

## **Koj txoj cai thiab kev tiv thaiv tawm tsam Surprise Medical Bills**

Thaum koj tau txais kev saib xyuas xwm txheej kub ntxhov lossis raug kho los ntawm tus kws kho mob sab nraud ntawm lub tsev kho mob hauv lub network lossis chaw kho mob ambulatory, koj raug tiv thaiv los ntawm kev tshuav nqi. Hauv cov xwm txheej no, koj yuav tsum tsis txhob raug them ntau dua li koj cov phiaj xwm them nyiaj, nyiaj npib thiab / lossis txiav tawm.

Qhov nyiaj tshuav yog dab tsi? (qee zaus hu ua ?surprise billing?)?

Thaum koj mus ntsib kws kho mob lossis lwm tus kws kho mob, koj tuaj yeem tshuav qee cov nqi tawm hauv hnab tshos, xws li kev them nqi, nyiaj npib, lossis txiav tawm. Tej zaum koj yuav muaj nqi ntxiv los yog yuav tsum them tag nrho yog tias koj pom ib tus kws kho mob lossis mus ntsib lub chaw kho mob uas tsis nyob hauv koj lub phiaj xwm kev noj qab haus huv network.

?Tawm ntawm lub network? txhais tau hais tias cov chaw muab kev pabcuam thiab cov chaw uas tsis tau kos npe rau daim ntawv cog lus nrog koj txoj kev npaj khomob los muab kev pabcuam. Cov kws kho mob sab nraud tuaj yeem tso cai rau koj them nqi rau qhov sib txawv ntawm qhov koj qhov phiaj xwm them thiab tag nrho cov nqi them rau qhov kev pabcuam. Qhov no hu ua ?balance billing.? Cov nyiaj no yuav ntau dua li cov nqi hauv network rau tib qhov kev pabcuam thiab tej zaum yuav tsis suav rau koj txoj kev npaj txiav tawm lossis kev txwv txhua xyoo.

?Surprise nqi? yog ib daim ntawv tshuav nyiaj tsis tau xav txog. Qhov no tuaj yeem tshwm sim thaum koj tswj tsis tau leej twg koom nrog hauv koj li kev saib xyuas zoo li thaum koj muaj xwm txheej ceev lossis thaum koj teem sijhawm mus ntsib ntawm lub chaw pabcuam hauv lub network tab sis tau npaj txhij txog kev kho mob los ntawm tus kws kho mob sab nraud. Surprise cov nqi kho mob tuaj yeem raug nqi ntau txhiab daus las nyob ntawm tus txheej txheem lossis kev pabcuam.

Koj raug tiv thaiv los ntawm kev tshuav nqi rau:

Kev pabcuam xwm txheej ceev

Yog tias koj muaj mob xwm txheej ceev thiab tau txais kev pabcuam xwm txheej ceev los ntawm ib tus kws kho mob lossis chaw kho mob, feem ntau lawv tuaj yeem sau nqi rau koj yog koj txoj kev npaj them nqi sib koom hauv lub network (xws li kev them nqi, nyiaj npib, thiab kev txiav tawm) . Koj tsis tuaj yeem them tus nqi seem rau cov kev pabcuam xwm txheej ceev no. Qhov no suav nrog cov kev pabcuam uas koj tuaj yeem tau txais tom qab koj nyob ruaj khov, tshwj tsis yog tias koj tau tso cai sau ntawv thiab tso koj cov kev tiv thaiv kom tsis txhob muaj nqi sib npaug rau cov kev pabcuam tom qab kev ruaj ntseg.

Qee qhov kev pabcuam ntawm lub tsev kho mob hauv network lossis chaw kho mob ambulatory

Thaum koj tau txais kev pabcuam los ntawm lub tsev kho mob hauv network lossis chaw kho mob hauv lub tshab thauj neeg mob, qee tus kws kho mob tej zaum yuav tsis nyob hauv network. Hauv cov xwm txheej no, feem ntau cov neeg muab kev pabcuam tuaj yeem sau nqi rau koj yog koj txoj kev npaj them nqi sib koom hauv network. Qhov no siv rau kev kho mob xwm txheej ceev, tshuaj loog, kab mob, hluav taws xob, chaw kuaj mob, neonatology, tus kws phais mob, kws kho mob, lossis cov kev pabcuam intensivist. Cov neeg muab kev pabcuam no tsis tuaj yeem sib npaug rau koj thiab tsis tuaj yeem hais kom koj tso koj cov kev tiv thaiv kom tsis txhob tshuav nqi.

Yog tias koj tau txais lwm yam kev pabcuam ntawm cov chaw hauv-network no, cov chaw muab kev pabcuam sab nraud tuaj yeem tsis tuaj yeem sib npaug rau koj, tshwj tsis yog koj tau sau ntawv tso cai thiab tso koj cov kev tiv thaiv.

**Koj tsis tas yuav tso koj cov kev tiv thaiv los ntawm kev tshuav nqi. Koj kuj tsis tas yuav tau txais kev saib xyuas tawm ntawm lub network. Koj tuaj yeem xaiv ib tus kws kho mob lossis chaw nyob hauv koj lub phiaj xwm network.**

Thaum tsis pub nyiaj tshuav nyiaj li cas, koj kuj muaj cov kev tiv thaiv no:

? Koj tsuas yog lub luag haujlwm them koj feem ntawm tus nqi (xws li kev them nyiaj, nyiaj npib, thiab txiav tawm uas koj yuav them yog tias tus kws kho mob lossis qhov chaw nyob hauv network). Koj txoj kev npaj khomob yuav them cov nqi ntiv rau cov kws khomob sab nraud thiab cov chaw ncaj qha.

? Feem ntau, koj txoj kev npaj kho mob yuav tsum:

? Npog cov kev pabcuam thaum muaj xwm txheej ceev yam tsis tas yuav kom koj tau txais kev pom zoo rau cov kev pabcuam ua ntej (tseem hu ua ? kev tso cai ua ntej?).

? Txhawb nqa cov kev pabcuam xwm txheej kub ntxhov los ntawm cov kws kho mob sab nraud.

? Ua raws li qhov koj tshuav ntawm tus kws kho mob lossis chaw kho mob (tus nqi sib faib) ntawm qhov nws yuav them rau tus kws kho mob hauv lub network lossis qhov chaw thiab qhia cov nyiaj ntawd hauv koj qhov kev piav qhia ntawm cov txiaj ntsig.

? Suav cov nyiaj uas koj them rau cov kev pabcuam xwm txheej kub ntxhov lossis cov kev pabcuam tawm hauv lub network mus rau koj qhov kev txiav tawm hauv lub vev xaib thiab tawm ntawm lub hnab nyiaj.

Yog tias koj xav tias koj tau them nyiaj tsis raug, hu rau peb ntawm 855-330-9545 kom ceeb toom rau peb. Tsoom fww teb chaws tus xov tooj rau cov ntaub ntawv thiab kev tsis txaus siab yog: 1-800-985-3059.

Mus ntsib [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) kom paub ntau ntiv txog koj cov cai raws li tsoomfww txoj cai lij choj.