

**Ishirahamwe ry'Amagara y'Abantu
rya Kaminuza ya Vermont
(University of Vermont Health Network)**

Gitugutu 15, 2024

Mukundwa Muvyeyi,

Turabashimiye ko mwahisemwo Ishirahamwe ry'Amagara y'Abantu rya Kaminuza ya Vermont (University of Vermont Health Network) ngo ribitwararike. Twipfuzako woshobora kubandanya uronka ubuvuzi bwisumbuye witeze kuri twebwe mu kuguha amakuru yerekeye amahitamwo y'ugukingirwa na asiransi yawe.

Guhera muri Nzero 1, 2025, abarwayi bafise asiransi y'amagara y'abantu yemera ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga Ubuvuzi batari mu mashirahamwe yabo bazosuzumwa imbere y'uko bashobora kugena umubonano wo kwivuzi. Ubwo buryo bwo gusuzuma bushobora gutuma abarwayi basabwa:

- kuriha ku giti cabo mu gihe ca seruvisi; na/canke
- mu gutunganya neza ivy'ugutanga uruhusha n'ishirahamwe rya asiransi y'umurwayi.

Kugira umenye vyinshi, ja kurubuga uvmhealth.org/coverageFAQ.

Ku bantu bakwiye ibisabwa muri Medicare, ubu ni co gihe co guhitamwo umugambi wa asiransi ya Medicare y'umwaka wa 2025. Turatahura ko guhitamwo umugambi wo kwitabwaho mu magara ari kimwe mu ngingo zihambaye kuruta izindi zose ufata mu mwaka wose.

Mu gihe uriko uratohozako ku mahitamwo ufise mu bijanye na asiransi y'amagara yawe, turagusavye ko wokwemeza neza ko Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) riri muri rya shirahamwe rya asiransi wahisemwo.

Turagerageza gukorana n'amashirahamwe ya asiransi yo mu karere iwacu kugira ngo abarwayi bacu baronke amahitamwo meza cane mu migambi ya asiransi y'amagara y'abantu. Ariko, imigambi imwimwe ntiharimwo ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) canke abatanga seruvisi z'amagara y'abantu mu mugwi wabo. Mu bihe nk'ivyo, naho woba ufise ubufasha bwo "hanze y'ishirahamwe", dushobora kutaronka indishi y'akababaro yose kuri seruvisi zose dutanga.

Nimba uri umurwayi yababajwe n'itangazo ry'uko Akarusho ku Magara y'Abantu ka UVM (UVM Health Advantage) (gatangwa biciye muri MVP Healthcare) katazosubira gutangwa muri Vermont, turasavye ikigongwe ku vyago ivyo ari vyo vyose vyatewe. Turatewe iteka n'uko mwatwizeye tukabitaho kandi twizeye ko muzobandanya kuguma mu muryango wacu w'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) biciye mu mugambi wa asiransi y'imbere mw'ishirahamwe. Akarusho ku Magara y'Abantu ka UVM (UVM Health Advantage) karacariho mu ntara zimwezimwe zo mu buraruko bwa New York kandi iremewe n'ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu.

Twemera Medicare ya kera (ibice vya A ni vya B). *Nimba uhisemwo umugambi wa Medicare Advantage canke asiransi yigenga, turagusavye uganire n'uwutanga asiransi yawe kugira ngo wemeze ko ufise asiransi y'imbere mw'ishirahamwe y'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network).*

Kugira ngo umenye amahitamwo y'umugambi w'amagara yawe, aya makuru arashobora kugufasha:

- **Medicare.gov**
- Amasoko ya leta ya asiransi y'amagara y'abantu:
 - **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, Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) ryemera imigambi ya Medicare Advantage ikurikira. Nyabuna turasavye mumenye ko abo batanga asiransi bashobora kuba bafise imigambi imwimwe itarimwo ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) hamwe n'abatanga seruvisi z'amagara y'abantu (nk'akarorero, WellCare) canke idakora kuri seruvisi zose zitangwa n'Ishirahamwe

ry'Amagara y'Abantu UVM (UVM Health Network) (nk'akarorero, amagara yo mu mutwe). Ni vyiza ko ubanza kwemeza ko witabwaho n'ishirahamwe rya asiransi imbere yo guhitamwo umugambi wa Medicare Advantage canke ugategekanya umubonano wo kwivuza.

Amashirahamwe ya asiransi	Yemewe n'ivyo Bitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu:
Aetna	Yemewe na vyose Ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) N'abatanga seruvisi z'amagara y'abantu
CDPHP / CDPHN	Yemewe na vyose Ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu
Empire BlueCross BlueShield (Anthem)	Yemewe n'Ibitaro vya Champlain Valley Physicians hamwe n'abatanga seruvisi z'amagara y'abantu, Elizabethtown Ibitaro vyo mu kibano hamwe n'abatanga seruvisi z'amagara y'abantu (abarwayi ba Anthem barashobora gushikira seruvisi z'imbere mw'ishirahamwe hamwe n'ibindi bitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu biciye mu mashirahamwe yo ku rwego rw'igihugu Ya BlueCross BlueShield)
Excellus BlueCross BlueShield	Yemewe n'Ikigo c'Ubuwuzi ca Alice Hyde n'abatanga seruvisi z'amagara y'abantu, Champlain Valley Ibitaro vy'Abaganga n'abatanga seruvisi z'amagara y'abantu, Ibitaro vyo mu Kibano vya Elizabethtown n'abatanga seruvisi z'amagara y'abantu, Ikigo c'Ubuwuzi ca UVM hamwe n'abatanga seruvisi z'amagara y'abantu (abarwayi ba Excellus barashobora gushikira seruvisi z'imbere mw'ishirahamwe hamwe n'ibindi bitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu biciye mu mashirahamwe yo ku rwego rw'igihugu ya BlueCross BlueShield)
Fidelis*	Yemewe n'Ikigo c'Ubuwuzi ca Alice Hyde n'abatanga seruvisi z'amagara y'abantu, Champlain Valley Ibitaro vy'Abaganga n'abatanga seruvisi z'amagara y'abantu, Ibitaro vyo mu Kibano vya Elizabethtown n'abatanga seruvisi z'amagara y'abantu, Ikigo c'Ubuwuzi ca UVM hamwe n'abatanga seruvisi z'amagara y'abantu
Humana / Choice Care	Yemewe n'Ikigo c'Ubuwuzi ca Alice Hyde n'abatanga seruvisi z'amagara y'abantu, Champlain Valley Ibitaro vy'Abaganga n'abatanga seruvisi z'amagara y'abantu, Ibitaro vyo mu Kibano vya Elizabethtown n'abatanga seruvisi z'amagara y'abantu
MVP / UVM Health Advantage**	Yemewe na vyose Ibitaro vy'Ishirahamwe ry'Amagara y'Abantu n'abatanga seruvisi z'amagara y'abantu
United Healthcare	Yemewe na vyose Ibitaro vy'Ishirahamwe ry'Amagara y'Abantu n'abatanga seruvisi z'amagara y'abantu
Vermont Blue Advantage (VBA) (BlueCross BlueShield VT)	Yemewe n'Ikigo c'Ubuwuzi ca Central Vermont n'abatanga seruvisi z'amagara y'abantu, Ikigo Nderabuzima ca Porter n'abatanga seruvisi z'amagara y'abantu, Ikigo c'Ubuwuzi ca UVM hamwe n'abatanga seruvisi z'amagara y'abantu (abarwayi ba VBA barashobora gushikira seruvisi z'imbere mw'ishirahamwe hamwe n'ibindi bitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu biciye mu mashirahamwe yo ku rwego rw'igihugu ya BlueCross BlueShield)

* Imigambi ya Fidelis Medicare Advantage isanzwe yitwa "WellCare by Fidelis", ikaba iri mu mugwi w'ishirahamwe w'abafatanyabikorwa banditswe haruguru ngaho; mu gihe iyo migambi itarimwo ikimenyetso ca "Fidelis", gurtyo birashoboka ko iba iri hanze y'ishirahamwe kandi ntiyemewe n'ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu.

**UVM Health Advantage yugururwe kuba umunywanyi ku bantu baba mu turere tumweturwe two muri New York. Imigambi yemewe n'ivyo vyose ibitaro vy'Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) n'abatanga seruvisi z'amagara y'abantu.

Ishirahamwe ry'Amagara y'Abantu UVM (UVM Health Network) rizokwama ritanga ubufasha bwihuta ku muntu uwo ari we wese, hatarabwo ko yoba afise asiransi. Abarwayi na bo nyene barashobora kwiyishurira imbere y'uko baja kubonana n'abaganga canke igihe bagiye kubonana n'abaganga. Nimba ukeneye imfashanyo y'amahera kugira ngo ushobore kuriha fagitire y'amahera yawe, urashobora kuronka uburenganzira bwo kuja mu Mugambi wacu wo Gufasha mu Bijanye n'Amagara Y'Abantu. Menya vyinshi kuri uvmhealth.org/hap.

Kwitwararika abarwayi bacu ni vyo dushira imbere y'ibindi. Turabakengurukiye kuba mwatwizeye kuvyo kubitwararika.

Bivuye ku mutima,

Kelly Champney

Icegera c'Umukuru w'Ishirahamwe ry'Abajejwe Kwitwararika Abarwayi

Ishirahamwe ry'Amagara y'Abantu rya Kaminuza ya Vermont (University of Vermont Health Network)

Uvmhealth.org

P. S . Turatahura yuko guhitamwo asiransi y'amagara y'abantu ari ingingo ihambaye. Intumbero yacu ni kuguha amakuru agufasha gutahura amahitamwo yawe.