

Koj Cov Kev Muaj Cai thiab Cov Kev Pov Thaiv Tawm Tsam Cov Ntawv Sau Nqi Uas Xav Tsis Txog

Thaum koj mus txais kev kho mob xwm txheej ceev los sis tau txais kev kho los ntawm tus kws kho mob tsis nyob hauv nev vawj nyob hauv lub tsev kho mob hauv nev vawj los sis lub chaw phais xa neeg mob, koj raug pov thaiv los ntawm kev sau nqi qhov nyiaj tshuav. Nyob rau cov xwm txheej no, koj yuav tsis raug sau nqi ntau tshaj koj lub phiaj xwm cov kev sib koom them, cov kev sib koom tuav pov hwm thiab/los sis qhov them ua ntej.

Qhov “Kev Sau Nqi nyiaj tshuav” (qee zaum hu ua “kev sau nqi uas xav tsis txog”) yog dab tsi?

Thaum koj mus ntsib ib tus kws kho mob los sis lwm tus kws pab kho mob, koj yuav muaj tej qhov nqi uas yus yuav tau them yus, xws li kev sib koom them, sib koom tuav pov hwm, los sis qhov nqi yus them ua ntej. Koj yuav muaj lwm cov nqi ntxiv los sis yuav tau them rau tag nrho daim ntawv sau nyiaj yog tias koj mus ntsib ib tus kws kho mob los sis mus saib mob hauv lub chaw kho mob uas tsis nyob hauv lub phiaj xwm kho mob lub nev vawj.

“Nyob sab nrauv nev vawj” txhais tias cov kws pab kho mob thiab cov tsev kho mob uas tsis tau ua ntawv cog lus kos npe nrog koj lub phiaj xwm kho mob los muab cov kev pab cuam. Cov kws kho mob nyob sab nrauv nev vawj yuav tau kev tso cai los sau nqi ntawm koj rau qhov tshaj ntawm qhov uas koj lub phiaj xwm them thiab tag nrho qhov nyiaj uas sau rau qhov kev pab cuam. Qhov no hu ua “**kev sau nqi qhov nyiaj tshuav**.” Qhov nyiaj feem ntau lawm ntau tshaj li cov nqi hauv nev vawj rau qhov kev pab cuam uas zoo ib yam thiab yuav tsis suav mus rau koj lub phiaj xwm qhov nyiaj them ua ntej los sis qhov ciam txwv ntawm qhov nyiaj yus them yus xam ua xyoo.

“Kev sau nqi uas xav tsis txog” yog qhov nyiaj tshuav nqi uas xav tsis txog. Qhov no tuaj yeem tshwm sim thaum koj tswj tsis tau leej twg koom nrog koj txoj kev kho mob—xws li thaum koj muaj xwm txheej ceev lossis thaum koj teem sijhawm mus ntsib ib lub chaw kho mob hauv network tab sis tus kws kho mob sab nraud network tau kho koj yam tsis tau xav txog. Cov kev sau nqi kho mob uas xav tsis txog yuav yeem raug nqi ntau txhiab daus las nce raws ntawm qhov txheej txheem los sis kev pab cuam.

Koj raug pov thaiv los ntawm qhov nyiaj tshuav rau:

Cov kev pab cuam xwm txheej ceev

Yog tias koj muaj mob xwm txheej ceev thiab tau txais cov kev pab cuam kho mob xwm txheej ceev los ntawm tus kws kho mob los sis lub tsev kho mob tsis nyob hauv nev vawj, feem ntau lawm ces lawm yeej sau nqi ntawm koj rau qhov nqi uas koj lub phiaj xwm hauv nev vawj sib koom them nrog (xws li cov nqi sib koom them, cov kev sib koom tuav pov hwm, thiab cov nyiaj them ua ntej). Koj **tsis tuaj yeem** raug sau nqi rau qhov nyiaj tshuav rau cov kev kho mob xwm txheej ceev. Qhov no suav nrog cov kev pab cuam uas koj tau txais tom qab koj tus mob xwm yeem lawm tshwj tsis yog koj tau sau ntawv tso cai thiab tso tseg qhov raug pov thaiv tsis pub sau nqi rau qhov nyiaj tshuav rau cov kev pab cuam muab tom qab qhov mob nyob tus lawm.

Michigan kev cai lij choj los kuv pov thaiv cov kws pab kho mob thiab cov tsev kho mob los ntawm kev sau nqi ntawm koj ntau tshaj cov kev pab cuam xwm txheej ceev tsis nyob hauv nev vawj tshaj li qhov koj yuav tau them yog tias cov kev pab cuam muaj nyob hauv nev vawj.

Qee cov kev pab cuam uas nyob hauv lub tsev kho mob hauv nev vawj los sis lub chaw phais xa neeg mob.

Thaum koj tau txais cov kev pab cuam los ntawm lub tsev kho mob hauv nev vawj los sis lub chaw phais xa neeg mob, qee cov kws pab kho mob yuav tsis nyob hauv nev vawj. Nyob rau cov xwm txheej no, cov kws pab kho mob feem coob tuaj yeem sau nqi ntawm koj uas yog koj lub phiaj xwm hauv nev vawj qhov nyiaj sib koom them. Qhov no siv rau cov tshuaj kho mob xwm txheej ceev, tshuaj loog, kev kuaj mob, kev thaj duab saib mob, chav kuaj mob, me nyuam yug tshiab, tus pab kws phais mob, neeg ua hauj lwm hauv tsev kho mob los sis cov kev pab cuam ua zoo saib xyuas. Cov kws pab kho mob **tsis tuaj yeem** sau nqi ntawm koj thiab tsis tuaj yeem nug koj kom tso tseg koj qhov raug pov thaiv tsis pub sau nqi qhov nyiaj tshuav.

Yog tias koj tau txais lwm hom ntawm cov kev pab cuam no nyob rau cov chaw kho mob hauv nev vawj, cov kws kho mob tsis nyob hauv nev vawj **tsis tuaj yeem** sau nqi ntawm koj, tshwj tsis yog koj sau ntawv tso cai thiab tso tseg koj cov kev pov thaiv.

Koj tsis raug yuam kom tso tseg koj cov kev raug pov thaiv los ntawm kev sau nqi qhov nyiaj tshuav. Koj los kuj tsis raug yuam kom mus txais kev saib xyuas tsis nyob hauv nev vawj. Koj tuaj yeem xaiv tau tus kws pab kho mob los sis lub tsev kho mob nyob hauv lub phiaj xwm lub nev vawj.

Txoj cai lij choj hauv Michigan kuj tseem tiv thaiv koj kom tsis txhob raug them tus nqi rau cov kev pabcuam tsis yog xwm txheej ceev uas muab los ntawm tus kws kho mob sab nraud ntawm lub network ntawm lub chaw kho mob hauv network yog tias koj tsis muaj peev xwm xaiv tus kws kho mob hauv network, tsis tau txais kev tshaj tawm txog kev them nqi ntawm Michigan, lossis yog tias koj tau raug xa mus rau tom qab nrhiav kev kho mob thaum muaj xwm txheej ceev ntawm lub chaw kho mob hauv network. Saib Michigan Public Health Code Act 368 ntawm xyoo 1978, Tshooj 333.24501-333.24517

Txoj cai lij choj hauv Minnesota tiv thaiv koj kom tsis txhob muaj nqi them rau qee yam kev pabcuam thaum muaj xwm txheej ceev thiab tsis yog thaum muaj xwm txheej ceev. Saib Minnesota Cov Cai Lij Choj 62K.11, 62Q.55, thiab 62Q.556

Thaum tsis pub sau nqi rau qhov nyiaj tshuav, koj los kuj yuav muaj cov kev raug pov thaiv no ib yam:

- Koj tsuas yog muaj lub luag haujlwm them koj feem ntawm tus nqi (xws li cov nqi koom them, cov nqi koom them pov hwm, thiab cov nqi deductible uas koj yuav them yog tias tus neeg muab kev pab lossis lub chaw kho mob nyob hauv network). Koj lub phiaj xwm kho mob yuav them rau lwm cov nqi tshuav rau cov kws kho mob tsis nyob hauv nev vawj thiab cov tsev kho mob ncaj nrain.
- Feem ntau lawm, koj lub phiaj xwm yuav tsum:
 - Pab them rau cov kev pab cuam yam tsis tas yuav kom koj muab kev pom zoo rau cov kev pab cuam ua ntej (qhov no los kuj hu ua “kev tso cai ua ntej”).
 - Peb them rau cov kev pab cuam xwm txheej ceev los ntawm cov kws pab kho mob tsis nyob hauv nev vawj.
 - Nce raws ntawm qhov koj tshuav nqi ntawm tus kws pab kho mob los sis tsev kho mob (tus nqi sib faib them) nyob rau yam uas yuav tau them rau tus kws pab kho mob hauv nev vawj los sis lub tsev kho mob thiab qhia qhov nyiaj nyob hauv cov txiaj ntsig uas koj tau txais.
 - Suav cov nyiaj uas koj them rau cov kev pab cuam xwm txheej ceev los sis cov kev pab cuam tsis nyob hauv nev vawj mus rau koj qhov nyiaj them ua ntej nyob hauv nev vawj thiab ciam txwv qhov nyiaj yus them yus.

Yog koj xav tias koj raug sau nqi yuam kev lawm, koj yuav:

- Sau tau daim ntawv thov kom rov qab txiav txim dua mus rau koj lub tuam txhab tuav pov hwm.
- Hu Tus Xov Tooj Pab Tsis Pub Kom Ceeb ntawm 1-800-985-3059.

- Tiv tauj lub Federal Department of Health and Human Services (koom haum saib xyuas kev noj qab haus huv thiab kev pabcuam tib neeg hauv tebchaws) @ <https://www.cms.gov/nosurprises/consumers/complaints-about-medical-billing>.
- Hauv Wisconsin, tiv tauj Wisconsin Office of the Commissioner of Insurance (Chaw Haujlwm Saib Xyuas Kev Pov Hwm Hauv Wisconsin), 125 South Webster St., Madison, WI 53703-3474; los sis hu (608) 266-3585.
- Hauv Michigan, hu rau Michigan Department of Insurance and Financial Services (Michigan Lub Tsev Haujlwm Saib Xyuas Kev Pov Hwm thiab Kev Pabcuam Nyiaj Txiag) ntawm (877) 999-6442, online www.michigan.gov/DIFScomplaints los sis email DIFScomplaints@michigan.gov.
- Hauv Minnesota, hu rau Minnesota Department of Health (Lub Chaw Haujlwm Saib Xyuas Kev Noj Qab Haus Huv hauv Minnesota), Managed Care Section, PO Box 64975, St. Paul, MN 55164-0882; los sis hu (800) 657-3916.