

Icegeranyo c'amategeko ngenderwako

Gufashwa mu kuriha ukubungabungirwa amagara.

Turafise integuro y'ukukwunganira muvuy'uburyo bwo kuriha ukubungabungirwa amagara wipfuzwa.

Integuro y'ukukwunganira muvuy'uburyo ni iki?

Turunganira muvuy'uburyo abantu badafise asiransi. Turunganira kandi muvuy'uburyo abantu bafise asiransi iriko ivyo basabwa kwirihira bakaba batabishoboye. Ubwo bufasha bushobora gukora k'ukubungabungirwa amagara hamwe n'ubufasha bwihutirwa cane. Ukwo kuvugwa bitegerezwa kuba ari ukwa ngombwa cane ku magara yawe kugirango ubwo bufasha bwemegwe.

Ninde ashobora guhabwa ubwo bwunganizi?

Kugira ubemwo:

- **Ugushirwa ku rutonde hisungwa ayo uhembwa canke ivyo utunze;** raba foromirere kugira umenye idokima zikenewe.
- **Utegerezwa kuba uri mu "bantu baba Vermont"** - aha harimwo abanyeshure, abantu bafise akazi muri Vermont, abimukira batagira impapuro, abantu baba muri Vermont, ariko batagira aho baba hamaho ariko aha nta bantu batembera canke ingenzi zirengana kiretse ukwo kuvugwa kubaye ari ukwadutse kwihutirwa cane.
- **Uburyo uhembwa butegerezwa kuba buri musiy'urugero ruhari.** Hari ingero zitandukanye z'uburyo winjiza ku kijanye n'ukuvurwa ku buntu hamwe n'ukuvurwa kuri make. Raba mu rutonde mu mirongo.
- **"Ubutunzi" bufadika ufise butegerezwa kuba buri musiy'urugero ruhari.** Aya ni amafaranga cash, ayahari kuri konte n'ayo waziganije, n'ibindi (inzu nkuru, imodoka, konte y'uwakukurutse ntaco ntaco bizokwononera.)

Ingero z'ubutunzi

Urahasanga urugero rw'umuryango mu nzu yawe hamwe n'ubutunzi mu rutonde ruri ngaha hepfo mu

mirongo. Ku bantu beshi, urugero rw'umuryango mu nzu azoba ari abantu bari ku matagisi yawe. Mu gihe ugize amafaranga meshi ku kuvugwa ku buntu, ushobora kuja ku rutonde rwo kuvurwa kuri make.

Kuvugwa ku buntu

Ushobora kuvugwa ku buntu (uriha \$0) mu gihe ubutunzi bwinjizwa mu nzu yawe buri musiy'urugero **250% kuri Federal Poverty Level (FPL)**. Muri 2026, ubutunzi bwawe bisabwa ko buba buri hasi ya:

Ingoro y'urugero	Meshi ashoboka y'ubutunzi winjiza
Umuntu 1	\$39,900
Abantu 2	\$54,100
Abantu 3	\$68,300
Abantu 4	\$82,500
Abantu 5	\$96,700
Abantu 6	\$110,900
Abantu 7	\$125,100
Abantu 8	\$139,300

Ukuvurwa kuri make

Mu gihe ubutunzi bwinjizwa mu nzu yawe buri musiy'urugero **400% kuri Federal Poverty Level (FPL)** ushobora kugabanirizwa ku rugero rwa **76%**. Muri 2026, ubutunzi bwawe bisabwa ko buba buri hasi ya:

Ingoro y'urugero	Meshi ashoboka y'ubutunzi winjiza
Umuntu 1	\$63,840
Abantu 2	\$86,560
Abantu 3	\$109,280
Abantu 4	\$132,000
Abantu 5	\$154,720
Abantu 6	\$177,440
Abantu 7	\$200,160
Abantu 8	\$222,880

Kuvurwa ku buntu bihambaye cane

Dusabe ikijanye no Kuvurwa ku buntu bihambaye cane (gukomereka cane) mu gihe ufiteye ibitaro amafaranga meshi, ariko ukaba urugero rw'ubutunzi rwawe ruri hejuru kugira uronswe ukuvurwa ku buntu canke kuri make. Ubu bufasha buronswa abantu urugero rwabo ruri hejuru ya 20% ku butunzi bwinjizwa mu munzu ku mwaka.

Turashobora kugufasha kubona nimba uri mu boja ku rutonde.

Amaseruvise akoregwako

- Seruvise z'ubuvuzi bwihuta cane butangiwe mu cumba c'indembe zihutirwa;
- Seruvise zihuta ku bintu, mu gihe bitavuye neza, bishobora kuzana impinduka mbi ku bugwayi n'amagara y'umuntu;
- Ibijamwo serevise z'ukuvugwa zikenewe

Seruvise ZITAJAMWO

- Ukwubaka ubwiza/seruvise z'uguhindurwa ku mubiri
- Ubugumba/seruvise zo kuvura ubugumba
- Ukwitabwaho kutari ngombwa mu buryo bwo kuvugwa
- Ubushakashatsi / seruvise z'ukugerageza
- Ubuvuzi ku muntu wo mu yandi makungu kiretse ari ubuvuzi butangiwe mu cumba c'indembe zihutirwa, ku muntu w'umushitsi atari uwuhaba
- Seruvise zatangiwe kuri Apple Tree Bay

Ni gute bisabwa

Ushobora gusaba imbere canke inyuma yo guhabwa izo seruvise z'ubuvuzi.

Kurikiza izi ntambwe:

- 1. Kuronka ku buntu dosiye yo gusaba.**
 - Umuntu ubwiwe: Registration
 - Ku buhinga ngurukanabumenyi: [Ukwunganirwa mu buryo \(uvmhealth.org\)](http://Ukwunganirwa mu buryo (uvmhealth.org))
 - Terefone: Guhamagara kuri (802) 847-8000
- 2. Uzuzwa foromirere.** Ntihagire igice nakimwe usimba ngo usange kitujujwe. Ushiremwo dokima zemewe nk'uko vyashikirijwe muri dosiye.
- 3. Duhe canke uturungikire foromirere yujujwe.**
 - Uyidepoze aha: CVMC Registration canke Financial Services, 3 Home Farmway, Montpelier VT 05602
 - Urungike kuri: University of Vermont Health Network Financial Assistance Program Patient Access Department IDX 22052 111 Colchester Avenue

Ni igiki gikurikira hanyuma?

Tuzokurungikira ikete mu misi 30. Rizokumenyeshya nimba wemerewe, wankiwe canke hakenewe ko utanga ayandi makuru.

Mu gihe dosiye yawe yankiwe ushobora gutanga ikirego ku ngingo yafashwe. Ibisabo vy'abasaba gutunganirizwa vyorungikwa mu buryo bwanditse ku muhinga Patient Financial Assistance Specialist mu misi itarenga 60 kuva aho bahakaniye idosiye kandi hategerezwa kujamwo impavu y'ukwo gusaba kwumvirizwa.

Ukwo woronka ubufasha bwo kwuzuzwa foromirere

- **Ni guca ku biro bijejwe gutanga impanuro:**
3 Home Farmway, Montpelier VT 05602
- **GUHAMAGARA:** (802) 847-8000

Ubufasha bujanye n'indimi kuri gusa

Turatanga ubufasha ku bantu bafise ivyo bakeneye vyerekeye ukuvugana hamwe n'ururimi. Dushobora gufasha n'abo bakeneye amakuru mu buryo butandukanye. Ukeneye ubufasha bw'abasiguzi bahindura indimi ni kuri 802-847-8899.

Ayandi makuru

Ni inde yemera ukwunganirwa mu buryo?

Si abatanga imigwi yose irabwa n'amategeko y'ukwunganirwa mu buryo kwacu. Raba ku rutonde rwacu ngaha: [Ukwunganirwa mu buryo \(cvmc.org\)](http://Ukwunganirwa mu buryo (cvmc.org)). Urashobora kutubaza ibijanye n'umuganga wawe.

Usome amategeko yose

Iyi ni incamake itahuritse y'amategeko y'ukwunganirwa muvuyuburyo kwacu. Amategeko yose ari ngaha: [Ukwunganirwa mu buryo \(cvmc.org\)](http://Ukwunganirwa mu buryo (cvmc.org)).

Ukutavangura

Twebwe ntitugira ivangura rifatiye ku bwoko, urukoba, igitsina, intumbero mu vy'igitsina, ukwo ugaragara, kuba wubatse canke utubatse, idini, ibisokuru, igihugu c'inkomoko, ubwenegihugu, sitati y'ubwimukira, ururimi rw'amavukiro, ubumuga, amakuru ya karande.