

UMWIDONDORO	PAS35B
Ubwoko bw'idokima	Itegeko
Uburyo bikoramwo	Network CVPH/AHMC/ECH
Urwego rwa nyeneyo	Umuyobozi wa Patient Access
Urwego rw'umukozi yavyemeje	VP Network ujejwe ivyinjira
Amatariki y'ishirwa mu ngiro	10/20/2024
Itariki y'ihinyanyurwa rikurikira	10/31/2025



URWEGO: Imbogamizi ku yishuzwa (AGB) & HFAL

IMPAMVU: Mu gushiraho amategeko ngenderwako hamwe n'intumbero ku mafaranga yasabwa umugwayi yemerewe guhabwa ubwunganizi.

URWANDIKO RW'AMATEGEKO NGENDERWAKO: Hisunzwe amategeko IRS 501r, The University of Vermont Health Network – NY Partners izogabanya amafaranga ishira ku mugwayi yemerewe Financial Assistance Program yacu ku mafaranga asanzwe ashirwa kuri fagitire (AGB) ku bantu bafise asiransi ku buvuzi bwihuta canke ubuvuzi bwa nkenerwa. Hisunzwe State of New York, PHL 2807-k hari n'izindi ngingo zivyo tugabanya ku bagwayi batagira asiransi

Amategeko araba UVMHN Partners bakurikira:

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

INDINGANIZO:

1. The University of Vermont Medical Health Network, NY Partners baraharura amafaranga ari kuri fagitire z'abagwayi batagira asiransi ku mwaka hama bakagabanya rero ayo bishuzwa abagwayi ku maseruvise yashizwe mu bwunganizi. AGB aharugwa mukwezi kw'icumi hama akajana na seruvise zose zatanze mu mwaka mushasha ujanye n'ubutunzi.
2. UVMHN NY Partners barakoresha uburyo bwa uburyo bwo kuraba ivyakozwe mu guharura AGB kandi bagashiramwo uburyo bw'igihugu n'ayabacuruzi: neza Medicare, Medicare ACO, Medicare Advantage hamwe n'ayatanga n'amasiransi y'abacuruzi/abigenga.
3. Hisunzwe amategeko ya IRS, UVMHN NY Partners irashiramwo ivyasabwe mu mwaka uheze hamwe n'ayishuzwa umugwayi ubwiwe. Ivyasabwe vyigwako ni amafagitire yarishwe mu mezi 12, atari amaseruvise yatanze muri ico gihe. Mu gihe ivyasabwe bitaherahejwe gushika ku musu wanyuma w'amezi 12, ntibaheza ngo bijemwo mu biharuro vy'umwaka.
4. Mu guharura igitigiri gisanze c'ifagitire, turashiramwo amafaranga yose yemewe n'ikigo ca asiransi hongeweke n'amafaranga umugwayi azoriha. Aha hashobora kujamwo, ayo umuntu yirihira, n'ibice umunu ariha iruhande y'aya asiransi hamwe n'ayo akurigwako.
5. Mu gutanga asiransi dushiramwo amafaranga canke/ seruvise bisanzwe bihindurwa, UVMHN NY Partners baragabanya ibitigiri ku mpinyanyuro zakozwe kubera habuze uruhusha. Aya mafaranga ntarekuriwe uwuriha agashirwa ku gitigiri ca yose.

6. Muri ivyo biharuro harajamwo igitigiri cemewe n'uwutanga asiransi, havuyemwo ivyashizwemwo kubera kubura uruhusha rw'ubuyobozi, aya mafaranga agaca agaburwa n'amafaranga yose ya fagitire kuvyasabwe.
7. Ibiharuro bijanye n'umwaka Fiscal Year 2024 (Kuwa 1 Ukwezi kw'icumi 2023 – Kuwa 30 Ukwezi kw'icenda 2024) nico gitigiri gito c'ubufasha bushobora guhabwa abemerewe ubwunganizi:

- | | |
|--|-----|
| a. Champlain Valley Physicians Hospital: | 64% |
| b. Alice Hyde Medical Center: | 44% |
| c. Elizabethtown Community Hospital: | 51% |

8. Hisunzwe New York State Law, abagwayi bafise n'abatagira asiransi baragirigwa ukugabanirizwa guto kugendeye ku biharuro vya HFAL nk'uko biri aha hepfo. N'ubwo amabwiriza atabitegeka, amategeko yacu azoshiraho urugero rw'ihinyanyugwa ribereye ruhuriweko n'ibitaro bitatu dukorana, mu gushira ku rugero rumwe abagwayi bafise asiransi n'abari musu kuri asiransi mu bitaro bitatu vya UVMHN New York.

Urugero rw'ubutunzi	Ukwishura
Musi ya 200% FPL	Guheba fagitire zose
200% - 300% FPL	Abagwayi batagira asiransi: Ukugabanya ku bice 10% vy'amafaranga yari kurihwa kuri seruvise na Medicaid. Abagwayi bafise asiransi ariko bariha meshi: Gushika ku bice vya 10% vy'amafaranga yari kurihwa hisunzwe ayo umugwayi yari kuriha iruhande y'aya asiransi.
301% - 400% FPL	Abagwayi batagira asiransi: Ukugabanya ku bice 20% vy'amafaranga yari kurihwa kuri seruvise na Medicaid. Abagwayi bafise asiransi ariko bariha meshi: Gushika ku bice vya 20% vy'amafaranga yari kurihwa hisunzwe ayo umugwayi yari kuriha iruhande y'aya asiransi.

9. Urugero rw'iharurwa rihuriweko kuri AHMC, CVPH na ECH ku mwaka Fiscal Year 2025 ni:
 - a) Abagwayi babikwiye bafise asiransi bazoronswa uturusho hisunzwe FPL (guharura abari musu 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
 - b) 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%
10. Mu gihe habaye guceregwa mu kugaragaza ko umuntu abikwiye kandi hisunzwe amategeko y'umutekano, ibitaro vyose birishura amafaranga ayariyo yose arenze kuri fagitire AGB y'umugwayi ku bikorwa vyari kuba vyashizwe ku bwunganizi mu misi 240 kuva dosiye yemejwe. Ico kumenya n'uko ayarenga kuyarishwe ashobora kuza kuzindi fagitire zasigaye imbere y'uko umugwayi asubizwa.

INDINGANIZO Y'UGUKURIKIRANA IBIKORWA:

Isuzumwa z'umwaka

INSIGURO:

Guhindura imitegekere: Uguhinyanyura canke ugukuraho ideni kuri konte y'umuntu, akarorero ukubura uruhusha, n'ibindi.

Ingano y'amahera yemewe: Igitigiri kinini gishoboka c'ukuriha umugambi urihira ubuvuzi bwakozwe

Ayishuzwa yose: Igitigiri ca yose asabwa kuri seruvise zakozwe imbere y'ihinyanyugwa n'ukugabanya

Imbogamizi ku yishuzwa: Ibitaro vyose vyahebewe amatagisi bitegerezwa kugabanya ku mafaranga basanzwe basaba ku buvuzi bwihutirwa canke ubuvuzi bwahawe abagwayi bemerewe inyunganizi ku rugero rw'abagwayi bafise asiranse, kandi ntibashobora gukoresha igitigiri ca vyose.

Uburyo bwo kuraba ivyakozwe: Isuzumwa ry'ivyishuzwa vyarishwe n'amasiransi mu mwaka warangiye.

AMATEGEKO BIJANYE:

PAS1B Financial Assistance Program

IBIREBERWAKO:

IRC § 501⁽⁴⁾:

IRC § 501⁽⁵⁾:

IRC § 501⁽⁶⁾:

NYS PHL§2807k

ABASUZUMYI:

Katherine A Peterson, AVP ujejwe ivyinjira, AHMC/CVPH

Susan Vogelzang, Umuyobozi ujejwe guharurira abagwayi muri AHMC

Christine Cook, Umuyobozi wa seruvise z'ubutunzi ku bagwayi, ECH/PMC

Kirsten Pope, umuyobozi ujejwe kugenzura no kubahiriza mu kigo, CVPH

Shannon Lonergan, AVP Patient Access, CVMC/ECH/PMC/UVMMC

NYENEVYO: Melissa LaMountain, Umuyobozi wa Patient Access mu karere

URWEGO RUJEJWE KWEMEZA: VP Network ujejwe ivyinjira