Siyaasadda

Mowduuca Kaalmada Maaliyadda
Nambarka Tilmaanta PLHRC-2555
Qeybta Wareegga Dakhliga
Qeybta Hoose Maamulka Wareegga Dakhliga
Qeybta Shirkad
La xariir Lindsay Krambeer
Laga Bilaabo Taariikhda 04/01/2023
Taariikhda Baddalaadda Xigta 03/31/2024

Tixraaca

GL-3001, EMTALA: Aruurinta Macluumaadka Maaliyadda
RevCycle-1055 Siyaasadda Iska Bixinta Biilasha iyo Soo Aruurinta
(RevCycle-1055 Self-Pay Billing & Collection Policy)
Tilmaamaha Saboolnimada Federaalka (Federal Poverty Guidelines), Waaxda Caafimaadka iyo Adeegyada Aadanaha (Department of Health and Human ServicesUS Department of Health and Human Services), Ogeysiiska IRS (IRS Notice) 2015-46 iyo 29 CFR §§1.501(r) (4) – (6)
26 CFR 250 (31 Dec 2014) p78954-79016
GL-3034 Soo Sheegidda Deynta Laga Qabo Isbitaalada Aysan Medicare Bixinin (Reporting of Medicare Bad Debt)
Jadwalka Dambe 1aad: Foomka Arjiga Kaalmada Maaliyadda
Jadwalka dambe 2aad: Jaantuska dhimista wuxuu ku saleysan yahay dakhliga iyo hantida, iyo qadarka dhimista aan ceymiska ku jirin.
Jadwalka dambe 3aad: Bixiyeyasha daryeelka lagu magacaabo "covered providers"
Jadwalka Dambe 4aad: Xisaabaadka Guud Ahaan la Soo Dallaco
(Amounts Generally Billed) (AGB) Boqolkiiba Jadwalka Bogga
Dambe 5 (Appendix 5) Helitaanka Warqadaha Dadweynaha

Lagu Dabaqi Karo

Dhamaan bukaanka Siistemka Caafimaadka Palmer Lutheran Hospital, Inc. d/b/a Gundersen Palmer Lutheran Hospital & Clinics (halkaan kaddib, loo yaqaan "Gundersen Palmer Lutheran Hospital & Clinics") ee adeegyada daryeelka caafimaadka ka qaata Xarunta Daweynta Gundersen Palmer Lutheran Hospital & Clinics.

Ujeedada Oraahda

Ujeedada Siistemka Caafimaadka Gundersen Palmer Lutheran Hospital & Clinics) waxay tahay in aan isa soocno anaga oo adeegsana heerka sare ee loo fulliyo daryeelka bukaanka, waxbarashada, cilmi baarista iyo hagaajinta caafimaadka xagga bulashadaha aan u adeegno. Aragtideeda waxay tahay in la xoojiyo caafimaadka iyo fiyoobidda bulshadena, taasoo kobcisa naf kasta aan taabano, sida bukaanka, qoysaska, iyo shaqaalaha.

Iyadoo u adeegeyso ujeedadaan, Gundersen Palmer Lutheran Hospital & Clinics waxay ballan qaaday in ay bixiso adeegyada daryeelka caafimaadka degdegga iyo adeegyada daweynta lagama maarmaanka ee la siiyo bukaanka iyadoo aan loo fiirinin xaaladda ceymiska ama awoodda lagu bixiyo. Siyaasaddaan kaalmada maaliyadda waxaa loogu talogalay in ay u hoggaansanto sharciyada federaalka iyo gobolka ee lagu dabaqi karo meelaha aan u adeegno. Bukaanka u qalma kaalmada hoos timaada siyaasaddaan waxaa laga dhimi doonaa kharashka ku baxa daryeelka laga qaato bixiyeyaasha Gundersen Palmer Lutheran Hospital & Clinics ee u qalma.

Kaalmada maaliyadda loo bixiyo sida hoos timaada siyaasaddaan waxaa laga filaa in bukaanka uu la shaqeyn doono hababka arjiga ceymiska iyo kuwa manaafacaadka dadweynaha ama brograamyada ceymiska ee laga yaabo in la helo si loo bixiyo kharashka ku baxa daryeelka. Gundersen Palmer Lutheran Hospital & Clinics ma samayn doonto takoor ku saleysan da'da, jinsiga, isirka, caqiiqdada, midabka, itaal darrida, diinta, jinsiga, asal qaran, ama xaaladda muhaajirka marka ay xisaabeyso kaalmada maaliyadda.

Sifeynta

Sifeynta soo socoto waxaa lagu dabaqaa dhamaan qeybaha siyaasaddaan.

Xisaabta Guud Ahaan la soo Dallaco (Amount Generally Billed) (AGB): Xisaabta guud ahaan la soo dallaco waa kharashka la filaayo in lagu bixiyo degdegga ama adeegyada daweynta loo baahan yahay ee laga qaado bukaanka, iyo/ama ballan qaadaha bukaanka. Bukaanka xaqa u yeesho, xisaabtaan kama badan doontgo sicir la xisaabi doono marka la isticmaalo Habka Gadaal Fiirinta (Look Back Method) ee ku sharaxan §1.501(r)-5(b) (3) ee Xeerka Dakhliga Gudaha (Internal Revenue Code). Habka Isku Celceliska Saacadaha uu Shaqeyay Shaqaalaha (Look Back) waxay ku saleysnaan doontaa sheegashooyinka dhabta ah ay Gundersen ka qaadatay Khidmadda-Adeegga Medicare (Medicare Fee-for-Service) iyo dhamaan sheegashooyinka ay bixiyaan ceymiyeyaasha caafimaadka gaarka. Sheegashooyinka loo baahan yahay in lagu wareejiyo xisaabaadka AGB waxay ahaan doonaan sheegashooyinka la ogolaaday sannadka kalendarka ee la soo dhaafay. Xisaabaadka qeybsiga-kharashka-ceymiska, qeybsiga-lacag-bixinta iyo qeybta horay bukaanka u bixiyo waxaa lagu darri doonaa xisaabta kore, waxaana la soo raacin doonaa khidmadda-adeegga-Medicare iyo dhamaan sheegashooyinka ay soo gudbiyaan ceymiyeyaasha caafimaadka gaarka. Kharashka guud ee sheegashooyinkaas waxaa lagu soo darri doonaa xisaabta hoose. Sannad kasta, waxaa la xisaabi doonaa boqolkiiba AGB marka la gaaro maalinta 45^{aad} ee ku xigta xeritaanka sannadka kalendarka la soo dhaafay, waxaana la fulliyaa maalinta 120^{aad} ee ku xigta dhamaadka sannadka kalendarka.

Boqolkiiba Xisaabta Guud Ahaan la soo Dallaco: Sannad kasta, waxaa la xisaabi doonaa boqolkiiba AGB marka la gaaro maalinta 45aad sannadka, waxaana lagu sharaxay Jadwalka Dambe 4 (Appendix 4) ee siyaasaddaan.

Muddada Arjiga: Waqtiga la qaban doono arjiyada laga shaqeyn doono si loo qaato kaalmada maaliyadda. Muddada arjiga waxay bilaabataa taariikhda bayaanka biilka ka dambeeyo adeegga iyo waxay dhamaataa maalinta 240aad taariikhda bayaanka biilasha adeegga-ka-dambeeyo la soo gudbiyo.

Kaalmada Daryeelka Musiibada: Kaalmada maaliyadda ee la siiyo buakaanka xaqa u yeesho, kuwa qaato dakhliga maalgelinta sannadka, marka dakhliga ka badan yahay 400% Heerka Saboolnimada Federaalka, (Federal Poverty Level), iyo hantida ka yar inta la'eg 600% Heerka Saboolnimada Federaalka, iyo waajibaadka maaliyadda ee ka dhasha adeegyada daweynta ay Gundersen Palmer Lutheran Hospital & Clinics bixiso marka ay ka badan tahay 25% dakhliga qoyska.

Kharashka Daryeelka La Dhimay: Kaalmada Maaliyadda laga helo dhimista kharashka ku baxo adeegyada daweynta xaqa loo leeyahay ayna bixiso Gundersen Palmer Lutheran Hospital & Clinics, sida ku saleysan dakhliga soo gala bukaanka xaqa u yeesha, ama bukaanka ballan qaadeyaasha, ee qaata dakhliga qoyska una dhexeeyo 200-400% Heerka Saboolnimada Federaalka (Federal Poverty Level) iyo hantida la'eg ama ka yar lex jeer Heerka Saboolnimada Federaalka (Federal Poverty Level).

Xaaladda Daweynta Degdegga: Sida lagu sifeyay Qeybta 1867 Sharciga Soshal Sekuritiga (Section 1867 of the Social Security Act) (42 U.S.C. 1395dd). Erayga "xaaladda daweynta degdegga" waxaa loola jeedaa xaaladda daweynta isku muujisa calaamadaha darnaashada ku filan (sida xanuunka darran) ilaa heer maqnaashada daweynta degdegga la filan karo in ay u horseedo:

1. In caafimaadka qofka (ama, xagga dumarka xaamilada, caafimaadka dumarka ama cunugga aan dhallanin) la geliyo halis darran,
2. Naafonimada darran ee soo gaarta waxtarka jirka, ama
3. Naafonimada darran ee ku dhacda xubinta jirka ama qeyb ka mid ah; ama
4. Marka la soo qaado dumarka xaamilada ee qabta jareyska:
    a. Waxaa jirta waqti aan ku filneyn oo si ammaan ah loogu wareejiyo isbitaal kale ka hor inta aan la geynin, ama
    b. Waxaa dhici karto in wareejintaas ay halis ku noqoto caafimaadka iyo ammaanka dumarka ama cunugga aan dhallanin.

Qoyska: Sida Xafiiska Tirokoobka Mareykanka (U. S. Census Bureau) ku sifeyay, koox ka kooban labo qof ama ka badan oo wada daggan kana dhexeyso qaraabonimo laxmi, guur, ama korsasho. Haddii bukaanka uu canshuur celintiisa dakhliga ku sheegto in uu jiro qof ku tiirsan isaga, sida waafaqsan sharciyada Adeegga Dakhliga Gudaha (Internal Revenue Service), waxaa dhici karto in loo arko in uu yahay ku-tiirsan taasoo loo adeegsado xaq u yeelashada siyaasaddaan.

Dakhliga Qoyska: Dakhliga soo gala qoyska arjiilaha waa isugeynta dakhliga guud ee soo gala dhamaan xubnaha waaweyn ee qoyska la nool reerka kuna jira canshuur celinta federaalka ugu dambeysay. Bukaanka ka yar 18 sanno, dakhliga qoyska waxaa ka mid ah tan soo gasha waalidka ama waalidiinta iyo/ama eedeyaasha iyo adeerada, ama qaraabada daryeelka. Xisaabinta dakhliga qoyska waxay ku

saleysan tahay sifeynta Xafiiska Tirokoobka (Census Bureau), waxaana ka mid ah dakhliga soo socdo marka la xisaabaayo tilmaamaha saboolnimada federaalka:

1. Waxaa ku jiro lacagta la shaqeysto, xaqa shaqo la'aanta, magta shaqaalaha, Soshal Sekuriti, Dakhliga Sekuritiga Dheeraadka (Supplemental Security Income), korsaarka, lacagaha maalgelinta ee la qeybsado, kirada, lacagaha lagu heshiiyo (royalties, dakhliga hantida maguuraanka, ammaanada, gunnada waxbarashada, taakuleynta xaaska, masaruufka cunugga.
2. Lama xisaabo manaafacaadka aan ahayn lacagta caddaanka (sida boonooyinka raashinka iyo kabidda guryaha);
3. Xisaabta ku saleysan canshuurta-ka-hor;
4. Wuxuu meesha ka saaraa macaashka ama khasaarada rasumaalka

Heerka Saboolnimada Federaalka (Federal Poverty Level): Heerka Saboolnimada Federaalka (Federal Poverty Level) (FPL) waxay adeegsataa heerarka dakhliga ee ku kala duwan tirada qoyska iyo xubnaha ka tirsan si loo ogaado saboolka Mareykanka. Waxaa la casriyeyaa muddo ka muddo gudaha Diiwaanka Federaalka, waxaana sidaas sameyaa Waaxda Caafimaadka iyo Adeegyada Aadanaha (Department of Health and Human Services) sida hoos timaada awoodda qeybta hoose (2) ee Qeybta 9902, Cutubka 42, Xeerka Mareykanka. Tilmaamaha iminka jira FPL waxaa laga tixraaci karaa http://aspe.hhs.gov/POVERTY/.

Kaalmada Maaliyadda Kaalmada la siiyo bukaanka xaqa u yeesho, ee laga yaabo in ay la kulmaan dhibaato xagga maaliyadda, in laga dhaafo dhamaan ama qeyb ka mid ah waajibka maaliyadda xagga degdegga ama daweynta daryeelka loo baahan yahay ay laga helo Gundersen Palmer Lutheran Hospital & Clinics.

Daryeelka Lacag La'aan ah: 100% ka dhaafid loo sameeyo waajibka maaliyadda adeegyada daweynta la ogol yahay ay Gundersen Palmer Lutheran Hospital & Clinics bixiso lana siiyo bukaanka xaq u yeesha, ama ballan qaadeyaashooda, dakhliga sannadkii soo gala qoyska oo ah ama ka hooseeyo 200% FPL iyo hanti ka yar 600% FPL.

Ballan Qaadaha: Qofka, aan ahayn bukaanka, ayaa mas'uul ka ah bixinta biilka bukaanka.

Dallacaadda Guud: Iskudarka kharashka la soo dallaco ee ku saleysan sicirka loo dajiyay bixinta adeegyada daryeelka bukaanka ka hor inta aan laga goynin dakhliga.

Gurilaawe: Sida dawladda federaalka u sifeysay, kaddibna HUD u daabacay Diiwaanka Federaalka (Federal Register) bishii Diseembar 5, 2011: Qofka ama qoyska aan lahayn guri joogto ah oo ku filan kuna baryo habeenkii, macnaha qofka ama qoyska leedahay guri aasaasi ah ay barido habeenkii taasoo ah meel dadweynaha ka dhexeeyso ama meel dad u gaar ah aan loogu talogelin in uu ku noolaado aadanaha ama ku nool yahay hooy dadweynaha ka dhexeeyo ama si gaar ah looga shaqeeyo loona sameyay in laga helo qorshe ku meel gaar ah oo lagu noolaado. Qeybtaan waxaa kaloo ka mid ah dadka ka baxa hay'ad, uu isaga ama iyada dagganeed 90 maalin ama ka yar dagganaa hooyga degdegga ama meel aan loogu talogelin in uu daggo ka hor inta uusan gelin hay'adda.

Daawo Ahaan Lagama Maarmaan: Sida Medicare ku sifeysay in ay yahiin adeegyo ama shay macquul ah oo loo baahan yahay si loo baaro ama looga daweeyo cudur ama dhaawac.

Khidmadda-Lagu-Bixiyo-Adeegga Medicare (Medicare Fee-For-Service) (FFS) Ceymiska Caafimaadka la heli karo sida hoos timaado Medicare Qeybta A iyo Qeybta B ee Cutubka XVIII ee Sharciga Soshal Sekuritiga (Social Security Act) (42 USC 1395c – 1395w-5).

Qorshaha Lacag Bixinta: Qorshaha lacag bixinta ay ku heshiyeen Gundersen Palmer Lutheran Hospital & Clinics iyo bukaanka labadaba, ama ballan qaadaha bukaanka, xagga khidmadaha uu qofka jeebkiisa ka bixiyo. Qorshaha lacag bixinta waxay tixgelin doontaa daruufaha maaliyadda bukaanka, xisaabta la qabo, iyo lacag bixin hore.

Xaq u Yeelashada Hore: Sida hoos timaado daruufaha qaar, bukaanka aan la ceyminin waxaa loo qaadan karaa ama waxaa loo haystaa in ay xaq u leeyahiin kaalmada maaliyadda sida ku saleysan diiwaan gelintooda brograamyada siyaabaha kale lagu tijaabiyay ama ilaha kale ee laga helo macluumaadka, aan toos looga helin bukaanka, si loo fulliyo qiimeynta baahida loo qabo maaliyadda. Haddii bukaanka uu bixiyo kharashka, looma qaadan doono in uu xaq u leeyahay.

Ceymiyaha Caafimaadka Gaarka: Urur kasta oo aan ka tirseaneen dawladda ee bixisa ceymiska caafimaadka, sida ururada aan dawliga ahayn ee bixiya qorshaha ceymiska caafimaadka ee hoos yimaada Medicare Advantage.

Muddada Aqoonsiga: Arjiileyaasha loo arko in ay xaq u leeyahiin kaalmada maaliyadda waxaa la siin doonaa kaalmo muddo lex bil. Kaalmada waxaa kaloo laga soo bilaabi doonaa gadaal, waxaana lagu dabaqi doonaa dhamaan xisaabaadka lagu dabaqi karo ee lagu bixiyay adeegyada la qaatay lexdii bilood ee ka horeysay taariikhda arjiga.

Dhimista la Siiyo Qofka aan Qabin Ceymis; Bukaanka aan ceymis ka haysanin dhinac saddaxaad waxaa la siin doonaa dhimis aan ceymis ku jirin, xagga adeegyada ay bixiso Gundersen Palmer Lutheran Hospital & Clinics ee hoos yimaada siyaasaddaan, waqtiga la bixiyo dallacaadda aan la dhimin.

Bukaanka Aan Lahayn Ceymis: Bukaanka ceymis ka haysta dhinac saddaxaad lagana qaato ceymiye saddaxaad, qorsha ERISA, Brograamka Daryeelka Caafimaadka Federaalka (Federal Health Care Program) (kana mid ah xad la'aan Medicare, Medicaid, SCHIP, iyo CHAMPUS), Magta Shaqaalaha (Worker's Compensation), ama kaalmo kale oo laga qaato dhinac saddaxaad la heli karo si loo bixiyo kharashka daryeelka caafimaadka bukaanka.

Bukaanka Haysta Ceymis Liito: Qofka, qaba ceymiska gaarka ama ceymiska dadweynaha, oo maaliyad ahaan ku adag in uu si buuxdo u bixiyo kharashka la filaayo in uu jeebkiisa ka bixiyo xagga adeegyada daweynta ay bixiso Gundersen Palmer Lutheran Hospital & Clinics.

Fullinta

ADEEGYADA XAQ U YEELASHADA

Adeegyada xaq u yeesha ee hoos yimaada siyaasadda kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics waa in ay kliiniko ahaan ku habboon yahiin iyo waa in ay ka mid yahiin heerarka dhaqanka daweynta ee guud ahaan la ogol yahay. Waxaa ka mid ah kuwa soo socdo:

1. Adeegyada daweynta degdegga ee loo bixiyo degdeg ahaan, iyo sidoo kale daryeelka la siiyo xaaladaha degdegga ujeedadana tahay in la dajiyo xaaladda bukaanka.
2. Adeegyada aan la dooran karin lana bixiyo marka lagu jiro daruufaha halista-geliya-nafta marka xaaladda aysan ahayn mid degdeg ah.
3. Adeegyada caafimaadka lagama maarmaanka, sida adeegyada daryeelka caafimaadka bukaan jiifka iyo bukaan socodka, ujeedadana tahay qiimeynta, baaritaanka, iyo/ama daweynta dhaawaca ama xanuun, iyo adeegyada Medicare ama ceymis caafimaad kale ku sifeyaan "waxyaabaha ama adeegyada ceymiska ku jiro."
4. Brograamka daweynta ku tiirsanaanta kiimikada guryaha Unity House ee loogu talogalay dadka waaweyn
5. Adeegyada bixiyeyaasha u shaqeeyo Gundersen Palmer Lutheran Hospital & Clinics ee hoos yimaado ceymiskaan. Fadlan fiiri Jadwalka Dambe 3 (Appendix 3) si aad u heshid liis buuxa oo ku saabsan bixiyeyaasha.

Adeegyada aan hoos imaanin kaalmada maaliyadda waxaa ka mid ah kuwa soo socdo

1. Hababka la doorto balse aan ahayn lagama maarmaan xagga daweynta, iyo sidoo kale adeegyada caadi ahaan aysan ceyminin Medicare ama aysan sifeynin Medicare ama ceymiska kale ee la xariira caafimaadka in aysan ahayn kuwo daaweyn ahaan lagama maarmaan ah.
2. Qaliinka Lasid (Lasik Surgery), Indho Gashadka/Muraayadaha (Contacts/Glasses), Muraayadaha Aan Caadiga Ahayn (Non-Standard Lenses), Daryeelka Duugduugidda (Chiropractic Care), Adeegyada Bacriminta (Fertility Services), Qaliinka Qurxinta (Cosmetic Surgery)/Adeegyada Blaastiigga (Plastic Services), Kaalmada Maqalka (Hearing Aides), Daweynta Qaladaadka Ilkaha, Adeegyada Ilkaha
3. Adeegyada laga qaato bixiyeyaasha daryeelka aan u shaqeynin Gundersen Palmer Lutheran Hospital & Clinics (tusaale aqoonyaanka caafimaadka aan ahayn Gundersen Palmer Lutheran Hospital & Clinics ama aqoonyaanka takhaatiirta, gaadiidka ambulanceka, iwm.). Bukaanka waxaa lagu dhiirigelinaa in ay toos ula xariiraan bixiyeyaashaan si ay u weydiiyaan kaalmada iyo si ay ugu habeyaan qorshaha lacag bixinta. Fiiri Jadwalka Dambe 3 (Appendix 3) si aad u heshid liis buuxa oo ku saabsan bixiyeyaasha aan hoos imaanin siyaasaddaan.
4. Lacagaha uu qofka horay u bixiyo iyo lacagaha wada ceymiska ee la xariira adeegyada daweynta loo baahan yahay lana siiyo bukaanka marka ay tagaan meelo ka baxsan shabakada sida ay ku sifeyaan shirkadaha ceymiska.

ISKUDUWIDDA LALA SAMEEYO QIIMEYNTA BAAHIDA CAAFIMAADKA BULSHADA (COORDINATION WITH COMMUNITY HEALTH NEEDS ASSESSMENT

Waxaa la fulliyay qiimeynta baahida caafimaadka bulshada ee goobaha ay u adeegto Gundersen Palmer Lutheran Hospital & Clinics. Cayilka, caafimaadka madaxa iyo ku xadgudubka maadada waxaa loo aqoonsaday in ay yahiin arrimo la taaban karo oo la xariira caafimaadka. Qorshaha fullinta caafimaadka bulshada wuxuu tilmaamay daweynta ku xadgudubka maadada in ay tahay mid ka mid ah faragelinta caafimaadka madaxa. Baaxada meelaha la dajiyo dadka laga daweeyo ku xadgudubka maadada waxay sidaas darteed xaq u yeelan doonaan kaalmada maaliyadda, iyo sida hoos timaado sharuudaha AGB ee la xariira bukaanka xaqa u yeesha kaalmada maaliyadda ama ballan qaadeyaasha Gundersen Palmer Lutheran Hospital & Clinics.

HABKA XAQ U YEELASHADA

Kaalmada maaliyadda waxaa loo fidin doonaa bukaanka aan haysanin ceymis iyo bukaanka haysta ceymis liito, ama ballan qaadaha bukaanka, ee la kulma shardi khaas ah, sida lagu sifeyay hoos.

Shardigaan wuxuu hubin doonaa in siyaasaddaan kaalmada maaliyadda si joogto ah looga dhaqmo Gundersen Palmer Lutheran Hospital & Clinics waxay reebatay xaq ay u leedahay in ay aragtida baddasho ama in ay baddasho siyaasaddaan hadba sida loo baahdo ama sida ku habboon.

Ilaha lacag bixinta (ceymiska laga heli karo shaqada, Kaalmada Daweynta (Medical Assistance), Maaliyadda Saboolka (Indigent Funds), Dhibaneyaasha Dambiyada Culus (Victims of Violent Crimes), iwm.) waa in la fiiriyo lana qiimeeyo ka hor inta aan la fiirinin xisaabta kaalmada maaliyadda si loo hubsado in ilaha Gundersen Palmer Lutheran Hospital & Clinics si taxadir leh loo maamulo xagga bixinta kaalmada maaliyadda. Haddii bukaanku in uu xaq u yeesho kaalmo kale, Gundersen Palmer Lutheran Hospital & Clinics wuxuu bukaanka la xariirin doonaa wakaaladda ku habboon xagga kaalmada si uu u helo kaalmo xagga buuxinta arjiyada loo baahan yahay iyo foomamka. Arjiileyaasha la siiyo kaalmada waxaa laga rabaa in ay dhamaystaan dhamaan fursadaha lacag bixinta kale taasoo ah shardi ku xeran kaalmada maaliyadda.

Arjiileyaasha kaalmada maaliyadda waxay mas'uul ka noqon doonaan dalabka brograamyada dadweynaha iyo raadinta ceymiska caafimaadka gaarka. Bukaanka, ama ballan qaadeyaasha bukaanka, doorta in aysan la shaqeynin dalabka brograamyada ay Gundersen Palmer Lutheran Hospital & Clinics tilmaanto sida ilo suurtogal ah oo la xariira lacagaha lagu bixiyo daryeelka, waxaa dhici karto in loo diido kaalmada maaliyadda. Arjiileyaasha waxaa laga filaa in ay wax ku darraan kharashka ku baxa daryeelkooda taasoo ku saleysan awoodda ay u leeyahiin in ay bixiyaan kharashka, sida ku qoran ceymiskooda.

Bukaanka ama ballan qaadeyaasha bukaanka, lagu tilmaamay in ay u badan tahay in ay qaataan Medicaid, waa in ay dalbadaan ceymiska caafimaadka Medicaid ama soo saaraan in loo diiday Medicaid lana helay lexdii (6) ee la soo dhaafay laga bilaabo marka ay dalbadeen kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics. Bukaanka, ama ballan qaadeyaasha bukaanka, waa in ay la shaqeyaan hawsha arjiga ku qoran siyaasaddaan si loo helo kaalmada maaliyadda.

Habka ay tixgelin doonto Gundersen Palmer Lutheran Hospital & Clinics marka ay qiimeyneyso xaq u yeelashada bukaanka xagga kaalmada maaliyadda waxaa ka mid ah dakhliga qoyska, hantida, iyo waajibka daweynta. Brograamka kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics waxaa heli kara dhamaan bukaanka la kulma sharuudaha xaq u yeelashada ee ku qoran siyaasaddaan, iyadoo aan la fiirinin goobta joqraafiyada ama xaaladda dagganaashada. Kaalmada maaliyadda waxaa la gaarsiin doonaa bukaanka, ama ballan qaadaha bukaanka, sida ku saleysan baahida maaliyadda iyo u hoggaansamida sharciyada federaalka iyo gobolka.

Kaalmada maaliyadda waxaa la siin doonaa bukaanka xaqa u yeesha ee qaata ceymis liito, hase ahatee bixinta kaalmada noocaas waxay waafaqsan tahay heshiiska kunturaadka ceymiyaha. Kaalmada maaliyadda loo isticmaali karo sida lacagaha uu ku darro bukaanka ama baaqiga soo hara ceymiska kaddib haddii bukaanka ku guuldareysto in uu si macquul ah ugu hoggaansamo sharuudaha ceymiska sida helitaanka tixraaca ama ogolaashada. Bukaanka ka fa'iideysta canshuurta, xisaabaadka caafimaadka qofka sida Xisaabta Keydka Caafimaadka (Health Savings Account), Qorshaha Soo Celinta Kharashka Caafimaadka (Health Reimbursement Arrangement) ama Xisaabta Kharashka Dabacsan (Flexible Spending Account), waxaa laga filaa in ay isticmaalaan maaliyadda xisaabta ka hor inta aan la siinin kaalmada maaliyadda.

Gundersen Palmer Lutheran Hospital & Clinics waxay reebatay xaqa ay u leedahay in ay dib uga noqoto dhimista halkaan lagu sheegay haddii ay go'aan ku gaarto sida macquulka ah in qodobada noocaas jebiyaan waajibaadka sharciga ama heshiiska ee Gundersen Palmer Lutheran Hospital & Clinics.

KAALMADA MAALIYADDA

Sida ku saleysan qiimeynta dakhliga soo gala qoyska arjiilaha, hantidooda, iyo waajibka ka saaran daweynta, arjiileyaasha xaqa u leh waxay qaadan karaan kaalmada soo socoto.

Dhimista la Siiyo Qofka aan Qabin Ceymis; Bukaanka aan ceymis ka haysanin dhinac saddaxaad waxaa la siin doonaa dhimis aan ceymis ku jirin waqtiga la siiyo dallacaadda aan la dhimin. Tan waxaa lagu dabaqaa bukaanka aan ceymis lahayn xagga bixinta kharashka laga helo ceymiska daryeelka caafimaadka iyo/ama bixiyeyaasha dhinacyada saddaxaad.

Bukaanka, ama ballan qaadeyaasha bukaanka, ee la siiyay dhimista ceymis la'aanta, kama reebana in ay dalbadaan una qalmaan kaalmo maaliyad dheeraad ah sida halkaan ku qoran.

Daryeel Buuxa oo Lacag La'aan ah: Waxaa la ogaan doonaa xisaabta buuxda ee Xarunta Daweynta Gundersen Lutheran (Gundersen Lutheran Medical Center) sida hoos timaada siyaasaddaan kaalmadaan maaliyadda ee la xariirta bukaanka aan ceymis haysanin ama haysta ceymis liita, ama ballan qaadaha bukaanka, kaasoo dakhliga guud ee soo gala qoyska la siman yahay ama ka hooseeyo 200% heerka saboolnimada federaalka iminka jirta lana raaciyo hantida ka yar 600% heerka FPL.

Kharashka Daryeelka La Dhimay: Dallacaadda Gundersen Palmer Lutheran Hospital & Clinics waxaa lagu goyn doonaa dhimista ku xeran dakhliga xagga adeegyada hoos yimaada siyaasadda kaalmada maaliyadda ee la siiyo bukaanka aan haysanin ceymis ama midka haysta ceymis liita, ama bukaanka ballan qaadaha, kaasoo dakhliga soo gala qoyska ka badan yahay 200% balse ka yar yahay ama la'eg yahay 400% heerka saboolnimada federaalka iminka jira iyo hantida ka yar 600% FPL. Waxaa la bixin doonaa dhimis, sida waafaqsan jadwalka soo socda, sida ku saleysan dakhliga soo gala qoyska bukaanka, ama ballan qaadaha bukaanka:

1. Dakhliga qoyska ee ka sareeyo 200% FPL balse la'eg ama ka yar 225% FPL waxay xaq u leeyahiin in ay qaataan dhimista 80% baaqiga ku harray bukaanka.
2. Dakhliga qoyska ee ka sareeyo 225% FPL balse la'eg ama ka yar 250% FPL waxay xaq u leeyahiin in ay qaataan dhimista 60% baaqiga ku harray bukaanka.
3. Dakhliga qoyska ee ka sareeyo 250% FPL balse la'eg ama ka yar 275% FPL waxay xaq u leeyahiin in ay qaataan dhimista 40% baaqiga ku harray bukaanka.
4. Dakhliga qoyska ee ka sareeyo 275% FPL balse la'eg ama ka yar 400% FPL waxay xaq u leeyahiin in ay qaataan dhimista 20% baaqiga ku harray bukaanka.

Daryeelka Musiibada: Bukaanka Gundersen Palmer Lutheran Hospital & Clinics aan la kulmin heerarka xaq u yeelashada kaalmada maaliyadda waxay xaq u yeelan karaan kaalmada hoos timaada daruufaha marka biilasha caafimaadka Gundersen Palmer Lutheran Hospital & Clinics dhallin karaan dhibaato maaliyad Waxaa dhici karto in bukaanka, ama ballan qaadeyaashooda, xaq u yeeshaan kaalmada daryeelka musiibada haddii ay bixiyaan waajibka kharashka ay jeebkooda ka bixiyaan ee ka dhasha adeegyada caafimaadka ay bixiso Gundersen Palmer Lutheran Hospital & Clinics ee ka badan 25% dakhliga qoyska iyo qaba hanti ka yar in la'eg 600% heerka FPL.

Bukaanka, ama ballan qaadeyaasha bukaanka, ee la kulma shardiga xaq u yeelashada xagga daryeelka musiibada waxaa laga dhimi doonaa kharashka Gundersen Palmer Lutheran Hospital & Clinics ilaa 25% dakhliga qoyska.

Qorshooyinka Lacag Bixinta: Waxaa la filaa in lacagta baaqiga haray la bixiyo muddo 21 maalin gudahooda laga bilaabo bayaanka bukaanka hore. Haddii aysan suurtogal u ahayn bukaanka, ama ballan qaadaha, in uu si buuxdo u bixiyo waqtigaan, waxaa dhici karto in loo fidiyo qorshaha lacag bixinta ilaa 36 bil ama 3 sanno taasoo la xariirta baaqiga harray kaddib marka laga gooyo dhimista la siiyo arjiileyaasha xaqa u leh kaalmada maaliyadda. Qorshe lacag bixin oo macquul ah ayaa laga dhex samayn doonaa Gundersen Palmer Lutheran Hospital & Clinics iyo bukaanka. Ereyga qorshaha lacag bixinta wuxuu ku saleysnaan doonaa biilasha caafimaadka aan weli la bixinin ee arjiilaha, dakhliga qoyska iyo daruufaha kale ee adkeeya. Haddii la ogolaado, ma jiro korsaar lagu soo dallici doono qorshaha.

Bukaanka waxay mas'uul ka yahiin in ay u sheegaan Gundersen Palmer Lutheran Hospital & Clinics waqti kasta aan la fullin karin qorshaha lacag bixinta. Isgaarsiin la'aan ka timaada bukaanka waxay dhallin kartaa in xisaabta lagu wareejiyo wakaaladda aruurinta.

XAQ U YEELASHADA HORE

Gundersen Palmer Lutheran Hospital & Clinics waxay fahamsan tahay in dhamaan bukaanka awood u leeyahiin in ay dhamaystiraan arjiga kaalmada maaliyadda ama in ay u hoggaansamaan codsiyada warqadaha. Waxaa dhici karto in ay jiraan xaalado hoos yimaada marka la sugo in bukaanka u qalmo kaalmada maaliyadda iyadoo aan la buuxinin arji rasmi oo la xariira kaalmada maaliyadda. Waxaa dhici karto Gundersen Palmer Lutheran Hospital & Clinics isticmaasho macluumaad kale si loo ogaado haddii xisaabta bukaabka tahay mid aan la soo aruurin karin, kaddibna macluumaadkaan waxaa loo adeegsan doonaa in lagu ogaado xaq u yeelashada loo qaato.

Waxaa dhici karto in bukaanka la siiyo xaq u yeelasho hore taasoo ku saleysan xaq u yeelashada ay ka haystaan brograamyada kale ama daruufaha nolosha sida:

1. Bukaanka ama ballan qaadeyaasha ee ku dhawaaqay in ay khasaareen. Kiisaska la xariira khasaarada, waxa keliya la dhaafi doono waa baaqiga laga bilaabo taariikhda la dhaafi doono.
2. Bukaanka ama ballan qaadeyaasha dhintay aan dhaafin hanti laga dhaxlo.
3. Bukaanka ama ballan qaadeyaasha loo garto in ay yahiin guri laaweyaal.
4. Xisaabaadka ay soo celiso wakaaladda aruurinta, kuwa aan la soo aruurin karin, taasoo ugu wacan asbaabta kor ku qoran.
5. Bukaanka ama ballan qaadeyaasha u qalma brograamyada Medicaidka Gobolka (State Medicaid), waxay xaq u yeelan doonaan kaalmada waajibaadka qeybsiga-kharashka ee la xariira brograamka ama adeegyada aan ku jirin ceymiska.

Gundersen Palmer Lutheran Hospital & Clinics waxay fahamsan tahay in bukaanka qaar aysan sida habboon uga jawaabin arjiga Gundersen Palmer Lutheran Hospital & Clinics. Sida hoos timaado daruufahaan, Gundersen Palmer Lutheran Hospital & Clinics waxay isticmaali kartaa ilo kale oo macluumaad ah si qiimeyn loogu sameeyo baahida maaliyadda. Macluumaadkaan wuxuu awood u siin doonaa Gundersen Palmer Lutheran Hospital & Clinics in la gaaro go'aan xogogaal ah oo ku saabsan baahida maaliyadda bukaanka aan soo celinin jawaab, la isticmaalo qiyaasta ugu fiican ee la heli karo bacdamaa aan la haynin macluumaadka uu toos u bixiyo bukaanka.

Gundersen Palmer Lutheran Hospital & Clinics waxay adeegsan kartaa dhinac saddaxaad si ay u fulliso fiirinta elataroonigga macluumaadka bukaanka si loo qiimeeyo baahida maaliyadda. Fiirintaan waxay isticmaashaa modelka laga aqoonsan yahay ganacsiga ee ku saleysan xogta diiwaanka dadweynaha. Modelkaan ku shaqeeyo saadaalinta wuxuu isku daraa xogta diiwaanka dadweynaha si loo xisaabo buunadada awoodda dhaqaalaha-bulshada iyo maaliyadda, taasoo laga helo qiyaasta dakhliga, hantida iyo lacagta caddaanka.

Farsamada elataroonigga waxaa loo sameyay in lagu qiimeeyo bukaan kasta ilaa heer la mid ah, waxaana lagu xisaabaa ogolaashooyinka taariikhiga ah xagga kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics ee hoos timaada habka arjiga horay loo isticmaali jiray.

Marka la isticmaalo, farsamada elataroonigga waxaa la soo gudbin doonaa ka hor inta aan la bixinin deynta la qabo iyo kaddib marka laga sal gaaro dhamaan xaq u yeelashada iyo ilaha lacag bixinta. Tani waxay u ogolaataa Gundersen Palmer Lutheran Hospital & Clinics si ay baaritaan hore ku samayso dhamaan bukaanka xagga kaalmada maaliyadda ka hor inta aan lagu dhaqaaqin falalka aruurinta aan caadiga ahayn. Xogta ka soo noqota fiirintaan xaq u yeelashada elataroonigga waxay ahaan doontaa raad-ka-reebid ku filan baahida maaliyadda sida hoos timaada siyaasaddaan.

Marka diiwaan gelinta elataroonigga loo isticmaalo sida aasaaska u qaadashada xaq u yeelashada, heerarka dhimista ugu badan waxaa lagu bixin doonaa adeegyada xaq u yeelashada taariikhdii hore ee adeegga la bixiyay. Haddii bukaanka uusan xaq u yeelanin sida hoos timaado habka qoritaanka elataroonigga, bukaanka waxaa weli la siin doonaa tixgelin sida hoos timaado habka arjiga kaalmada maaliyadda.

Xisaabaadka bukaanka kaddib marka la siiyo xaq u yeelashada waxaa dib loogu meeleyn doonaa sida hoos timaado ceymiska kaalmada maaliyadda. Looma dirri doono aruurinta mana lagu darri doono kharashka ku baxa deynta laga qabo isbitaalka.

ADEEGYADA DAWEYNTA DEGDEGGA

Sida waafaqsan SHARCIGA DAWEYNTA CAAFIMAADKA DEGDEGGA FEDERAALKA IYO SHAQADA (FEDERAL EMERGENCY MEDICAL TREATMENT AND LABOR ACT) (EMTALA), ma jiro bukaan lagu samayn doono baaritaan hore oo ku saabsan kaalmada maalliyadda ama macluumaadka lacag bixinta ka hor inta aan la bixinin adeegyada la xariira xaaladaha degdegga. Gundersen Palmer Lutheran Hospital & Clinics waxay codsan kartaa in lacagaha wadaagga-kharashka bukaanka (macnaha lacagaha lagu darro) la fulliyo waqtiga adeegga, hase ahatee codsiyada noocaas in aysan dhallinin dib u dhac ku yimaada baaritaanka hore caafimaadka ama daryeelka dajinta loo baahan yahay xagga xaaladda dawynta degdegga ee la tilmaamo (Fiiri Siyaasadda GL-3001).

XISAABAADKA LAGU SOO DALLACO BUKAANKA XAQA U YEESHA KAALMADA MAALIYADDA

Xisaabta guud ahaan la soo dallaco waa kharashka la filaayo in ay bukaanka, ama ballan qaadaha bukaanka, ee xaqa u yeesha kaalmada maaliyadda. Bukaanka xaqa u yeesha balse aan haysanin ceymis, xisaabtaan kama badan karto xisaabta la ogaan doono marka la isticmaalo Habka Fiirinta Gadaal (Look Back Method).

Habka Isku Celceliska Saacadaha uu Shaqeyay Shaqaalaha (Look Back) waxay ku saleysnaan doontaa xisaabta la ogol yahay sida hoos timaado Khidmadda-Adeegyada Medicare (Medicare Fee-For-Services) iyo dhamaan sheegashooyinka ceymiyeyaasha caafimaadka gaarka siiyaan Gundersen Palmer Lutheran Hospital & Clinics. Sheegashooyinka loo baahan yahay in lagu wareejiyo xisaabaadka AGB waxay ahaan doonaan sheegashooyinka la ogolaaday sannadka kalendarka ee la soo dhaafay. Xisabaadka qeybsiga-kharashka-ceymiska, qeybsiga-lacag-bixinta ceymiska, iyo xisaabta horay u bixiyo bukaanka waxaa lagu darri doonaa xisaabta kore waxaana la soo raacin doonaa Khidmadda-Adeegga Medicare (Medicare Fee-For-Service) iyo sheegashooyinka ay soo gudbiyaan ceymiyeyaasha caafimaadka gaarka. Kharashka guud ee sheegashooyinkaas waxaa lagu soo darri doonaa xisaabta hoose. AGB waxaa la xisaabin doonaa sannad kasta. Boqolkiiba waxaa lagu dabaqi doonaa ugu dambayn maalinta 120aad kaddib marka la gaaro dhamaadka sannadka kalendarka ay Gundersen Palmer Lutheran Hospital & Clinics isticmaasho si loo xisaabo boqolkiiba AGB.

Haddii aad qabtid su'aalo ku saabsan boqolkiiba AGB, fadlan la xariir xafiiska Adeegyada Maaliyadda Macaamilka (Customer Financial Services), telefoonka (608) 775-8660 ama (800) 362-9567, khadka. 58660. Waxaa la bixin doonaa macluumaadka ku saabsan AGB mana jiro kharash la soo dallaco.

Bukaanka la ogaado in ay xaq u leeyahiin kaalmada maaliyadda lagama filaayo in ay bixiyaan kharashka guud ahaan ku baxa adeegyada xaq u yeelashada inta ay hoos yimaadaan qorshaha kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics.

DALABKA KAALMADA MAALIYADDA

Xaq u yeelashada kaalmada maaliyadda waxay ku saleysnaan doontaa baahida maaliyadda waqtiga arjiga. Guud ahaan, waxaa loo baahan yahay warqado si loo taageero arjiga kaalmada maaliyadda. Haddii aan warqado ku filan la keenin, waxaa dhici karto in Gundersen Palmer Lutheran Hospital & Clinics raadsato macluumaad dheeraad ah.

Waxaa loo baahan yahay caddeyn leysku haleyn karo oo lagu tageero baahida loo qabo kaalmada maaliyadda.

Warqadaha hantida soo socda waxaa looga baahan yahay bukaanka, ama ballan qaadeyaashooda, si loo ogaado xaq u yeelashada.

1. Koobiga cidhiidhiga ah ee Foomka Codsiga, oo dhammaystiran, saxiixan, iyo taariikhda la dhigay
2. Caddeynta Dakhliga iminka ku soo gala (koobiga dabada jeegga ugu dambeyay ama warqado kale)
3. Caddeynta dakhli kale, sida shaqo la'aanta, magta la siiyo shaqaalaha, masaruufka cunugga, taakuleynta xaaska, dakhliga ammaanada, manaafacaadka hawlgabka ciidanka
4. Bayaanada Bangiga Iminka Jira

Warqadaha hantida soo socda waxaa looga baahan yahay bukaanka, ama ballan qaadeyaashooda, si loo ogaado xaq u yeelashada.

1. Xisaabaadka wareega
2. Xisaabaadka keydka
3. Xisaabaadka suuqa lacagta
4. Keydka lacagaha la dhigto bangiyada (Certificate of Deposit)

5. Xaqa laga qaato maal gelinta
6. Xisaabaadka maalgelinta aan ahayn halgabnimada
7. Xisaabaadka hawlgabnimada, sida xaqa
8. Hantida maguuraanka
9. Hantida kale

Arjiyada kaalmada maaliyadda waxaa la soo gudbin karaa ilaa 240 maalin kaddib taariikhda la soo gudbiyo bayaanka boostada kowaad.

Haddii arjiga uu qabdyo yahay, ama ay jirto codsi lagu doonaayo macluumaad dheeraad ah, arjiga wuxuu shaqeyn doonaa muddo soddon (30) maalin laga bilaabo taariikhda warqadda loo dirray arjiilaha soo codsaday macluumaadkaan. Haddii arjiilaha uusan ka soo jawaabin muddo soddon (30) maalin gudahooda, waa la soo celin doonaa arjiga.

Muddada la fiiriyo Arjiga Kaalmada Maaliyadda (Financial Assistance Application) (FAA) sida buuxdo looga shaqeyay, waxaa jiri doono ammar lagu joojin doono dhamaan dacwadaha aruurinta. FAA waxaa lagu qori doonaa diiwaanka bukaanka ama waxaa la marsiin doonaa skaan, kaddibna waa la ogaan doonaa xisaabta. Habka biilasha caadiga waxay tahay in la sii wado inta lagu hawlan yahay fiirinta iyo tixgelinta FAA. Haddii wakiilka Gundersen Palmer Lutheran Hospital & Clinics ee ku habboon uu ogolaado FAA dhamaystiran oo ku habboon, tani waxaa lagu qori doonaa faylka bukaanka kaddibna baaqiga xisaabta waxaa la waafajin doonaa koodka ku habboon. Arjiyada kaalmada maaliyadda waa in loo gudbiyo xafiiska soo socdo:

Siistemka Caafimaadka Gundersen
Customer Financial Service; Mailstop NCA3-01
1900 South Avenue
La Crosse, WI 54601
(608)775-8660 ama (800) 362-9567, khadka 58660

Haddii la soo diido kaalmada maaliyadda, bukaanka ama ballan qaadaha bukaanka waxay dib u dalban karaan waqti kasta uu isbaddal ku dhaco dakhliga ama xaaladda.

GO'AANADA XAQ U YEELASHADA, RACFAANADA IYO XALLINTA MURRANKA

Waa in qoraal lagu ogeysiiyo bukaanka go'aanka ku saabsan FAA muddo soddon (30) maalin laga bilaabo marka ay soo gudbiyaan arji dhamaystiran. Arjiilaha loo aqoonsado in uu xaq u leeyahay kaalmada maaliyadda 100% waxaa loo celin doonaa lacag bixinta ka badan xisaabta uu qabo bukaanka ama ballan qaadaha xagga xisaabaadka iyaga laga siiyay kaalmo sida hoos timaado siyaasadda kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics. Lacag celinta waxaa lagu dabaqa lacag bixintii ka badan $5.00 ama ka badan. Sida waafaqsan siyaasaddaan, guud ahaan kaalmada maaliyadda ma gaarsiisna lacaga qofka ku darro ama baaqiga ceymiska kaddib marka bukaanka ku guul dareysto in uu helo tixraaca ku habboon ama ogolaashada, ama haddii kaalmada noocaas aysan waafaqsaneyn heshiiska kunturaadka ceymiyaha, sidaas darteed lacag bixinta noocaas ee la helay dib looma bixin doono.

Waxaa dhici karto in bukaanka ay racfaan ka qaataan go'aankaan oo qoran muddo soddon (30) maalin gudahooda kaddib marka la ogeysiiyo in:

Siistemka Caafimaadka Gundersen
Ku Socoto: Maamulaha Adeegga Maaliyadda Macaamilka (Customer Financial Service Manager)
1900 South Avenue
La Crosse, WI 54601

Racfaanada waa in la soo gudbiyo muddo soddon (30) maalin gudahooda laga bilaabo taariikhda go'aanka asalka. Agaasimaha Xariirka Bukaanka (Director of Patient Access) wuxuu fiirin doonaa racfaanka si looga sii fakaro. Go'aanada uu gaaro Agaasimaha Xariirka Bukaanka (Director of Patient Access) waxay ahaan doonaan kama dambays.

MUDDADA AQOONSIGA

Haddii arjiilaha loo arko in uu xaq u leeyahay kaalmo, Gundersen Palmer Lutheran Hospital & Clinics waxay deeqda kaalmada maaliyadda ku bixin doontaa muddo lex (6) bil. Kaalmada maaliyadda waxaa laga soo bilaabi doonaa gadaal waxaan lagu bixin doonaa dhamaan biilasha aan la bixinin xisaabaadka la ogol yahay ee loo galay adeegyada la qaatay lex (6) bil ka hor taariikhda la soo gudbiyay arjiga. Ma jiro bukaan loo diidi karo kaalmo taasoo ku saleysan siin la'aanta macluumaad ama warqad aan looga baahneen arjigaan.

OGEYSIISKA KAALMADA MAALIYADDA

Macluumaadka ku saabsan siyaasadda kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics iyo tilmaamaha ku saabsan sida loola xariiro Gundersen Palmer Lutheran Hospital & Clinics si loo helo kaalmo iyo macluumaad dheeraad ah, iyo sidoo kale macluumaadka ku saabsan talooyinka lacag bixinta, waxaa la soo gelin doonaa isbitaalka iyo diiwaan gelinta kliinikada iyo goobaha seexinta, iyo gudaha waaxda degdegga isbitaalka. Macluumaadkaan waxaa kaloo laga heli karaa la-talliyeyaasha maaliyadda ee ka jira ururka.

Siyaasadda kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics, arjiga iyo soo koobidda ku qoran luqad fasiix ah oo ku saabsan siyaasadda waxaa laga heli karaa bogga siistemka www.gundersenhealth.org/FAA. Macluumaadkaan waxaa kaloo lagu heli doonaa lacag la'aan, marka lala xariiro (608) 775-8660 ama (800) 362-9567, khadka 58660. Haddii aad u baahan tahay kaalmo xagga buuxinta arjiga kaalmada maaliyadda, waxaad wici kartaa telefoonka (608) 775-8660 ama (800) 362-9567, khadka. 58660 si ula hadashid la-talliyaha maaliyadda.

Macluumaadka waxaa la gaarsiin doonaa siyaasadda kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics, waxaana lagu gaarsiin doonaa luqad ku habboon. Macluumaadka ku saabsan kaalmada maaliyadda, iyo ogeysiiska lagu soo qoray goobaha isbitaalka iyo kliinikada waa la tarjumi doonaa iyo waxaa loo tarjumi doonaa luqad kasta oo ah luqadda aasaasiga uu ku hadlo bixiyaha kireyaha 1,000 ama 5% dadka daggan meesha adeegga.

Taa kaddib, Gundersen Palmer Lutheran Hospital & Clinics waxaa ku jira tixraacin la xariirto siyaasadaha lacag bixinta iyo kaalmada maaliyadda ku saabsan bayaanada bukaanka Gundersen Palmer Lutheran Hospital & Clinics ee la bixiyo bil kasta iyo warqadaha aruurinta. Macluumaadka ku saabsan siyaasadda kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics waxaa la heli karaa, waqti kasta, marka bukaanka codsado.

SHARUUDAHA SHARCI DAJINTA

Siistemka Caafimaadka Gundersen (Gundersen Health System) waxay u hoggaansami doontaa dhamaan sharciyada iyo xeerarka federaalka, gobolka iyo deegaanka, iyo soo sheegidda sharuudaha laga yaabo in lagu dabaqo hawlaha la fulliyo sida waafaqsan siyaasaddaan. Siyaasaddaan waxay u baahan tahay kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics ee la bixiyo si loo hubiyo warbixin sax ah. Macluumaadka ku saabsan kaalmada maaliyadda ee hoos yimaada siyaasaddaan waxaa la soo gudbin doonaa sannad kasta, waxaana la adeegsan doonaa Foomka 990 Jadwalka H.

DIIWAAN GELINTA

Gundersen Palmer Lutheran Hospital & Clinics waxay qoraal ka samayn doontaa dhamaan kaalmada maaliyadda si loo fulliyo kantaroolka ku habboon iyo si loola kulmo dhamaan sharuudaha u hoggaansamid gudaha iyo dibadda.

OGOLAASHADA SIYAASADDA

Siyaasadda kaalmada maaliyadda Gundersen Palmer Lutheran Hospital & Clinics waxaa la siiyay iyo waxaa ogolaaday Guddiga Maaiyadda Gundersen Palmer Lutheran Hospital & Clinics (Gundersen Palmer Lutheran Hospital & Clinics Finance Committee) iyo Guddiga (Board) marka ay ahayd Febraayo 2023. Siyaasaddaan la fiirin doonaa waqti ka waqti. Isbaddal kasta oo lagu sameeyo siyaasaddaan waa in uu soo ogolaado Guddiga Gundersen Palmer Lutheran Hospital & Clinics (Gundersen Palmer Lutheran Hospital & Clinics Board).

Mas'uuliyadda

Gundersen Palmer Lutheran Hospital & Clinics waxay qoraal ka samayn doontaa dhamaan kaalmada maaliyadda si loo fulliyo kantaroolka ku habboon iyo si loola kulmo dhamaan sharuudaha u hoggaansamid gudaha iyo dibadda.

Tsab Cai Txog Kev Pab Nyiaj Them Nqi (PLHRC-2555)
Daim Ntawv Ntxiv Tom Qab (Appendix 2)
Theem Txo Nqi (Pib Siv Lub Ib Hlis Ntuj 2023)

Txo Nqi Rau Cov Tsis Muaj Ntawv Kho Mob: Gundersen Palmer Lutheran Hospital & Clinics yuav muab kev txo nqi 35.4% rau cov tsis muaj ntawv kho mob thaum lub sij hawm uas them cov nqi uas tsis tau txo nqi. Qhov txo nqi no yuav siv rau cov as khauj ntawm cov neeg mob uas tsis muaj kev pab them nqi kho mob los ntawm daim ntawv kho mob thiab/los sis cov neeg them nqi sab nraud.

Txo Nqi rau Cov Kev Pab Uas Tsim Nyog Los Ntawm Gundersen Palmer Lutheran Hospital Lub Tsev Kho Mob Loj: Cov neeg thov kev pab uas muaj cov cuab tam raws li qhov pub txog (threshold) thiab tsev neeg cov nyiaj tau:

1. Tshaj 200% FPL tiam sis zoo ib yam li los sis tsawg dua 225% FPL mas tsim nyog txais tus nqi txo 80%
2. Tshaj 225% FPL tiam sis zoo ib yam li los sis tsawg dua 250% FPL mas tsim nyog txais tus nqi txo 60% 3. Tshaj 250% FPL tiam sis zoo ib yam li los sis tsawg dua 275% FPL mas tsim nyog txais tus nqi txo 40%
4. Tshaj 275% FPL tiam sis zoo ib yam li los sis tsawg dua 400% FPL mas tsim nyog txais tus nqi txo 20%

Txo Nqi rau Cov Kev Pab Uas Tsim Nyog Los Ntawm Gundersen Palmer Clinic Lub Tsev Kho Mob Me: Cov neeg thov kev pab uas muaj cov cuab tam raws li qhov pub txog (threshold) thiab tsev neeg cov nyiaj tau:

1. Tshaj 200% FPL tiam sis zoo ib yam li los sis tsawg dua 225% FPL mas tsim nyog txais tus nqi txo 80%
2. Tshaj 225% FPL tiam sis zoo ib yam li los sis tsawg dua 250% FPL mas tsim nyog txais tus nqi txo 60%
3. Tshaj 250% FPL tiam sis zoo ib yam li los sis tsawg dua 275% FPL mas tsim nyog txais tus nqi txo 40%
4. Tshaj 275% FPL tiam sis zoo ib yam li los sis tsawg dua 400% FPL mas tsim nyog txais tus nqi txo 20%

Qhov Pub Txog Rau Nyiaj Tau thiab Cuab Tam: Cov zauv nram qab no yog 2023 Cov Kev Pab Rau Txoj Kev Noj Qab Haus Huv thiab Kev Pab Neeg (Health and Human Services) cov qauv qhia txog feem txom nyem uas muab luam tawm rau hauv Nom Tswv Cov Ntawv Teev (Federal Register) rau thaum Lub Ib Hlis Ntuj Tim 2023.

Tsawg leej hauv tsev neeg	Tus qauv txog feem txom nyem (100%)	200% ntawm Feem Txom Nyem	225% ntawm Feem Txom Nyem	250% ntawm Feem Txom Nyem	275% ntawm Feem Txom Nyem	400% ntawm Feem Txom Nyem	Cuab Tam Pub Txog (100% ntawm feem txom nyem 6 npaug)
1	$14,580	$29,160	$32,805	$36,450	$40,095	$58,320	$87,480
2	$19,720	$39,440	$44,370	$49,300	$54,230	$78,880	$118,320
3	$24,860	$49,720	$55,935	$62,150	$68,365	$99,440	$149,160
4	$30,000	$60,000	$67,500	$75,000	$82,500	$120,000	$180,000
5	$35,140	$70,280	$79,065	$87,850	$96,635	$140,560	$210,840
6	$40,280	$80,560	$90,630	$100,700	$110,770	$161,120	$241,680
7	$45,420	$90,840	$102,195	$113,550	$124,905	$181,680	$272,520
8	$50,560	$101,120	$113,760	$126,400	$139,040	$202,240	$303,360

Financial Assistance Policy
(Siyaasadda Kaalmada Maaliyadda)
(PLHRC-2555)

Lifaaqa Dambe 4

Xisaabta Guud Ahaan La Soo Dallaco (AGB) Boqolkiiba

Xisaabta guud ahaan la soo dhallacay waa lacagta la filaayo in laga bixiyo degdegga ama adeegyada caafimaad ahaan looga baahan yahay bukaanka, iyo/ama ballan qaadaha bukaanka. Bukaanka u qalma balse aan lahayn ceymis, lacagtaan kama badan karto lacagta la xisaabin doono marka la isticmaalo Look Back Method ee ku sharaxan §1.50(r)-5(b) (3) Internal Revenue Service Code (Xeerka Adeegga Dakhliga Canshuurta). Habka Look Back Method wuxuu ku saleysnaan doonaa khidmadda adeegga Medicare iyo dhamaan ceymiyeyaasha caafimaadka gaarka ah ee bixiya kharashka sheegashooyinka. Sheegashooyinka loo baahan yahay in lagu darro xisaabinta AGB waxay ahaan doonaan sheegashooyinka la ogol yahay muddada toban iyo labada bil sannadka la soo dhaafay. Xisaabta co-insurance (wada ceymiska), co-payments (lacagaha lagu darro ceymiska) iyo lacagaha horta la bixiyo (deductible) waxaa lagu darri doonaa nambarka kore waxaana la raacin doonaa khidmadda-adeegga Medicare iyo dhamaan sheegashooyinka la ogol yahay ee laga qaato ceymisyada caafimaadka gaarka ah ee bixiya kharashka sheegashooyinka. Dallacaadda guud ee la xariirta sheegashooyinka la soo sheegay waxaa lagu darri doonaa xisaabta hoose. Lama xisaabi doono AGB in ka yar inta la xisaabo sannadkii marka la gaaro maalinta 45^{aad} ee ku xigta xeritaanka sannadka la soo dhaafay, iyo fullinta maalinta 120^{aad} ee ku xigta sannadka.

Taariikhda Hirgelinta:	**Boqolkiiba**
Abriil 1, 2018	44.1%
Abriil 1, 2019	51.8%
Abriil 1, 2020	48.7%
Abriil 1, 2021	46.1%
Abriil 1, 2022	45.5%
Abriil 1, 2023	50.3%
Abriil 1, 2024	

Siyaasadda Kaalmada Maaliyadda
(Financial Assistance Policy)
(PLHRC-2555)

Lifaaqa Dambe 5
Helitaanka Siyaasadda ee Dadweynaha

Macluumaadka ku saabsan Siyaasadda Kaalmada Maaliyadda Gundersen Palmer Lutheran Hospital & Clinics, iyo siyaasadda Gundersen Palmer Lutheran Hospital & Clinics Self-pay Billing and Collection Policy (Siyaasadda Bixinta Dallacaadda iyo Aruurinta) waxaa diyaar looga dhigi doonaa bukaanka iyo bulshada ay Gundersen Palmer Lutheran Hospital & Clinics u shaqeyso taasoo lagu gaaro ilo kala duwan.

1. Bukaanka iyo ballan qaadeyaasha waxay codsan karaan koobiyada Financial Assistance Policy (Siyaasadda Kaalmada Maaliyadda), Self-Pay Billinga ana Collection Policy, iyo/ama Plain Language Summary (Soo Koobidda Luqadda), waxaana loogu soo diri doonaa boostada:

   Gundersen Palmer Lutheran Hospital and Clinics
   112 Jefferson St.
   West Union, IA 52175

2. Bukaanka iyo ballan qaadeyaasha waxay koobiyada Financial Assistance Policy (Siyaasadda Kaalmada Maaliyadda), Self-Pay Billing and Collection Policy (Siyaasadda Bixinta Dallacaadda iyo Aruurinta), Financial Assistance Application (Arjiga Kaalamada Maaliyadda), iyo/ama Plain Language Summary (Soo Koobidda Luqadda) ku codsan karaan telefoonka (563) 422-3811.

3. Bukaanka iyo ballan qaadeyaasha waxay koobiyada Financial Assistance Policy (Siyaasadda Kaamada Maaliyadda), Self-Pay Billing and Collection Policy (Siyaasadda Bixinta Dallacaadda iyo Aruurinta), Financial Assistance Application (Arjiga Kaalamda Maaliyadda), iyo/ama Plain Language Summary (Soo Koobidda Luqadda Cad) ka soo dagsan karaan www.gundersenhealth.org/faa.

4. Bukaanka iyo ballan qaadeyaasha waxay koobiyada Financial Assistance Policy (Siyaasadda Kaamada Maaliyadda), Self-Pay Billing and Collection Policy (Siyaasadda Bixinta Dallacaadda iyo Aruurinta), Financial Assistance Application (Arjiga Kaalamda Maaliyadda), iyo/ama Plain Language Summary (Soo Koobidda Luqadda Cad), qof ahaan ka qaadan karaan goobaha soo socda:

   a. Gundersen Palmer Lutheran Hospital & Clinics
      112 Jefferson Street
      West Union, IA 52175

   b. Gundersen Palmer Home Health & Hospice
      200 Jefferson Street
      West Union, IA 52175

   c. Gundersen Palmer Home Health, Hospice & HME
      230 2nd Avenue SE
      Oelwein, IA 50662

   d. Gundersen Palmer Lutheran Home Medical Supply
      200 Jefferson Street
      West Union, IA 52175

   e. Gundersen Palmer Lutheran Hospital and Clinics West Union
      110 Jefferson Street
      West Union, IA 52175