

# UBURENGANZIRA BWAVE NO KURINDWA FAGITIRE Z'UBUVUZI ZITUNGURANYE

Mary Free Bed<sup>®</sup>  
Rehabilitation

Iyo uhawe ubuvuzi bwihutirwa cyangwa waravuye n'umuganga udakorana n'ubwishingizi bwawe akakuvurira mu bitaro bikorana n'ubwishingizi bwawe cyangwa ikigo gitanga serivisi zo kubaga abarwayi bataha, uba urinzwe kwishyura ikiguzi cy'ubuvuzi wiyishyurira. Muri izi ngero, ntukwiye kwishyuzwa amafaranga arenze umubare ntarengwa wishyurwa n'uwishingiwe nk'uruhare rwe, amafaranga ku ijana ufatanywa n'umwishingizi wawe kwishyura ikiguzi cy'ubuvuzi na/cyangwa amafaranga wiyishyurira mbere y'uko umwishingizi wawe atangira kukwishyurira.

## **“GUHABWA FAGITIRE Y'AMAFARANGA ASIGARA KU YO UBWISHINGIZI BWAVE BWISHYUYE”(RIMWE NA RIMWE YITWA“FAGITIRE ZITUNGURANYE” NI IKI)?**

Iyo ubonanye n'umuganga cyangwa undi utanga serivisi z'ubuzima, ushobora kwishyuzwa amafaranga ukuye mu mufuka wawe, amafaranga mufatanywa kwishyuran'umwishingizi wawe kwishyura ikiguzi cy'ubuvuzi na/cyangwa amafaranga wiyishyurira mbere y'uko umwishingizi wawe atangira kukwishyurira. Ushobora kugira ibiguzi by'inyongera cyangwa ukishyura fagitire yose ubaye ubonanye n'utanga serivisi z'ubuzima cyangwa ikigo cy'ubuvuzi kidakorana n'ubwishingizi bwawe.

“Hanze y'ubwishingizi bwawe” bivuze abatanga serivisi z'ubuzima n'amavuriro afitasinyanye amasezerano n'ikigo cy'ubwishingizi bwawe ngo ujye ahaherwa serivisi z'ubuvuzi. Abatanga serivisi z'ubuvuzi badakorana n'ubwishingizi bwawe bashobora kwemererwa kuguca amafaranga y'ikinyuranyo kiri hagati y'ayo ubwishingizi bwawe bwishyura n'igiteranyo cyose cy'amafaranga ya serivisi z'ubuvuzi wahawe. Ibi byitwa “amafaranga wiyishyurira.” Aya mafaranga ashobora kuruta ayishyurwa kuri serivisi zikorana n'ubwishingizi bwawe kuri serivisi zimwe kandi ashobora

kutabarirwa mu mafaranga wiyishyurira mbere y'uko umwishingizi wawe atangira kukwishyurira cyangwa amafaranga ntarengwa wiyishyurira uyakuye mu mufuka wawe mu mwaka.

“Fagitire itunguranye” ni fagitire y'amafaranga utateganyaga usabwa kwiyishyurira. Ibi bishobora kubaho igihe udashobora kugenzura uguha serivisi, nk'igihe ugize uburwayi bukeneye kuvurwa byihutirwa cyangwa igihe ufashe randevu ku ivuriro rikorana n'ubwishingizi bwawe ariko mu buryo butunguranye ukavurwa n'umuganga udatanywe amasezerano y'imikoranire n'ikigo cy'ubwishingizi bwawe. Fagitire zitunguranye zishobora gusaba ibihumbi by'amadolari hashingiwe ku buryo ibintu byakozwe cyangwa serivisi yatanze.

## **NTABWO UGOMBA KWISHYUZWA AMAFARANGA ASIGARA KU YO UBWISHINGIZI BWAVE BWISHYURAE KURI:**

### **SERIVISI Z'UBUVUZI BWIHUTIRWA**

Niba ufite uburwayi bukeneye ubuvuzi bwihutirwa kandi ugahabwa serivisi z'ubuvuzi bwihutirwa n'ivuriro ridakorana n'ubwishingizi bwawe, amafaranga menshi baguca ni amafaranga ufatanywa kwishyura n'umwishingizi wawe(nka: amafaranga ku ijana ufatanywa n'umwishingizi wawe kwishyura ikiguzi cy'ubuvuzi na/cyangwa amafaranga wiyishyurira mbere y'uko umwishingizi wawe atangira kukwishyurira). Ntushobora gusabwa kwiyishyurira amafaranga kuri izi serivisi z'ubuvuzi bwihutirwa. Ibi bikubiyemo serivisi ushobora guhabwa nyuma yo gukira, keretse utanze uburenganzira bwanditse kandi ukazibukira ibyo urinzwe byo kudacibwa amafaranga wiyishyurira kuri izi serivisi za nyuma yo guhabwa serivisi z'ubuvuzi bwihutirwa.

## **SERIVISI ZIMWE ZO KU BITARO BIKORANA N'UBWISHINGIZI BWAVE CYANGWA IKIGO GITANGA SERIVISI ZO KUBAGA ABARWAYI BATAHA**

Nuhabwa serivisi n'ibitaro bikorana n'ubwishingizi bwawe cyangwa ikigo gitanga serivisi zo kubaga abarwayi bataha, bamwe mu bahatanga serivisi bashobora kuba badakorana n'ubwishingizi bwawe. Muri izi ngero, amafaranga menshi abo batanga serivisi bashobora kuguca ni amafaranga ufatanywa kwishyura n'umwishingizi wawe kuri serivisi zikorana n'ubwishingizi bwawe. Ibi bikora ku buvuzi bwihutirwa, gutera ikinya, kwiga imiterere y'indwara, kunyuzwa mu cyuma, laboratwari, kwita ku mpinja zavutse, umufasha wa muganga ubaga, muganga wita ku barwayi bari mu bitaro cyangwa umuganga ukora muri serivisi zo kwita ku ndembe. Aba batanga serivisi ntibashobora kukwishyura amafaranga atishyurwa n'ubwishingizi kandi bashobora kutagusaba kuzibukira ibyo urinzwe byo kudacibwa amafaranga usabwa kwiyishyurira. Nubona ubundi bwoko bwa serivisi zitangirwa mu mavuriro akorana n'ubwishingizi bwawe, abatanga serivisi z'ubuvuzi badakorana n'ubwishingizi bwawe ntibashobora kuguca amafaranga usabwa kwiyishyurira, keretse utanze uburenganzira bwanditse ukazibukira ibyo urinzwe.

**Nta na rimwe usabwa kuzibukira kurindwa kwiyishyurira amafaranga asigara ku yo ubwishingizi bwawe bwishyura. Ntusabwa kandi guhabwa serivisi z'ubuvuzi n'abadakorana n'ubwishingizi bwawe. Ushobora guhitamo uguha serivisi z'ubuzima cyangwa ivuriro mu bakorana n'ubwishingizi bwawe.**

## **LETA YA MICHIGAN NA YO IFITE AMATEGEKO AKUMIRA FAGITIRE ZITUNGURANYE.**

Utanga serivisi z'ubuvuzi nta masezerano afatanye n'ikigo cy'ubwishingizi bwawe agomba gutanga ikigereranyo kitabogamye cy'ikiguzi cya serivisi z'ubuvuzi zatanzwe. Ikigereranyo kitabogamye ntikita ku bishobora kubaho bitateganyijwe, bikaba bishobora kugira ingaruka ku mafaranga yishyurwa kuri serivisi zatanzwe. Ufite kandi uburenganzira bwo gusaba ko serivisi zo kwita ku buzima zatanzwe n'umuntu ukorana n'ubwishingizi bwawe kandi ashobora kuvugana n'ikigo cy'ubwishingizi bwawe mu gutegura izo serivisi zigomba gutangwa ku giciro gito no kwakira amakuru ku bantu bakorana n'ubwishingizi bwawe bashobora gutanga serivisi z'ubwishingizi ukeneye.

## **IGIHE AMAFARANGA ASIGARA KU YO UBWISHINGIZI BWAVE BWISHYURA ATEMEWE, UBA UNAFITEBYO URINZWE:**

Ufite gusa inshingano zo kwishyura umugabane w'ikiguzi (nk'amafaranga ku ijana ufatanywa n'umwishingizi wawe kwishyura ikiguzi cy'ubuvuzi na/cyangwa amafaranga wiyishyurira mbere y'uko umwishingizi wawe atangira kukwishyurira wakishyura uwaguhaye serivisi abaye adakorana n'ubwishingizi bwawe). Ubwishingizi bwawe bwishyura ibiguzi byose by'inyongera mu buryo butaziguye abaguhaye serivisi bose n'amavuriro b'adakorana n'ubwishingizi bwawe.

### **Muri rusange, ubwishingizi bwawe bugomba:**

- Kwishyura serivisi zose z'ubuvuzi bwihutirwa hatabayeho kubanza kugusaba icyemezo kikwemerera guhabwa serivisi (bizwi kandi nka "uburenganzira butangwa mbere").
- Kwishyura serivisi z'ubuvuzi bwihutirwa zitanzwe n'abadakorana n'ubwishingizi bwawe.
- Shingira ibyo usaba uguha serivisi cyangwa ivuriro (gusangira ikiguzi) ku byo kwishyura utanga serivisi cyangwa ivuriro rikorana n'ubwishingizi bwawe maze werekane uwo mubare w'amafaranga mu busobanuro bwawe bw'ibyo ugenera.
- Bara umubare wose w'amafaranga wishyura serivisi z'ubuvuzi bwihutirwa cyangwa serivisi zidakorana n'ubwishingizi bwawe ku byerekeye amafaranga wiyishyurira mbere y'uko umwishingizi wawe atangira kukwishyurira n'amafaranga ntarengwa ukura mu mufuka wawe wiyishyurira.

## **NIBA UTEKEREZA KO WAHAWE FAGITIRE MU BURYO BUTARI BWO:**

- Vugisha abo ku Bitaro byita ku bibazo byo mu mutwe bya Mary Free Bed kuri 616.840.8000.
- Nomero ya telefone ya leta yo gutangiraho amakuru n'ibitishimiwe byerekeye fagitire zitunguranye ni 800.985.3059.
- Sura [cms.gov/nosurprises/consumers](https://www.cms.gov/nosurprises/consumers) kugira ngo ubone andi makuru ku burenganzira bwawe uhabwa n'amategeko ya leta.
- Niba ufite ibibazo ku burenganzira bwawe uhabwa n'amategeko ya leta ya Michigan, hamagara 833.ASK.DIFS (833.275.3437)