THE University of Vermont HEALTH NETWORK

Champlain Valley Physicians Hospital

Icegeranyo c'amategeko ngenderwako

Gufashwa mu kuriha ukubungabungirwa amagara.

Turafise integuro y'ukukwunganira muvy'uburyo bwo kuriha ukubungabungirwa amagara wipfuza.

Integuro y'ukukwunganira muvy'uburyo ni iki?

Turunganira muvy'uburyo abantu badafise asiransi. Turunganira kandi muvy'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:

- **Ukujamwo vyisunga urugero rw'uburyo uhembwa**; raba kuri foromirere y'ugusaba kugira umenye dokima zikenerwa.
- **Utegerezwa kuba uri "umuntu aba muri New York**" – aha harimwo abanyeshure, abantu bafise akazi muri New York, abimukira batagira impapuro, abantu baba muri New York 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 musi y'urugero ruhari.** Hari ingero zitandukanye z'uburyo winjiza ku kijanye n'ukuvurwa ku buntu hamwe n'ukuvurwa kuri make. Raba mu rutonde mu mirongo.

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 musi ya 250% kuri Federal Poverty Level (FPL). Muri 2026, ubutunzi bwawe bisabwa ko buba buri hasi ya:

Ingano y'ururgo	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 musi ya 400% ya Federal Poverty Level (FPL), urashobora kuba ku rutonde rw'abagabanirizwa. Muri 2026, ubutunzi bwawe bisabwa ko buba buri hasi ya:

Ingano y'ururgo	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 bintu bihambaye cane

Dusabe ikijanye no Kuvurwa ku bintu bihambaye cane (gukomereka cane) mu gihe ufitiye 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.**

Ayandi makuru ari inyuma

Amaseruvise akoregwako

- Seruvise z'ubuvuzi bwihuta cane butangiwe mu cumba c'indembe zihutirwa;
- Seruvise zihuta ku bintu, mu gihe bitavuwe 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

Ni gute bisabwa

Ushobora gusaba imbere canke inyuma yo guhabwa izo seruvise z'ubuvuzi. Mu gihe ubisavye inyuma yo kuronka seruvise, utegerezwa kubikora mu mwaka umwe uronkeyemwo ifagitire yambere.

Kurikiza izi ntambwe:

1. **Kuronka ku buntu dosiye yo gusaba.**
   - Umuntu ubwiwe: First Floor Registration 75 Beekman Street, Plattsburgh, NY 12901
   - Ku buhinga ngurukanabumenyi: Ukwunganirwa mu buryo | University of Vermont Health
   - Terefone: Hamagara kuri (518)562-7074
2. **Uzuza foromirere.** Ntihagire igice nakimwe usimba ngo usange kitujujwe. Ushiremwo dokima zemewe nk'uko vyashikirijwe muri dosiye.
3. **Duhe canke uturungikire foromirere yujujwe.**
   - Uyidepoze aha: 75 Beekman Street, Plattsburgh, NY 12901
   - Urungike kuri:

     University of Vermont Health Network
     Financial Assistance Program
     Patient Access Department IDX 22052
     111 Colchester Avenue
     Burlington, VT 05401

Ni igiki gikurikira hanyuma?

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

Mu gihe dosiye yawe yankiwe ushobora gutanga ikirego ku ngingo yafashwe. Igisabo co kwumvirizwa gishobora kurungikwa mu buryo bwanditswe kuri Patient Financial Assistance hatarenze imisi 60 kuva aho dosiye yankiwe kandi kikajamwo n'impamvu wasavye kwumvirizwa.

Ukwo woronka ubufasha bwo kwuzuza foromirere

- **Ni guca ku biro bijejwe gutanga impanuro:** 75 Beekman Street, Plattsburgh, NY 12901
- **GUHAMAGARA**: (518) 562-7074

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. Ku bahinduzi n'abasiguzi b'indimi kuri (518) 562-7074.

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: Urutonde rw'infashanyo y'amahera | University of Vermont Health. Urashobora kutubaza ibijanye n'umuganga wawe.

Usome amategeko yose

Iyi ni incamake itahuritse y'amategeko y'ukukwunganira muvy'uburyo kwacu. Amategeko yose ari ngaha: Ukwunganirwa mu buryo | University of Vermont Health.

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.