UMWIRONDORO	PAS1A
Ubwoko bw'inyandiko	Itegeko
Uburyo ikoreshwamo	UVMH CVMC/PMC/UVMMC
Urwego rwa nyirayo	Visi Perezida wungirije wa Patient Access
Urwego rw'umukozi wabyemeje	Visi Perezida ushinzwe Imari & CFO
Itariki y'ishyirwa mu bikorwa	1/1/2026
Itariki y'isuzuma rikurikira	1/1/2029

University of Vermont Health

URWEGO: Porogaramu y'ubufasha bw'amafaranga – Vermont Hospitals

INTEGO: Gushyiraho politiki n'amabwiriza yo gukoresha gahunda y'ubufasha bw'amafaranga y'Ikigo cya University of Vermont Health ku bitaro byo muri Vermont.

INYANDIKO Y'ITEGEKO N'AMABWIRIZA: University of Vermont Health ("UVMH") ni umuryango uharanira gushyira umurwayi ku isonga, wiyemeje kuvura abarwayi bose mu buryo bungana, bubahiriza agaciro n'icyubahiro cyabo, hatitawe ku nyungu z'ubwishingizi bw'ubuvuzi cyangwa ubushobozi bwabo mu by'imari. Byongeye kandi, UVMH Vermont Hospital Partners (bisobanurwa hasi aha) biyemeje gutanga ubufasha mu by'imari ku bantu bafite ibibazo by'ibanze mu buvuzi kandi batagira ubwishingizi, bafite ubwishingizi budahagije, batemerewe muri gahunda za Leta, cyangwa badafite ubushobozi bwo kwishyura serivisi z'ubuvuzi zikenewe hashingiwe ku mibereho yabo yihariye mu by'imari. Bihuye n'inshingano zayo zo gutanga serivisi z'ubuvuzi zifatanye n'ineza, zinoze kandi zigerwaho ku giciro giciriritse, ndetse no gusohoza inshingano zacu nk'umuryango udaharanira inyungu, UVMH iharanira kwemeza ko ubushobozi bw'abafite ibyo bakeneye mu buvuzi budakwiye kuba inzitizi ibabuza gushaka cyangwa guhabwa ubuvuzi.

Ubufasha bw'amafaranga ntibufatwa nk'ubusimbura inshingano z'umuntu. Abarwayi barasabwa kubahiriza neza amabwiriza ya UVMH's Vermont Hospital Partners yo kubona izindi nzira zo kwishyura cyangwa ubundi bufasha mu by'imari, kandi bagatanga uruhare mu kiguzi cy'ubuvuzi bwabo hashingiwe ku bushobozi bwabo bwihariye bwo kwishyura. Abantu bafite ubushobozi bwo kugura ubwishingizi bw'ubuvuzi bazashishikarizwa kubikora, nk'uburyo bwo kwizeza ko babona serivisi z'ubuvuzi, gukomeza ubuzima bwabo rusange, ndetse no kurinda umutungo wabo bwite.

Mu rwego rwo gucunga neza umutungo no gufasha UVMH gutanga ubufasha bukwiye ku mubare munini w'abantu bakeneye ubufasha, hashyizweho politiki n'amabwiriza akurikira yo gutanga ubufasha mu by'imari ku barwayi.

Iyi politiki ikurikizwa mu Bitaro by'Indwara Rusange byakira abarwayi bavurwa baba mu bitaro ndetse no mu mashami atandukanye atanga serivisi z'ubuvuzi ku barwayi bavurwa bataha, ya UVMH Vermont Hospital Partners bakurikira:

Central Vermont Medical Center
130 Fisher Road
Berlin, VT 05602

Porter Medical Center
115 Porter Drive
Middlebury, VT 05753

University of Vermont Medical Center
111 Colchester Avenue
Burlington, VT 05401

UBURYO BIKORWA:

Ubufasha bw'amafaranga

<u>**Kwemererwa serivisi z'ubuvuzi:**</u>

Serivisi zikurikira zemerewe guhabwa ubufasha bw'amafaranga:

- Serivisi z'ubuvuzi bwihutirwa zitangirwa mu cyumba cy'indembe hamwe na
- Serivisi z'ubuvuzi zikenewe mu buryo bw'umwuga, nk'izo mu gihe cyihutirwa ku burwayi, aho kutavurwa ku gihe byateza impinduka mbi ku buzima bw'umuntu.

Serivisi zidashobora guhabwa ubufasha bw'amafaranga zirimo, ariko ntizigarukira kuri izi gusa:

- Serivisi z'ubwiza/guhinduza uruhu;

- Serivisi z'ihagarikwa ry'uburumbuke cyangwa kongera uburumbuke (urugero, IVF, gufungwa/cyangwa kongera gufungurwa k'umuyoboro w'intanga ku bagaboa, gufungwa/kongera gufungurwa k'umuyoboro w'iintanga ku gitsina gore);
- Serivisi zitari izo kuvurwa, harimo no kwitabwaho gusa igihe nta mpamvu yihutirwa yo kwitabwaho mu bitaro ihari;
- Serivisi zibumbatiwe mu ibwiriza rusange (urugero: igabanyirizwa ryamaze gushyirwa mu bikorwa);
- Serivisi z'ubushakashatsi/iz'igerageza;
- Kwita ku bantu badafite ubwenegihugu bw'Amerika bari muri Amerika bakoresheje viza y'abashyitsi/yabaje gutembera; *keretse* (i) ubwo buvuzi butanzwe mu cyumba cy'ubutabazi bwihutirwa; cyangwa (ii) uwo muntu udafite ubwenegihugu bw'Amerika abarizwa cyangwa akora muri Vermont igihe ubwo buvuzi butanzwe;
- Serivisi zitangwa muri Appletree Bay; ndetse na
- Serivisi zishyurwa n'umurwayi ariko akazasubizwa amafaranga n'ubwishingizi cyangwa undi wese bireba

Uburenganzira bw'umuvuzi: Abavuzi bose bakora muri UVMH batanga serivisi mu bitaro bya UVMH Vermont Hospital Partners n'ibikorwa by'ubuvuzi byishingirwa muri iri bwiriza. Urutonde ruvuguruye rw'abavuzi bemerewe ruraboneka ku rubuga rwa interineti rwa buri bitaro, aho imiyoboro yarwo iboneka mu gice cy'amakuru yo kuvugana n'iyi gahunda muri iri bwiriza. Gusaba kopi y'urutonde ku buntu, musabwe kuvugana n'Ishami rishinzwe abakiriya kuri 802-847-8000 cyangwa kuri 800-639-2719.

Ibyishyurwa mu bitaro: Serivisi zose zitangwa cyangwa zasabwe kuri UVMH Vermont Hospital Partners hatarebwe ko ari umukozi cyangwa umuganga wahawe akazi. *Icyitonderwa:* Iri tegeko rigenewe gusa ku bijyanye no kwishyura amafaranga y'ibitaro/ibikorwa remezo; reba igice cy'uburenganzira bw'umuvuzi kugira ngo umenye niba fagitire y'umuganga izishyurwa.

Kwemererwa ubufasha bw'amafaranga: Kwemererwa guhabwa ubufasha bw'amafaranga bizagenwa ku bantu badafite ubwishingizi, bafite ubwishingizi budahagije, batemerewe mu buryo ubwo ari bwo bwose bw'inyungu z'ubuvuzi za Leta, cyangwa badafite ubushobozi bwo kwishyura ubuvuzi bwabo, hashingiwe ku isuzuma ry'ibikenewe mu by'imari hakurikijwe iri bwiriza. Gutangwa k'ubufasha bizashingira ku isuzuma ryihariye ry'ibikenewe mu by'imari kandi bizaterwa n'Ibisabwa mu gutura bisobanurwa hasi aha, ariko ntibizashingira ku myaka, ubwoko, ibara ry'uruhu, igitsina, amahitamo mu bijyanye n'imibonano mpuzabitsina, indangagitsina, irangamimerere, idini, inkomoko, ubwenegihugu, sitati y'ubwimukira, ururimi rw'ibanze, ubumuga, uko ubuzima buhagaze, cyangwa amakuru y'imisemburo n'uturemangingo.

Uretse mu gihe Igiciro cy'ubuvuzi kiruta cyane ayo ugomba kwishyura (nk'uko bisobanurwa hasi aha), kwemererwa guhabwa ubufasha mu by'imari bishingira ku gusuzuma amafaranga yinjira n'imitungo y'umuntu. Umurwayi agomba gutsinda amasuzuma yombi kugira ngo yemererwe guhabwa ubufasha bw'amafaranga.

- Isuzuma ku mafaranga yinjizwa: Umurwayi ufite amafaranga yinjira mu rugo, byemejwe hakurikijwe 18 V.S.A. § 9481(5), ari ku rugero rwa 400% cyangwa munsi y'Amabwiriza y'Urwego rw'Ubukene rwa Leta Zunze Ubumwe za Amerika (Federal Poverty Level Guidelines, FPLG), ashobora gutsinda isuzuma ry'amafaranga yinjira.

    - Ababana n'umurwayi bafite imyaka 18 cyangwa irenga bashobora kubarwa mu mubare w'abantu bo mu rugo igihe batangajwe nk'ababana n'umurwayi ku rubuga rw'imisoro y'Amerika.
    - Abakozi bahinduranya aho bakorera bafite abagize umuryango wabo w'ako kanya (umugabo/umugore n'abana bavukiye cyangwa abana bafashwe mu buryo bw'ubugiraneza) batuye hanze y'igihugu bazabarwa mu mubare w'abantu bo mu rugo.

- Isuzuma ku mitungo: Buri muntu cyangwa urugo rwemerewe kugira umutungo ushobora guhita ukoreshwa ungana n'urwego rw'amafaranga yinjira kuri 400% by'Amabwiriza y'Urwego rw'Ubukene (FPL), hubahirijwe umubare w'abantu bo mu rugo. Niba umutungo ushobora guhita ukoreshwa uri muri aya mabwiriza, umurwayi atsinda isuzuma ry'imitungo.

    - Umutungo ushobora guhita ukoreshwa ni umutungo ushobora guhindurwa amafaranga mu ntoki utabiherewe ibihano bikomeye, kandi urimo ariko nturangirira kuri ibi gusa: konti z'ibaruramari, konti z'ubwizigame, cyangwa konti z'isoko ry'imari; konti z'ubucuruzi zitari zemewe,
    - Umutungo ushobora guhita ukoreshwa *nturimo* ahantu h'ingenzi ho guturamo mu rugo, konti z'ubwizigame bw'izabukuru zemewe (urugero, 401(k), IRA, n'ibindi), gahunda z'ubwishyu bw'izabukuru, ndetse na konti z'ubwizigame bwa 529, imitungo y'inyongera hamwe n'ubutaka. Umutungo nk'uyu ntuzabarwa mu isuzuma rigamije kumenya niba umuntu yemerewe guhabwa ubufasha mu by'imari.

- Igiciro cy'ubuvuzi gisumba kure icyo ugomba kwishura: Ku barwayi bafite amafaranga yinjira mu rugo, byemejwe hakurikijwe 18 V.S.A. § 9481(5), ari ku rugero rwa 600% cyangwa munsi y'Amabwiriza y'Urwego rw'Ubukene (FPLG), kandi fagitire y'ibitaro yishyurwa n'umurwayi irengeje 20% by'amafaranga yinjira mu rugo; UVMH izagabanya amafaranga asigaye ku murwayi kugera kuri 20% by'amafaranga yinjira mu rugo cyangwa $10,000, icyo ari cyo cyose kiri hasi.

Ibigenderwaho mu miturire: Abarwayi bagomba kuba batuye mu karere gatangirwamo serivisi za UVMH keretse serivisi z'ubuvuzi ari iz'ubutabazi cyangwa z'ubutabazi bwihutirwa. Serivisi zateganyijwe ku barwayi batuye hanze y'akarere kavugwa na serivisi za UVMH ntizemerewe guhabwa ubufasha mu by'imari. Ubufasha mu by'imari ku baturage batuye hanze y'akarere kavugwa na serivisi za UVMH buzemerwa gusa mu bihe byihariye kandi bufite uburenganzira bukwiye bwo kwemeza.

Akarere gatangirwamo serivisi za UVMH gasobanurwa nka: Intara zose za Vermont, zimwe mu ntara za New York (Clinton, Essex, Franklin, Washington, Hamilton, Warren, na St. Lawrence) ndetse na zimwe mu ntara za New Hampshire ku bijyanye na laboratwari y'icyitegererezo (Intara za Coos, Grafton, na Sullivan).

- Abatuye muri Vermont baba batuye muri Vermont, bakorera umukoresha wa Vermont batanga serivisi muri Vermont cyangwa biga muri Vermont, cyangwa bahurije hamwe ibi byose. Iri jambo ririmo umuntu uba muri Vermont igihe serivisi zitanzwe ariko utagira aho atuye hihariye kandi hahoraho.
- Abatuye New York bagomba kuba batuye mu karere gatangirwamo serivisi zacu igihe kirenze amezi 6 mu mwaka kugira ngo buzuze ibisabwa ku bijyanye no gutura.

Icyemezo cy'aho umuntu atuye gishobora kwemezwa n'icyo ari cyo cyose muri ibi bikurikira:

- Icyemezo cya vuba cya raporo y'imisoro y'Amerika kigaragaza aderesi y'akarere kavugwa na serivisi;
- Uruhushya rwo gutwara ibinyabiziga rwo mu karere gatangirwamo serivisi, fagitire z'aho umuntu atuye zigaragaza aderesi y'akarere gatangirwamo serivisi, amasezerano yo gukodesha umutungo uri mu karere gatangirwamo serivisi cyangwa fagitire y'ibikorwa remezo by'ibanze mu karere gatangirwamo serivisi, kopi y'amasezerano y'umukozi uhinduranya aho akorera cyangwa ibaruwa y'amasezerano y'akazi yatanzwe n'umukoresha;
- Inyemezabwishyu y'akazi muri Vermont, icyemezo cyo kwiyandikisha ku ishuri, cyangwa inyandiko yanditse itangwa na Open-Door Clinic; cyangwa
- Ibaruwa yanditse kandi iriho umukonow'umurwayi (cyangwa umurera cyangwa umwitaho, bitewe n'aho bikwiriye) igaragaza ko umurwayi yari atuye muri Vermont ariko atagira aho atuye hihariye igihe cy'itangwa rya serivisi.

Ubwishingizi bw'Ubuvuzi n'Ubwishyu bw'Inshingano: Serivisi zatanzwe ku kigo cya UVMH Vermont Hospital Partner zizishyurirwa ku bwishingizi bw'ibanze bw'umurwayi, ubwishingizi bwite bw'ubuvuzi, gahunda y'ubuzima y'umukoresha, ubwishingizi bw'abakozi, ibigenerwa umukozi cyangwa izindi nshingano zitegerejwe kwemezwa n'abatanga ubwishingizi bw'imbere mu gihugu cyangwa izindi nshingano z'abatatu. Mu gihe hashobora kubaho kwishyurwa kw'inshingano ku byerekeye impanuka y'imodoka cyangwa indi mpanuka ariko kwishyurwa bikaba bitegerejwe, UVMH izatanga ikirego cyo kurengera amafaranga kugira ngo irinde inyungu zayo mu by'imari, uretse ku bakoresha Medicare/Medicaid. Nyuma yo gutanga ikirego cyo kurengera inyungu, ubufasha mu by'imari bushobora gutangwa, niba umurwayi yujuje ibindi bisabwa. Nibigera igihe kiri imbere ko ubwishyu ku nshingano butangwa, ikirego cyo kurengera inyungu cyantanzwe na UVMH kizahesha uburenganzira UVMH bwo kugaruza ubufasha cyangwa bumwe mu bufasha bw'amafaranga bwahawe umurwayi mbere.

Icyemezo cya Porogaramu y'Ubuvuzi Rusange/Ibigenderwaho mu Guhinduranya ubuvuzi: Abarwayi basaba gahunda y'ubufasha mu by'imari ya UVMH Vermont Hospital Partner basuzumwa kugira ngo hamenyekane niba bashobora kwemererwa mu bikorwa bya Leta cyangwa by'igihugu by'ubuvuzi, kandi bashishikarizwa gusaba ubwishingizi bw'ubuvuzi. Uretse ku bimukira badafite ibyangobwa bibemerera, abarwayi bamenyekanye nk'abashobora kwemererwa muri Medicare cyangwa Medicaid, gusaba no gukurikiza amabwiriza y'izo gahunda ni ibisabwa mbere yo kwemererwa muri gahunda y'ubufasha mu by'imari ya UVMH.

Ibidakubiyemo:

- Abarwayi babarirwa mu ACT119 ry'ibyirengangizwa ntibazagabanyirizwa igabanuka ry'amafaranga hashingiwe kuri iri tegeko.
- Abatuye Vermont bemerewe gukoresha Medicaid basabwa gushaka ubwishingizi gusa igihe amafaranga yabo yinjira ari munsi y'asabwa ntarengwa mu mabwiriza ya Medicaid.

- Kudasaba kwiyandikisha muri porogarame rusange ku mwimukira udafite ibyangombwa byemewe ntibizaba impamvu yo kudahabwa ubufasha mu by'imari.
- Kwanga kugura ubwishingizi bw'ubuvuzi bwite cyangwa bwo guhinduranya ubuvuzi n'abatuye Vermont ntibizaba impamvu yo kubima ubufasha mu by'imari.
- Abarwayi bafite imyemerere y'idini cyangwa umuco ubabuza gushaka cyangwa kwakira ubufasha mu by'imari butangwa n'ikigo cya Leta bashobora kutabarwa mu bakurikiza ibigenderwaho mu guhabwa porogaramu y'ubuvuzi rusange. Umurwayi, ariko, azasabwa kwishyura igice cy'ubufasha mu by'imari, bizasuzumwa n'akanama kagenzura iby'Ubujurire muri Porogaramu y'Ubufasha mu by'Imari hamwe n'Umuyobozi Mukuru w'Imari (CFO).

<u>Isuzuma ry'Ibikenewe mu by'Imari:</u> Ibikenewe mu by'imari bizagenwa hakurikijwe uburyo burimo isuzuma ryihariye ku muntu, rizaba ririmo ibi bikurikira:

- Uburyo bwo gusaba, aho umurwayi cyangwa umwishingizi w'umurwayi asabwa kubahiriza no gutanga amakuru bwite, ayerekeye iby'imari n'ayandi yerekeye isuzuma akenewe mu kwemeza ibikenewe mu by'imari;
- Isuzuma ry'inkomoko z'amakuru asanzwe aboneka ku mugaragaro atanga amakuru ku bushobozi bw'umurwayi cyangwa umwishingizi w'umurwayi bwo kwishyura;
- Umuhate ukomeye wa UVMH wo gushakisha izindi nzira zikwiye zo kwishyura no kubona ubwishingizi binyuze muri porogaramu zishyurwa n'abantu ku giti cyabo cyangwa iz'ahandi, kandi, aho bikwiye, gufasha umurwayi gusaba izo porogaramu;
- Kwita ku mutungo ushobora guhita ukoreshwa w'umurwayi, hamwe n'izindi nzira zose z'imari umurwayi afite; kandi n'
- Isuzuma ry'imyenda y'umurwayi iri ku kigo cya UVMH y'ama serivisi yemewe yatanzwe mbere.

Mu bihe by'Ubufasha mu by'Imari bw'Ikigereranyo, nk'uko bisobanurwa hasi aha, uburyo bwo gusaba bushobora guhindurwa hakurikijwe uko UVMH ibibona.

Byaba byiza, ariko si ngombwa, ko gusaba ubufasha mu by'imari no gusuzuma ibikenewe mu by'imari biba mbere y'itangwa rya serivisi. Umurwayi agomba kuba afite umwenda uriho ubu ugomba kwishyurwa ku kigo cya UVMH Vermont Hospital Partner, cyangwa hari icyizere ko konti iri gutegerejweho kwishyurwa n'ubwishingizi izasiga umwenda ugomba kwishyurwa ku kigo cya UVMH Vermont Hospital Partner, cyangwa serivisi yateganyijwe cyangwa yoherejwe ku kigo cya UVMH Vermont Hospital Partner biteganyijwe gusiga umwenda w'umurwayi.

<u>Kwemererwa Ubufasha mu by'Imari by'agateganyo:</u> Hari igihe umurwayi ashobora kugaragara nk'uwemerewe ubufasha, ariko nta busabe bw'ubufasha mu by'imari buriho kubera kubura ibyangombwa byemeza. Kenshi haboneka amakuru ahagije atanzwe n'umurwayi cyangwa akomoka ku zindi nkomoko ashobora gutanga ibimenyetso bihagije byo guha umurwayi ubufasha mu by'imari.

Kwemererwa ku buryo bw'agateganyo bishobora gusuzumwa hashingiwe ku buzima bwihariye bw'umuntu, bushobora kubamo:

- Kwemererwa mu zindi gahunda z'ubufasha za Leta cyangwa iz'akarere zidaterwa inkunga (urugero, Medicaid)
- Kwemererwa muri Porogaramu y'ubufasha mu kunganira imirire (SNAP)
- Kwitabira Porogaramu zita ku bagore, Impinja n'abana (WIC)
- Umurwayi afunzwe/ari mu gereza afite imyenda itishyurwa n'ubwishingizi
- Umurwayi udafite aho kuba

Kwemererwa ku buryo bw'agateganyo bizashyirwa ku bwishyu buhabwa kode yihariye kugira ngo ayo mafaranga adashyirwa muri Raporo y'Ikiguzi cya Medicare.

<u>Igihe cyo gusaba gushyirwa muri porogaramu:</u> UVMH izakora ku busabe bwuzuye butanzwe n'abantu igihe icyo ari cyo cyose mu gihe cyo kwishyura.

<u>Igihe giteganyijwe cyo kugenzura ubusabe:</u> Mu minsi 30 y'akazi ikurikira kwakira ubusabe bw'ubufasha mu by'imari, UVMH izamenyesha umurwayi mu nyandiko niba ubusabe bwemejwe cyangwa butemejwe, cyangwa, niba ubusabe butuzuye, amakuru akenewe kugira ngo busuzumwe neza. Andi makuru, niba asabwe, agomba gutangwa mu minsi 30 uhereye igihe yasabwe, bitabaye ibyo ubusabe buzafungwa kubera kudakurikiza amabwiriza. Niba UVMH yanze ubusabe bw'umurwayi, ubutumwa bwanditse buzagaragaza impamvu zishingiye ku by'ukuri zo kwangwa kw'ubusabe. Niba UVMH yemeje ubusabe bw'ubufasha mu by'imari, UVMH izaha umurwayi imibare y'ubufasha mu by'imari bwatanzwe hamwe na fagitire ivuguruye.

Niba UVMH yanze ubusabe bw'ubufasha mu by'imari, umurwayi ashobora gutanga ubujurire mu minsi 60 ikurikira kwakira icyemezo cya UVMH. UVMH izamenyesha umurwayi ibyemezo byayo byo kwemeza cyangwa kwanga ubujurire bw'umurwayi mu minsi 60 ikurikira kwakira ubujurire.

Igihe cyo kwemererwa ubufasha bw'amafaranga: Ibikenewe mu by'imari bizasubirwamo isuzuma buri gihe serivisi itangwa, niba isuzuma ry'imari rya nyuma ryakozwe hashize amezi arenga atandatu, cyangwa igihe cyose amakuru y'inyongera yerekeye uburenganzira bw'umurwayi ku bufasha azamenyekana. Isuzuma rishya ry'abarwayi bafite ubumuga cyangwa bafite imyaka irengeje 64 kandi amafaranga yabo yinjira ahoraho ari munsi ya 400% by'Amabwiriza y'Urwego rw'Ubukene (FPLG) rizakorwa buri mwaka. Isuzuma rishya ry'abakozi ba UVMH buzuye cyangwa igice cy'igihe cyabo bafite amafaranga yinjira ari munsi ya 400% by'Amabwiriza y'Urwego rw'Ubukene (FPLG) rizakorwa buri mwaka. Ni inshingano z'umurwayi kumenyesha UVMH ku mpinduka z'imari ziba mu gihe cyo kwemererwa.

Amabwiriza agenga ubufasha bw'amafaranga: Ingano y'ubufasha itangwa ku murwayi wemerewe izatandukana hashingiwe ku rwego rw'amafaranga yinjira. Ku barwayi bemerewe badafite ubwishingizi, igihembo kizashingira ku igabanyirizwa ry'amafaranga asanzwe ashyirwa kuri fagitire ("AGB") y'izo serivisi zatanzwe. Ku barwayi bemerewe bafite ubwishingizi, kwemererwa bizashingira ku igabanyirizwa ry'ayo mafaranga umurwayi yishyura ku giti cye. Nta gihe na kimwe umurwayi wemerewe azishyuzwa amafaranga arengeje AGB ku buvuzi bwihutirwa cyangwa ubundi buvuzi bukenewe mu buryo bw'umwuga, nyuma yo gukuraho byose, igabanyirizwa ry'amafaranga (harimo n'iry'iri bwiriza), n'ubwishyu bw'ubwishingizi.

Amafaranga asanzwe ashyirwa kuri fagitire, cyangwa AGB, bisobanura amafaranga UVMH isanzwe yishyuza abantu bafite ubwishingizi bwishyura serivisi zimwe, bigenderwaho hakoreshejwe "uburyo bwo gusubiza amaso inyuma muri fagitire z'igihe cyahise" nk'uko bisobanurwa muri26 C.F.R. § 1.501(r)-5(b)(3). Mushobora kubona kopi y'imibare ya AGB n'ijanisha ryayo, ivugururwa buri mwaka, mu nyandiko kandi ku buntu, musura urubuga rwacu rwa interineti cyangwa mugahamagara ishami ryacu rifasha abakiriya. Amabwiriza yo kuvugana hifashishijwe urubuga rwa interineti na telefone aboneka mu gice cy'amakuru yo kuvugana cy'iri bwiriza.

Guhabwa ubufasha:

- Abarwayi bemerewe bazahabwa ubuvuzi ku buntu (igabanyirizwa rya 100% ku myenda yishyurwa ku giti cyabo) igihe amafaranga mbumbe yinjira mu rugo yagenwe kandi avuguruwe ari ku rugero rwa 250% cyangwa munsi y'urwego rw'ubukene rwa Leta Zunze Ubumwe za Amerika (FPLG).
- Abarwayi bemerewe badafite ubwishingizi bafite amafaranga mbumbe yinjira mu rugo yagenwe kandi avuguruwe hagati ya 250% na 400% by'urwego rw'ubukene rwa Leta (FPLG) bazahabwa igabanyirizwa ry'inyongera rya 40% ku mafaranga asanzwe ashyirwa kuri fagitire y'izo serivisi zatanzwe.
- Abarwayi bemerewe bafite ubwishingizi cyangwa indi myishyurire y'izo serivisi zatanzwe, kandi bafite amafaranga yinjira mu rugo hagati ya 250% na 400% by'urwego rw'ubukene rwa Leta (FPLG), bazahabwa igabanyirizwa ry'inyongera rya 40% ku mafaranga umurwayi yishyura ku giti cye, nyuma yuko ubwishingizi cyangwa ubundi buryo bwishyura iyo serivisi bumaze kwishyura uruhare rwabo.

Gukora ku Busabe Bwemejwe: Iyo ubusabe bwemejwe, ubufasha bw'umurwayi bushyirwa ku myenda yose arimo (urugero, iy'ibitaro n'iy'umuganga, amafaranga yose ku badafite ubwishingizi n'umwenda usigaye nyuma y'ubwishingizi ku bafite ubwishingizi) kandi kireba igihe cyo gutanga ubufasha cy'amezi atandatu cyangwa cumi nabiri, nk'uko byavuzwe hejuru, igihe amafaranga yinjira adahinduka mu mwaka w'akazi. Igihe cyo gutanga ubufasha gitangira ku itariki ubusabe bwemejwe, kandi kikarangira ku munsi wa nyuma w'ukwezi ubufasha buzarangirira. Iyo igihe cy'ubufasha kirangiye, abarwayi basabwa kongera gusaba ubufasha mu by'imari, kandi hashingiwe ku rwego rw'imari rwabo, icyiciro cy'ubufasha cyabo gishobora guhindurwa.

Gusubiza amafaranga: Niba umurwayi atanze ubusabe bwuzuye bw'ubufasha mu by'imari hanyuma hakagaragara ko yemerewe ubufasha mu by'imari, UVMH izasubiza amafaranga yose yarenze yishyuwe ku buvuzi bwe mu minsi 240 yabanje mbere yo kwakira ubusabe bwuzuye. Kwishyura byakozwe mbere y'igihe cy'ubusabe mu minsi 240 ntabwo amafranga azasubizwa.

Ubujurire/Gusuzuma ikirego cy'umuntu: UVMH yemera ko hari impamvu zihariye zishobora kubaho aho amafaranga yinjira y'umuntu ashobora kurenza amabwiriza ya porogaramu yo kwemerewa cyangwa aho hakiri ikibazo gikomeye cy'ubufasha bwemejwe. Abarwayi bafite iminsi 60 nyuma yo kwakira icyemezo cyanditse ku bufasha mu by'imari kugira ngo bajuririre icyo cyemezo. UVMH izamenyesha umurwayi bitarenze iminsi 60 nyuma yo kwakira ubujurire niba ubujurire bwemejwe cyangwa bwanzwe.

Komite ihuriweho ishinzwe ubujurire izaterana mu gusuzuma ubujurire, kimwe n'ibihe bigoye bikabije cyangwa ibyihariye bitujuje amabwiriza yashyizweho na gahunda ariko byerekana ibihe bikomeye byihariye. Komite izasuzuma ibirego hanyuma itange inama ku Muyobozi Mukuru w'Imari, CFO. CFO niwe ufata umwanzuro wa nyuma.

Aho gukenerwa k'ubuvuzi bidasobanutse, dosiye zizashyikirizwa Uuyobozi Mukuru w'Ubuvuzi cyangwa uwagenwe kugira ngo afate icyemezo ku bijyanye na serivisi z'ubuvuzi zikenewe zatanzwe. Niba serivisi zisuzumwe zikaba zikenewe mu buryo bw'ubuvuzi kandi amabwiriza y'ukwemerewa mu bufasha mu by'imari yuzuye, ubufasha buzatangwa.

Igihe cyo kumenyesha: UVMH izashyira imbaraga zifatika mu kumenyesha abarwayi ku bijyanye na gahunda y'ubufasha mu by'imari. Iki gihe gitangira ku itariki fagitire y'umurwayi igaragaza imyenda y'ubuvuzi, kandi kirangirana n'iminsi 180 nyuma yaho. Nk'uko bisobanurwa muri iri bwiriza, uburyo bwinshi bwo kumenyesha burakorwa mbere y'itangwa rya serivisi, mu gihe serivisi zitangwa, no mu gihe cyose cy'iminsi 180 y'ibarurwa ry'imyenda.

Niba ku mpera y'igihe cyo kumenyesha cy'iminsi 180 konti yaroherejwe ku kigo gikurikirana imyenda kandi ubusabe bwakiriwe bukemezwa, konti izasubizwa mu kigo kandi ikorwe hakurikijwe gahunda y'ubufasha mu by'imari.

Amabaruwa y'ubusabe no guhabwa ubufasha: Hakurikijwe amabwiriza y' ACT119, ibi bikurikira bizagaragarira mu nyandiko yanditse igenewe abarwayi.

- Ku busabe butuzuye, amabaruwa azamenyesha umurwayi amakuru akenewe kugira ngo ubusabe burangizwe
- Kwemeza bizagaragaza ingano y'ubufasha, ishingiro ryo kubara ayo mafaranga yishyuwe, hakurikiraho fagitire ivuguruye ku myenda yose iri mu gihe gikurikira cyo kwishyura, hifashishijwe gahunda z'ingengo y'imari zitarenza gatanu ku ijana by'amafaranga yinjira buri kwezi y'umurwayi.
- Kwangwa kw'ubusabe bizagaragaza n'impamvu ubusabe bwanzwe hamwe n'amakuru y'uburyo bwo kujuririra icyo cyemezo.

Imbaraga Zifatika: Imbaraga zifatika zizashyirwamo kugira ngo hamenyekane niba umurwayi yemerewe ubufasha mu by'imari mbere yo kohereza umwenda mu kigo gikurikirana amadeni. Imbaraga zifatika zishobora kuba zirimo gukoresha amanota agenderwaho mu kwemeza by'agateganyo, kumenyesha no gutunganya ubusabe ndetse no kumenyesha umurwayi mbere, mu gihe, na nyuma yo gutangwa kwa serivisi.

- UVMH ntizatangiza ibikorwa byihariye byo gukurikirana imyenda (ECA)
- Ubusabe butuzuye buzatunganywa hamenyeshwa abarwayi, bahabwa amabwiriza y'uko ubusabe bushobora kurangizwa neza cyangwa ibyangombwa by'inyongera bisabwa, hamwe n'igihe cy'iminsi 30 cyo gusubiza ku busabe bwa UVMH
- UVMH izakora ku busabe bwuzuye mu minsi 30 nyuma yo kwakira ubusabe

University of Vermont Health Partners: Abarwayi bashobora gutanga ubusabe bumwe gusa bwo gufashwa ku kigo cya UVMH Vermont Partner cyavuzwe muri iri bwiriza. Bitewe n'itandukaniro mu mategeko ya Leta, ubusabe butandukanye bugomba gutegurwa ku bafatanyabikorwa ba UVMH bo muri New York. Buri mufatanyabikorwa azatanga ubufasha ku rwego rukwiye rw'igihembo cya FPLG rwashyiriwe ku kigo runaka, hashingiwe ku mibare yihariye ya AGB yashyiriwe ku kigo. Ibyangombwa bishyigikira bizabikwa n'ikigo gikora ku busabe, ariko bizaboneka ku kigo gifatanyabikorwa igihe bikenewe kugira ngo byorohereze imirimo y'isuzuma.

Itumanaho rya porogaramu Itanga ubufasha bw'amafaranga ku barwayi n'abaturage muri rusange: Imenyekanisha ryerekeye ubufasha bw'amafaranga riraboneka muri UVMH, rizaba irimo nimero y'itumanaho, kandi izakwirakwizwa na UVMH mu buryo butandukanye, bushobora kubamo, ariko ntibugarukira gusa kuri:

- Ibisobanuro kuri porogaramu y'ubufasha mu by'imari byanditse kuri buri nyandiko y'umurwayi.
- Gushyira amatangazo mu byumba by'ubutabazi, mu mashami yakira abarwayi no mu mashami yandika barwayi ndetse no mu biro bishinzwe serivisi z'imari ku barwayi biri ku bigo by'ubuvuzi; amatangazo agaragara neza ashobora kuboneka mu ishami nyamukuru ryandika abarwayi no mu byumba by'ubutabazi.
- Gutanga kopi y'isomo ry'ingenzi ry'iri bwiriza mu rurimi rusanzwe ku gihe cyo kwiyandikisha ku bigo by'ubuvuzi no gutanga iri somo ku mashami yacu mato y'ubuvuzi. Gutanga kopi z'iri bwiriza n'ubusabe igihe zisabwe.
- Ku barwayi binjiye mu bitaro, abasuzumwa no ku barwayi baguma mu bitaro igihe gito, hazatangwa kopi y'igitabo cy'abarwayi binjiye mu bitaro, irimo amakuru yerekeye porogaramu y'ubufasha mu by'imari.

- Amakuru azaboneka ku rubuga rwa UVMH, harimo politiki, isomo ry'ingenzi mu magambo yoroheje, ubusabe, ibibazo bikunze kubazwa, amabwiriza ya FPLG n'amakuru y'uburyo bwo gutumanaho kugira ngo haboneke ubufasha bwo gukurikirana aho bigeze bikorwa.
- Kohereza abarwayi gusaba ubufasha mu by'imari bishobora gukorwa n'umukozi uwo ari we wese wa UVMH cyangwa abakozi b'ubuvuzi, harimo abaganga, abaforomo, abajyanama mu by'imari, abakozi b'imibereho myiza, abashinzwe imicungire y'ibibazo by'abarwayi, abakirisitu, n'abaterankunga b'amadini. Gusaba ubufasha mu by'imari bishobora gukorwa n'umurwayi cyangwa umunyamuryango w'umuryango, inshuti ya hafi, cyangwa umuntu ufitanye isano n'umurwayi, hakurikijwe amategeko agenga kugira amakuru ibanga.
- Ubusemuzi bw'indimi ku bantu bafite ubumenyi buke ku rurimi rw'Icyongereza buzahabwa abaturage bafite abantu >1,000 cyangwa 5% by'umuryango w'akarere gatangirwamo serivisi. Byongeye kandi, ubusemuzi bw'indimi ku bafatanyabikorwa ba UVMH bo muri Vermont buzajyamo indimi 14 z'ingenzi zagaragajwe na Vermont Office of Racial Equity 2023 Language Access Repor (Ibiro bya Vermont bishinzwe uburinganire bw'abaturage bose mu kubona amakuru mu rurimi bakoresha). Ubusemuzi bw'inyandiko buboneka ku rubuga rwacu rwa interineti rusange cyangwa igihe busabwe aho kwiyandikisha hose. Ubusesenguzi bw'indimi mu magambo buboneka igihe uhamagaye Ishami ry'Ubucungamari bw'Abakiriya na/cyangwa uganiriye n'umujyanama mu by'imari ku kigo cyacu cy'ibitaro gikuru. Amakuru yo gutumanaho agaragazwa hasi aha.
- Abarwayi bakeneye kopi yasemuwe mu rundi rurimi na/cyangwa ubufasha mu kuzuza ubusabe bazafashwa n'abajyanama b'imari na/cyangwa abakozi ba serivisi y'abakiriya, bazashaka umuntu utanga serivisi z'ubusemuzi zikwiye.
- Amakuru, amakarita yamamaza n'inyandiko zirimo amakuru biboneka mu biro bishinzwe Guteza Imbere Ubuzima Rusange, aho abakozi baganira n'amahuriro rusange n'abajyanama batanga amakuru na porogaramu biboneka ku baturage.
- Amategeko ngenderwaho, ubusabe, gahunda yuko abaganga bagomba gukora hamwe n'incamake y'amakuru kuri porogaramu mu magambo yumvikana biraboneka kandi ku buntu, kuri murandasi, imbonankubone ahantu hagaragajwe hepfo.

<u>Uko basaba ubufasha bw'amafaranga:</u> Abarwayi bashaka ubufasha bw'imari bagomba kuzuza no gutanga ifishi y'ubusabe, harimo n'ibyangombwa byose bisabwa. Ubusabe bugomba kuba burimo umukono w'uwasabye cyangwa umukono w'umuhagarariye ukora mu mwanya we (urugero: uburenganzira bwo guhagararira umuntu butangwa n'umunyamategeko). Umukono ugaragaza ko amakuru yatanzwe ari yo, ndetse no kwemeza ko amafaranga yinjira ubu akiri uko agaragazwa ku mafishi y'imisoro ya leta. Ohereza ubusabe bwawe bwuzuye, hamwe n'ibyangombwa bishyigikira, kuri aderesi zikurikira:

UVMH Patient Access Department
40 IDX Drive, Bldg. 200-22052
111 Colchester Avenue, Burlington, VT 05401

<u>Incamake y'Amakuru ku buryo bwo gutumanaho muri Porogaramu:</u> Amabwiriza, ubusabe, gahunda yuko abaganga bagomba gukora, incamake y'amakuru kuri porogaramu mu rurimi rworoshye n'ubufasha bwo guhura imbanankubone buboneka ku buntu kandi bushobora kuboneka binyuze kuri:

- University of Vermont Medical Center
  - Urubuga: http://UVMHealth.org/medcenter
  - Serivisi z'abakiriya: (802) 847-8000 cyangwa (800) 639-2719
  - Ubujyanama ku mafaranga: (802) 847-1122 cyangwa ubufasha bw'imbonankubone, UVMMC, 111 Colchester Avenue, Burlington, VT 05401
  - Porogaramu y'ubufasha bw'ubuzima: (802) 847-6984 cyangwa uhamagare ku buntu (888) 739-5183
  - Fagisi: (802) 847-9332
  - Kwiyandikisha bikorerwa ahantu hose
  - Ubwishingizi bw'abaganga: https://www.UVMHealth.org/medcenter/patients-and-visitors/billing-insurance-and-registration/financial-assistance
- Porter Medical Center:
  - Urubuga: http://www.portermedical.org
  - Serivisi z'abakiriya: (802) 847-8000 cyangwa (800) 639-2719
  - Abarwayi bashobora guhamagara (802) 388-8808, hitamo 5, kuva kuwa Mbere kugeza kuwa Gatanu, saa 7:30 za mugitondo – saa 4:00 z'umugoroba
  - Ubuvugizi mu by'amafaranga kuri 23 Pond Lane, Middlebury VT 05753
  - Kwiyandikisha bikorerwa ahantu hose

    - Ubwishingizi bw'abaganga: http://www.portermedical.org
- Central Vermont Medical Center:
    - Serivisi z'abakiriya: (802) 847-8000 cyangwa (800) 639-2719 cyangwa (802) 371-4600 hitamo 1, uburyo bwa 1
    - Ubujyanama ku mafaranga: 3 Home Farm Way, Montpelier, VT 05602
    - Urubuga: https://www.cvmc.org/patients-visitors/patient-financial-services/financial-assistance
    - Kwiyandikisha bikorerwa ahantu hose
    - Ubwishingizi bw'abaganga: https://www.cvmc.org/patients-visitors/patient-financial-services/financial-assistance

Isano ku mabwiriza yo kwishyuza: Ubuyobozi bwa UVMH buzagena amabwiriza n'ingamba zo kwishyuza amafaranga imbere mu kigo no hanze yacyo, hubahirizwa uburyo umurwayi ahabwa ubufasha bw'imari, ubushake bw'umurwayi bwo gusaba gahunda ya leta cyangwa ubufasha bw'imari bwa UVMH, ndetse n'ubushake bw'umurwayi bwo kubahiriza amasezerano ye yo kwishyura UVMH. Ku barwayi bahabwa ubufasha bw'imari kandi bakorana neza mu rwego rwo kwishyura amadeni y'ivuriro, UVMH ishobora gutanga gahunda z'igihe kirekire cyo kwishyura ku barwayi bemerewe.

Icyitonderwa: UVMH ntizakora ibikorwa bidasanzwe byo kwishyuza amadeni (ECA). ECA isobanurwa nk'igurishwa ry'ideni ry'umurwayi ku wundi muntu wishyuza, gutangaza amakuru yo kutishyura ku murwayi ku bigo by'ikusanyamakuru ku bwishyu bwinguzanyo cyangwa ku biro by'inguzanyo, gusubika, kwanga cyangwa gusaba kwishyura mbere yo gutanga ubuvuzi bukenewe kubera kutishyura imwe cyangwa fagitire nyinshi zatanzwe mbere hakurikijwe FAP, kandi/cyangwa ibikorwa bimwe bisaba inzira y'amategeko cyangwa iy'ubucamanza. Kopi y'ibwiriza rya UVMH y'inguzanyo no kwishyuza ishobora kuboneka ukoresheje serivisi ishinzwe gufasha no kwakira abakiriya kuri (802) 847-8000 cyangwa (800) 639-2719. Kopi na yo ishobora kuboneka ku kigo cyose cyo kwiyandikisha cya UVMH.

Ibanga/Kugumana inyandiko: Amakuru yose ajyanye n'ubusabe bw'ubufasha bw'amafaranga azaguma ari ibanga. Ubusabe bw'ubufasha bw'amafaranga n'ibyangombwa bishyigikira bizabikwa imyaka irindwi uhereye ku itariki byemerewe cyangwa byangiwe kugira ngo byongere gusuzumwa, gusubirwamo, no gukorerwa igenzura.

Urwego rw'Ubuyobozi bwo Guhindura Ubufasha bw'Imari: Urwego rukurikira rwo kwemeza ruzakurikizwa mbere y'uko amafaranga ashobora gukurwaho ku makonti y'umurwayi ku giti cye mu rwego rwa Porogaramu y'Ubufasha bw'Imari ku Barwayi:

$1 - $20,000	Inzobere kuri porogaramu y'ubufasha bw'amafaranga
$20,001 – $50,000	Umuyobozi
$50,001 - $ 150,000	Umuyobozi mukuru/AVP
>$150,001	CFO
Komite ishinzwe ubujurire	CFO

Ibisabwa n'Amategeko: Mu gushyira mu bikorwa iri bwiriza, ubuyobozi bwa UVMH n'ibigo byayo bizubahiriza amategeko, amabwiriza, n'amategeko yose ya leta, igihugu, n'akarere ashobora gukurikizwa ku bikorwa hakurikijwe iri tegeko.

Kugumana inyandiko: Ubusabe bwuzuye bwa Porogaramu y'Ubufasha bw'amafaranga buzasikanwa hanyuma bubikwe mu buryo bw'ikoranabuhanga mu makuru y'ubuzima byibuze imyaka irindwi uhereye ku itariki ubusabe bwemerejwe cyangwa bwangiwe.

Gahunda yo Kugenzura: Kubahiriza iri bwiriza bizagenzurwa binyuze mu isuzuma rya buri mwaka ry'ubusabe bwa Porogaramu y'Ubufasha bw'Amafaranga n'imyanzuro yo kwemera/kwanga. Buri nyuma y'amezi atatu igenzura ry'amashami rizakorwa, kandi raporo y'ibisubizo ya buri kwezi izasuzumwa.

Ibisobanuro by'amagambo: Kugira ngo iri bwiriza rigerweho, amagambo akurikira asobanurwa ku buryo bukurikira:

- **AGB:** Amafaranga muri rusange yishyuzwa ubwishingizi kuri serivisi zatanzwe.
- **Ideni ribi:** Ideni umurwayi atarishyura kandi hashingiwe ku makuru y'imari bigaragara ko afite ubushobozi bwo kwishyura serivisi z'ubuvuzi yishyuzwa, ariko mu bikorwa bye akaba agaragaza kutagira ubushake bwo kwishyura fagitire.

- **Ibibazo bikomeye/Ubushobozi buke mu kwishyura serivisi z'ubuvuzi:** Hari igihe kigera abantu badafite ubushobozi bw'imari bwo kubona ubuvuzi buhagije bitabanje kwigomwa ubwabo cyangwa abo bashinzwe kwitaho kubona ibyo kurya, imyambaro, icumbi n'ibindi bikenerwa mu buzima bwa buri munsi. Umurwayi azafatwa nk'umukene mu buvuzi mu gihe amafaranga ya fagitire arenze 20% y'ayinjizwa n'umuryango ku mwaka, bituma adashobora kuriha fagitire yose cyangwa igice bitewe n'indwara y'icyorezo cyangwa gukomereka.
- **Umuryango:** Itsinda ry'abantu babiri cyangwa barenze babana mu rugo kandi bafitanye isano y'amaraso, ubukwe, cyangwa kwemererwa kurera.
- **Ayishyuzwa yose:** Amafaranga yose yishyurwa ku gipimo cyuzuye mbere yo kugabanywa.
- **Amafaranga yinjizwa mu rugo:** Amafaranga yinjira abarwa hakurikije uburyo bw'imari mu kumenya ibikenewe ngo wemererwe kugabanyirizwa imisoro mbere, urugero: MAGI (amafaranga yinjizwa yose ku buryo buvuguruye).
    - Harimo amafaranga yinjiza, amafaranga ahabwa utagira akazi, ubwiteganyirize, pansiyo cyangwa amafaranga y'izabukuru, inyungu, inyungu ku ishoramari, amafaranga yishyurwa ku ikoreshwa ry'ikintu cyawe, ubukode, amafaranga ava mu mutungo, inyungu ku mutungo acungwa n'undi, n'ahandi hose haturuka amafaranga.
    - Harimo inyungu z'ishoramari cyangwa igihombo
    - Niba umuntu abana n'umuryango/uwo bashakanye mu rugo, bikubiyemo amafaranga y'abanyamuryango bose bemerewe
    - Ukuyemo imisanzu ya mbere y'imisoro nk'iyi yo kwita ku bana, gutembera, ubwishingizi bw'ubuzima buterwa inkunga n'abakoresha, konti zikoreshwa neza na gahunda y'ubwizigame bw'izabukuru nka 401K na 403b
    - Ntihongerwamo ibigenerwa umukozi bitari umushahara
    - Ntihongerwamo SSI (inkunga y'inyongera ku mafaranga yinjira)
    - Ntihongerwamo amafaranga y'indezo ya'abana
    - Ntihongerwamo inyungu z'amafaranga (nka Reach Up, Ubutabazi bwihutirwa/Ubufasha rusange)
    - Ntibyongerwamo inyungu zitari amafaranga (nk'inyungu za SNAP n'inkunga y'icumbi)
- **Umubare w'abagize umuryango:** Umurwayi, umugore cyangwa umugabo, abana, ababana mu rugo batashyingiranwe, ndetse n'umuntu uwo ari we wese ubarwa nk'uwishingirwa n'undimushinga w'undi wese ku mpamvu z'imisoro ya leta, bazafatwa nk'abagize urugo rumwe. Ababana mu rugo batasezeranye basobanurwa nk'abantu badafitanye isano/batashyingiranywe basangiye urugo bari mu bucuti bwimbitse, budasobanurwa nko gushyingiranwa.
    - Ntibyongerwamo abantu bashyingiranwe baba batuye ku buryo butandukanye mu gihe barimo gutandukana, hatitawe ku buryo batanga imisoro ya leta ku byo binjiza. Izi ni ingo ebyiri zitandukanye.
    - Abyeyi bombi bashobora kwemeza abana babana mu masezerano y'uburenganzira bwo kurera butangwa n'urukiko nk'abishingirwaho niba ayo masezerano agaragaza ko ababyeyi bombi batanga ubufasha bw'imari bungana.
- **Kugenzura amafaranga yinjizwa: Bikubiyemo ariko ntibigarukira gusa kuri:**
    - Kopi y'umusoro uheruka ni yo shingiro rya mbere ryo kugenzura amafaranga yinjizwa
    - Mu mwanya w'imenyekanisha ry'umusoro uheruka:
        - Kopi z'imishahara ibiri iheruka cyangwa kopi y'imishahara ya nyuma y'umwaka ushize
        - Inyandiko y'amafaranga yinjiza ituruka mu biro by'ubwiteganyirize bw'abakozi (800-772-1213)
        - Ibaruwa y'inyungu z'ubwiteganyirize/SSI
        - Ibitangwa muri Pansiyo/Izabukuru
        - Inyungu ku muntu wikorera n'inyandiko igaragaza igihombo
        - Kopi y'ibigenerwa umuntu udafite akazi, niba ziboneka
        - Amafaranga ava mu bukode, niba umutungo utabazwe mu mibare y'imitungo
        - Igenzura ryanditse ry'amafaranga winjiza ava ku mukoresha (niba wishyurwa mu ntoki)
        - Inyandiko y'ubufasha bwa leta
        - Amasezerano cyangwa icyemezo cyanditse cy'amasezerano y'umukozi wimuka
        - Inyandiko ikomatanyije itangwa na Open Door Clinic y'amakuru y'imari izemerwa mu mwanya w'isuzuma ry'amafaranga yinjizwa ryavuzwe haruguru.
- **LEP/Ubusemuzi:** Ubumenyi buke bw'Icyongereza bisaba kopi z'amabwiriza zahinduwe mu zindi ndimia, ubusabe, incamake y'amakuru n'uburyo bw'ubusabe biri mu rurimi rworoheye buri wese.
- **Serivisi z'ibikenewe mu buvuzi:** Serivise zita ku buzima, zirimo gupima indwara, serivisi zo kurinda indwara, na nyuma y'ubuvuzi, zikwiranye n'isuzuma ry'umurwayi cyangwa imiterere ukurikije ubwoko, umubare, inshuro, urwego, imiterere, n'igihe bimara. Ibikenewe mu buvuzi bigomba: (A) kumenyekanishwa n'amakuru ashingiye ku bimenyetso byemewe mu buvuzi cyangwa ubumenyi, kandi bikajyana n'imikorere isanzwe yemerewe nk'uko ibihugu byita ku buvuzi mu byiciro bimwe na bimwe bikoreshwa mu gikorwa cyangwa kuvura, cyangwa gusuzuma no guhangana n'indwara; (B) kumenyeshwa bishingiye ku byifuzo byihariye bya buri murwayi hamwe na buri kibazo kigaragara; ndetse no (C) kuba yujuje kimwe cyangwa byinshi muri ibi bigenerwaho bikurikira: (i) gufasha kugarura cyangwa kubungabunga ubuzima bw'umurwayi; (ii) gukumira ko umurwayi arushaho kuremba cyangwa kwiyongera

kw'ibimenyetso by'uburwayi umurwayi agaragaza; cyangwa (iii) gukumira bishoboka ko hashobora kubaho ikibazo cy'ubuzima cyangwa kubona ikibazo kigitangira.

- **Amafaranga yose yinjizwa hakuwemo ibyo bakata byose:** Amafaranga yose yinjizwa hakuwemo ibyo bakata byose (MAGI) ni umafaranga yose yinjizwa n'umuntu ku giti cye hakuwemo ibyo bakata byose (AGI) nyuma yo gusuzuma ibikatwaho byose hamwe n'’ibihano by'imisoro byemewe.
- **Inyandiko y'umurwayi:** Incamake ya konti y'umurwayi yohererezwa umurwayi kuri aderesi y'aho atauye ivuga amafaranga agomba gutangwa n'umurwayi muri serivisi zita ku barwayi zitangwa na UVMH.
- **Kode y'igikorwa/Ubwishyu:** Igikorwa cyihariye gikoreshwa mu kwandika igabanyirizwa ry'abarwayi badafite ubwishingizi n'ihindurwa ry'ubufasha bw'amafaranga
- **Udafite ubwishingizi:** Umurwayi ntabwo afite urwego rw'ubwishingizi cyangwa ubufasha bw'abandi bantu kugira ngo bafashe kuzuza inshingano zabo zo kwishyura.
- **Ufite ubwishingizi ariko butishyura byose:** Umurwayi afite urwego runaka rw'ubwishingizi cyangwa ubufasha bw'abandi bantu ariko aracyafite amafaranga yiyishyurira arenze ubushobozi bwe bwo kwiyishyurira.
- **UVMH Vermont Hospital Partners**: Harimo Central Vermont Medical Center, Porter Medical Center ndetse na University of Vermont Medical Center.
- **Imiturire muri Vermont:** Umuntu ku giti cye, hatitawe ku bwenegihugu bwe kandi harimo n'abimukira badafite ibyangombwa, uba muri Vermont, akorera umukozi wo muri Vermont mu gutanga serivisi z'umukozi muri Vermont, cyangwa yigira muri Vermont, cyangwa byose hamwe. Iri jambo ririmo umuntu uba muri Vermont igihe cy'itangwa rya serivisi ariko akabura icumbi riboneye kandi rihoraho.

AMABWIRIZA AFITANYE ISANO:

PAS35	Imbogamizi ku mafaranga yishyuzwa (AGB)
EXEC11	Ibyifuzo byo Gutanga Serivisi z'Ubuvuzi ku Barwayi b'Abanyamahanga
RISK4	Gusuzuma indwara no kuzivura
UVMH_CUST1	Inguzanyo no kwishyuza

IBYIFASHISHIJWE:
IRC § 501(r)(4):
IRC § 501(r)(5):
IRC § 501(r)(6):
26 C.F.R. §1.36B-2
26 C.F.R .§ 1.501(r)-5(b)(3)
18 V.S.A. § 9481(5)
H.287 (Act 119)
Umutwe wa VT 18, Igice cya 221, Agaka ka 10:
Amategeko agenga imiyoborere muri VT 12-3-213:4373
§ 9481 Ibisobanuro by'amagambo
§ 9482 Amabwiriza y'ubufasha bw'amafaranga ku bigo bitanga ubuvuzi binini
§ 9483 Ishyirwa mu bikorwa ry'ubufasha bw'amafaranga
§ 9484 Inyigisho n'amakuru bya leta
§ 9485 Kubuzwa kugurisha ideni ry'ubuvuzi
§ 9486 Kubuzwa kwamburwa uburenganzira
§ 9487 Iyubahiriza

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