereranyije n'ayo ukatwa n'amafaranga wiyishyurira ubwawe.

niba ari uko bimeze wakorewe nabi fagitire:

Niba wemera ko wakorewe fagitire nabi, ushobora kubimenyesha Leta Zunze Ubumwe z'Amerika (U.S.) Ibigi for Medicare & Medicaid Services (“CMS”) at 1-800-985-3059 or [cms.gov/nosurprises](https://www.cms.gov/nosurprises). Ushobora kandi guhamagara ikigo Ohio Department of Insurance (“ODI”) kuri 1-614-644-2658 cyangwa [insurance.ohio.gov/strategic-initiatives/surprise-billing/resources](https://www.insurance.ohio.gov/strategic-initiatives/surprise-billing/resources). Imbuga zombi ziriho andi amakuru yerekeye amategeko arengera umurwayi mu kwishyura fagitire z'amafaranga arenga ku yateganyijwe.

Ibiciro mu Bitaro by'Abana bya Dayton

Niba ufite ibibazo ku birebana n'igiciro cya serivisi n'uko itangwa mu Bitaro bya Dayton, sura urubuga rwa murandasi rw'ibitaro ahari ibiciro: [childrensdayton.org/pricing-cost-estimation](https://www.childrensdayton.org/pricing-cost-estimation).