

## Jimwe im Kejbarok ko am ikijen Wonaan in Takto ko rej Komman Ilbok

Ñe kwoj boke lale in ien jidimkij ako bok jiban jān juon naboj-in-doulol jikin takto eo ilo juon lowaan-doulol hospital ako jikin mwijmwij, kwoj kejbarok jān ilbok in wonaan ako wonaan ko rej balance.

### Ta in "wonaan eo ej balance" (jot ien etan in "wonaan eo ej komman ilbok")?

Ñe kwoj etal ippen juon takto ako jikin ejmour ko jot, komaron in lelak jot wonaan ko jen naboj-in-pojo, ainwot bar kolla, bar kolla insurance, im/ak wonaan ko rej jolok. Emaron in bar wor wonaan ko jot ako aikuj in kolla ki aolepen wonaan eo ñe kwonij loe juon jikin takto ako jikin uno ko jot im ejjab bed ilo doulol eo an plan in ejmour eo am.

"Naboj-in-doulol" ej kamelele jikin takto im jermal ko jot rejanin dre sign juon contract ippen plan in ejmour eo am. Naboj-in-doulol jikin ko remaron in aikuj in lewaj wonaan oktak eo kootaan plan eo kwar erra ñan kolla im aolepen wonaan eo ñan juon jermal. Ej etan in "**wonaan eo emoj an balance.**" Joñan eo ej ainwot wonaan lowaan-doulol wonaan ko ñan ejja jermal eo wot im emaron in jab bwinbwin lak ñan joñan limit in naboj-in-pojo.

"Ilbok in wonaan" ej juon wonaan eo kwar jab ketmen bwe in iwaj. Emaron in walok ñe kwojjab maron in lale won ej bed ilo lale eo am - ainwot ñe ewor am ien jidimkij ako ñe kwoj jikedul juon ien am loe lak ilo juon jikin takto lowaan-doulol ako ej ketmen bwe en lale jān juon naboj-in-doulol rilale.

### Kwoj kejbarok jān bill in balance eo ñan:

#### **Jermal ilo ien jidimkij**

Ñe ewor am naninmej ilo ien jidimkij im bok jermal ko an ien jidimkij jān juon jikin takto naboj-in-doulol ako jermal, laptata in an maron in jikin takto ako jermal eo emaron in lewaj wonaan ej joñan wonaan eo ej ajeded-wonaan lowaan-doulol (ainwot bar kolla, bok im/ak bar insurance). Kwe **jab** maron in balance wonaan ñan wonaan ien jermal in jidimkij. Ej koba ippen jermal ko kwoj maron in boke ñe ej eman am bed, ñan ne kwonij lelak melim ilo jeje im jolok aolep am kejbarok bwe en jab balance wonaan ñan jermal kein-tokelik.

#### **Jot ian jermal kein lowaan-doulol hospital ako jikin mwijmwij ilo ien jidimkij**

Ñe kwoj boke jermal kein jen lowaan-doulol hospital ako jikin mwijmwij ilo ien jidimkij, jot rilewaj remaron in naboj-in-doulol eo. Ilo case kein, laptata in an jikin takto kein maron in lewaj wonaan ñan eok ej joñan ajeded-wonaan lowaan-doulol. Ej jermal ñan uno ilo ien jidimkij, uno in kamej enbwinim, ta ko rej walok elikin jorren, kwalok im jolok naninmej ko, jikin lab, naninmej an ajiri ro rej kab lotak, rijiban takto in mwijmwij, rijermal in hospital, ako jermal in juon takto ej lale rinaninmej ro elukkun lap aer jorren. Rilale rein **rejjab** maron in balance e wonaan eo im emaron **jab** kajitok bwe kwon jolok kejbarok ko am bwe en balance wonaan.

Ñe kwoj boke jermal ko jot ilo jikin jermal kein lowaan-doulol, naboj-in-doulol jikin takto ko **rejjab** lewaj wonaan ko rejjab balance, ñan ne kwonij lelak melim ilo jeje im jolok kejbarok ko am.

**Kwojjab aikuj in ilo jabdrewot ien jolok kejbarok ko am jān wonaan ko rejanin balance. Kwojjab aikuj in bar bok lale jen naboj-in-doulol. Kwemaron in kelet juon jikin jermal ilo doulol eo an plan eo an ilo am tobar plan in ejmour eo am.**

**Ñe kwojjab maron in balance wonaan, ewor am bar kejbarok ainwot rein ilal:**

- Ej am wot eddo ñan kolla wonaan joñan eo kwar kojobale (ainwot kolla ko bar jot, insurance eo juon, im jaan in boke ko kwonij kolla ñe jikin takto ako jermal ekar bed lowaan-doulol. Plan in ejmour eo am enij kolla wonaan jikin takto im jermal ko naboj-in-doulol kajju ñan e.
- Plan in ejmour eo am ej aikuj in:
  - Bok eddo in jermal in ien jidimkij ilo an jab aikuj am bok maron ñan jermal ko mokta lak (melim mokta lak).
  - Bok eddo in jermal ilo ien jidimkij jān naboj-in-doulol jikin takto ko.
  - Lale joñan eo kwoj muri ñan jikin takto ako jermal eo (ajeded-wonaan) ekkar ñan joñan eo kwoj aikuj in kolla im kwalok wonaan eo ilo an kamelele kin jerammon ko am.
  - Bwinbwin joñan eo kwoj kolla ñan wonaan ien jidimkij ako naboj-in-doulol ñan joñan eo emoj boke im limit in naboj-in-pojo.

**Ñe kwoj tomak ke ebwod lewaj wonana eo am,** kwemaron in file juon am complain ippen kien eo ilo <https://www.cms.gov/nosurprises/consumers> ako ilo am kurluk 1-800-985-3059.

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<https://insurance.arkansas.gov/pages/consumer-services/consumer-services/file-a-complaint/>.

Lale <https://www.cms.gov/nosurprises/consumers> ñan melele ko relaplak ikijen jimwe ko am iumin kakien ko.