

UMWIDONDORO	PAS1B
Ubwoko bw'idokima	Itegeko
Uburyo bikoramwo	UVMHN CVPH/AHMC/ECH
Urwego rwa nyeneyo	Umuyobozi wa Patient Access
Urwego rw'umukozi yavyemeje	Icegera c'umubizi nshingwabikorwa w'ubutunzi & CFO
Amatariki y'ishirwa mu ngiro	10/20/2024
Itariki y'ihinyanyurwa rikurikira	10/1/2027



URWEGO: Indinganizo y'ukwunganirwa mu buryo – Bitaro vya New York

IMPAMVU:

Gushiraho itegeko n'indinganizo y'ubuyobozi bwa The University of Vermont Health Network Financial Assistance Program mu bitaro vya New York.

URWANDIKO RW'AMATEGEKO NGENDERWAKO:

The University of Vermont Health Network (“UVMHN”) ni ikigo co kwita ku barwaye citayeho kuvura abarwayi bose ku rugero rumwe, mu cubahiro n'ubuntu bibereye, hatitawe kuri asiransi canke amikoro y'umugwayi. Ikindi abafatanyabikorwa ba The UVMHN New York Hospital Partners (basigwe aha hepfo) bishinze gusahiriza mu buryo abantu bakeneye kwitabwaho kw'ibanze ku magara yabo bakaba batagira asiransi, badashobora gukuzira ayo asiransi isaba, badashobora kuja mu ndinganizo z'igihugu, canke badashoboye kuriha ukwivuka kwabo bivuye ku mikoro yabo. Bitayeho cane umuhamagaro wabo wo kwita ku bababaye, ku rugero rwiza, seruvise zo kwita ku magara yabo no kwuzura inshingano nk'ikigo kidaharanira inyungu, The University of Vermont Health Network igwana n'uko amikoro y'abantu bakeneye kwivuka atababera intambamyi yo kurondera no kwitabwaho ku magara yabo.

Ubwunganizi mu buryo ntibifatwa nk'igisubirira ivyo umuntu abazwa. Abagwayi basabwa gukurikiza neza indinganizo za the UVMHN New York Partners n'abafatanyabikorwa mu karonka izindi nzira zo gushobora kuriha canke kwunganirwa mu buryo, bakagira uruhara mu kuriha ukuvurwa kwabo hisunzwe ubushobozi bw'umwumwe mu kishura. Abantu bafise ubushobozi bwo gushobora kwirihira asiransi baraterwa integer zo kubibandanya, nk'inzira yo kubashoboza kuriha seruvise z'ukuvurwa kwabo, kwita ku magara yabo imbere ya vyose.

Mu gutunga neza ubutunzi hamwe no gufasha UVMHN gushobora guha ubufasha bubereye igitigiri kinini gishoboka c'abantu babukeneye, amategeko ngenderwako n'indinganizo bikurikira vyarashizweho mu ntumbero yo gusahiriza abagwaye.

Amategeko ngenderwako afata umurwayi ari indani muri bitaro hamwe n'umugwayi ari inyuma mu bisata vy'ibitaro mu mashami y'abafatanyabikorwa ba UVMHN New York Hospital Partners:

Champlain Valley Physicians Hospital
75 Beekman Street
Plattsburgh, NY 12901

Alice Hyde Medical Center
133 Park Street
Malone, NY 12953

Elizabethtown Community Hospital
75 Park Street
Elizabethtown, NY 12932

INGENDO:

Ubwunganizi muvye uburyo

Ugushobora kuja ku rutonde rw'abavurza:

Amaseruvise akurikira arashoboye kuja ku rutonde rw'ivyo umuntu yunganirwamwo:

- 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; kandi

- Ibija ku rutonde ni seruvise ziri ngombwa ku mugwayi akwije ibisabwa n'amategoko yashinzwe kuri uyu mugambi.

Seruvise zidashobora kuja ku rutonde rw'ibironka inyunganizi:

- Ukwubaka ubwiza/seruvise z'uguhindurwa ku mubiri;
- Ubugumba/seruvise zo kuvura ubugumba (akarorero., IVF, ukwiyugaza kw'abagabo/reversals, ukwiyugaza kw'abagore/reversals);
- Ukuvugwa kutari ngombwa, harimwo no kuja mu bitaro bitari ngombwa cane;
- Seruvise zatanze mu ndinganizo za rusangi (akarorero, hamaze kubaho gupungurizwa);
- Ubushakashatsi/seruvise z'ukugerageza;
- Seruvise zagaragaye ko zitari ngombwa mu buryo bwa kiganga;
- Seruvise asiransi canke ibindi bigo vyishurira umurwayi; na
- Seruvise za AHMC Dental Clinic.

Indishi zishurigwa umunyamwuga: Abakozi bose b'abavuzi bangajijwe kuri UVMHN New York Partners baragengwa n'iri tegeko. Abavuzi turashobora kubabona kuri site igaragara ya UVMHN kumwe n'urutonde rwasubiwemwo birahari (raba ku rutonde rwa contact aha hepfo). Gusaba kopi y'urutonde ku buntu, musabwe kwitura Customer Service Department kuri 802-847-8000 canke 800-639-2719.

Ivyishurwa ku bitaro: Seruvise zose zitangwa canke zasabwe kuri UVMHN New York Hospital Partners hatarabwe ko ari umukozi canke umuganga atahakukira. Icitonderwa: Iki gice cega amafagitire y'ibitaro.

Umugwayi ntashobora kwankirwa kwakirwa canke kuvurwa mu gihe biboneka ko bikenewe hashingiwe ko afise fagitire atarishura.

Urugero mfatiro ku butunzi: Ugushobora kuja ku rutonde rw'ukwunganirwa mu vy'uburyo bizokorerwako kuri abo bantu batagira asiransi, badashobora gukwiza ayo asiransi isaba, hamwe badashoboye kuriha ukwivuza kwabo bivuye ku ngingo ivuye ku mikoro hisunzwe iyi ngingo. Itangwa ry'ubwunganizi rishobora kwisunga ingano y'ivyankenegwa mu butunzi bw'umuntu umwumwe kandi, hatarabwe imyaka, ubwoko, urukoba, stati y'ubwimukira, ubumuga, urukoba ubwenegihugu, igitsina (ukwo umwana yavutse ingendo ifatiye ku gitsina, ukwo yifata) idini.

- Isuzumwa ry'amafaranga yinjizwa: Uyu mugambi werekeye gusa abagwayi berekanye ko bakeneye ubufasha hashingiye ku mikoro yabo. Amategoko ya vuba yasohowe muri Federal Poverty Level Guidelines (FPLG) arisungwa mu gutora umuntu abikwiye. Umugwaye urugero rw'amikoro yose yasubiwemwo akaba ari musu 400% ya FPLG, mugihe yashizwe ku rugero rw'urugo rwose kandi akaba yemerewe guhindurirwa.
 - Abo atunze, bafise imyaka 18, bashobora gushirwamwo mu kwerekana uko umuryango ungana mu gihe 50% vy'ibibafasha bitangwa n'uyu abatunze. Kugira ushobore gushirwa ku kugero rw'urugo runini, aba utunze bategerezwa kuba bari ku rutonde rwawe muri Federal Income Tax return.
 - Abakozi b'abimukura usanga abagize umuryango (uwo bubakanye n'abana b'amaraso) baba inyuma y'igihugu barashirwa mu biharuro vy'ukwo urugo rungana.
 - Abanyeshure bafise imyaka hagati ya 18 – 21 bashobora guharugwa ku rugo mu gihe 50% y'ibibafasha bitangwa n'abavyeyi. Kugira uhabwe ushirwe ku kugero rw'urugo runini, umunyeshure ategerezwa kuba banditse nk'abo ufise ku rutonde rwawe muri Federal Income Tax return.

Urufatiro rw'aho umuntu aba: Umugwayi ategerezwa kuba aba mu karere k'ibikorwa vya UVMHN NY kiretse mu gihe ico gikorwa ari icihuta canke gikeneye gukorwa ubutaraganya. Ibikorwa vyapangiwe umwanya ku barwayi baba inyuma y'akarere k'ibikorwa vya UVMHN NY ntibirimwo mubironswa ubwunganizi.

Abantu baba muri New York, bakorera umukoresha wo muri New York ngo batange seruvise muri New York canke biga muri New York, canke uruvangane rw'ivyo. Muri ibi hajamwo umuntu aba muri New York mu gihe izi seruvise zitangwa ariko akaba atagira aho aba hadahinduka.

Akarere k'ibikorwa vya UVMHN NY gaharurwa kuri izi New York Counties: Clinton, Essex, Franklin, Washington, Hamilton, Warren, na St. Lawrence. Na Leta ya Vermont iba irimwo.

Icemezo c'aho umuntu aba gishobora gutangwa n'umwe muri aba bakurikira:

- Akarere uruhusha rwo kugendesha rwemerewe, amafagitire yo munzu afise aderese, icanditse c'ubukode canke amafagitire y'ivyankenerwa mu gace, ikopi y'amasezerano y'akazi ku mwimukira canke ikete ry'umukoresha ryemeza umukozi.
- Ibindi bidasa n'ivyo birashobora kuhaba hizwe umuntu umwumwe ukwiwe.

Asiransi y'ukwivuzwa n'uburyo bwizewe bwo kuriha: Ibikorwa birangukira muri UVMHN New York Hospital Partners bizokwishuzwa umugwayi ku ruhara rwiwe, asiransi yigenga, umukoresha wiwe mu ndinganizo yabo yo kuvuza abakozi, mu bufasha buhabwa abakozi/ibigo bindi birihira abantu ubuvuzi.

Indinganizo yo kubungabunga amagara y'abantu/Urufatiro mu gutanga ubuvuzi: Abagwayi basaba the UVMHN New York Hospital Partners inyunganizi y'uburyo barigwako mu kuraba ko babereye kuja ku rutonde rw'indinganizo y'igihugu yo kubungabunga amagara y'abantu. Umugwayi wese agaragaye kuba yohabwa ubwo bwunganizi arahimirizwa gutanga dosiye yo gusaba.

Ugukurwamwo:

- Umugwayi asanzwe ukwemera kwiwe canke imico yemera imubuza kurondera canke guhabwa ubufasha buvuye mu nzego z'igihugu ashobora gukurwa mu ndinganizo y'ukubungabunga amagara. N'ubwo biri uko, umugwayi, umugwayi azobazwa igice c'amafaranga azoba yaharuwe na komite Financial Assistance Program Appeals Committee. Neza neza, Amish/Mennonite barazwi na IRS nk'idini ritemera imigambi y'ubufasha bw'igihugu (akarorero: Medicaid). Aba bantu bariha cash seruvise bahawe. Amafaranga y'aba bantu araharugwa akagabanurwa muri mu bitigiri vya NYS Medicaid. Aba bantu ntibakenera kwuzura dosiye iyariyo yose canke gutanga icemezo c'ubutunzi.
- Ukwankirwa kw'umwimukira atagira ivya ngombwa ku guhabwa asiransi nticoba icitwazo co kwankirwa guhabwa ubwunganizi mu buryo.
- Umugwayi yanse kwiwandikisha kuri asiransi yigenga ntibimutuma yankirwa ubwunganizi.

Uguharura ivya nkenerwa: Ivyankenerwa bizoharugwa hagendewe ku ntambwe harimwo ukugenzura umuntu ukwiwe navyo bikaba bijamwo ibi bikurikira. (Ico kumenya, mu gihe habonetse ubufasha hagendewe ku ngingo z'ako kanya, kubandanya kwiga idosiye bishobora gukurwaho).

- Gushiramwo mu ntambwe z'ugusaba, murizo umugwayi canke umwishingizi asabwa gufasha akongera agatanga impapuro, amakuru yerekana amikoro y'umuntu hamwe n'izindi mpapuro zigaragaza ko abereye iyo nyunganizi mu buryo;
- Utwigoro tudasanzwe twarakozwe na the UVMHN New York Hospital Partner mu kurondera inzira zindi zibereye zo kuriha muri iyo migambi aho bikunda, hamwe n'aho umugwayi yokwunganirwa mu gusaba kuja muri izo ndinganizo;
- Gufatira ku butunzi bufadika bw 'umugwayi, hamwe n'izindi nzira zinjiriza umugwayi;

Umugwayi ategerezwa kuba afise ayo ataratanga arindiraye kuri conte muyo UVMHN New York Hospital Partner imubaza, mu kwitega ko hoba asiransi yoza kwishura ayo bafitiye UVMHN New York Hospital Partner, canke seruvise yategekanije mu misi izoza/seruvise yasabwe kuri UVMHN New York Hospital Partner ishobora gutuma haba amafaranga yishuzwa umugwayi.

Ugusaba ubwunganizi muvye uburyo bigomba gukorwa mu bwitonzi, kandi the UVMHN New York Hospital Partner yomenyesha umugwayi/uwusaba ingingo mu rwandiko mu misi 30 kuva barose idosiye yuzuye.

Ni ngombwa ko abasaba bakorana neza na the UVMHN New York Hospital Partner kuko ishaka ko batanga amakuru meza kandi mu mwanya mwiza, canke bagasubizwa inyuma kugeza amakuru atomoye abonetse. Dosiye irasabwa kuba irimwo sinyatire y'uwusaba canke sinyatire y'umuserukizi ahagaze mu kibaza c'uwusaba (aha ni igikorwa c'umwawoka).

Kuboneka nk'uwukwiye inyunganizi bitarinze kwigwa: Hari uturorero aho umugwayi ashobora kuboneka nk'uwukwiye ubwunganizi, ariko hakaba ata dosiye yo gusaba ubwunganizi ihari bivuye ku kubura dokima bijana. Kenshi hari amakuru abereye ava ku mugwayi canke biciye mu zindi nzira aba ashobora gutanga ivyemezo bikwiye ko umugwayi akeneye inyunganizi.

Ugutorwa bitarinze guca mu kwiga bishobora guca ku bimenyetso vy'ubuzima bw'umuntu ubwiwe bishobora kujamwo:

- Kuba wari waratowe kuba mu ndinganizo z'ugufashwa mu bindi bice (akarorero, Medicaid)
- Kwemererwa muri porogarama y'ubwunganizi mu mfunguro (SNAP)
- Kugira uruhara muri porogarama z'abakenyeyezi, inzoya n'abana (WIC)
- Umugwayi ari mu kato/arafunzwe afise n'amafaranga aheranye atarishurwa na asiranse
- Umugwayi ntigira aho aba

Ikiringo ukwunganirwa bifata: Inkenerwa y'ukwunganirwa ishobora gusubirwamwo igihe cose hari igikenewe gukorwa mu gihe kuva isuzumwa ryambere riba ryarakozwe hakaba haciye ikiringo kirenga amezi atandatu, canke umwanya wose hari amakuru ajanye n'ugushirwa ku rutonde ku mugwayi amenyekanye. Gusubira kwihweza abagwayi amikoro yabo yashizwe kuri 400% FPLG bishobora gukorwa ku mwaka. Ugusubira kwiga ku bakozi ba UVMHN bafise amikoro ari musi ya 400% FPLG bishobora gukorwa ku mwaka. Biri mu nshingano z'umugwayi kumenyesha UVMHN impinduka ku butunzi mukiringo bariko bafashwa.

Ingingo zanyuma z'ubwunganizi: Ugushobora kuja ku rutonde rw'ukwunganirwa mu vy'uburyo, amaseruvise yemewe muri iri tegeko azoronka ubwunganizi hagendewe ku biharuro vy'igihugu bishinga urugero rw'ubukene. Ingano y'ubwunganizi umugwayi ashobora kuba abereye izohinduka hashingiye ku rugero rw'amikoro, agafashanyo kakazofasha umugwayi kutaja hejuru y'amafaranga asanzwe yishuzwa umugwayi atagira asiransi.

Amafaranga ashirwa kuri fagitire (AGB): Nkuko bisigurwa na IRS, umugwayi ari ku rutonde ntashoborakwishuzwa ku buvuzi bwihuta canke ubundi buvuzi bwa nkenerwa ayarenga ayasanzwe yishuzwa abafise asiransi. Amafaranga ashirwa kuri fagitire (AGB) ku mugwayi aharugwa hakoreshejwe ubuhinga "uburyo bwo kuraba ivyakozwe." Urashobora kuronka ikopi y'ibiharuro vya AGB hamwe na %, mu nyandiko ataco urishe mu guca kuri site yacu canke ukakura muri seruvise y'abakiriya. Site hamwe n'amaterufone biri musi y'igice c'amacontact y'iyi ndinganizo kuri aya mategeko.

Uturusho tw'ubwunganizi:

Abagwayi babikwiye bafise asiransi bazoronswa uturusho hisunzwe FPL (guharura abari musi ya asiransi si ngombwa mugihe ayagabanijwe arenga ayasabwa n'amategeko):

- < 250% vya FPL ni ukugabanirizwa 100% y'ayo wishuzwa havumwo asiransi
- < 300% vya FPL ni 10% vya meshi ashoboka muyo wishuzwa havumwo asiransi
- < 400% vya FPL ni 20% vya meshi ashoboka muyo wishuzwa havumwo asiransi

Abagwayi babikwiye batagira asiransi bazoronswa uturusho hisunzwe FPL

- < 250% vya FPL ni ukugabanirizwa 100%
- < 300% vya FPL ni ukugabanirizwa 98%
- < 400% vya FPL ni ukugabanirizwa 96%

Itunganwa ry'idosiye yemejwe: Mu gihe dosiye iba yamaze kwemegwa, amafaranga ahawe umugwayi aja gukora ku biba bikeneye kurihwa vyose (akarorero amafaranga y'ibitaro, abaganga, ayo yose ku batagira asiransi hamwe n'ayasigajwe na asiransi kubayifise) hamwe n'ibindi biba bizojako mu kiringo c'amezi 12, nkuko vyavuzwe aho haruguru, mu gihe amafaranga yaharuriwe umwaka wose. Mu gihe ikiringo c'inkunga kirangiye umugwayi asabwa gusubira kwuzura idosiye, hisunzwe stati y'ubutunzi bwabo, bashobora gusanga agafashanyo kabo kahinduwe. Ikiringo amafaranga agenewe gisigurwa nk'itariki dosiye yemerejweko kikabandanya gushika ku musi wanyumaw'ukwezi agafashanyo karangiririrako.

Ugusubiza amahera: Mu kiringo c'ukwishura, ku madeni yo kuva 20/10/24 n'ukuduga, ibitaro bizokwishura amafaranga yose yarishwe arengakuyo umugwayi yasabwa kuriha hakurikijwe amategeko y'ubwunganizi.

Ukurenganurwa/Ukwiga dosiye y'umwumwe: UVMHN New York Hospital Partners iramenyesha ko ibikorwa vyo kworohereza umuntu bibaho mu gihe umuntu arenga imirongo ngenderwako y'amahigwe yo kuba mubemerewe kuba mu mugambi canke mu gihe ingorane zibandaniye kandi yarererewe agafashanyo. Komite ijewe kwumva ikirego irakorana ikiga ikirego, co kimwe n'igihe c'ibiza canke dosiye zitamenyerewe zitajanye n'umuyoboro w'umugambi ariko bikaba ari ibintu bitoroshe.

Abagwayi dosiye zabo zitemerewe ubwunganizi bashobora gusaba kurenganurwa ku ngingo yasohotse. Gusaba kurenganurwa vyorungikwa mu rwandiko ku muhinga w'umugambi w'ubwunganizi mu misi kuva 60 hasohotse ingingo y'uguhakanirwa

kandi hakajamwo impamvu igaragara usaba kwumvirizwa, bikaja mu bibanza biri ku rutonde rurikira. Umugwayi azomenyeshwa ingingo yanyuma.

Ikiringo co kumenyesha: UVMHN New York Hospital Partners bazokora ibishoboka vyose mu kumenyesha abagwayi uyu mugambwi w'ubwunganizi. Iki kiringo gitangurana kuva ku gihe umugwayi amenyesherejweko urugero fagitire igeze ko y'ukuvugwa kikanangira mu kiringo c'imisi 180. Nk'uko bisigurwa muri iri tegeko, hari uburyo bwishi bw'ukumenyesha imbere y'uko ukuvugwa gutangura, mu gihe c'ukuvugwa, mu gusezererwa mu bitaro no mugihe c'imisi 180 ijana na fagitire.

Ikiringo gusaba bifata: UVMHN New York Hospital Partners yiga ku madosiye y'abasavye umwanya uwariwo wose mu kiringo c'ukwishuza.

Utwigoro dukomeye: Utwigoro dukomeye turakorwa mu gutora nimba umugwayi abereye kuba mu mugambwi w'ubwunganirwa imbere y'uko arungikwa mw'iyishurizo. Mu twigoro dukomeye hajamwo ugukoresha ibimenyetso vy'ibanze, ivyamenyeshajwe, ukwiga kw'idosiye n'ivyamenyeshajwe imbere y'ukuvurwa, mu gihe c'ukuvurwa n'inyuma yahoo.

- UVMHN New York Hospital Partners nta gikorwa c'ukwishuza mu buryo budasanzwe yotangura (ECA)
- Dosiye zidakwiye ibisabwa zirigwa hakabaho kumenyesha abagwayi bagahabwa n'inzira zo gushobora kwuzura dosiye hamwe/canke dokima zisabwa. Ikiringo ca dosiye gica gisubira gutangura igihe amadokima yari abura yabonetse.
- A UVMHN New York Hospital Partner bashobora kwiga kw'idosiye yujujwe mu misi itarenga 30 dosiye yakiriwe

University of Vermont Health Network New York Partners: Umugwayi ashobora gutanga rimwe idosiye y'ugusaba ubwunganizi kuri UVMHN New York Hospital Partner yose nk'uko bivugwa muri iri tegeko. Amadokima akenewe azotorwa agume ku kigo mu kiringo c'ukwiga dosiye, ariko zishobora gutangwa no ku bafatanyabikorwa mu ntumbero yo gusuzuma ivyakozwe.

Ukuvugana hagati ya Financial Assistance Program n'abagwayi n'abandi bantu muri rusangi: Amakuru ajanye n'ubwunganizi aratangwa na UVMHN New York Hospital Partners, aha hakaba harimwo inimeru za terefone, kandi agakwiragizwa na UVMHN New York Hospital Partners biciye unzira zitandukanye, nazo zikaba ari nk'izi zikurikira, n'izindi zitavuzwe:

- Amakuru y'umugambwi w'ubwunganizi yoja ku vyandiko vyose vy'umugwayi.
- Vyomanikwa mu vyumba vy'ukwakira indembe zihutirwa, iyakiriro n'ibisata vy'iyandikiro, ibiro bijejwe ubutunzi biri mu bigo, ivyapa biboneka biramanikwa mw'iyandikiro no mu bisata vy'ukwakira indembe zihutirwa.
- Gushira ikopi y'incamake y'amategeko mu rurimi rwumvikana mu bibanza vy'iyandikiro no gusezererwa mu kigo hamwe no kuzishira mu bitaro bindi bikukira ikigo. Gutanga amakopi y'aya mategeko n'uko dosiye yuzuzwa ku babisavye.
- Ku bagwayi bari mu bitaro, mu mwihwezo n'abahamara igihe gito, kopi y'umuyoboro ku mugwayi iratangwa, nayo ikaba irimwo amakuru ajanye na gahunda y'ubwunganizi.
- Amakuru akaja kuri site ya UVMHN New York Hospital Partner harimwo kandi n'amategeko ngenderwako, incamake mu rurimi rwumvikana, ugutanga dosiye, imirongo ya FAQ, FPLG hamwe n'abo kwitura ukeneye ubufasha.
- Kumenyesha abagwayi ubwunganizi vyokorwa n'umukozi wese canke umuvuzi wa UVMHN ushizemwo abaganga, abaforoma, abahanuzi mu butunzi, abakorera bushake, abajejwe amadosiye, abarongozi b'imitima n'abanyamadini. Ugusaba ubwunganizi bishobora gukorwa n'umugwayi, umuntu wo mu muryango, umugenzi wa hafi, canke uwufitanye isano n'umugwayi mu nzira zikurikije amategeko.
- Guhindura mu zindi ndimi ku bantu bazi icongereza gike bizokorwa ku bantu hari >1,000 canke 5% mu karere gakoreramwo ibikorwa. icyongereye, Guhindura mu zindi ndimi bigenewe abafatanyabikorwa UVMHN New York Hospital Partners hobamwo indimi zambere 13 zagaragajwe na raporo Vermont Office of Racial Equity 2023 Language Access Report. Inyandiko zahinduwe mu ndimi ziriho kuri site yuguruye canke kuwubisavye mu bibanza vy'iyandikiro. Ugusigura mu ndimi mu majwi birakunda wituye Customer Service Department hamwe/canke ugahura n'umuhanuzi ajejwe ubutunzi ku kigo gikuru. Amakuru kuri contact zabo ari aha muhi.
- Abagwayi bakeneye kopi mu zindi ndimi hamwe/canke ubufasha mu kwuzura dosiye y'ugusaba ubwunganizi bashobora gufashwa n'umuhanuzi muvuy'ubutunzi hamwe/canke uwujejwe abakiriya, arinawe azotumbereza ibikorwa vy'umuhinduzi w'indimi abereye.
- Amategeko ngenderwako, ugusaba, intonde z'abakozi hamwe n'incamake y'umugambwi mu majambo yumvikana biraboneka kandi ku buntu, ku ngurukanabumenyi, mu minwe ku bibanza na contact vyashizwe aha hepfo.

Uko basaba kuronswa ubwunganizi mu buryo: Abagwayi basaba ubwunganizi ku buryo bokwuzura bakongera bagatanga dosiye, harimwo dokima zose zisabwa. Dosiye irasabwa kuba irimwo sinyatire y'uwusaba canke sinyatire y'umuserukizi ahagaze mu kibaza c'uwusaba (aha ni igikorwa c'umwavoka). Sinyatire zerekana ko amakuru yatanze atomoye, kandi ko urugero rw'amikoro bijanye n'impapuro zo mu makori. Urungike dosiye yawe, harimwo dokima zose zikenewe aha hakurikira:

UVMHN Patient Access Department
Financial Assistance Program
40 IDX Drive, Bldg. 200-22052
111 Colchester Avenue, Burlington, VT 05401

Icegeranyo n'amakuru y'abo kwitura kuri uyu mugambi: Amategeko ngenderwako, ugusaba, intonde z'abakozi hamwe n'incamake y'umugambi mu majamba yumvikana dushobora kubironka kandi ku buntu, duciye:

- UVMHN Champlain Valley Physicians Hospital
 - Site: [UVM Health Network - CVPH - Financial Assistance](#)
 - Uwujewe abakiriya: (802) 847-8000 canke (800) 639-2719
 - Ubuvugizi ku bijanye n'amahera: (518)-562-7075 canke ubufasha butangwa imbonankubone, CVPH, 75 Beekman Street, Plattsburgh, NY 1290; First Floor Registration Area
 - Fax: (518)314-3043
- Intonde z'abakozi: [UVM Health Network - CVPH - Financial Assistance](#)
- UVMHN Alice Hyde Medical Center:
 - Site: : [Alice Hyde Medical Center | Financial Assistance Program](#)
 - Uwujewe abakiriya: (802) 847-8000 canke (800) 639-2719
 - Abagwayi bashobora guhamagara kuri (518)481-2241
 - Ubuvugizi ku bijanye n'amahera amaso mu yandi kuri 10 Third Street, Malone, NY 12953
 - Intonde z'abakozi: [Alice Hyde Medical Center | Financial Assistance Program](#)
- UVMHN Elizabethtown Community Hospital:
 - Site: [Elizabethtown Community Hospital | Ukwishuza & Financial Assistance \(ech.org\)](#)
 - Uwujewe abakiriya: (802) 847-8000 canke (800) 639-2719
 - Abagwayi bashobora guhamagara kuri (518)873-3139
 - Ubuvugizi ku bijanye n'amahera amaso mu yandi kuri 8 Williams Street, Elizabethtown, NY
 - Intonde z'abakozi: [Elizabethtown Community Hospital | Ukwishuza & Financial Assistance \(ech.org\)](#)

Isano n'indinganizo z'ukwishuza: Intunganyo ya UVMHN irashiraho indinganizo n'amategeko y'ukurihisha imbere canke inyuma vyokoresheya vyisunga uko umugwayi abereye guhabwa ubwunganizi, utwigoro twiza tw'umugwayi two kujana n'imigambi y'igihugu canke ubwunganizi bwa UVMHN. Ku barwayi bemerewe kuja ku rutonde rwo guhabwa ubwunganizi kandi bakaba bakorana neza mu bugwaneza mu gushobora kwishura fagitire, UVMHN ishobora kurehura indinganizo y'ukwishura ku bagwayi babibereye. Hisunzwe UVMHN_CUST1 Hisunzwe amategeko y'ideni hamwe n'ukwishuza avuga ko umugwayi amenyeshwa mu rwandiko (harimwo na fagitire y'umugwayi) hatarenze imisi mirongo itatu uhereye ku gihe barungikiye ideni mw'iyishurizo. UVMHN New York Hospital Partners ntibagurisha ideni kandi ntibishuza umugwayi yemerewe kuronka ubwunganizi hisunzwe itegeko XIX muri federal social security act mu gihe seruvise zatanze kandi kuriha na Medicaid bihari. Ibisata bijewe kwishuza vyo hanzu bikurikiza amategeko y'umugambi w'ubwunganizi ku bitaro, harimwo gutanga amakuru ku mugwayi ajanye n'uko ukwuzura dosiye yo gusaba ubwunganizi aho bibereye, bitabaye uko hakaba kubuza ugutangura kwishuza ideni abagwayi bafise amikoro ari mu gihe y'ibice amajana ane kuri federal poverty level.

Iceitonderwa: UVMHN New York Hospital Partners nta gikorwa c'ukwishuza mu buryo budasanzwe izajamo (ECA). ECA isigurwa nko kugurisha umwenda w'umuntu ku kindi kigo, gutanga amakuru atameze neza ku mashamba y'ingurane, gucerezwa, ukwankirwa canke gusabwa kuriha imbere y'uko uvugwa kubera ko umuntu atarishe fagitire imwe canke nyishi ku buvuzi yagiriwe mbere muri FAP hamwe/canke ibikorwa bisaba ingingo z'ubucamanza. Ikopi y'amategeko y'ideni hamwe n'ukwishuza muri UVMHN ishobora kuboneka wakuye mu gisata kijejwe abakiriya Customer Service Department kuri (802) 847-8000 canke (800) 639-2719. Ikopi irashobora gutangwa ku kibanza cose c'iyandikiro kuri UVMHN.

Ibanga/Ibikwa ry'amadokima: Amakuru ajanye na dosiye y'ubwunganizi azobikwa mw'ibanga. Dosiye y'ubwunganizi muvuy'uburyo n'amadokima bisaba bizobikwa imyaka indwi kuva kw'itariki y'ukwemeregwa canke uguhakanirwa mu kworohera ko bishobora gutorwa mu ntumbero y'ukwigwa hamwe n'amasuzuma.

Ukurenganura ku mugambi w'ubwunganizi: Igikorwa co kurenganura cemezwa kigakorwa na komite igizwe na AVP ujejwe ivyinjira, Umuyobozi ujejwe guharurira abagwayi hamwe n'abandi babereye.

Ivyankenegwa mu mategeko: Mu gushira mu ngiro aya mategeko, ubuyobozi bwa UVMHN bugomba kwisunga amategeko n'amabwiriza y'amaleta n'igihugu ku bikorwa bishobora kujana n'iyi ndinganizo:

Ugukurikirana ibikorwa n'indinganizo y'ukwigishwa: Abakosi bose b'ibitaro basazwe bahura n'abagwayi bafise uruhara mw'ikorwa rya fagitire n'ukwishuza barigishwa iri tegeko n'izindi ngendo bijanye. Ikurikizwa ry'aya mategeko birakurikiranwa biciye mw'isuzumwa ryo ku mwaka ku ngingo z'ukwemeregwa/uguhakanigwa kw'amadosiye y'ukwandikwa mu mugambi y'ubwunganizi. Isuzumwa ryo ku mezi ane ry'ibisata riraba hakongera hakihwezwa amaraporo yok u kwezi.

Insiguro: Ku neza y'iri tegeko, amajambo akurikira yasiguwe uku gukurikira:

- **Ayishuzwa yose:** Amafaranga yose hamwe yishuzwa hataravako ayasubizwa.
- **Ubutunzi bw'urugo:** Income iharugwa hisunzwe ubuhinga mu butunzi vyerekana uwubereye advance premium tax credits, akarorero MAGI (urugero rw'ubutunzi inyuma y'ihinyanyurwa).
 - Hajamwo ivyo umuntu aronka, inshumbusho ku bushomeri, ugushigikirana, pansiyu, inyungu ku mitahe, ubukode, ibisigi, n'izindi nkomoko z'ubutunzi
 - Haravamwo amafaranga atangwa hatajemwo ikori nk'ayo gutunga umwana, ukwiyunguruzwa, asiransi ivuye ku mukoresha, amakonte y'ukwifasha hamwe na pansiyu nka 401K na 403b
 - Ntiharimwo uturusho mubitari amafaranga (nka SNAP, inshumbusho y'ubukode)
 - Gushiraho urufatiro imbere y'ikori (ubutunzi bwose)
 - Havuyemwo inyungu n'uruhombo ku mutahe
 - Mu gihe umuntu abana n'umuryango/uwo bubakanye bitazwi n'amategeko harajamwo amikoro y'abantu bose bagize umuryango (abatubakanye canke abasangiye inzu ntibaharugwa)
- **Ingano y'urugo:** Umugwayi, uwo bubakanye, abana, uwo mubanye nk'abubakanye, n'umuntu wese afatwa nk'uwubayeho kubwawe canke murikumwe mu ndinganizo z'amakori, afatwa nk'uwugize ingano y'inzu yawe. Domestic partners basiguwe nk'ababanye/batubakanye ariko bafitanye umubano nk'umugabo n'umugore ariko bitazwi n'amategeko.
 - Ntiharimwo umugabo n'umugore bubakanye ariko bataba hamwe kubwo kwahukana, hatarabwe uko buzuza ibijanye n'ikori. Izi ni ingo zitandukanye.
 - Abavyeyi bose bashobora guharurwako abana bashizwe mu burezi biciye mu mwumvikano bararekuriwe wandika umwana wabo nk'umwe mubabayeho kubwabo, batanze kopi y'ubwumvikane yerekana ko bose batanga ibirezo bingana.
 - Harimwo n'abana bakuze baba banditswe ku vyemezo vy'ikori vy'abavyeyi.
 - Abakozi b'abimukura usanga abagize umuryango (uwo bubakanye, abana) baba inyuma y'igihugu barashirwa mu biharuro vy'ukwo urugo rungana.
- **Ugusuzuma ubutunzi: Aha harimwo ibi n'uwo atarivyo vyonene:**
 - Ikopi y'urupapuro rumenyeshya ikori rwa vuba
 - Ikopi za vuba z'impapuro za banki (ukuziganya, imitahe, amafaranga yunguka, n'ibindi)
 - Icemezo c'impembo mu biro Social Security Office (800-772-1213)
 - Ikopi z'impapuro 2 za vuba zerekana iharugwa ry'umushahara muri uwo mwaka
 - Ivyemezo vy'ubutunzi ku bantu banu bikorera utwabo
 - Ikopi y'inshumbusho z'ubushomeri, mu gihe Bihari
 - Amafaranga ava mu bukode, mu gihe yaharuwe mu butunzi hamwe n'ubutunzi bufadika
 - Icanditse c'isuzumwa ry'ubutunzi kivuye ku mukoresha (mu gihe ahembwa cash)
 - Amasezerano canke icemezo canditse c'akazi ku mukozi w'umwimukira
- **LEP/Guhindura ururimi:** Abazi icongereza gike bakenera amakopi ahinduwe ururimi y'aya mategeko, dosiye y'ugusaba, mu cegeranyo mu majambo yumvikana.
- **Seruvise za ngombwa mu kwita ku magara:** Ibikorwa vy'ukuvurwa, harimwo, ibipimo, ibikorwa vy'ugukinga, ugukurikirana umuntu mu nyuma, bijanye n'ivyatowe ku mugwayi harimwo incuro, uburemere, ubwoko, nikibanza, n'umwanya bifata. Mu kuvugwa biri ngombwa hategerezwa kuba: (A) Kumenyeshwa ivyemewe mu buvuzi canke kujana neza n'ingendo n'ibikorwa nk'uko vyemezwaga mu mwuga w'ukuvura mu bisata bimwe nk'uko biri mu kuvura,

gupima n'ukwita ku bugwayi, (B) Kumenyeshwa ica nkenerwa c'umugwayi umwumwe; kandi umwe wese afise ikibazo kandi (C) kiza gihura n'izi ngingo zifatirwako zikurikira: (i) Gufasha umugwayi mu kugarukana no kugumana amagara meza; (ii) Gukinga isinzikara canke gusubira inyuma kw'amagara y'umugwayi, canke (iii) Gukinga impamvu iboneka yozana ikibazo ku magara canke gutora ikibazo gishasha coshobora kwaduka. Mu gihe hagumye hari ibibazo bijanye n'ubuvuzi, umuganga mukuru aritugwa mu gufata ingingo.

- **Inyandiko y'umugwayi:** Kw'I conte y'umugwayi haratangwa icegeranyo ku kwezi kirungikwa kuri aderese yatanze y'aho aba kimenyesha igitigiri c'ayo yishuzwa ku bikorwa vy'ukuvugwa yakorewe na UVMHN.
- **Udafise ubwishingizi:** Umugwayi ata rugero ariko rwa asiransi canke ikindi kigo kimufasha kuriha ivyo ategerazwa. Umugwayi atagira asiransi ntaburenganzira agira mu migambi y'igihugu y'ukuvuzwa (Medicare, Medicaid, New York Health Connect exchange plans, etc.) mu misi y'amaseruvise atangwa na UVMHN New York Hospital Partners.
- **Udafise ubushobozi bwo kwishura arenga ku bwishingizi:** Umugwayi ari ku rugero kanaka rwa asiransi canke ikindi kigo kimufasha ariko aguma afise ayo ariha kuruhande rwiwe asabwa arengeye ubushobozi bwiwe.
- **University of Vermont Health Network – New York:** Aha harimwo Champlain Valley Physicians Hospital, Alice Hyde Medical Center, na Elizabethtown Community Hospital.
- **Gutura muri New York:** Umuntu wese tutaravye ubwenegihugu dushizemwo abimukira batagira impapuro, baba muri New York, bahawe akazi n'umukoresha wo muri New York ngo atange seruvise k'umukoresha wo muri New York, aja kw'ishure muri New York, canke urufatane rw'ibi. Muri ibi hajamwo umuntu aba muri New York mu gihe izi seruvise zitangwa ariko akaba atagira aho aba hadahinduka. Aha ntihazamwo abashitsi bo mu gihugu canke abo mubindi bihugu.

AMATEGEKO BIJANYE:

UVMHN_CUST1 Amadeni n'ukwishuza

IBIREBERWAKO:

IRC § 50(r)(4):
IRC § 501(r)(5):
IRC § 501(r)(6):
NY PHL § 2807-k

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