

Koj Cov Cai thiab Cov Kev Tiv Thaiv tawm tsam Cov Nqi Kho Mob Uas Poob Siab

Thaum koj tau txais txoj kev saib xyuas thaum muaj xwm txheej ceev los sis tau txais txoj kev kho mob los ntawm ib tug kws muab kev siab xyuas kho mob sab uas tsis koom hauv pab pawg nev vawj los sis lub chaw kho mob hauv lub chaw phais neeg mob uas tsis pw hauv tsev kho mob, koj raug tiv thaiv los ntawm txoj kev sau nqi uas poob siab los sis txoj kev sau nqi tshaj.

"Txoj kev sau nqi tshaj" (qee zaus hu ua "txoj kev sau nqi uas poob siab") yog dab tsi?

Thaum koj mus ntsib kws kho mob los sis lwm tus kws muab kev saib xyuas kho mob, koj tuaj yeem tshuav nqi rau qee cov nqi yus rho hauv yus hnab ris hnab tshos them (out of pocket costs), xws li tus nqi sib koom them (copayment), tus nqi tuam txhab is saws las sib pab them (coinsurance), thiab/los sis tus nqi yus them ua ntej (deductible). Tej zaum koj yuav muaj lwm cov nqi los sis yuav tsum tau them tag nrho cov nqi ntawd yog tias koj mus ntsib tus kws muab kev saib xyuas kho mob los sis lub chaw saib xyuas kho mob uas tsis koom hauv koj li phiaj xwm tuav pov hwm kev noj qab haus huv pab pawg nev vawj.

"Tsis koom hauv pab pawg nev vawj" tau piav qhia cov kws muab kev saib xyuas kho mob thiab cov chaw kho mob tias tsis tau kos npe rau daim ntawv cog lus nrog koj li phiaj xwm tuav pov hwm kev noj qab haus huv. Cov kws muab kev saib xyuas kho mob uas tsis koom hauv pab pawg nev vawj tuaj yeem tau txais kev tso cai los sau nqi rau koj txog rau qhov sib txawv ntawm yam uas koj li phiaj xwm tuav pov hwm pom zoo los them thiab txhua cov nqi tsub them yam pub npo rau qhov kev pab cuam. Qhov no hu ua "**txoj kev sau nqi tshaj**." Cov nqi zoo ntxim li yuav ntau tshaj li cov nqi hauv pab pawg nev vawj rau tib qhov kev pab cuam thiab yuav tsis suav rau koj qhov ncuaj ciam txwv ntawm tus nqi yus rho hauv yus hnab ris hnab tshos them (out of pocket cost) txhua xyoo.

"Txoj kev sau nqi uas poob siab" yog kev sau nqi tshaj uas xav tsis txog. Qhov no tuaj yeem tshwm sim thaum koj tswj tsis tau tias leej twg raug koom nrog hauv koj txoj kev saib xyuas kho mob—xws li thaum koj muaj xwm txheej ceev los sis thaum koj teem sij hawm mus ntsib lub chaw kho mob uas koom hauv pab pawg nev vawj tab sis xav tsis txog tias yuav tau txais kev kho mob los ntawm tus kws muab kev saib xyuas kho mob uas tsis koom hauv pab pawg nev vawj.

Koj tau txais kev tiv thaiv los ntawm tus nqi tshaj rau:

Cov kev pab cuam thaum muaj xwm txheej ceev.

Yog tias koj muaj qhov zwj ceeb kho mob nyob rau thaum muaj xwm txheej ceev thiab tau txais cov kev pab cuam thaum muaj xwm txheej ceev los ntawm ib tug kws muab kev saib xyuas kho mob los sis lub chaw kho mob uas tsis koom hauv pab pawg nev vawj, feem ntau lawm tus kws muab kev saib xyuas kho mob los sis lub chaw kho mob yuav sau tus nqi uas sib faib them (cost-sharing) uas koom hauv pab pawg nev vawj rau koj (xws li cov nqi sib koom them (copayments), cov nqi yus them yus ua ntej (deductibles) thiab/los sis tus nqi is saws las tuav pov hwm sib pab them (coinsurance)). Koj **tsis tuaj yeem** yuav raug sau tus nqi tshaj rau cov kev pab cuam xwm txheej ceev no tau. Qhov no suav nrog cov kev pab cuam uas koj tuaj yeem tau txais tom qab koj

nyob hauv qhov zwj ceeb uas xwm yeem lawm, tshwj tsis yog tias koj tau muab daim ntawv tso cai ua ntawv sau thiab tso koj cov kev tiv thaiv tseg txhawm rau kom raug sau tus nqi tshaj rau cov kev pab cuam tom qab kev xwm yeem lawm.

Qee qhov kev pab cuam ntawm lub tsev kho mob uas koom hauv pab pawg nev vawj los sis lub chaw phais neeg mob uas tsis pw hauv tsev kho mob

Thaum koj tau txais kev pab cuam los ntawm lub tsev kho mob los sis lub chaw phais neeg mob uas tsis pw hauv tsev kho mob uas koom hauv pab pawg nev vawj lawm, qee cov kws muab kev saib xyuas kho mob tej zaum kuaj tsis koom hauv pab pawg nev vawj. Nyob rau kis no, feem ntau cov kws muab kev saib xyuas kho mob ntawd tuaj yeem sau nqi ntawm koj tam li yog tus nqi sib faib them (cost-sharing) uas koom hauv pab pawg nev vawj ntawm koj li phiaj xwm kev npaj tuav pov hwm. Qhov no siv tau rau tshuaj kho mob, tshuaj loog, kev txheeb xyuas kab mob, kev xoo hluav taws xob, lub chaw kuaj mob, txoj kev kho me nyuam mos nyuam qhuam yug, tus kws pab kws phais mob, cov kws muab kev pab xuum saib xyuas kho mob, los sis cov kws muab kev pab cuam mob siab sib zog. Cov kws muab kev saib xyuas kho mob no **tsis tuaj yeem** sau nqi tshaj rau koj thiab tej zaum yuav **tsis** thov tau kom koj tso koj cov kev tiv thaiv kom tsis txhob raug sau tus nqi tshaj.

Yog tias koj tau txais lwm cov kev pab cuam ntawm cov chaw kho mob uas koom hauv pab pawg nev vawj no, cov kws muab kev saib xyuas kho mob uas tsis koom hauv pab pawg nev vawj **tsis tuaj yeem** sau tus nqi tshaj rau koj tau, tshwj tsis yog koj muab ntawv tso cai pom zoo thiab tso koj cov kev tiv thaiv tseg nkaus xwb.

Koj tsis tas yuav tseev kom tso koj cov kev tiv thaiv no los ntawm kev txoj kev them nqi tshaj Koj kuj tsis tas yuav tseev kom tau txais txoj kev saib xyuas kho mob uas tsis koom hauv pab pawg nev vawj. Koj tuaj yeem xaiv tus kws muab kev saib xyuas kho mob los sis lub chaw kho mob uas koom hauv pab pawg nev vawj ntawm koj li phiaj xwm tuav pov hwm.

Thaum tsis tso cai rau sau nqi tshaj ntawd lawm, koj kuj tseem muaj cov kev tiv thaiv raws li nram qab no:

- Koj tsuas thaj tsob los them koj feem ntawm tus nqi nkaus xwb (xws li cov nqi sib koom them (copayments), tus nqi tuam txhab is saws las sib pab them (coinsurance), thiab cov nqi yus them ua ntej (deductibles) uas koj yuav tau them yog tias tus kws muab kev saib xyuas kho mob los sis lub chaw kho mob ntawd tsis koom hauv pab pawg nev vawj). Koj li phiaj xwm tuav pov hwm kev noj qab haus huv yuav them ncaj nraim rau cov kws muab kev saib xyuas kho mob thiab cov chaw kho mob uas tsis koom hauv pab pawg nev vawj ntawd.
- Feem ntau lawm koj li phiaj xwm tuav pov hwm kev noj qab haus huv yuav tsum:
 - Pab them duav roos rau cov kev pab cuam thaum muaj xwm txheej ceev yam tsis tas tseev kom koj tau txais daim ntawv pom zoo rau cov kev pab cuam ntawd ua ntej (daim ntawv tso cai ua ntej).
 - Pab them nqi duav roos rau cov kev pab cuam xwm txheej ceev los ntawm cov kws muab kev saib xyuas kho mob uas tsis koom hauv pab pawg nev vawj.
 - Nyob rau ntawm qhov uas koj tshuav nqi ntawm tus kws muab kev saib xyuas kho mob los sis lub chaw kho mob ntawd (tus nqi sib faib them) ntawm qhov uas nws yuav tsum tau them rau tus kws muab kev saib xyuas kho mob los sis lub chaw kho mob uas koom hauv pab pawg thiab qhov uas qhia rau pom tau tias cov nqi uas nyob rau hauv koj txoj kev piav qhia ntawm cov txiaj ntsig.
 - Suav cov nqi uas koj them rau cov kev pab cuam xwm txheej ceev los sis cov kev pab cuam uas tsis koom hauv pab pawg mus rau koj ncuia ciam txwv ntawm tus nqi yus them ua ntej (deductible), thiab tus nqi yus nrho hauv yus hnab ris hnab tshos ntiag tug them (out-of-pocket).

Yog koj ntseeg tau tias koj raug sau nqi yuam kev lawm, koj tuaj yeem ua ntawv tsis txaus siab mus rau lub chaw hauj lwm ntawm tsoom fww ntawm <https://www.cms.gov/nosurprises/consumers> los yog hu rau 1-800-985-3059. Koj kuj tseem tuaj yeem ua ntawv tsis txaus siab mus rau Lub Thawj Fab Saib Xyuas Is Saws Laws Tuav Pov Hwm Arkansas tau ntawm <https://insurance.arkansas.gov/pages/consumer-services/consumer-services/file-a-complaint/>.

Mus saib <https://www.cms.gov/nosurprises/consumers> txhawm rau kom paub ntau ntxiv txog koj cov cai raws li tsoom fww txoj cai lij choj.

Hloov kho tshiab: Lub Ib
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