

UJEEDDADA GARGAARKA DHAQAALE

HORUDHACA:

Hudson Hospital & Clinic wuxuu ballan qaadayaa bixinta adeeg caafimaad oo tayeysan oo loogu talogaley bukaanadeena, kuwaasoo ay ku jiraan dadka u baahan kaalmo dhaqaale. Sidaas darteed, Nidaamkeena Kaalmada Dhaqaale (Financial Assistance Policy) (loo yaqaano “FAP” ama “Nidaamka”) waxaa loogu talagalay bukaanada aan ku jirin ama kuwa ku jira caymiska xaddidan iyadoo lagu saleynayo awoodda bukaanka ee la xiriirta bixinta daryeelka deg-degga ah iyo daryeelada kale caafimaad ee lagama maarmaanka ah. Nidaamkeena waa la heli karaa si ay u bixiso caawimaad goos-goos ah; ma ahan mid looga gol leeyahay inay bixiso daryeel muddo dheer, lacag la’aan ah ama sicir-dhimis daryeel. Codsiga kaalmada dhaqaale ayaa wuxuu ansax yahay muddo 6 bilood ah. Nidaamkeena waxay qeexaysaa oo sharraxaysaa shuruudaha u-qalmitaanka, qaabka aan u xisaabino sicir-dhimista, qaabka loo codsado kaalmada dhaqaale, bixiyeyaasha adeegga daryeelka ee Isbitaalkeena, iyo nidaamkeena daryeelka caafimaadka deg-degga ah. Bukaanadu waxay heli karaan nuqulo koobi oo lacag la’aan ah kuwaasoo ku saabsan Xeerkan iyo foomka lagu dalbanayo caawinta dhaqaalaha ee uu qofku si shakhsi ah uga dalban karo dhamaan goobaha diiwaangelinta bukaanada. Wixii macluumaad dheeraad ah ama su’aalo ah ee ku saabsan habka loo marayo codsiyada, ama dalbashada nuqulada iyadoo la adeegsanayo nidaamka iimaylka, bukaanadu waxay la xiriiri karaan Waaxda Adeegyada Caawinta Dhaqaalaha Bukaanada (Patient Financial Services Department) iyadoo adeegsanaya teleefonka 715-531-6200, ama ciwaanka 405 Stageline Road Hudson, WI 54016. Nuqullada bilaashka ah ee Caymiskan, foomka codsiga, iyo turjumaadaha waxaa laga heli karaa <https://www.healthpartners.com/care/hospitals/hudson>.

SHURUUDAHA U-QALMITAANKA:

Hudson Hospital & Clinic wuxuu u dejiyay shuruudaha u-qalmitaanka ee soo socda bukaanada si ay u helaan kaalmo dhaqaale:

- Bukaanka iyo xubnaha qoyska waxaa laga codsan karaa inay keenaan caddeyn muujineysa in loo diiday ama loo diidi karo macaashyada dowladda, sida Medicaid. Warqadda (Waraaqaha) diidmada macaashyada ee dawladda ayaa la codsan karaa.
- Bukaanku waa inuu yahay mid kasoo quustay dhammaan barnaamijyada kaalmo ee dawladda ee la heli karo bixiso iyo wax alla wixii macaashyo kale ah ee la xiriira caymiska caafimaadka.
- Bukaanku waa inuu buuxiyo Codsiga Kaalmada Dhaqaale (Financial Assistance Application) ee Isbitaalka kadibna ku soo lifaaqo dhammaan dukumintiyada la codsaday.
- U-qalmitaanka bukaanka ee la xiriira daryeelka lacag la’aanta ah ama daryeelka qiimo-dhimista lagu sameeyay waxaa loogu saleyn doonaa dakhliga qoyska iyo tirada xubnaha qoyska, iyo arrimaha kale, [tus. Hantida] ee soo socda:
 - Bukaanada waa inay keenaan dukumiintiyada hantida qoyska sida lacagta caddaanka ah iyo hantida kale si fudud lacag loogu beddeli karo si codsiga dib-u-eegis loogu sameeyo.

- Hantida si fudud lacag loogu beddeli karo waxaa ka mid ah hantida lacagta lagu iibiyo ee sida fudud looga dhigi karo lacag, sida koontooyinka keydka iyo koontooyinka jeegga, saamiyada, dukumiintiyada deymaha, shahaadooyinka dabaajiga, dakhliga hawlgabka sannadlaha ah iyo koontooyinka suuqa lacagta. Lacagaha hawlgabka (tusaale 401K, lacagaha IRA iyo dakhliga hawlgabka sannadlaha ah ee dib loo dhigay) waa laga reebay hantida si fudud lacag loogu beddeli karo. Dukumiintiyada hantida si fudud lacag loogu beddeli karo waa in la codsado.
- Hantida si fudud lacag loogu beddeli karo ee ka badan \$20,000 ayaa lagu daraa xisaabinta dakhliga.
- Isbitaalku wuxuu caawimaad u fidiyaa dhammaan bukaannada aan caymiska lahayn iyo kuwa leh caymiska xaddidan kuwaasoo dakhliga qoyskoodu ka yar yahay ama la mid yahay 200% Heerka Saboolnimada Dawladda (Federal Poverty Level, FPL). Bukaannada buuxiya shuruudahan waxay heli doonaan 100% qiimo-dhimista kaalmada dhaqaale.
- Bukaannada dakhligooda guud iyo tirada xubnaha qoyskoodu ka sarreysiyaan 200% ee FPL, balse aan ka sarreyn 300% ee FPL ayaa heli doonaan kaalmo dhaqaale oo bar dhiman ah iyadoo lagu saleynayo jadwalka soo socda:

Shaxda Qiime Dhimista Kaalmada Dhaqaalaha

Tirada Xubnaha Qoyska	Heerka Dakhliga Saboolnimo ee Dawladda (FPL)	% FPL	Dakhliga Guud ee Qoyska	Qiime Dhimista%
1	\$15,060	100%	\$15,060	100%
		150%	\$22,590	100%
		200%	\$30,120	100%
		250%	\$37,650	75%
		300%	\$45,180	54.89%
2	\$20,440	100%	\$20,440	100%
		150%	\$30,660	100%
		200%	\$40,880	100%
		250%	\$51,100	75%
		300%	\$61,320	54.89%
3	\$25,820	100%	\$25,820	100%
		150%	\$38,730	100%
		200%	\$51,640	100%
		250%	\$64,550	75%
		300%	\$77,460	54.89%
4	\$31,200	100%	\$31,200	100%
		150%	\$46,800	100%
		200%	\$62,400	100%
		250%	\$78,000	75%
		300%	\$93,600	54.89%
5	\$36,580	100%	\$36,580	100%
		150%	\$54,870	100%
		200%	\$73,160	100%
		250%	\$91,450	75%
		300%	\$109,740	54.89%
6	\$41,960	100%	\$41,960	100%
		150%	\$62,940	100%
		200%	\$83,920	100%
		250%	\$104,900	75%
		300%	\$125,880	54.89%

7	\$47,340	100%	\$47,340	100%
		150%	\$71,010	100%
		200%	\$94,680	100%
		250%	\$118,350	75%
		300%	\$142,020	54.89%
8	\$52,720	100%	\$52,720	100%
		150%	\$79,080	100%
		200%	\$105,440	100%
		250%	\$131,800	75%
		300%	\$158,160	54.89%
* Qof kasta oo dheeraad ah waxaa lagu kordhinayaa lacag dhan \$5,380				

SIDA LOO CODSADO KAALMADA DHAQAALE:

1. Bukaanaada waxaa looga baahan yahay inay buuxiyaan Codsiga Kaalmada Dhaqaale (Financial Assistance Application), isla mar ahaantaana ay u soo gudbiyaan caddey-nta(-maha)dhakhliyeed shakhsi ahaan ama boostada: Hudson Hospital & Clinic, Patient Financial Services 405 Stageline Road, Hudson WI 54016

2. Bukaannada ayaa sidoo kale ugu diri kara faakis codsiyada dhammaystiran iyo caddaynta (maha) habboon ee daqliga Adeegyada Dhaqaalaha ee Bukaanka (Patient Financial Services) lambarka 715-531-6201

3. Caddeynta(-maha) dakhliga qoyska ee habboon waa in la bixiyaa oo ay ku jiraan nuqulkii ugu dambeeyay, cashuur-celinta Dawladda ee 1040, jeeggaga mushaar ee 60-kii maalmood ee ugu dambeeyay, iyo/ama warqadda macaashka ee Sugnaanata Bulshada (Social Security), macaashyada shaqa-la'aanta ama naafonimada iyo dukumiintiyada heshiiska masruufka.

4. Codsiga waxaa laga daabacan karaa mareegteena <https://www.healthpartners.com/care/hospitals/hudson> ama waxay bukaanadu ka heli karaan nuqul Waaxda Adeegyada Kaalmada Dhaqaalaha (Patient Financial Services) iyagoo kala xiriiraya 715-531-6200. Waxaan qabanaa wicitaannada telefoon Sabti–Jimco laga bilaabo 7:30 subaxnimo - 5:00 galabnimo.

5. Bukaannadu waxay kala xiriiri karaan Patient Financial Services lambarka 715-531-6200 iyagoo weydiin kara su'aalo ku saabsan codsiga iyo isku dubaridka/mudeynta ballanta ay la yeeshaan La-taliyaha Maaliyadeed

6. Waxaa la heli karaa Shaqaalaha Isbitaalka ee qaabilsan adeegyada kaalmada dhaqaalaha ee bukaanka si ay bukaanada u caawiyaan iyagoo adeegsanaya telefoonka ama fool-ka-fool si qofku u buuxiyo codsiga. Bukaannadu waxay la xiriiri karaan waaxda Adeegyada Aadanaha (Human Services) ee degmada ay daggan yihiin ama waxay ka wici karaan Wisconsin Medical Assistance telefoonka (608) 266-1865 si ay uga helaan taageero ay ku codsadaan barnaamijyada dawladda sida Kaalmada Caafimaadka.

Bukaanadu waxay kala xiriiri karaan Patient Financial Services lambarka 715-531-6200 si ay u weydiyaan wixii su'aalo ah ee la xiriira codsiyadooda.

XISAABINTA KAALMADA DHAQAALA:

Hudson Hospital wuxuu u xisaabiyaa heerka kaalmada dhaqaalaha ee loogu talogaley bukaanka qaababka soo socda:

Bukaanka u-qalma wixii kaalmada dhaqaale Isbitaalka laguma soo dallici doono in ka badan xaddiyada guud ee biilasha (AGB) loogu talogaley bukaannada ku jira ceymiska isbitaalka ee daryeelka degdegga ah iyo daryeelada kale ee caafimaadka ee lagama maarmaanka ah. Haatan, Isbitaalku wuxuu ku go'aamiyaa AGB isagoo lagu dhufanaya dallacyada guud wixii kasta ee daryeel xaaladeed ee degdeg ah ama caafimaad ahaan loo baahan yahay ee la siiyo bukaanka u-qalma gargaarka dhaqaale isagoo ku dhufanaya boqollayda AGB ee ah 45.11%, taasoo ah sicir-dhimis dhan 54.89% ah. Isbitaalka ayaa xisaabiyay boqollaydan isagoo u qaybiyay isku geynta dhammaan qaansheegashooyinka daryeelka caafimaad ee loo baahan yahay ee ay oggol yihiin caymis bixiyeyaasha caafimaad muddadii 12-kii bilood ee Janaayo 1, 2023 ilaa Diseembar 31, 2023, isagoo u qaybinayo isku geynta guud ee kharashka la soo dallacay ee loo baahan yahay inuu qofku bixiyo.

Tusaale ahaan: Bukaanku A ayaa helay biil isbitaal \$10,000 ah. Bukaanku A ayaa u-qalma kaalmada dhaqaale. Hudson Hospital & Clinic kuma dallici doono Bukaanku A in ka badan \$4,511 daryeelka la xiriira biilkaas (10,000 X (AGB) 45.11%).

U-QALMITAANKA SAADAASHA AH

Hudson Hospital & Clinic ayaa laga yaabaa saadaal ahaan inuu go'aamiyo in bukaanku u-qalmo kaalmo dhaqaale taasoo lagu saleeyay go'aaminta hore ee la xiriirta u-qalmitaanka ama buuxinta shuruudo gaar ah ee kaalmada dhaqaale, kuwaasoo ay ku jiraan:

- Guri-la'aanta
- Adeegyada Caafimaad ahaan lagama maarmaanka ah ee aan ku jirin ceymiska barnaamijka Medicaid ama deeqda ay bixiyaan federaalku ee la siiyo qofka u-qalma
- Shuruudaha u-qalmitaanka iyo taariikhda ay billaabaneysa barnaamijka Medicaid waxay ku xigaan taariikhaha la bixinayo adeegyada
- Lammaane dhintay ama aan badbaadin

Adeegyada laga reebay waxaa ka mid ahaa adeegyada la doorto (adeegyada is-qurxinta ama adeegyada kale ee aan caafimaad ahaan lagama maarmaanka ahayn), iyo sidoo kale baaqiyada ay tahay inay bixiyaan caymiska, sida Medicare, Medicaid, caymiska baabuurta, magdhowga shaqaalaha ama mas'uuliyadda caymis. Hudson Hospital wuxuu dooran karaa inuu oggolaado u-qalmitaanka saadaasha ah ee naadirka ah ama aan caadiga ahayn ee aan si gaar ah loogu xusin FAP-gan. Marka la gaarayo go'aamada u-qalmitaanka ee saadaasha ah, haddii qiimo-dhimista saadaasha ah aysan ahayn qiimo-dhimista ugu badan ee la heli karo, Hudson Hospital & Clinic ayaa la socodsiin doona bukaannada oo siin doona waqti macquul ah oo loogu talogalay bukaannada si ay shakhsiyan u codsadaan kaalmo dhaqaale."

LIISKA BIXIYAYAASHA LAGA HELO ISBITAALKA

Hudson Hospital & Clinic waxaa looga baahan yahay inuu liis ahaan u qoro dhammaan bixiyayaasha adeegga ee aan ka ahayn isla Isbitaalka, kuwaasoo bixinaya adeegyada caafimaadka deg-degga, ama adeegyada kale caafimaad ahaan muhiimka ah iyo inuu caddeeyo kuwa ay yihiin bixiyayaasha adeegga ee uu Caymisku qeexayo iyo kuwa uusan qeexaynin. Liiska bixiyayaasha waxaa laga heli karaa dukuminti kale oo gaar ah. Bukaannada waxay ka arki karaan dukumiintgan onlaynka iyagoo booqaanaya <https://www.healthpartners.com/care/hospitals/hudson> ama waxay codsan karaan nuqul warqad ah iyagoo kala xiriiraya Xafiiska Adeegyada Bukaanka ee Hudson Hospital & Clinic lambarka 715-531-6200.

NIDAAMKA DARYEELKA CAAFIMAADKA DEG-DEGGA AH

Hudson Hospital & Clinic wuxuu bixiyaa adeegyada caafimaad ee degdega ah ee loogu talagalay bukaanada iyadoo aan la tixgelin kartida ay u leeyihiin bixinta kharashka ama u-qalmiitanka kaalmada dhaqaalaha. Isbitaalku wuxuu mamnuucayaa wixii tallaabo(-oyin) ah ee la xiriira ka hor istaagitaanka dalbashada bukaanada ee adeegyada caafimaadka deg-degga ah. Tusaalooyin ka mid ah habdhaqanka la mamnuucay waxa ka mid ah: shaqaalaha ama wakiilka Isbitaalka oo bukaanada waaxda deg-degga ka dalbada inay bixiyaan lacag kahor inta ayna helin daaweynta loogu talagalay daryeelka caafimaadka deg-degga ah, ama u oggolaada hawlo dayn aruurin kuwaasoo hakad ku keena bixinta daryeelka caafimaadka deg-degga ah.

Hudson Hospital & Clinic waa inuu u hoggaansamo dhammaan shuruudaha loo baahan yahay ee la xiriira Xeerka Daaweynta Caafimaad ee Degdeg ah iyo Xeerka Shaqaalaha (Emergency Medical Treatment and Labor Act, EMTALA), oo ay ku jiraan bixinta baaritaan hore ee caafimaad, daawaynta la tacaalitaanka ah, iyo gudbinta ama u wareejinta bukaanka goob kale markay habboon tahay. Hudson Hospital & Clinic waa inuu u bixiyo dhammaan adeegyada degdega ah si waafaqsan shuruudaha ka-qaybgalka ee CMS.

NIDAAMKA BIILALKA & LACAG URUURINTA EE GOONIDA AH

Tallaabooyinkani Hudson Hospital & Clinic laga yaabo in Hudson Hospital ku qaado haddii la bixin waayo wax lacag ah waxay ku qeexan yihiin Xeerka Biilka & Uruurinta (Billing & Collections Policy) ee gaarka ah. Nuqulka bilaashka ah ee Biilasha Ibitaalka & Xeerka Lacag Uruurinta (Hospital's Billing & Collections Policy) waxaa laga eegi karaa oo laga soo dejisan karaa mareegtayada <https://www.healthpartners.com/care/hospitals/hudson>