

# Nkag siab koj txoj cai tiv thaiv cov nqi kho mob ua rau yus ceeb tau

Txoj Cai Tsis Muaj Kev Ua Phem Txhaum Cai tiv thaiv cov tib neeg tau txais kev pab them nqi kho mob los ntawm kev tau txais cov nqi kho mob tsis txaus ntseeg thaum lawv:

- Tau txais kev pab cuam xwm txheej ceev
- Tau txais kev pab cuam uas tsis yog xwm txheej ceev los ntawm cov neeg muab kev pab cuam sab nraud lub network ntawm cov chaw pab cuam hauv lub network
- Tau txais kev pab cuam los ntawm tsheb nyooib hoom qav taub thauj neeg mob sab nraud lub network

Rau cov tib neeg uas tsis muaj daim ntawv pov hwm kuaj mob lossis tus them tus kheej rau kev saib xyuas, feem ntaw, Txoj Cai uas kom koj tau txais kev ntseeg zoo ntawm qhov kev saib xyuas yuav raug nqi npaum li cas ua ntej koj tau txais.

Txoj cai kuj tsim cov kev daws teeb meem rau cov neeg tsis muaj ntawv pov hwm kuaj mob thiab them tus kheej thaum lawv tau txais cov nqi kho mob ntaw dua li cov kev ntseeg zoo kwv yees lawv tau txais los ntawm lawv lub chaw kho mob.

## Kuv puas tuaj yeem tawm tsam kuv daim nqi?

Ua ntej Txoj Cai Tsis Txaus Siab, yog tias koj muaj daim ntawv pov hwm kho mob thiab tau txais kev saib xyuas los ntawm ib tug kws kho mob sab nraud lossis tawm ntawm lub network qhov chaw, koj txoj kev npaj kho mob tej zaum yuav tsis them tus nqi tawm ntawm lub network. Qhov no txhais tau tias tej zaum koj yuav tau them ib qho nqi, nyiaj lossis kev txiav tawm tsis paub, ua rau koj muaj nqi ntaw dua yog tias koj tau txais kev saib xyuas los ntawm tus kws kho mob hauv network lossis lub chaw kho mob.

Iub chaw muab kev pab cuam sab nraud network kuj muaj cai sau nqi rau koj them qhov sib txawv ntawm koj daim ntawv kuaj mob txaus siab them thiab tus nqi uas lawv sau. Qhov no yog hu ua tus nqi nyiaj tshuav li cas.

Ib daim ntawv tshuav nqi uas tsis tau paub txog muaj lub npe hu ua daim ntawv nqi kho mob uas tsis txaus ntseeg.

## Yog tias kuv muaj daim ntawv pov hwm kuaj mob, kuv puas muaj kev tiv thaiv?

Txoj Cai Tsis Muaj Kev Ua Phem Txhaum Cai tiv thaiv cov tib neeg ua muaj daim ntawv pov hwm kuaj mob thiab:

- Twv tsis pub cov nuj nqis uas tsis txaus ntseeg rau feem ntaw dua li cov kev pab cuam xwm txheej ceev
- Txwv tsis pub sib faib cov nqi sib koom, xws li nyiaj coinsurance lossis copayments, rau feem ntaw thaum muaj xwm txheej ceev thiab qee qhov kev pab cuam tsis yog xwm txheej ceev. Koj yuav tsis raug them nyiaj ntaw dua li kev sib koom hauv network rau cov kev pab cuam no.
- Kev txwv tsis pub them nyiaj tawm hauv lub network thiab tshuav nqi rau qee yam kev pab cuam, xws li tshuaj loog lossis hluav taws xob, muab los ntawm cov kws kho mob sab nraud uas yog ib feem ntawm tus neeg mob mus ntsib lub chaw pab cuam hauv lub network.
- Yuav kom cov kws kho mob thiab cov chaw kho mob muab ib daim ntawv ceeb toom nkag siab yooj yim rau koj uas piav qhia txog kev tiv thaiv kev them nqi, leej twg los yeej tiv tauj tau yog muaj lus txhawj xeeb thiab tus neeg mob tso cai yuav tsum zam kev tiv thaiv kev them nqi.

## Kuv puas tuaj yeem tawm tsam kuv daim nqi?

Koj tuaj yeem tawm tsam daim nqi kho mob yog tias koj qhov nqi tsawg kawg yog \$400 los yog siab dua li koj qhov kev ntseeg zoo khvw yees thiab yog tias koj ua koj daim ntawv foob tsis txaus siab tsis pub dhau 120 hnub ntawm hnub uas teev hauv koj daim nqi.

Yog koj ntseeg tias koj daim nqi tsi muaj li lawv ua tuaj, hu rau Marshfield Clinic Health System's Patient Financial Services Center ntawm 1-800-782-8581, ext. 94475, los sis mus saib ntawm <https://www.cms.gov/nosurprises>



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