Umuyoboro w'Ikigo cy'Ubuzima cya Kaminuza ya Vermont (University of Vermont Health Network)

Ukwakira 15, 2024

Nyakubahwa Murwayi,

Turabashimira ko mwahisemo gukoresha Umuyoboro w'Ikigo cy'Ubuzima cya Kaminuza ya Vermont (University of Vermont Health Network) mu kwita ku buzima bwanyu. Turashaka kumenya neza ko ushobora gukomeza kubona ubuvuzi bwiza cyane wifuza ko tugukorera, tukaguha amakuru ajyanye n'amahitamo y'ubwishingizi bwawe.

Guhera ku wa Mutarama 1, 2025, abarwayi bafite ubwishingizi bw'ubuzima bufata ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi hanze y'umuyoboro w'ikigo babanza gusuzumwa mbere yo gutegura gahunda. Ubu buryo bwo gusuzuma bushobora gutuma abarwayi basabwa:

- kwishyura amafaranga yabo bakuye mu mufuka mu gihe cy'akazi; na/cyangwa
- guhuza ibyemezo n'ikigo cy'ubwishingizi cy'umurwayi.

Kugira ngo umenye byinshi, jya kuri uvmhealth.org/coverageFAQ.

Ku bantu bujuje ibisabwa kuri Medicare, iki ni cyo gihe cyo guhitamo gahunda y'ubwishingizi bwa Medicare yo mu mwaka wa 2025. Dusobanukiwe ko guhitamo gahunda yo kwivuza ari kimwe mu byemezo by'ingenzi uzafata mu mwaka wose.

Mu gihe ukora ubushakashatsi ku bijyanye n'amahitamo yawe y'ubwishingizi bw'ubuzima, turagusaba ko wakwisuzuma ukareba niba Umuyoboro w'Ikigo cy'ubuzima cya UVM (UVM Health Network) uhuza na gahunda yawe y'ubwishingizi wahisemo.

Twihatira gukorana n'ibigo by'ubwishingizi mu karere kacu kugira ngo abarwayi bacu babone amahitamo meza cyane mu bijyanye naza gahunda z'ubwishingizi bw'ubuzima. Icyakora, gahunda zimwe ntizishyiramo ibitaro by'Umuyoboro w'Ikigo cya UVM (UVM Health Network) cyangwa abatanga serivisi mu muyoboro wabo. Muri ibyo bihe, n'ubwo waba ufite inyungu yo "kuva mu muyoboro" , dushobora kutahabwa indishyi yuzuye kuri serivisi zose dutanga.

Niba uri umurwayi wagizweho ingaruka n'itangazo rivuga ko Ibyiza by'Ubuzima bya UVM (UVM Health Advantage) (yatangwaga binyuze muri MVP Healthcare) itazongera gutangwa muri Vermont, turasaba imbabazi ku bw'ibyago ibyo ari byo byose. Twishimiye ko mwaduhaye icyizere cyo kubitaho mu kubavura kandi twizeye ko muzakomeza kuba mu muryango wacu w'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) binyuze muri gahunda y'ubwishingizi w'umuyoboro w'imbere (in-network insurance plan). Ibyiza by'Ubuzima bya UVM (UVM Health Advantage) iracyaboneka mu ntara zimwe zo mu majyaruguru ya New York kandi yemerwa n'ibitaro by'Umuyoboro w'Ikigo cya UVM (UVM Health Network) hamwe n'abatanga serivisi.

Twemera Medicare y'umwimerere (igice cya A n'icya B). *Niba uhisemo gahunda y'a Medicare Advantage cyangwa ubwishingizi bwihariye, nyamuneka hamagara uwutanga ubwishingizi bwawe kugira ngo wemeze ubwishingizi bw'umuyoboro w'imbere (in-network) kubw'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network).*

Kugira ngo umenye neza amahitamo yawe ya gahunda y'ubuzima, aya makuru ashobora kugufasha:

- **Medicare.gov**
- Amasoko ya leta y'ubwishingizi bw'ubuzima:
    - **Vermont Health Connect**, info.healthconnect.vermont.gov, 1-800-250-8427 **New York State of Health**, nystateofhealth.ny.gov, 1-855-355-5777

Muri iki gihe, Umuyoboro w'Ikigo Cy'Ubuzima cya UVM (UVM Health Network) wemera gahunda zikurikira za Medicare Advantage. Nyamuneka menya ko ibi bigo by'ubwishingizi bishobora kuba bifite gahunda *zimwe na*

zimwe zitajyanye n'ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi (urugero, WellCare) cyangwa zitagaragaramo serivisi zose zitangwa n'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) (urugero, ubuzima bwo mu mutwe). Ni byiza kwemeza ubwishingizi n'ikigo cy'ubwishingizi cyawe mbere yo guhitamo gahunda ya Medicare Advantage cyangwa gutegura gahunda.

Ubwishingizi	Bwemewe n'ibi bitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima:
Aetna	Bwemewe na byose Ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima
CDPHP / CDPHN	Bwemewe na byose Ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima
Empire BlueCross BlueShield (Anthem)	Bwemewe n'Ibitaro bya Champlain Valley Physians n'abatanga serivisi z'ubuzima, Elizabethtown Ibitaro by'Abaturage n'abatanga serivisi z'ubuzima (abarwayi ba Anthem bashobora kubona serivisi z'umuyoboro w'imbere (in-network) kumwe n'ibindi bitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima binyuze mu miyoboro y'urwego rw'Igihugu Ya BlueCross BlueShield)
Excellus BlueCross BlueShield (Anthem)	Bwemewe n'Ikigo Nderabuzima cya Alice Hyde n'abatanga serivisi z'ubuzima, Champlain Valley Ibitaro by'Abaganga n'abatanga serivisi z'ubuzima, Ibitaro by'Abaturage bya Elizabethtown n'abatanga serivisi z'ubuzima, Ikigo Nderabuzima cya UVM n'abatanga serivisi z'ubuzima (abarwayi ba Excellus bashobora kubona serivisi z'umuyoboro w'imbere (in-network) kumwe n'ibindi bitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima binyuze mu rwego rw'Igihugu Ya BlueCross BlueShield)
Fidelis*	Bwemewe n'Ikigo Nderabuzima cya Alice Hyde n'abatanga serivisi z'ubuzima, Champlain Valley Ibitaro by'Abaganga n'abatanga serivisi z'ubuzima, Ibitaro by'Abaturage bya Elizabethtown n'abatanga serivisi z'ubuzima, Ikigo Nderabuzima cya UVM n'abatanga serivisi z'ubuzima
Humana / Choice Care	Bwemewe n'Ikigo Nderabuzima cya Alice Hyde n'abatanga serivisi z'ubuzima, Champlain Valley Ibitaro by'Abaganga n'abatanga serivisi z'ubuzima, Ibitaro by'Abaturage bya Elizabethtown n'abatanga serivisi z'ubuzima
MVP / UVM Health Advantage**	Bwemewe na byose Ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima n'abatanga serivisi z'ubuzima
United Healthcare	Bwemewe na byose ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima
Vermont Blue Advantage (VBA) (BlueCross BlueShield VT)	Bwemewe n'Ikigo Nderabuzima cya Central Vermont n'abatanga serivisi z'ubuzima, Ikigo Nderabuzima cya Porter n'abatanga serivisi z'ubuzima, Ikigo Nderabuzima cya UVM n'abatanga serivisi z'ubuzima (abarwayi ba VBA bashobora kubona serivisi z'umuyoboro w'imbere (in-network) kumwe n'ibindi bitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima binyuze mu rwego rw'Igihugu rw'imiyoboro ya BlueCross BlueShield)

* Gahunda za Fidelis Medicare Advantage zikunze kwitwa “WellCare by Fidelis”, ikaba iri mu muyoboro wimbere (in-network) hamwe n'abafatanyabikorwa banditswe haruguru aho; mu gihe iyo gahunda idashyiramo ikimenyetso cya “Fidelis”, birashoboka ko iba iri hanze y'umuyoboro (out-of-network) kandi ntiyemerwa n'ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima.

**UVM Health Advantage ifunguye kuba umunyamuryango kubatuye mu ntara zimwe na zimwe muri New York. Gahunda zemwewe na byose ibitaro by'Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) n'abatanga serivisi z'ubuzima.

Umuyoboro w'Ikigo cy'Ubuzima cya UVM (UVM Health Network) Uzahora utanga ubutabazi bwihutirwa kuri buri wese hatitawe ku bwishingizi. Abarwayi kandi bemerewe kwiyishyurira mbere cyangwa mu gihe cya gahunda zabo zo kwivuza. Niba ukeneye ubufasha bw'amafaranga mu kwishyura fagitire yawe, ushobora kuzuza ibisabwa muri gahunda yacu y'ubufasha mu by'ubuzima. Menya byinshi kuri uvmhealth.org/hap.

Kwita ku barwayi bacu ni byo dushyira mu mwanya wa mbere. Turabashimira ko mutwizeye ko tubitaho.

Uwanyu,

Kelly Champney
Visi Perezida, Ushinzwe Amasezerano y'Abashinzwe Kwita ku barwayi

Umuyoboro w'Ikigo cy'Ubuzima cya Kaminuza ya Vermont (University of Vermont Health Network)
Uvmhealth.org

P. S . Dusobanukiwe ko guhitamo ubwishingizi bw'ubuzima ari umwanzuro w'ingenzi. Intego yacu ni kuguha amakuru agufasha gusobanukirwa amahitamo yawe.