

Uburenganzira bwawe n'uko wakwirinda fagitire y'ibitaro utari witeze

Iyo uhawe ubuvuzi bwihutirwa cyangwa ukavurwa n'utanga serivisi utari mu ihuriro mu bitaro biri mu ihuriro cyangwa ikigo ngendanwa gitanga serivisi zo kubaga, urinzwe guhabwa fagitire z'ubuvuzi zitunguranye cyangwa kwishyuzwa amafaranga yasigaye nyuma yo kwishyurirwa n'ubwishingizi.

“kwishyuzwa amafaranga yasigaye nyuma yo kwishyurirwa n'ubwishingizi (rimwe na rimwe byitwa “guhahwa bita “fagitire itunguranye”)?

Iyo uhuye na muganga cyangwa undi utanga serivisi z'ubuvuzi, ushobora kuba urimo ibiguzi runaka ugomba kwishyurira, nko gufatanya kwishyura, gufatanya n'ubwishingizi kwishyura, cyangwa n'amafaranga ugomba kwishyura ubwishingizi mbere y'uko butangira kukwishyurira. Ushobora kuba ufite ibindi biguzi cyangwa bikaba ngombwa ko wishyura fagitire yose iyo ugiye guhura n'utanga serivisi cyangwa ukajya mu kigo gitanga ubuvuzi kitari mu ihuriro ry'ubwishingizi bwawe.

“Utari mu ihuriro” bisobanura abatanga serivisi cyangwa ibigo bidafitanye amasezerano y'imikoranire n'ubwishingizi bwawe. Abatanga serivisi batari mu ihuriro bashobora kwemererwa kuguha fagitire y'ikinyuranyo kiri hagati y'amafaranga ubwishingizi bwawe bwemeye kwishyura n'amafaranga yose waciye kuri serivisi. Ibi ni byo bita “yasigaye nyuma yo kwishyurirwa n'ubwishingizi.” Birashoboka cyane ko uyu mubare w'amafaranga uba usumba ibiguzi by'amafaranga byishyurwa n'abari mu bwishingizi kuri serivisi imwe kandi bishobora kutabarwa mu mafaranga ntarengwa wiyishyurira ku mwaka. “Guhabwa fagitire itunguranye” ni fagitire y'amafaranga ugomba kwishyura itunguranye. Ibi bishobora kuba iyo udashobora kugenzura ugira uruhare mu buvuzi uhabwa—nk'iyi ukeneye ubuvuzi bwihutirwa cyangwa iyo uteguye kujya mu kigo cy'ubuvuzi kitari mu ihuriro.

urashinganishijwe guhabwa fagitire itunguranye kuri:

Serivisi z'ubuvuzi zihutirwa

Iyo ufite uburwayi busaba ubuvuzi bwihutirwa maze ugahabwa serivisi zihutirwa n'utanga serivisi utari mu ihuriro cyangwa ikigo, amafaranga menshi uguha serivisi ashobora kuguca ni amafaranga mufatanywa kwishyura n'uguha ubwishingizi uri mu ihuriro (nk'amafaranga afatanywa kwishyurwa cyangwa gufatanywa n'ubwishingizi kwishyura). Ntushobora guhabwa fagitire itunguranye kuri izi serivisi zihutirwa. Izi zirimo serivisi ushobora kubona nyuma yo kuzanzamuka, uretse iyo utanze uruhushya rwanditse ukareka uburenganzira bwawe bwo kudahabwa fagitire itunguranye kuri izi serivisi uhabwa nyuma yo kumva umereze neza.

Serivisi zimwe zitangirwa mu bitaro biri mu ihuriro cyangwa ikigo gitanga serivisi ngendanwa zo kubaga

Iyo uhawe serivisi n'ibitaro biri mu ihuriro cyangwa ikigo gitanga serivisi ngendanwa zo kubaga, bamwe mu batanga serivisi bashobora kuba batari mu ihuriro. Muri ibi bihe, amafaranga menshi abaguha serivisi bashobora kuguca ni umubare w'amafaranga ufatanywa kwishyura n'uguha ubwishingizi uri mu ihuriro. Ibi bireba ubuvuzi bwihutirwa, gutera ikinya, kumenya icyataye indwara, gucishya mu cyuma, laboratwari, kwita ku bana bavutse, muganga wungirije ubaga, muganga wita ku barwaye bahawe ibitaro, cyangwa serivisi zo kwita ku ndembe. Aba batanga serivisi ntibashobora kuguha fagitire itunguranye kandi ntibagusaba kureka uburenganzira bwawe bwo kudahabwa fagitire itunguranye.

Iyo uherewe izindi serivisi muri ibi bigo biri mu ihuriro, abatanga serivisi batari mu ihuriro ntibashobora kuguha fagitire itunguranye, uretse igihe utanze uburenganzira bwanditse ukareka uburenganzira bwawe.

Nta na rimwe ujya usabwa kwanga uburenganzira bwawe bwo kudahabwa fagitire itunguranye. Ntunasabwa kandi guhabwa ubuvuzi n'abatari mu ihuriro. Ushobora gutoranya uguha serivisi cyangwa ikigo kiri mu ihuriro ry'ubwishingizi bwawe.

Itegeko rya Leta ya Michigan rigenga Abarwayi baba muri Leta zifite ubwishingizi bugenzurwa na leta

Itegeko rya Michigan riha uburenganzira abarwayi bo muri leta zifite ubwishingizi bugenzurwa na leta.

Nk'urugero, abatanga serivisi batari mu ihuriro batanga ubuvuzi ku barwayi batari indembe hari ibyo bagomba kumenyesha abarwayi nk'ibi bikurikira:

- Ko ubwishingizi bwawe bw'ubuzima bushobora kutishyura serivisi zose utanga serivisi utari mu ihuriro azaguh;
- Ikigereranyo cy'ikiguzi giciriritse nta buriganya cya serivisi zizatangwa;
- Ko ushobora gusaba serivisi zitangwa n'utanga serivisi uri mu ihuriro.

Iyo gutanga fagitire itunguranye bitemewe, uba unafite uburenganzira bukurikira:

- Ushinzwe gusa kwishyura umugabane wawe w'ikiguzi (nko gufatanywa kwishyura, gufatanywa n'ubwishingizi kwishyura, n'amafaranga ugomba kwishyura ubwishingizi mbere y'uko butangira kukwishyurira wari kwishyura iyo utanga serivisi cyangwa ikigo baza kuba bari mu ihuriro). Ubwishingizi bwawe buzishyura abatanga serivisi batari mu ihuriro mu buryo butaziguye.
- Ubwishingizi bwawe bw'ubuzima muri rusange bugomba:
 - Kwishyura serivisi zihutirwa bitabaye ngombwa ko usabwa kubanza kwemererwa serivisi mbere (kubanza guhabwa uburenganzira).
 - Kwishyura serivisi zihutirwa n'abatanga serivisi batari mu ihuriro.
 - Shingira ku mwenda ubereyemo utanga serivisi cyangwa ikigo (gusangira ikiguzi) ku cyo yakwishyura utanga serivisi uri mu ihuriro cyangwa ikigo maze werekane umubare w'ayo mafaranga mu bisobanuro by'ibyo ugenerwa.
 - Bara umubare w'amafaranga wose wishyura serivisi zihutirwa cyangwa serivisi zitari mu ihuriro mu mafaranga ugomba kwishyura n'amafaranga ntarengwa ugomba kwishyurira.

Niba wumvako ko wabariwe nabi fagitire kandi ukaba wishyurirwa ubwishingizi muri leta zifite ubwishingizi bugenzurwa na leta, wavugisha Ishami rya Michigan ry'ubwishingizi na serivisi z'imari kuri **877.999.6442** cyangwa ugasura urubuga rwa DIFS Kugira ngo utange ikirego. Niba ufite ubwishingizi bw'ubucuruzi kandi ukaba wumvako wabariwe nabi fagitire, wahamagara ahatangirwa ubufasha bwa No Surprises help kuri **800.985.3059**.

Sura: cms.gov/nosurprises/Ending-Surprise-Medical-Bills ubone andi makuru yerekeye uburenganzira bugengwa n'itegeko ry'igihugu.

Sura: michigan.gov/difs maze ukande kuri 'Surprise Medical Billing' ku yandi makuru yerekeye uburenganzira bwawe bugengwa n'itegeko rya Michigan.

Kugira ngo ubone urutonde rwuzuye, saba agatabo uguha serivisi z'ubuvuzi cyangwa ujye kuri corewellhealth.org/policies

