

15-ka Oktoobar, 2024

Bukaanka Aan Jecelnahayow,

Waad ku mahadsan tahay inaad u dooratay Shabakadda Caafimaadka ee Jaamacadda Vermont (University of Vermont Health Network) inay daryeesho. Waxaan rabnaa inaad sii hesho daryeelka tayada sare leh ee aad naga filayso innagoo ku siinayna macluumaad ku saabsan ikhtiyaarada caymis ee aad haysato.

Laga bilaabo 1-da Janaayo, 2025, bukaanada haysta caymiska caafimaadka ee tixgeliya inay adeegyo ka helaan isbitaallada ku jira shabakadda UVM Health Network iyo bixiyeyaasha ka baxsan shabakadda waxay mari doona geedi-socod dib-u-eegis ah kahor inta aysan ballamo qabsanin. Geedi-socodka dib-u-eegista ayaa ka dhalan kara in looga baahdo bukaanadu inay:

- bixiyaan khidmadda caymiska ee jeebka laga bixiyo xilliga adeegga; iyo/ama
- isku dubaridaan ansixinta iyagoo kaashanaya shirkadda caymiska ee bukaanka.

Si aad wax dheeraad ah u ogatao, booqo uvmhealth.org/coverageFAQ.

Shakhsiyaadka u-qalma caymiska Medicare, waxaa la joogaa wakhtigii ay xulan lahaayeen qorshaha caymiska Medicare ee 2025. Waan fahamsanahay inaad doorato qorshe daryeel caafimaad inuu yahay mid ka mid ah go'aannada ugu muhiimsan ee aad gaari doonto sannadka oo dhan.

Inta aad ka baaraandegayso ikhtiyaarada caymiska caafimaadka ee aad haysato, waxaanu kuu sheegi doonaa fadlan inaad iska hubiso in bixiyaha/isbitaalka bixinaya caymiska caafimaadka ee aad dooratay uu ku jiro shabakadda UVM Health Network.

Waxaynu ku dadaaleynaa inaan si wadajir ah ula shaqayno shirkadaha caymiska ee gobolkeena ka jira si bukaankeenu uu u helo ikhtiyaarka u fiican ee ku jira qorsheyaasha caymiska caafimaadka. Si kastaba ha ahaatee, qorsheyaasha qaarkood kuma jiraan isbitaallada qaybta ka ah shabakadda UVM Health Network ama bixiyeyaasha ku jira shabakadooda. Markan oo kale, xitaa haddii aad haysato macaash "shabakadda ka baxsan", waxaa laga yaabaa in aadab helin magdhowga buuxa ee loogu talagalay adeegyada aan bixino oo dhan.

Haddii aad tahay bukaan ay saamaysay ku dhawaaqida in qorshaha UVM Health Advantage ee lagu dhawaaqay (loo maro MVP Healthcare) aan dib dambe looga bixin doonin gudaha Vermont, waan ka xunnahay wixii carqalad ah. Waxaa sharaf inoo ah inaad nagu aaminto daryeelkaaga waxaana rajeynaynaa inaad ka sii mid ahaatid bulshadayada ku xiran shabakadda UVM Health Network ee loo maro qorshaha caymiska ee shabakadda ka midka ah. Macaashka UVM Health Advantage ayaa weli laga heli karaa qaar ka mid ah degmooyinka ku yaala waqooyiga New York waxaana aqbala isbitaallada iyo bixiyeyaasha ku jira shabakadda UVM Health Network.

Waan aqbalnaa Original Medicare (Parts A iyo B). Haddii aad xulato qorshaha Medicare Advantage ama caymis gaar ah, fadlan la xiriir bixiyaha caymiskaaga si aad u xaqiijiso caymiska isbitaalka/bixiyaha ku jira shabakadda UVM Health Network.

Si aad u sahmisno ikhtiyaarada qorshaha caafimaadka ee aad haysato, dhigaaladan ayaa kaa caawin kara:

- **Medicare.gov**
- Suuqyada caymiska caafimaadka ee gobolka:
 - **Vermont Health Connect**, info.healthconnect.vermont.gov, 1-800-250-8427
 - **New York State of Health**, nystateofhealth.ny.gov, 1-855-355-5777

Wakhti xaadirkan, shabakadda UVM Health Network ayaa aqbasha qorsheyaasha Medicare Advantage. Fadlan ogow in caymisyadani ay ku jiri karaan qorsheyaal *gaar ah* oo aysan ku jirin kuwa isbitaallada iyo bixiyeyaasha qaybta ka ah UVM Health Network (tusaale, WellCare) ama in aysan daboolin dhammaan adeegyada ay bixiso shabakadda UVM Health Network (tusaale, caafimaadka maskaxda). Waa arrin fiican inaad ka xaqiijiso inaad caymis haysato shirkadda bixisa caymiskaaga kahor inta aadan dooran qorshaha Medicare Advantage ama aadan ballan qabsanin.

Caymiska	Waxaa Aqbala Isbitaallada iyo Bixiyeyaasha Ku Jira Shabakadda UVM Health Network:
Aetna	Waxaa aqbala dhammaan isbitaallada iyo bixiyeyaasha ku jira shabakadda UVM Health Network
CDPHP / CDPHN	Waxaa aqbala dhammaan isbitaallada iyo bixiyeyaasha ku jira shabakadda UVM Health Network
Empire BlueCross BlueShield (Anthem)	Waxaa aqbala isbitaalka iyo bixiyeyaasha Champlain Valley Physicians Hospital, isbitaalka iyo bixiyeyaasha Elizabethtown Community Hospital (Bukaanada haysta caymiska Anthem ayaa adeeg ka heli doona isbitaallada iyo bixiyeyaasha kale ee ku jira shabakadda isbitaallada ee UVM Health Network iyadoo loo marayo shabakadaha National BlueCross BlueShield)
Excellus BlueCross BlueShield	Waxaa aqbala xarunta iyo bixiyeyaasha Alice Hyde Medical Center, isbitaalka iyo bixiyeyaasha Champlain Valley Physicians Hospital, isbitaalka iyo bixiyeyaasha Elizabethtown Community Hospital (Bukaanada haysta caymiska Excellus ayaa adeeg ka heli doona isbitaallada iyo bixiyeyaasha kale ee ku jira shabakadda isbitaallada ee UVM Health Network iyadoo loo marayo shabakadaha National BlueCross BlueShield)
Fidelis*	Waxaa aqbala xarunta iyo bixiyeyaasha Alice Hyde Medical Center, isbitaalka iyo bixiyeyaasha Champlain Valley Physicians Hospital, isbitaalka iyo bixiyeyaasha Elizabethtown Community Hospital, xarunta iyo bixiyeyaasha UVM Medical Center
Humana / Choice Care	Waxaa aqbala xarunta iyo bixiyeyaasha Alice Hyde Medical Center, isbitaalka iyo bixiyeyaasha Champlain Valley Physicians Hospital, isbitaalka iyo bixiyeyaasha Elizabethtown Community Hospital
MVP / UVM Health Advantage**	Waxaa aqbala dhammaan isbitaallada iyo bixiyeyaasha ku jira shabakadda UVM Health Network
United Healthcare	Waxaa aqbala dhammaan isbitaallada iyo bixiyeyaasha ku jira shabakadda UVM Health Network
Vermont Blue Advantage (VBA) (BlueCross BlueShield VT)	Waxaa aqbala xarunta iyo bixiyeyaasha Central Vermont Medical Center, xarunta iyo bixiyeyaasha Porter Medical Center, xarunta iyo bixiyeyaasha UVM Medical Center (Bukaanada haysta caymiska VBA ayaa adeeg ka heli doona isbitaallada iyo bixiyeyaasha kale ee ku jira shabakadda isbitaallada ee UVM Health Network iyadoo loo marayo shabakadaha National BlueCross BlueShield)

*Qorsheyaasha Fidelis Medicare Advantage waa kuwi si jaang'an loogu calaamadeeyay "WellCare by Fidelis", oo ah bixiye ku jira shabakadda oo shuraako la ah shirkadaha kor ku xusan; halka hadduu qorshuhu uusan lahayn summada "Fidelis" markaa waxay u badan tahay inuu shabakadda ka baxsan yahay oo aysan aqbalin isbitaallada iyo bixiyeyaasha ku jira shabakadda UVM Network Health Network.

**Macaashka UVM Health Advantage ayaa u furan inay ku biiran dadka deggan degmooyinka qaar ee ku yaala New York. Qorsheyaashan waxaa aqbala dhammaan isbitaallada iyo bixiyeyaasha ku jira shabakadda UVM Health Network

Shabakadda UVM Health Network ayaa had iyo jeer siin doonta qof kasta daryeel degdeg ah iyadoo aan la eegayn inay caymis haystaan iyo in kale. Bukaanadu sidoo kale waa laga aqbali doonaa inay iskood lacagaha u bixiyaan kahor ama xilliga ballamaha daryeelka caafimaadkooda. Haddii aad rabto inaad hesho kaalmo dhaqaale si aad u bixiso biilka, waa inaad u-qalanto barnaamijka Health Assistance Program. Ka ogow wax dheeraad ah barta uvmhealth.org/hap.

Inaan daryeelno bukaanadeena ayaa ahmiyad koowaad inoo leh. Waad ku mahadsan tahay inaad nagu aaminto daryeelkaaga.

Daacadnimo,

Kelly Champney
Vice President (Ku-xigeenka Madaxa Sare), Managed Care Contracting (Heshiiska Daryeelka La Maareeyo)
University of Vermont Health Network
Uvmhealth.org

P.S. Waan fahamsanahay inaad doorato caymis caafimaad inuu yahay go'aan kuu muhiim ah. Ujeeddadeenu waa inaan ku siino macluumaad kaa caawinaya inaad fahamto dooqyada aad haysato.