

UMWIRONDORO	PAS1B
Ubwoko bw'inyandiko	Itegeko
Uburyo ikoreshwamo	UVMHN CVPH/AHMC/ECH
Urwego rwa nyirayo	Umuyobozi wa Patient Access
Urwego rw'umukozi wabyemeje	Visi Perezida ushinzwe Imari & CFO
Itariki y'ishyirwa mu bikorwa	10/20/2024
Itariki y'isuzuma rikurikira	10/1/2027



URWEGO: Porogaramu y'ubufasha bw'amafaranga – Bitaro byo muri New York

INTEGO:

Gushyiraho politiki n'amabwiriza yo gukoresha gahunda y'Ubufasha mu by'Imari y'Ikigo cya University of Vermont Health Network ku bitaro byo muri New York.

INYANDIKO Y'ITEGEKO N'AMABWIRIZA:

University of Vermont Health Network ("UVMHN") ni umuryango uharanira gushyira umurwayi ku isonga, wiyemeje kuvura abarwayi bose mu buryo bungana, bubahiriza agaciro n'icyubahiriro cyabo, hatitawe ku nyungu z'ubwishingizi bw'ubuvuzi cyangwa ubushobozi bwabo mu by'imari. Byongeye kandi, UVMHN New York 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. Ku bw'intego yayo yo gutanga serivisi z'ubuvuzi zirimo ubugwaneza, zinoze kandi zidahenze, ndetse no kuzuza inshingano zayo nk'umuryango utagamije inyungu, University of Vermont Health Network ishishikajwe no kwemeza ko ubushobozi buke bw'abakeneye serivisi z'ubuvuzi butababura gushyirwa cyangwa kwakira ubuvuzi bakeneye.

Ubufasha bw'amafaranga ntibufatwa nk'ubusimbura inshingano bwite. Abarwayi barasabwa kubahiriza neza amabwiriza ya UVMHN New York Partners yo kubona izindi nzira zo kwishyura cyangwa ubundi ubufasha 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'ubuzima bazashishikarizwa kubikora, nk'uburyo bwo kwemeza ko babona serivisi z'ubuvuzi no kurengera ubuzima bwabo rusange n'imibereho yabo mu by'amafaranga.

Mu rwego rwo gucunga neza umutungo no gufasha UVMHN 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 bari mu bitaro ndetse no mu mashami atandukanye atanga serivisi z'ubuvuzi ku barwayi bavurwa bataha, ya UVMHN New York Hospital 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

UBURYO BIKORWA:

Ubufasha bw'amafaranga

Kwemererwa serivisi z'ubuvuzi:

Serivisi zikurikira zemerewe guhabwa ubufasha bw'amafaranga:

- Serivisi z'ubuvuzi bwihutirwa zitangirwa mu cyumba cy'indembe;
- Serivisi zihutirwa ku kibazo kidahise kivurwa byatera impinduka mbi ku buzima bw'umurwayi; kandi
- Serivisi z'ubuvuzi zikenewe zatoranyijwe ku barwayi bujuje ibisabwa n'amabwiriza ya porogaramu.

Serivisi zitemerewe ubufasha bw'amafaranga:

- Serivisi z'ubwiza/guhindura uruhu;
- Serivisi z'ubugumba/Uburumbuke cyangwa kongera uburumbuke (urugero, IVF, gufungwa/cyangwa kongera gufungurwa k'umuyoboro w'intanga ku bagaboa, gufungwa/kongera gufungurwa k'umuyoboro w'intanga 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;
- Serivisi zifatwa nk'izidakenewe mu buvuzi;
- Serivisi zishyurwa n'umurwayi ariko akazasubizwa amafaranga ku buryo butaziguye ku murwayi n'umutwaro w'ubwishingizi cyangwa undi wese bireba muntu wa gatatu, hamwe na
- Serivisi z'ubuvuzi bw'amenyo za AHMC.

Uburenganzira bw'umuvuzi: Abaganga bose bakora muri UVMHN batanga ubuvuzi muri UVMHN New York Partners babarizwa muri iri bwiriza. Abaganga barebwa n'iri bwiriza bashobora kuboneka ku rubuga rwa UVMHN aho urutonde rwuguruye ruboneka (reba urutonde rw'amakuru rukurikira). 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 rusange zose z'ibitaro zemerewe zitangwa muri UVMHN New York Hospital Partners, hatitawe ku kuba abaganga ari abakozi cyangwa atari abakozi. icyitonderwa: Ibi bijyanye no kwishyura ibitaro gusa.

Abarwayi ntibazangirwa ukwemererwa cyangwa ubuvuzi kuri serivisi ziteganyijwe nk'iz'ingenzi mu buvuzi kubera ko bafite fagitire y'ubuvuzi batishyuye.

Kwemererwa ubufasha bw'amafaranga: Ukwemererwa ubufasha bw'amafaranga bizafatwa ku bantu badafite ubwishingizi, bafite ubwishingizi butuzuye, cyangwa batabasha kwishyura serivisi z'ubuvuzi, hashingiwe ku isuzuma ry'imibereho mu mikoro ryakozwe hakurikijwe iri bwiriza. Gutanga ubufasha bizashingira ku isuzuma ryihariye ry'ibikenewe mu by'amafaranga by'umuntu, kandi ntibizashingira ku myaka, ubwoko, urwego rw'imibereho cyangwa ubwimukira, ubumuga, ibara ry'uruhu, inkomoko, igitsina (harimo ugutwita, kubyara, imiterere y'igitsina, ibiyumviro ku mibonano mpuzabitsina, indangagitsina cyangwa uko umuntu yerekana igitsina cye), cyangwa ukwemera.

- Isuzuma ku mafaranga yinjizwa: Iyi porogaramu igenewe gusa abarwayi berekana ko bakeneye ubufasha bw'amafaranga hashingiwe ku mafaranga binjiza. Amabwiriza aheruka gusohoka y'Urwego rw'igipimo cy'Ubukene muri Leta Zunze Ubumwe za Amerika (FPGL) azakoreshwa nk'ishingiro nyamukuru mu gufata icyemezo. Umurwayi ufite amafaranga yinjira mu muryango yamaze gukurwaho ibyo akatwa byose ari ku rugero rwa 400% cyangwa muni ya FPLG, hashingiwe ku ngano y'abagize umuryango, ahabwa amahirwe yo kwemererwa guhabwa ubufasha.
 - Abitabwaho, bafite imyaka 18 cyangwa bayirengeje, bashobora kubarwa mu ngano y'abagize umuryango igihe umwishingizi atanga hejuru ya 50% by'ubufasha. Kugira ngo umuntu yemererwe kongera abagize urugo, abishingiwe bagomba gushyirwa ku rutonde rw'umusoro wa leta ku nyungu rusange.
 - Abakozi bahinduranya aho bakorera bafite abagize umuryango ba hafi (uwo bashakanye cyangwa abana babyaye) batuye hanze y'igihugu bazabarwa mu mubare w'abagize umuryango.
 - Abanyeshuri bafite hagati y'imyaka 18 - 21 bashobora gushyirwa mu bagize urugo mu gihe ibirenga 50% by'inkunga bitangwa n'ababyeyi. Kugira ngo umuntu yemererwe kwagura abagize urugo, umunyeshuri agomba gushyirwa ku rutonde rw'umusoro wa leta ku nyungu rusange.

Ibigenderwaho mu miturire: Abarwayi bagomba kuba batuye mu karere gatangirwamo serivisi za UVMHN NY keretse serivisi z'ubuvuzi ari iz'ubutabazi cyangwa z'ubutabazi bwihutirwa. Serivisi zateganyijwe ku barwayi batuye hanze y'akarere kavugwa na serivisi za UVMHN NY ntizemerewe guhabwa ubufasha mu by'imari.

Abaturage ba New York baba batuye muri New York, bakorera umukoresha wa New York batanga serivisi muri New York cyangwa biga muri New York, cyangwa bahuriye hamwe ibi byose. Iri jambo ririmo umuntu uba muri New York igihe serivisi yazihawe ariko akabura icumbi rihamye kandi rihoraho.

Agace gatangirwamo serivisi za UVMHN NY gasabanurwa nk'uturere dukurikira twa New York: Clinton, Essex, Franklin, Washington, Hamilton, Warren, na St. Lawrence. Leta ya Vermont na yo ibarirwamo. icyemezo cy'aho umuntu atuye gishobora kwemezwa na kimwe muri ibi bikurikira:

- 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 yatanze n'umukoresha.
- Ibishobora kubaho bidasanze bishobora gusuzumwa ku muntu ku giti cye.

Ubwishingizi bw'Ubuwuzi n'Ubwishyu bw'Inshingano: Serivisi zitangwa na UVMHN New York Hospital Partners zizishyurirwa n'ubwishingizi bw'ibanze bw'umurwayi, ubwishingizi bw'ubuvuzi bwigenga, gahunda y'ubuzima y'umukoresha, ibigenerwa umukozi, cyangwa izindi nshingano zitegerejwe kwemezwa n'abatanga ubwishingizi ku mpanuka/n'urundi ruhande rurebwa n'izo nshingano.

Icyemezo cya Porogaramu y'Ubuwuzi Rusange/Ibigenderwaho mu Guhinduranya ubuvuzi: Abarwayi basaba gahunda y'ubufasha mu by'imari ya UVMHN New York Hospital Partners basuzumwa kugira ngo hamenyekane niba bashobora kwemererwa mu bikorwa bya Leta cyangwa by'igihugu by'ubuvuzi. Umurwayi wese wagaragaye ko ashobora guhabwa ubwo bufasha azasabwa kubusaba.

Ibidakubiyemo:

- Amurwayi ufite imyemerere y'idini cyangwa umuco ubabura gushaka cyangwa kwakira ubufasha mu by'imari butangwa n'ikigo cya Leta bashobora kutabarwa 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. By'umwihariko, Amish/Mennonite yemewe na IRS nk'idini rirwanya gahunda z'ubufasha za leta (ni ukuvuga Medicaid). Aba bantu bishyura kashi kuri serivisi bahawe. Amafaranga acibwa aba baturage azagabanywa kugeza ku gipimo cya NYS Medicaid. Aba baturage ntibakeneye kuzura ubusabe cyangwa gutanga icyemezo cy'amafaranga binjiza.
- Kudasaba kwiandikisha muri porogaramu rusange ku mwimukira udafite ibyangombwa byemewe ntibizaba impamvu yo kudahabwa ubufasha mu by'imari.
- Kuba umurwayi yanze kugura ubwishingizi bw'ubuzima bwigenga ntibishobora kuba impamvu yo kutemererwa ubufasha bw'amafaranga.

Isuzuma ry'Ibikenewe mu by'Imari: Ibikenewe mu by'imari bizagenwa hakurikijwe uburyo burimo isuzuma ryihariye ku muntu, rizaba ririmo ibi bikurikira. (Icyitonderwa, mu gihe habayeho ubufasha bw'amafaranga bw'agateganyo, inzira yo gusaba ishobora kuvaho).

- Harimo 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;
- Umuhate ukomeye wa UVMHN New York Hospital Partner kugira ngo ushakishe ubundi buryo bukwiye bwo kwishyurwa n'ubwishingizi muri gahunda zo kwishyura za leta n'abikorera, no gufasha umurwayi gusaba izo gahunda;
- Kureba amafaranga umurwayi yinjiza, ndetse n'ubundi buryo bw'amafaranga buboneka ku murwayi;

. Umurwayi agomba kuba afite umwenda uriho ubu ugomba kwishyurwa ku kigo cya UVMHN New York Hospital Partner, cyangwa hari icyizere ko konti iri gutegerejweho kwishyurwa n'ubwishingizi izasiga umwenda ugomba kwishyurwa ku kigo cya UVMHN New York Hospital Partner, cyangwa serivisi yateganyijwe/yoherejwe ku kigo cya UVMHN New York Hospital Partner biteganyijwe gusiga umwenda w'umurwayi.

Gusaba ubufasha bigomba gutunganywa bidatinze, ndetse UVMHN New York Hospital Partner imenyeshye umurwayi/usaba icyemezo mu nyandiko bitarenze iminsi 30 uhereye igihe ubusabe bwuzuye bwakiririwe.

Ni ngombwa ko abasaba bahuza n'ibikenewe na UVMHN New York Hospital Partner ku makuru y'ukuri kandi arambuye mu gihe gikwiye cyangwa yagarutse kugeza igihe nk'iki amakuru yose y'ingenzi ashobora kubonekera. Ubusabe bugomba kuba burimo umukono w'uwasabye cyangwa umukono w'umuhagarariye ukora mu mwanya we (urugero: uburenganzira bwo guhagararira umuntu mu mategeko).

Kwemererwa Ubufasha mu by'Imari by'agateganyo: 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

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. Kongera gusuzuma abarwayi binjiza amafaranga ari muni ya 400% FPLG bikorwa buri mwaka. Kongera gusuzuma abakozi ba UVMHN binjiza amafaranga ari muni ya 400% FPLG bikorwa buri mwaka. Ni inshingano z'umurwayi kumenyesha UVMHN ku mpinduka z'imari ziba mu gihe cyo kwemererwa.

Amabwiriza agenga ubufasha bw'amafaranga: Hakurikijwe ibikenewe mu bijyanye n'amafaranga, serivisi zujuje ibisabwa muri iri bwiriza zizahabwa ubufasha bw'amafaranga hashingiwe ku mabwiriza ya leta arebana n'ubukene. Ingano y'imfashanyo ihabwa umurwayi izatandukana bitewe n'urwego rw'ayo binjiza, kandi inkunga yatanzwe igomba kwemeza ko umurwayi adafite inshingano zirenze amafaranga yishyurwa umurwayi ufite ubwishingizi.

Ingano y'amafaranga yishyurwa muri rusange (AGB): Nk'uko bisobanurwa na IRS, abarwayi bemerewe ntibashobora kwishyurwa amafaranga menshi ku butabazi cyangwa ubundi buvuzi bukenewe kuruta amafaranga yishyurwa ku bantu bafite ubwishingizi. Ingano y'amafaranga yishyurwa muri rusange (AGB) ko barwayi abarwa hakoreshejwe "uburyo bwo kureba ibyakozwe fagitire z'igihe cyashize." Mushobora kubona kopi y'imibare ya AGB n'ijanisha mu nyandiko kandi nta kiguzi 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 bafite ubwishingizi bujuje ibisabwa bazahabwa inkunga zikurikira bashingiye kuri FPL (kugena abadafite ubwishingizi buhagije ntabwo ari ngombwa kuko kugabanywa kurenza ibipimo bisabwa n'amategeko):

- <250% ya FPL ni igabanyirizwa rya 100% by'amafaranga abereyemo ubwishingizi
- <300% ya FPL ni 10% by'amafaranga yose asabwa nyuma y'ubwishingizi
- <400% ya FPL ni 20% by'amafaranga yose asabwa nyuma y'ubwishingizi

Abarwayi bemerewe badafite ubwishingizi bazahabwa inkunga zikurikira zishingiye kuri FPL yabo

- < 250% ya FPL ni igabanyirizwa rya 100%
- < 300% ya FPL ni igabanyirizwa rya 98%
- < 400% ya FPL ni igabanyirizwa rya 96%

Gukora ku Busabe Bwemejwe: Iyo ubusabe bwemejwe, inkunga y'umurwayi ishyirwa 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 12, nk'uko byavuzwe hejuru, igihe amafaranga yinjira adahinduka mu mwaka w'akazi. Iyo igihe cy'inkunga kirangiye, abarwayi basabwa kongera gusaba ubufasha mu by'imari, kandi hashingiwe ku rwego rw'imari rwabo, icyiciro cy'inkunga cyabo gishobora guhindurwa. Igihe cy'ubwishingizi gisobanurwa nk'itariki yo kwemezwa kugeza ku muni wa nyuma w'ukwezi inkunga irangiriye.

Gusubiza amafaranga: Mu gihe cyo kwishyura, amadeni yatanzwe ku ya 10/20/24 gukomeza, ibitaro bizasubiza amafaranga yose yishyurwa arenze ayo umurwayi ashinzwe kwishyura mu ibiriza ry'ubufasha bw'amafaranga.

Ubujurire/Gusuzuma ikirego cy'umuntu: UVMHN New York Hospital Partners yemera ko hari igihe haba impamvu zihariye zishobora gutuma amafaranga umuntu yinjiza aruta agargazwa mu mabwiriza agenga ukwemererwa muri porogaramu. Komite y'ubujurire izaterana ku buryo bukenewe kugira ngo isuzume imanza zidasanzwe zitujye ibisabwa ngenderwaho byashyizweho ariko zigaragaza ingorane zidasanzwe.

Abarwayi basabye ubufasha bw'amafaranga bukungwa bashobora kujuririra icyemezo cyafashwe. Gusaba ubujurire bigomba koherezwa ku nzobere muri porogaramu y'imfashanyo y'amafaranga kuri aderesi iboneka hasi, mu nyandiko, mu minsi 60 uhareye igihe icyemezo cyo kutemererwa ubufasha cyafatiwe kandi bigomba kugaragaza neza impamvu y'ubujurire. Umurwayi azamenyeshwa umwanzuro wa nyuma.

Igihe cyo kumenyesha: UVMHN New York Hospital Partners 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, mu gusezererwa, no mu gihe cyose cy'iminsi 180 y'ibarurwa ry'imyenda.

Igihe cyo gusaba gushyirwa muri porogaramu: UVMHN New York Hospital Partners izakora ku busabe bwuzuye butanzwe n'abantu igihe icyo ari cyo cyose mu gihe cyo kwishyura.

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.

- UVMHN New York Hospital Partners ntizatanga ibikorwa byihariye byo gukurikirana imyenda (ECA)
- Ubusabe butuzuye buzatunganywa hamenyeshwa abarwayi, habonwa amabwiriza y'uko ubusabe bushobora kurangizwa neza na/cyangwa ibyangombwa by'inyongera bisabwa. Igihe cy'ubusabe kizongera gutangira igihe inyandiko zibura zizaba zakiriwe.
- UVMHN New York Hospital Partner izakora ku busabe bwuzuye mu minsi 30 nyuma yo kwakira ubusabe

University of Vermont Health Network New York Partners: Abarwayi bashobora gutanga ubusabe bumwe gusa bwo gufashwa ku kigo cya UVMHN New York Hospital Partner cyavuzwe muri iri bwiriza. Iyangombwa 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 UVMHN New York Hospital Partners, rizaba irimo numero y'itumanaho, kandi izakwirakwizwa na UVMHN New York Hospital Partners 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'incamake y'ibwiriza mu rurimi rworoheje mu gihe cyo wiyandikisha no gusohoka mu bigo by'amavuriro mato yacu. 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 kuri buri rubuga rwa UVMHN New York Hospital Partner, harimo amabwiriza, incamake y'amakuru iri mu rurimi rworoshye kumva, ubusabe, ibibazo bikunze kubazwa, amabwiriza ya FPL 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 UVMHN cyangwa abakozi b'ubuvuzi, harimo abaganga, abafaromo, 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 ufite isano n'umurwayi, hakurikijwe amategako agenga kugira amakuru ibanga.
- Ubusemu 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, ubusemu bw'indimi ku bafatanyabikorwa ba UVMHN New York Hospital Partners buzajyamo indimi 13 z'ingenzi zagaragajwe na Vermont Office of Racial Equity mu Ibarura ry'Ubusesenguzi bw'Indimi 2023. Ubusemu 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 uganiye 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.
- 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 hefpo.

Uko basaba ubufasha bw'amafaranga: 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 ugagaraza ko amakuru yatanze 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:

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

Incumake y'Amakuru ku buryo bwo gutumanaho muri Porogaramu: Amabwiriza, ubusabe, gahunda yuko abaganga bagomba gukora, incumake y'amakuru kuri porogaramu mu rurimi rworoshye n'ubufasha bwo guhura imbonankubone kuboneka ku buntu kandi bushobora kuboneka binyuze kuri:

- UVMHN Champlain Valley Physicians Hospital
 - Urubuga: [UVM Health Network - CVPH - Ubufasha bw'amafaranga](#)
 - Serivisi z'abakiriya: (802) 847-8000 cyangwa (800) 639-2719
 - Ubujyanama ku mafaranga: (518)-562-7075 cyangwa ku bufasha butangwa imbonankubone, CVPH, 75 Beekman Street, Plattsburgh, NY 1290; First Floor Ahantu ho kwiandikishiriza
 - Fagisi: (518)314-3043
- Gahunda y'abaganga barebwa n'iri bwiriza: [UVM Health Network - CVPH - Ubufasha bw'amafaranga](#)
- UVMHN Alice Hyde Medical Center:
 - Urubuga: : [Alice Hyde Medical Center | Porogaramu y'ubufasha bw'amafaranga](#)
 - Serivisi z'abakiriya: (802) 847-8000 cyangwa (800) 639-2719
 - Abarwayi bashobora guhamagara (518)481-2241
 - Ubuvugizi bujyanye n'ubufasha bw'amafaranga bukorwa imbona nkubone kuri 10 Third Street, Malone, NY 12953
 - Gahunda y'abaganga barebwa n'iri bwiriza: [Alice Hyde Medical Center | Porogaramu y'ubufasha bw'amafaranga](#)
- UVMHN Elizabethtown Community Hospital:
 - Urubuga: [Elizabethtown Community Hospital | Ubufasha bwa fagitire & Amafaranga \(ech.org\)](#)
 - Serivisi z'abakiriya: (802) 847-8000 cyangwa (800) 639-2719
 - Abarwayi bashobora guhamagara (518)873-3139
 - Ubuvugizi bujyanye n'ubufasha bw'amafaranga bukorwa imbona nkubone kuri 8 Williams Street, Elizabethtown, NY
 - Gahunda y'abaganga barebwa n'iri bwiriza: [Elizabethtown Community Hospital | Ubufasha bwa fagitire & Amafaranga \(ech.org\)](#)

Isano ku mabwiriza yo kwishyura: Ubuyobozi bwa UVMHN bugomba gushyiraho amabwiriza n'uburyo bukoreshwa mu bikorwa byo kwishyura amafaranga imbere no hanze hitawe ku kigero umurwayi ariho mu gukenera ubufasha bw'amafaranga, imbaraga n'ubushake bw'umurwayi bwo gusaba ubufasha bw'amafaranga muri UVMHN. Ku barwayi bahabwa ubufasha bw'imari kandi bakorana neza mu rwego rwo kwishyura amadeni y'ivuriro, UVMHN ishobora gutanga gahunda zo kwishyura mu byiciro ku barwayi bemerewe. Reba kuri politiki ya UVMHN_CUST1 y'inguzanyo no kwishyura ivuga ko abarwayi babimenyeshwa mu nyandiko (harimo no kuri fagitire y'umurwayi) bitarenze iminsi mirongo itatu mbere yo kohereza imyenda yishyuzwa. UVMHN New York Hospital Partners ntigurisha amadeni y'ubuvuzi kandi ntiyishyura umurwayi wemerewe gufashwa mu by'ubuvuzi hakurikijwe Ingingo ya XIX y'itegeko rya leta ry'ubwiteganyirize igihe

serivisi zitangwa kandi aho kwishyurwa kwa Medicaid bihari. Amakampani yishyura yo hanze akusanya amadeni akurikiza amabwiriza y'ibitaro ku bufasha bw'amafaranga, harimo gutanga amakuru ku barwayi ku buryo bwo gusaba ubufasha bw'amafaranga igihe biboneye, kudafatirwa kw'amazu atuwemo n'umuryango ku buryo bw'ibanze, no kubuza gutangiza igikorwa cyo kwishyura amadeni ku barwayi bafite amafaranga make atarengeje 400% by'urwego rwa leta mu biyanye n'ubukene.

Icyitonderwa: UVMHN New York Hospital Partners ntizashyiraho ibikorwa byihariye byo kwishyura imyenda (ECA). ECA isobanurwa nk'igurishwa ry'ideninyungu ry'umurwayi ku wundi muntu wishyura, gutangaza amakuru yo kutishyura mabi ku murwayi ku bigo by'ikusanyamakuru ku bwishyura bw'inguzanyo cyangwa ku biro by'inguzanyo, gusubika, kwanga cyangwa gusaba kwishyura mbere yo gutanga ubuvuzi bukenewe kubera kutishyura imwekimwe cyangwa fagitire nyinshyamba mu byishyura byatanzwe mbere hakurikijwe Amabiriza angenga ubufasha bw'amafaranga (FAP,) kandi/cyangwa ibikorwa bimwe bisaba inzira y'amategeko cyangwa iy'ubucamanza. Kopi y'ibwiriza rya UVMHN y'inguzanyo no kwishyura ishobora kuboneka ukoresheje serivisi ishinze gufasha no kwakira abakiriya kuri (802) 847-8000 cyangwa (800) 639-2719. Kopi na yo ishobora kuboneka ku kigo cyose cyo kwiyandikisha cya UVMHN.

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.

Ubujurire ku bufasha bw'amafaranga: Inzira y'ubujurire izasuzumwa kandi igenwe na komite igizwe na AVP ushinze ibyinjira, Umuyobozi ushinze ibaruramari ry'abarwayi n'abandi uko bikwiye.

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

Gahunda yo gukurikirana no guhugura: Abakozi bose b'ibitaro rusange bakorana n'abarwayi cyangwa bafite inshingano zo kwishyura no gukusanya bahuwe kuri iri bwiriza n'uburyo bujyanye na ryo. 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'amashuri rizakorwa, kandi raporo y'ibisubizo ya buri kwezi izasuzumwa.

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

- **Ayishyuzwa yose:** Amafaranga yose yishyurwa ku gipimo cyuzuye mbere yo kugabanywa.
- **Amafaranga yinjizwa mu rugo:** Amafaranga yinjira abarwa hakurikijwe 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, pansiyoni cyangwa amafaranga y'izabukuru, inyungu, inyungu ku ishoramari, amafaranga yishyurwa ku ikoresha ry'ikintu cyawe, ubukode, amafaranga ava mu mutungo, inyungu ku mutungo acungwa n'undi, n'ahandi hose haturuka amafaranga.
 - Ukuyemo imisanzu ya mbere y'imisoro nk'iyi yo kwita ku bana, gutembera, ubwishingizi bw'ubuzima buterwa inkunga n'abakoresha, konti zikoresha neza na gahunda y'ubwizigame bw'izabukuru nka 401K na 403b
 - Ntibyongerwamo inyungu zitari amafaranga (nk'inyungu za SNAP n'inkunga y'icumbi)
 - Ibigenwa mbere y'umusoro (amafaranga mbumbe yinjira)
 - Hakuwemo inyungu z'ishoramari cyangwa igihombo
 - Niba umuntu abana n'umuryango/uwo babana mu rugo, bikubiyemo amafaranga yinjira mu muryango yose (abatari abo mu rugo cyangwa abo mu rugo badafitanye isano ntibabarwa)
- **Umubare w'abagize umuryango:** Umurwayi, umugore cyangwa umugabo, abana, ababana mu rugo batashyiringanwe, 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/batashyiringanywe basangiye urugo bari mu bucuti bwimbitse, budasobanurwa nko gushyiringanwa.
 - Ntibyongerwamo abantu bashyiringanwe baba batuye ku buryo butandukanye mu gihe barimo gutandukana, hatitawe ku buryo batanga imisoro ya leta ku byo binjiza. Izi ni ingo ebyiri zitandukanye.
 - Abana bari mu masezerano yo kurera ashirwaho n'urukiko; ababyeyi bombi bemerewe gushyira umwana ku bo bishingira, hagatangwa kopi y'amasezerano yo kurera yerekana inkunga y'amafaranga ingana.
 - Harimo abana bakuze basabwa kuba babarirwa ku musoro w'ibyinjiye by'ababyeyi.

- Ku bakozi bahinduranya aho bakorera, abagize umuryango ba hafi (abo bashakanye n'abana babyaye) baba hanze y'igihugu bazabarwa mu mubare w'abagize umuryango.
- **Kugenzura amafaranga yinjizwa: Bikubiyemo ariko ntibigarukira gusa kuri:**
 - Kopi iheruka y'umusoro
 - Kopi z'inyandiko za banki ziheruka (kubitsa, sheki, isoko ry'amafaranga, n'ibindi)
 - Inyandiko y'amafaranga yinjiza ituruka mu biro by'ubwiteganyirize bw'abakozi (800-772-1213)
 - Kopi z'imishahara ibiri iheruka cyangwa kopi y'imishahara ya nyuma y'umwaka ushize
 - Inyandiko y'amafaranga yinjizwa ava ku bantu bihangiyeye imirimo
 - Kopi y'ibigenerwa umuntu udafite akazi, niba ziboneka
 - Ayinjizwa avuye mu bukode, niba habariwemo ayinjizwa avuye mu mitungo
 - Igenzura ryanditse ry'amafaranga winjiza ava ku mukoresha (niba wishyurwa mu ntoki)
 - Amasezerano cyangwa icyemezo cyanditse cy'amasezerano y'umukozi wimuka
- **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 ashingiyeye ku bimenyetso byemewe mu buvuzi cyangwa ubumenyi, kandi bikajyana n'imikorere isanzwe yemerewe nk'uko ibihugu byita ku buvuzi mu byiciro bimwe na bimwe bikoresha 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. Niba ibibazo bikenewe mu buvuzi bikomeje kubaho, Umuyobozi mukuru ushinze ubuvuzi ashobora kwegereza kugira ngo afate icyemezo.
- **Inyandiko y'umurwayi:** Incamake ya konti y'umurwayi yoherezwa umurwayi kuri aderesi y'aho atawuye ivuga amafaranga agomba gutangwa n'umurwayi muri serivisi zita ku barwayi zitangwa na UVMHN.
- **Udafite ubwishingizi:** Umurwayi ntabwo afite urwego rw'ubwishingizi cyangwa ubufasha bw'abandi bantu kugira ngo bafashe kuzuza inshingano zabo zo kwishyura. Umurwayi udafite ubwishingizi ntashobora kwemererwa muri gahunda iyo ari yo yose ya leta yita ku buzima (Medicare, Medicaid, gahunda za New York Health Connect, n'izindi) mu gihe hatangwa serivisi za UVMHN New York Hospital Partners.
- **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.
- **University of Vermont Health Network – New York:** Harimo Champlain Valley Physicians Hospital, Alice Hyde Medical Center, na Elizabethtown Community Hospital.
- **Gutura muri New York:** Umuntu ku giti cye, hatitawe ku bwenegihugu bwe kandi harimo n'abimukira badafite ibyangombwa, uba muri New York, akorera umukozi wo muri New York mu gutanga serivisi z'umukozi muri New York, cyangwa yigira muri New York, cyangwa byose hamwe. Iri jambo ririmo umuntu uba muri New York igihe serivisi yazihawe ariko akabura icumbi rihamye kandi rihoraho. Ibi ntabwo bikubiyemo abashyitsi bo mu rugo cyangwa abashyitsi b'abanyamahanga.

AMABWIRIZA AFITANYE ISANO:

UVMHN_CUST1 Inguzanyo no kwishyura

IBYIFASHISHIJE:

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

ABASUZUMA:

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UMUYOBOZI WEMEZA: Rick Vincent, UVMHN Umuyobozi wungirije ushinzwe imari na CFO