

Koj Cov Cai thiab Kev Tiv Thaiv Tus Nqi Surprise Bills

Thaum koj mus kho mob ti tes ti taw los yog kho koj tus mob tawm ntawm-network tus neeg zov me nyuam hauv tsev khomob los yog ambulatory surgical center, koj yuav tiv thaiv tau los surprise nqi los yog tshuav nqi tshuav nqi.

"Nqi tshuav nqi" (tej zaum hu ua "surprise nqi")?

Thaum koj mus ntsib ib tug kws kho mob lossis lwm tus kws kho mob, koj yuav tshuav nqi ib yam nkaus li lwm cov nqi, xws li ib daim copayment, thiab/los yog ib qhov yus them yus. Tej zaum koj yuav tau them cov nqi kho mob tag nrho yog hais tias koj pom ib tug kws kho mob los yog mus ntsib ib lub tsev kho mob uas tsis yog nyob rau hauv koj txoj kev npaj khomob.

"Tawm-network" piav cov chaw muab kev pab thiab cov chaw uas tsis tau kos npe rau daim ntawv cog lus nrog koj txoj kev npaj khomob. Cov neeg zov me nyuam uas muaj network tej zaum yuav raug tso cai rau koj rau qhov txawv ntawm koj daim hom phiaj pom zoo them thiab tus nqi tas nrho them rau qhov ntawd. Qhov no hu ua "**nqitshuavnqi**." Qhov nyiaj no tej zaum yuav ntau tshaj nyob rau hauv-network cov nqi rau cov kev pab thiab yuav tsis suav rau koj ib xyoos ib zaug tawm-pocket txwv.

"Surprise nqi" yog ib tug nqi npaj txhij txog nqi. Qhov no tshwm sim thaum koj tsis tau tswj koj cov kev pab tu koj—xws li thaum koj muaj ib tug neeg zov me nyuam thaum koj mus ntsib ib qhov chaw zov me nyuam hauv-network, tiamsis yog npaj txhij txog thaum uas tus neeg zov me nyuam hauv-network.

Koj yuav tiv thaiv ntawm nqi koj tshuav nqi rau:

Kev pab thaum muaj xwm ceev

Yog tias koj muaj ib qho mob ceev heev thiab tau txais kev pab thaum muaj xwm ceev los ntawm ib tug neeg zov me nyuam tawm ntawm-network los yog qhov chaw kho mob, qhov chaw kho mob, Tus neeg muaj ntawv pov thawj zov me nyuam feem coob kuj yuav nqi koj npaj rau hauv-network nqi (xws li cov copayments thiab coinsurance). Koj **yuav** tsis tau tshuav nqi rau cov kev pab thaum muaj xwm ceev. Tej zaum koj yuav tau txais tom qab uas koj nyob nraum nyob nraum ruaj khov, tsuas yog koj sau ntawv tso cai thiab muab koj cov kev tiv thaiv kom tsis txhob raug balanced rau cov kev pab cuam tom qab cov kev pab cuam post-stabilization.

Tej kev pab nyob rau hauv tsev khomob los yog ambulatory surgical center

Thaum koj tau txais kev pab los ntawm ib lub tsev khomob los yog ambulatory surgical center, tej chaw muab kev pab muaj tej zaum yuav tawm ntawm-network. Cov neeg zov me nyuam no mas cov neeg zov me nyuam kuj yuav nqi rau koj daim phiajcim (network). Qhov no siv tau rau cov tshuaj ti tes ti taw, tshuaj anesthesia, pathology, radiology, laboratory, neonatology, pab kws phais neeg phais, tsev kho mob, lossis kev pab. Cov neeg zov me nyuam no yuav tsis tshuav nqi koj thiab tej zaum yuav tsis hais kom koj muab koj txoj kev tiv thaiv uas tsis tau billed.

Yog hais tias koj tau lwm cov kev pab hauv-network chaw, tawm-network cov neeg zov me nyuam tsis tshuav nqi, tshwj tias ntshe koj muab ntaub ntawv tso cai thiab muab rau koj txoj kev tiv thaiv.

Koj nyob nraum yeej tsis tau muab rau koj txoj kev tiv thaiv ntawm nqi koj tshuav nqi. Koj kuj tsis tas yuav tau txais kev pab tawm ntawm-network. Koj yuav xaiv tau ib qhov chaw muab kev pab los sis qhov chaw muab kev pab rau koj txoj kev npaj khomob.

Thaum nqi koj tshuav nqi tsis pub, koj kuj muaj cov kev tiv thaiv hauv qab no:

Koj tsuas yuav them koj feem coob (xws li cov copayments, coinsurance, thiab yus them yus uas koj yuav them yog tus neeg muaj ntawv pov thawj zov me nyuam los yog lub chaw tu koj nyob hauv-network). Koj txoj kev npaj khomob yuav them cov nqi ntawm-network thiab cov chaw kho mob ncaj qha.

Koj txoj kev npaj khomob yuav tsum:

Cov kev pab thaum muaj xwm ceev tsis tau txais kev pom zoo ua ntej dhau (ua ntej tso cai).

Cov kev pab thaum muaj xwm ceev uas tawm ntawm-network cov chaw muab kev pab.

Puag koj tshuav nqi tus neeg zov me nyuam los yog qhov chaw muab kev pab cuam (nqi koom) rau qhov nws yuav them tus nqi network los yog lub chaw tu koj qhia tias koj muaj npaum li cas.

County tus nqi uas koj them rau cov kev pab thaum muaj xwm ceev los yog tawm ntawm-network cov kev pab cuam uas yus them yus mus rau qhov yus them yus.

Yog koj ntseeg tias koj twb tau lawm billed, cov neeg mob yuav sau ntawv tsis txaus siab ntawm
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