

Koj Tej Kev Cai thiab Kev Pov Thaiv Koj Los Ntawm Tej Nuj Nqis Kho Mob Uas Tsis Ras Txog

Thaum koj mus cuag kev kho mob ceev lossis mus ntsib ib tug kws kho mob uas tsis nyob hauv nev vawj (network) rau tom lub tsev kho mob nyob hauv nev vawj lossis kev phais mob yam tsis tas pw tsev kho mob loj ces yuav pov thaiv koj los ntawm tej nuj nqis tsis ras txog thiab cov nuj nqis uas seem rau koj them.

Tej “nuj nqis tsis ras txog” thiab cov “nuj nqis seem” yog dabtsi?

Thaum koj mus ntsib ib tug kws kho mob twg, koj kuj yuav tau them tus nqi mentsis ntxiv, xws li copayment, coinsurance, thiab/lossis ib tug deductible. Kuj yuav muaj lwm tus nqi rau koj them lossis koj yuav tau them tagrnrho yog tias koj mus cuag ib tug kws kho mob lossis tsev kuaj mob uas tsis nyob hauv koj phau ntawv pov hwm li nev vawj lossis hauv pab pawg kws kho mob.

“Tsis nyob hauv nev vawj” txhais tias tej kws kho mob thiab tsev kho mob uas tsis tau koom tes nrog koj phau ntawv pov hwm kho mob. Tej kws kho mob uas tsis nyob hauv nev vawj kuj muaj cai rub nqi seem uas koj phau pov hwm tsis roos los rau koj them, thiab tus nqi tagrnrho rau ib yam kev kho mob twg. Qhov no muab hu hais tias “nuj nqis seem.” Tus nqi no kuj yuav kim tshaj cov kws kho mob uas nyob hauv nev vawj thiab kuj yuav tsis suav tus nqi no nrog rau tus nqi them txwv txhua xyoo.

“Nuj nqis tsis ras txog” yog tej nuj nqis seem uas tsis paub txog. Qhov no kuj tshwm sim tau thaum koj tswj tsis tau seb leejtwg yog tus los kho koj tus mob – piv txwv li thaum koj mus rau chav kho mob ceev lossis thaum koj teem sijhawm mus rau lub tsev kho mob nyob hauv nev vawj tiamsis ib tug kws kho mob tsis nyob hauv nev vawj cia li yog tus los kho koj.

Yuav pov thaiv koj los ntawm tej nuj nqi seem rau:

Kev kho mob ceev

Yog tias koj muaj ib yam mob hnyav heev lawm thiab mus rau chav kho mob rau xwm txheej ceev rau ntawm ib tus kws tsis nyob hauv nev vawj, tus nqi siab tshaj uas qhov chaw no uas tsis nyob hauv nev vawj rub rau koj them yog tib tug nqi uas koj tsim nyog them li yog nyob hauv nev vawj xwb (xws li copayment thiab coinsurance). Yuav **tsis** muaj nuj nqis seem rau koj them rau tej kev kho mob ceev no. Tej no muaj xws li yam kev tu xyuas tom qab koj xeev lawm tshwj tsis yog koj sau ntawv los rho npe tawm ntawm txoj kev pov thaiv kev them nuj nqis seem no.

Tej kevcai hauv xeev California kuj muaj kev pov thaiv zoo ib yam li tsoom fwm txhooj cai No Surprises Act.

Tej yam kev kho mob nyob hauv cov tsev kho mob hauv nev vawj lossis tsev phais mob

Thaum koj txais kev kho mob los ntawm ib lub tsev kho mob lossis tsev phais mob uas nyob hauv nev vawj, tej tug kws kho mob kuj yuav tsis nyob hauv nev vawj. Nyob rau tej lub sijhawm zoo li no, tus nqi siab tshaj uas tus kws kho mob no rub rau koj them ntxiv yog tib tug nqi uas koj tsim nyog them li yog nyob hauv vev vawj xwb. Tej no kuj suav tagrho cov tshuaj siv los kho thaum mob ceev, tshuaj loog, kev kawm txog kab mob sib kis, kev siv hluav taws xob kho mob, chav kuaj mob, kev kawm txog tej yam muaj sia, tus uas pab tus phais mob, tus kws kho mob tom tsev kho mob loj, lossis kws kho mob xwm ceev. Cov no rub **tsis** tau nuj nqis seem rau koj them thiab **tsis** muaj cai hais kom koj rho tawm npe ntawm kev pov thaiv tau them cov nuj nqis tshaj.


Yog tias koj tau txais kev kho mob nyob hauv nev vawj, cov kws tsis nyob hauv nev vawj yuav rub **tsis** tau nqi seem rau koj them, tshwj tsis yog tias koj sau ntawv los rho tawm npe ntawm txoj kev pov thaiv no.

Yeej tsis muaj ib zaug hais kom koj rho npe tawm ntawm txoj kev tiv thaiv them nuj nqi seem. Kuj tsis hais kom koj mus cuag tej kev kho mob uas tsis nyob hauv nev vawj thiab. Koj xaiv tau ib tug kws kho mob lossis tsev kho mob uas nyob rau koj phau pov hwm li pab pawg nev vawj.

Tej kevcai hauv xeev California kuj muaj kev pov thaiv zoo ib yam li tsoom fwv txhooj cai No Surprises Act, mus nyeem paub ntxiv nyob hauv California Department of Managed Care, [Surprise Medical Bills Fact Sheet](#).

Thaum tsis pub kom muaj nuj nqis seem, koj kuj raug pov thaiv li no thiab:

- Koj tsuas lav them qhov koj tsim nyog them ntxiv xwb (xws li copayment, coinsurance, thiab deductible uas koj ib txwm them li yog nyob hauv nev vawj). Koj phau ntawv pov hwm mam li them tus nqi tsis nyob hauv nev vawj.
- Feem ntau koj phau ntawv pov hwm yuav tsum muaj:
 - Roos kev kho mob xwm ceev yam tsis tas nij koj tso cai ua ntej mam li kho (kev tso cai ua ntej).
 - Roos tej kev kho mob xwm ceev los ntawm cov kws tsis nyob hauv nev vawj.
 - Rub nqi ntxiv rau koj them tus kws kho mob lossis tsev kho mob raws li koj tsim nyog them rau tus nyob hauv nev vawj xwb (cost-sharing) thiab qhia tus nqi no nyob rau daim ntawv piav txog tej txiaj ntsim uas koj muaj.
 - Suav tej nuj nqis koj them rau kev kho mob ceev lossis kev kho mob tsis nyob hauv nev vawj tam li yog koj deductible thiab out-of-pocket limit.



Yog tias koj ntseeg tias tau rub nqi rau koj them tsis yog lawm, koj tiv tauj tau Centers for Medicare and Medicaid Services ntawm [CMS](#) hauv www.cms.gov kom thiaj li paub txog tej kev cai uas tsoom fwv pov hwm koj yog dabtsi.

Yog xav paub ntiv txog tej kev cai uas koj muaj nyob hauv xeev California mus xyuas nyob hauv [California Department of Managed Health Care](#) ntawm www.dhmc.ca.gov lossis [California Department of Insurance](#) ntawm www.insurance.ca.gov.

TSEEM CEEB: Koj tsis tas kos npe rau daim foos no. Tiamsis yog koj tsis kos npe rau, tus kws kho mob lossis tsev kho mob no yuav tsis los kho koj. Koj xaiv tau tus kws kho mob thiab tsev kho mob uas nyob hauv koj phau ntawv pov hwm kev kho mob li pab pawg nev vawj los kho koj.