

# Koj Cov Cai thiab Cov Kev Tiv Thaiv Tawm Tsam Rau Kev Tau Txais Cov Ntawv Tsub Nqi Kho Mob Uas Tsis Xav Tias Yuav Tau Them

Thaum koj mus siv cov kev kho mob xwm txheej ceev los sis mus kho ntawm ib tus kws kho mob tsis nyob hauv pab pawg koom tesnyob ntawm ib lub tsev kho mob uas nyob hauv pab pawg koom tes, suav nrog ib lub tsev kho mob los sis chaw phais mob uas tso tus neeg mus tsev tom qab phais tag, koj yuav tau txais kev tiv thaiv kom tsis txhob tau them qhov nqi tsis tau them. Nyob hauv cov xwm txheej no, lawv yuav tsis raug tsub nqi ntau tshaj li tus nqi qhov kev faj seeb them txhua zaug mus kho mob (copay), tus nqi koom them nrog qhov kev faj seeb (coinsurance) thiab/los sis qhov nqi koj yuav tau them ua ntej qhov kev faj seeb mam li them (deductible).

“Qhov nqi kho mob uas qhov kev faj seeb them tsis tag mus rau tus neeg mob them (balance billing)” (qee lub sij hawm kuj muab hu ua “qhov nqi kho mob uas yeej tsis xav tias yuav muaj (surprise billing) mus rau tus neeg mob them”) yog dab tsi?

Thaum koj mus ntsib ib tus kws kho mob los sis lwm tus kws kho mob, koj yuav tau them tej cov nqi uas koj siv koj li nyiaj them, zoo li qhov nqi uas qhov kev faj seeb them txhua zaug mus kho mob (copayment), tus nqi koom them nrog qhov kev faj seeb (coinsurance), los sis qhov nqi uas koj yuav tau them ua ntej qhov kev faj seeb mam li them (deductible). Tej zaum nws yuav muaj lwm cov nqi ntiv rau koj them los sis koj yuav tau them qhov nqi tag nrho yog tias koj mus ntsib ib tus kws kho mob los sis mus siv ib lub chaw kho mob uas tsis muaj ntawv cog lus nrog koj qhov kev faj seeb.

“Tsis nyob hauv pab pawg koom tes (out-of-network)” txhais tias yog cov kws kho mob los sis chaw kho mob uas tseem tsis tau muaj ntawv cog lus nrog koj qhov kev faj seeb los mus kho koj. Cov kws kho mob tsis nyob hauv pab pawg koom tes yeej muaj cai los mus muab qhov nqi ntawm koj qhov kev kho mob uas koj qhov kev faj seeb them tsis tag coj los tsub nqi rau koj them. Qhov no yog hu ua “qhov nqi kho mob uas qhov kev faj seeb them tsis tag mus rau tus neeg mob them.” Qhov nqi no yeej ntxim yuav raug ntau tshaj li cov nqi ntawm cov kws kho mob los sis chaw kho mob hauv pab pawg koom tes rau tib qho kev kho thiab tej zaum yuav muab suav tsis tau rau hauv qhov nqi ntau tshaj uas koj yuav tau them ua ntej qhov kev faj seeb mam li them los sis qhov nqi ntau tshaj uas koj yuav tau siv koj li nyiaj them nyob hauv ib xyoos.

“Qhov nqi kho mob uas yeej tsis xav tias yuav muaj mus rau tus neeg mob them” yog ib daim nqi uas yeej tsis xav tias yuav tau them. Qhov no tuaj yeem tshwm sim tau rau thaum koj yeej tsis paub tias cov neeg yuav kho koj yog cov twg – zoo li thaum uas koj yuav tau mus kho mob ceev los sis thaum uas koj teem mus kho nyob hauv ib lub chaw kho mob uas nyob hauv pab pawg koom tes tiam sis ib tus kws kho mob tsis nyob hauv pab pawg koom tes ho yog tus los kho koj. Cov nqi kho mob uas yeej tsis xav tias yuav tau them yeej muaj cov uas raug ntau txhiab daus las nyob ntawm saib qhov kev kho los sis qhov kev pab cuam.

**Koj yuav tau txais kev tiv thaiv kom tsis txhob tau them cov nqi uas koj qhov kev faj seeb them tsis tag rau:**

## **Cov kev kho mob xwm ceev**

Yog koj muaj ib tus mob uas yuav tau kho ceev thiab mus kho tam sim nyob ntawm ib tus kws kho mob los sis ib lub chaw kho mob tsis nyob hauv pab pawg koom tes, suav nrog rau ib lub tsev kho mob los sis ib lub chaw phais mob uas tso tus neeg mus tsev tom qab phais tag, qhov nqi ntau tshaj uas lawv yuav tshub rau koj them yog tus nqi uas koj qhov kev faj seeb muab rau koj them thaum koj mus kho nyob ntawm cov kws kho mob los sis chaw kho mob hauv pab pawg koom tes (zoo li cov nqi uas qhov kev faj seeb them txhua zaug mus kho mob (copayments), tus nqi koom them nrog qhov kev faj seeb (coinsurance) thiab qhov nqi koj yuav tau them ua ntej qhov kev faj seeb mam li them (deductible). Lawv muab cov nqi mus kho mob tam sim uas koj qhov kev faj seeb them tsis tag coj los tshub **tsis tau** rau koj them. Qhov no yeej suav tag nrho cov kev kho los sis kev pab uas lawv muaj rau koj tom qab koj tus mob twb nyob rau qhov tsis mob hnyav lawm, tshwj tias koj yeej sau ib cov lus tso cai thiab hais tias koj yuav tsis siv cov kev tiv thaiv koj ntawm txoj kev tsis pub muab cov nqi uas koj qhov kev faj seeb them tsis tag rau cov kev kho los sis kev pab uas lawv muaj rau koj ntawm no rau thaum koj tus mob twb tsis mob hnyav lawm coj los tsub rau koj them.

*Thov mus xyuas hauv qab no yog xav paub ntiv txog Lub Xeev Florida txoj cai.*

**Tej cov kev kho nyob ntawm ib chaw kho mob uas tsis nyob hauv pab pawg koom tes**



Thaum koj mus kho nyob ntawm ib chaw kho mob uas nyob hauv pab pawg koom tes, suav nrog rau ib lub tsev kho mob los sis chaw phais mob uas tso tus neeg mus tsev tom qab phais tag, tej cov kws kho mob uas tsis nyob hauv pab pawg koom tes. Nyob rau cov kev kho mob no, qhov nqi ntau tshaj uas cov kws kho mob ntawd yuav muab tsub rau koj them tau yog qhov nqi uas koj nrog koj qhov kev fab seeb them zoo li thaum mus kho nyob ntawm cov kws kho mob uas nyob hauv pab pawg koom tes. Qhov no yeej yog ib qhov uas muab rau cov tshuaj uas yuav tau siv tam sim, tshuaj loog, kev soj ntsuam saib yog mob li cas (pathology), kev xoo hluav taws xob, kev kuaj ntshav, kuaj zis, los sis kuaj quav (laboratory), kev kho cov me nyuam uas nyuam qhuav yug los (neonatology), tus neeg pab tus kws phais mob, tus kws kho mob uas saib xyuas cov neeg pw hauv tsev kho mob, los sis cov kev kho cov neeg mob hnyav. Cov kws kho mob no yuav muab cov nqi kho mob uas koj qhov kev faj seeb them tsis tag coj los tsub **tsis tau** rau koj them thiab yuav hais **tsis tau** kom koj tsis txhob siv cov kev tiv thaiv koj ntawm txoj tsis pub muab cov nqi kho mob uas qhov faj seeb them tsis tag coj los tsub rau koj them.

Yog tias koj tau mus siv lwm cov kev kho nyob ntawm cov chaw kho mob uas nyob hauv pab pawg koom tes, cov kws kho mob sab nraum yuav muab cov nqi kho mob uas qhov kev faj seeb them tsis tag coj los rub **tsis tau** rau koj them, tshwj tias koj yeej sau ib cov lus tso cai thiab hais tias koj yuav tsis siv cov kev tiv thaiv.

**[Yeej tsis muaj ib tus kws kho mob twg yuav hais tau tias koj yuav tsum tsis txhob siv cov kev tiv thaiv ntawm txoj kev tsis pub muab cov nqi kho mob uas qhov kev faj seeb them tsis tag coj los tsub rau koj them kiag li. Thiab yeej tsis muaj ib tus neeg twg yuav hais tau tias koj yuav tsum tau mus kho nyob ntawm cov kws kho mob los sis chaw kho mob nyob hauv pab pawg koom tes li. Koj tuaj yeem xaiv tau ib tus kws kho mob los sis ib lub chaw kho mob uas muaj ntawv cog lus nrog koj qhov kev faj seeb.](#)**

***Thov mus xyuas hauv qab no yog xav paub ntxiv txog Lub Xeev Florida txoj cai.***

**Yog thaum twg txoj cai tsis pub kom muab cov nqi kho mob uas qhov kev faj seeb them tsis tag coj los tsub rau tus neeg mob them, koj los yeej tseem muaj cov kev tiv thaiv ntawm no:**

- Koj tsuas muaj feem los them koj feem ntawm qhov nqi xwb (zoo li cov nqi uas qhov kev faj seeb them txhua zaug mus kho mob (copayments), qhov nqi koom them nrog qhov kev faj seeb (coinsurance), thiab qhov nqi uas koj yuav tau them ua ntej qhov kev faj seeb mam li them (deductible) uas yog tus nqi koj yuav tau them yog tus kws kho mob los sis lub chaw kho mob yeej yog ib tus los sis ib lub uas nyob hauv pab pawg koom tes). Koj qhov kev faj seeb rau kev kho mob yuav them cov nqi uas yuav tau ntxiv ncaj qha mus rau cov kws kho mob thiab cov chaw kho mob tsis nyob hauv pab pawg koom tes.
- Feem ntau, koj qhov kev faj seeb rau kev kho mob yuav tsum tau:
  - Them cov kev kho mob xwm ceev uas koj yeej tsis tag yuav tau kev tso lus ua ntej koj mus kho (thiab muaj npe hu ua “kev tso cai ua ntej”).
  - Them cov kev kho mob xwm ceev uas mus kho nyob ntawm cov kws kho mob tsis nyob hauv pab pawg koom tes.
  - Muab qhov nqi uas koj tshuav ntawm tus kws kho mob los sis lub chaw kho mob coj los xam raws li qhov nws yuav tau them ib tus kws kho mob los sis ib lub chaw kho mob uas tsis yog ib tus los sis ib lub chaw nyob hauv pab pawg koom tes thiab muab qhov nyiaj ntawd tso rau hauv cov lus piav qhia txog kev them nqi kho mob.
  - Muab qhov nyiaj uas koj them rau cov kev kho mob xwm ceev los sis cov kev mus kho mob uas tsis nyob hauv pab pawg koom tes coj los suav rau hauv qhov nyiaj ntau tshaj uas koj yuav tau them ua ntej qhov kev faj seeb mam li them thiab qhov nyiaj ntau tshaj uas koj siv koj li nyiaj them.

### **Xeev Florida Txoj Cai**

Xeev Florida txoj cai yeej muaj cov kev tiv thaiv tib neeg ntawm txoj kev tsis pub muab cov nqi kho mob uas qhov kev faj seeb them tsis tag coj los rub rau tus neeg mob them zoo li cov nyob hauv tsab cai No Surprises Act (zoo li piav qhia nyob hauv Daim Ntawv Ceeb Toom no), *tshwj tias* nws yog thaum koj muaj tej hom kev faj seeb rau kev kho mob xwb (piv txwv, cov kev faj seeb uas lub chaw lag luam them tib si, zoo li cov hu ua tus kws kho mob uas nyiam (preferred provider, “PPO”) los sis cov hu ua cov phiaj xwm tus kws kho mob tshwj xeeb (exclusive provider plans, “EPO”), koj tus kws kho mob yuav rub tsis tau ib qhov nqi uas ntau tshaj qhov nqi koj nrog qhov kev faj seeb them rau cov kws kho mob uas tsis yog hauv pab pawg koom tes txawm tias koj yeej muab lus tso cai rau tus kws kho mob lawm. Yog tias koj muaj ib hom ntawm cov kev faj seeb no, Xeev Florida kuj tseem muaj kev tiv thaiv koj ntawm txoj kev tsis pub muab cov nqi kho mob xwm ceev thiab cov tsis yog kho xwm ceev uas mus kho nyob rau ntawm ib lub chaw mus kho sai coj los tsub rau koj them. Yog koj tsis paub meej tias puas yog koj muaj ib qho kev faj seeb zoo li no, thov mus muab koj daim npav rau kev faj seeb coj los xyuas, hu rau lub tuam txhab ntawm koj qhov kev faj seeb los sis hu rau AdventHealth cov kev pab cuam fab nyiaj txiag rau tus neeg mob ntawm 1-800-952-5462.

Yog koj xav tias ib tus kws kho mob los sis ib lub chaw kho mob tau rub nqi yuam kev rau koj them lawm, hu rau HHS No Surprises Lub Chaw Muab Kev Pab ntawm 1-800-985-3059, uas yog lub chaw muaj feem cuam los mus tuav tsoom fwv cov cai hais txog kev tiv thaiv tib neeg ntawm txoj kev tsis pub muab cov nqi uas qhov kev faj seeb them tsis tag coj los rub rau tus neeg mob them los sis ntawm cov nqi uas yeej tsis xav tias yuav tau them. Mus saib ntawm [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) yog xav paub ntxiv txog cov cai koj muaj raws li tsoom fwv txoj cai.

Xeev Florida kuj tseem muaj ib txoj kev uas siv cov neeg sab nraum los mus daws cov teeb meem hais txog kev them nqi kho mob, suav nrog rau cov kev hais tsis sib haum ntawm koj thiab koj tus kws kho mob los sis koj qhov kev faj seeb rau txoj kev tau txais cov ntawv nuj nqis uas xa tsis raws cai. Yog tias koj tau txais ib daim nqi uas xa tsis raws cai ntawm koj tus kws kho mob tuaj, koj yeej mus zwm tau ib tsab ntawv tsis txaus siab rau ntawm Florida Department of Agriculture and Consumer Services (Florida Lub Chaw Hauj Lwm Pab Cuam Kev Ua Liaj Ua Teb thiab Neeg Siv Khoom) yog koj mus rau ntawm <https://www.fdacs.gov/#>. Yog tias koj tau txais ib daim nqi uas xa tsis raws cai ntawm koj qhov kev faj seeb tuaj, koj tuaj yeem sau tau ib tsab ntawv tsis txaus siab mus rau ntawm Florida Office of Insurance Regulation (Florida Lub Chaw Hauj Lwm Saib Xyuas Txoj Cai Tuav Pov Hwm), Department of Financial Services (Lub Chaw Hauj Lwm Pab Cuam Nyiaj Txiag), nyob ntawm <https://myfloridacfo.com/division/consumers/>.