Kev Tiv Thaiv Cov Neeg Mob Tawm Tsam Kev Sau Tus Nqi Uas Tsis Tau Xav Txog

Koj Cov Cai thiab Cov Kev Pov Thaiv Tawm Tsam Cov Nqi Kho Mob Uas Xav Tsis Txog

Thaum koj tau txais kev kho mob xwm txheej ceev los sis tau txais kev kho mob los ntawm ib tus kws kho mob sab nraud ntawm lub tsev kho mob los sis lub chaw phais mob rau cov neeg mob sab nraud ntawm pab pawg koom tes, koj yuav tau txais kev tiv thaiv rau kev sau cov nqi uas xav tsis txog los sis kev sau tus nqi tshuav tshaj. Hauv cov xwm txheej no, koj yuav tsum tsis raug tshub nqi ntau dua li koj txoj phiaj xwm cov kev koom them nqi, nyiaj koom tuav pov hwm thiab/los sis cov nyiaj yus them yus.

"Kev sau tus nqi tshuav tshaj – balance billing" (qee zaum hu ua "kev sau nqi uas xav tsis txog – surprise billing") yog dab tsi?
Thaum koj mus ntsib tus kws kho mob los sis lwm tus kws kho mob, koj yuav tshuav qee cov nqi yus them tawm hauv hnab ris, xws li kev sib koom them nqi, kev koom tuav pov hwm, thiab/los sis cov nyiaj yus them yus. Tej zaum koj yuav muaj lwm cov nqi los sis yuav tsum them tag nrho daim nqi yog tias koj mus ntsib ib tus kws kho mob los sis mus ntsib lub chaw kho mob uas tsis nyob hauv koj txoj phiaj xwm saib xyuas kev noj qab haus huv pab pawg koom tes.

"Tsis nyob hauv pab pawg koom tes" piav qhia cov chaw muab kev pab cuam thiab cov chaw kho mob uas tsis tau kos npe rau daim ntawv cog lus koom tes nrog koj txoj phiaj xwm kho mob. Tej zaum cov kws kho mob tsis nyob hauv pab pawg koom tes yuav tau txais kev tso cai los sau nqi sib txawv rau koj ntawm qhov koj txoj phiaj xwm tau pom zoo them nyiaj thiab tag nrho cov nqi them rau qhov kev pab cuam. Dab tsi hu ua "**kev sau tus nqi tshuav tshaj**." Cov nyiaj no yuav ntau dua li cov nqi hauv pab pawg koom tes rau tib qhov kev pab cuam thiab yuav tsis suav rau koj qhov kev txwv tawm ntawm hnab ris txhua xyoo.

"Kev sau nqi uas xav tsis txog" yog ib daim ntawv tshuav nyiaj uas tsis tau xav txog. Qhov no tuaj yeem tshwm sim thaum koj tswj tsis tau tias leej twg koom nrog hauv koj txoj kev kho mob - zoo li thaum koj muaj xwm txheej ceev los sis thaum koj teem sij hawm mus ntsib ib lub chaw kho mob hauv pab pawg koom tes tab sis tau xav tsis txog tias yuav raug kho los ntawm tus kws kho mob tsis nyob hauv pab pawg koom tes. Cov nqi kho mob uas xav tsis txog tuaj yeem raug nqi ntau txhiab daus las nyob ntawm tus txheej txheem kev kho.

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

Cov kev pab cuam 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 lub chaw kho mob tsis nyob hauv pab pawg koom tes, feem ntau tus kws kho mob los sis lub chaw kho mob tuaj yeem sau nqi rau koj yog koj txoj phiaj xwm them nqi sib koom hauv pab pawg koom tes (xws li kev sib koom them nyiaj thiab kev sib koom tuav pov hwm). Koj **tsis tuaj yeem** them nqi tseem tshuav tshaj 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 nyob ruaj khov, tshwj tsis yog tias koj tau tso sau ntawv cai thiab tso tseg koj cov kev tiv thaiv kom tsis txhob them nqi tseem tshuav tshaj rau cov kev pab cuam tom qab cov kev pab cuam ruaj ntseg lawm.

Illinois txoj cai feem ntau kuj txwv tsis pub cov neeg muab kev pab cuam tsis nyob hauv pab pawg koom tes los ntawm kev tsub nqi rau cov neeg mob rau qee qhov kev pab cuam uas muab rau hauv cov chaw hauv pab pawg koom tes hauv cov nyiaj ntau dua li lawv cov nqi sib koom hauv pab pawg koom tes. Cov kev tiv thaiv no siv rau "lub chaw kho mob" tshwj xeeb yog muab los ntawm cov kws kho mob tsis nyob hauv pab pawg koom tes xws li kev xoo hluav taws xob, tshuaj loog, kev yug me nyuam tshiab, thiab kev pab cuam xwm txheej ceev.

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

Thaum koj tau txais kev pab cuam los ntawm lub tsev kho mob los sis lub chaw phais mob rau cov neeg mob sab nraud hauv pab pawg koom tes, tej zaum qee tus kws kho mob yuav tsis nyob hauv pab pawg koom tes. Hauv cov xwm txheej no, feem ntau cov kws kho mob tuaj yeem them koj yog koj qhov phiaj xwm hauv pab pawg sib koom kev sib koom them nqi. Qhov no siv rau kev kho mob xwm txheej ceev, tshuaj loog, kab mob, xoo hluav taws xob, chaw kuaj mob, kev yug me nyuam tshiab, tus kws pab phais mob, kws kho mob, los sis cov kev pab cuam ceev. Cov kws kho mob no **tsis tuaj yeem** tsub cov nqi tshuav tshaj rau koj thiab yuav **tsishais** kom koj tso tseg koj cov kev tiv thaiv kom tsis txhob tsub cov nqi tseem tshuav tshaj. Yog tias koj tau txais lwm cov kev pab cuam ntawm cov chaw kho mob hauv pab pawg koom tes no, cov chaw muab kev pab cuam tsis nyob hauv pab pawg koom tes **tsis tuaj yeem** tsub cov nqi tshuav tshaj rau koj, tshwj tsis yog koj muab ntawv sau tso cai thiab tso tseg koj cov kev tiv thaiv.

Koj <u>tsis tas</u> yuav tsum tso tseg koj cov kev tiv thaiv los ntawm kev sau cov nqi tshuav tshaj li. Koj kuj tsis tas yuav tau txais kev kho mob sab nraud ntawm pab pawg koom tes li. Koj tuaj yeem xaiv tus kws kho mob los sis lub chaw kho mob hauv koj txoj phiaj xwm hauv pab pawg koom tes.

Feem ntau, cov kev tiv thaiv kev them nyiaj tshuav tsis siv rau cov kev pab cuam uas tsis yog xwm txheej ceev thaum koj xaiv nkag mus rau "hauv lub chaw kho mob" tsis koom nrog cov chaw muab kev pab cuam los sis cov kev pab cuam tsis muaj los ntawm koj tus neeg tuav pov hwm hauv pab pawg koom tes ntawm cov chaw muab kev pab cuam koom nrog.

Thaum tsis tso cai rau kev sau tus nqi tshuav tshaj, koj kuj tseem muaj cov kev tiv thaiv hauv qab no thiab:

Koj tsuas yog muaj kev lav los them koj feem ntawm tus nqi (xws li cov nqi sib koom them, kev koom tuav pov hwm, thiab cov nyiaj yus them yus uas koj yuav them yog tias tus kws kho mob los sis chaw nyob hauv pab pawg koom tes). Koj txoj phiaj xwm kho mob yuav them rau cov chaw muab kev pab cuam thiab chaw kho mob ncaj qha.

Peb txoj phiaj xwm kho mob feem ntau yuav tsum:

- Duav roos cov kev pab cuam thaum muaj xwm txheej ceev yam tsis tas kom koj yuav tau txais kev pom zoo rau cov kev pab cuam ua ntej li (kev tso cai ua ntej).
- Duav roos cov kev pab cuam xwm txheej ceev los ntawm cov kws kho mob tsis nyob hauv pab pawg koom tes.
- Them raws li qhov koj tshuav nqi ntawm tus kws kho mob los sis lub chaw kho mob (tus nqi sib koom them) ntawm qhov nws yuav them rau tus kws kho mob los sis qhov chaw kho mob hauv pab pawg koom tes thiab qhia cov nyiaj ntawd hauv koj qhov kev piav qhia txog cov txiaj ntsig.
- Suav cov nyiaj uas koj them rau cov kev pab cuam xwm txheej ceev los sis cov kev pab cuam tsis nyob hauv pab pawg koom tes mus rau koj qhov yus them yus thiab them tawm ntawm hnab ris.

Yog koj ntseeg tias koj tau sau npe tsis raug, koj tuaj yeem tiv tauj rau Advocate Aurora ntawm 847-795-2300 los sis aah.org. Koj kuaj tseem tuaj yeem mus saib rau www.cms.gov/nosurprises/consumers los sis hu rau 800-985-3059 yog xav paub ntxiv txog koj cov cai raws li tsoom fwv txoj cai lij choj.

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