Koj Cov Cai thiab Cov Kev Tiv Thaiv Tawm Tsam Cov Ntawv sau Nqi Kho Mob Uas Xav Tsis Txog

Thaum koj tau txais kev saib xyuas kho mob xwm txheej ceev los sis tau txais kev kho mob los ntawm tus kws kho mob tsis koom nrog sab hauv ntawm lub tsev kho mob koom nrog los sis lub chaw phais mob uas rhais chaw mus los, ces koj yuav tau txais kev tiv thaiv los ntawm kev sau qhov nqi uas xav tsis txog (surprise billing) los sis kev sau qhov nqi uas tshaj (balance billing).

Dab tsi yog "kev sau qhov nqi uas tshaj" (muaj qee zaus kuj hu ua "kev sau qhov nqi uas xav tsis txog")?

Thaum koj mus ntsib ib tug kws kho mob los sis lwm tus kws muab kev saib xyuas kho mob, tej zaum koj yuav tshuav qee cov nqi uas yuav tau thau hauv hnab los them, xws li qhov nqi sib koom them (copayment), qhov nqi sib koom tuav pov hwm (coinsurance), thiab/los sis qhov nqi txiav tawm (deductible). Tej zaum koj kuj yuav muaj lwm cov nqi los sis yuav tsum tau them cov nqi tag nrho yog tias koj mus ntsib ib tug kws kho mob los sis mus ntsib lub chaw muab kev saib xyuas kho mob uas tsis nyob hauv koj txoj phiaj xwm kev kho mob koom nrog.

"Tsis koom nrog sab hauv" txhais tau tias yog cov kws kho mob thiab cov chaw kho mob uas tsis muaj ntawv cog lus nrog koj txoj phiaj xwm kho mob. Tej zaum cov kws kho mob uas tsis koom nrog sab hauv yuav tau txais kev tso cai sau nqi los ntawm koj rau qhov nqi uas sib txawv ntawm qhov uas koj txoj phiaj xwm pom zoo them rau thiab qhov nqi tag nrho uas yuav them rau ib qho kev pab cuam. Qhov no muab hu ua "**kev sau qhov nqi uas tshaj.**" Qhov nqi no feem ntau yog yuav ntau dua li cov nqi hauv cov koom nrog sab hauv rau tib qho kev pab cuam uas zoo ib yam thiab yuav tsis raug suav nkag rau koj qhov nqi uas yuav tau thau hauv hnab los them hauv ib lub xyoos.

"kev sau qhov nqi uas xav tsis txog" yog ib qho kev sau qhov nqi uas tshaj uas xav tsis txog. Qhov no tuaj yeem tshwm sim thaum uas koj tsis tuaj yeem tswj tau tias leej twg yuav muaj feem xyuam nrog koj qhov kev saib xyuas kho mob—xws li thaum koj muaj xwm txheej ceev los sis thaum koj teem caij mus ntsib kws kho mob ntawm lub chaw kho mob uas koom nrog sab hauv tab sis cia li tau txais kev kho mob los ntawm tus kws kho mob uas tsis koom nrog sab hauv yam xav tsis txog.

Koj yuav tau txais kev tiv thaiv los ntawm kev sau qhov nqi uas tshaj rau:

Cov kev pab cuam xwm txheej ceev
Yog tias koj muaj ib qho kev kho mob xwm txheej ceev thiab tau txais kev pab cuam xwm txheej ceev los ntawm ib tug kws kho mob tsis koom nrog los sis lub chaw kho mob uas lub chaw kho mob tsis koom nrog sab hauv, ces tus kws kho mob los sis lub chaw kho mob feem ntau yuav sau nqi los ntawm koj uas yog koj txoj phiaj xwm kho mob qhov nqi sib faib them nyob rau cov koom nrog sab hauv (xws li cov nqi sib koom them, cov nqi txiav tawm thiab/los sis qhov nqi sib koom tuav pov hwm). Koj **yuav tsis tuaj yeem** raug sau qhov nqi uas tshaj rau cov kev pab cuam xwm txheej ceev no. Qhov no suav nrog cov kev pab cuam uas tej zaum koj yuav tau txais tom qab koj twb taus lawm, tshwj kiag tias yog koj tau sau ntawv pom zoo thiab tso tseg koj cov kev tiv thaiv kom tsis txhob raug sau qhov nqi uas tshaj rau cov kev pab cuam tom qab twb taus no lawm.

Qee cov kev pab cuam ntawm lub tsev kho mob los sis lub chaw phais mob uas rhais chaw mus los tau uas nyob rau cov koom nrog sab hauv
Thaum koj tau txais cov kev pab cuam los ntawm lub tsev kho mob los sis lub chaw phais mob uas rhais chaw mus los koom nrog sab hauv, tej zaum yuav muaj qee tus kws kho mob uas tsis koom nrog sab hauv. Nyob rau

hauv cov xwm txheej no, feem ntau ces cov kws kho mob yuav sau nqi los ntawm koj uas yog koj txoj phiaj xwm kho mob qhov nqi sib faib them nyob rau cov koom nrog sab hauv. Qhov no siv rau cov tshuaj kho mob xwm txheej ceev, tshuaj loog, kab mob, duab hluav taws xob, chav kuaj kab mob, tus me nyuam mos liab uas nyuam qhuav yug los, tus neeg pab tus kws phais mob, tus kws kho mob hauv tsev kho mob, los sis cov kev pab cuam cov kws kho mob huam leej huam ceem. Cov kws kho mob no **tsis tuaj yeem** sau qhov nqi uas tshaj los ntawm koj thiab yuav **tsis** tuaj yeem hais kom koj tso tseg koj cov kev tiv thaiv kom tsis txhob raug sau qhov nqi uas tshaj.

Yog tias koj tau txais lwm cov kev pab cuam ntawm cov chaw kho mob uas koom nrog sab hauv no, ces cov kws kho mob uas tsis koom nrog sab hauv yuav **tsis tuaj yeem** sau qhov nqi uas tshaj los ntawm koj, tshwj tsis yog koj tau sau ntawv pom zoo thiab tso tseg koj cov kev tiv thaiv lawm xwb.

Koj tsis tas yuav tso tseg koj cov kev tiv thaiv los ntawm kev sau qhov nqi uas tshaj. Koj kuj tsis tas yuav tsum tau txais kev saib xyuas los ntawm lub chaw uas tsis koom nrog sab hauv. Koj tuaj yeem xaiv ib tug kws kho mob los sis lub chaw kho mob uas nyob rau koj txoj phiaj xwm kho mob koom nrog.

Thaum tsis muaj kev tso cai sau qhov nqi uas tshaj lawm, ces koj kuj tseem yuav muaj cov kev tiv thaiv hauv qab no:

- Koj tsuas yog muaj lub luag hauj lwm los mus them koj qhov nqi sib faib them nkaus xwb (xws li cov nqi sib koom them, qhov nqi sib koom tuav pov hwm, thiab cov nqi txiav tawm uas koj yuav tau them yog tias tus kws kho mob los sis lub chaw kho mob nyob hauv cov koom nrog). Koj txoj phiaj xwm kho mob yuav them rau cov chaw kho mob thiab cov chaw kho mob uas tsis koom nrog sab hauv.

- Raws li ib txwm ces koj txoj phiaj xwm kho mob yuav tsum tau:
    - Them nyiaj rau cov kev pab cuam kho mob xwm txheej ceev yam tsis tas kom koj yuav tsum tau txais kev pom zoo ua ntej (kev tso cai ua ntej) rau cov kev pab cuam no.
    - Them nyiaj rau cov kev pab cuam xwm txheej ceev los ntawm cov kws kho mob uas tsis koom nrog sab hauv.
    - Saib raws li qhov uas koj tseem tshuav nqi ntawm tus kws kho mob los sis lub chaw kho mob (qhov nqi sib faib them) rau qhov uas nws yuav them rau tus kws kho mob los sis lub chaw kho mob uas koom nrog sab hauv thiab nthuav qhia qhov nyiaj ntawd nyob rau 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 los ntawm lub chaw uas tsis koom nrog sab hauv txog rau koj qhov kev txwv ntawm qhov nqi txiav tawm thiab qhov nqi uas yuav tau thau them hauv tus kheej.

Yog koj ntseeg tias koj tau txais daim ntawv sau nqi yuam kev lawm, ces koj yuav tuaj yeem sau daim ntawv tsis txaus siab mus rau tsoom hwv teb chaws ntawm https://www.cms.gov/nosurprises/consumers los sis los ntawm kev hu rau 1-800-985-3059. Tsis tas li ntawd, koj kuj tseem yuav tuaj yeem sau daim ntawv tsis txaus siab mus rau Arkansas Department of Insurance ntawm https://insurance.arkansas.gov/pages/consumer-services/consumer-services/file-a-complaint/.

Mus saib https://www.cms.gov/nosurprises/consumers hais txog rau cov ntaub ntawv qhia paub ntau ntxiv txog koj cov cai uas muaj nyob rau hauv tsoom hwv teb chaws txoj cai lij choj.