



## Koj Cov Cai thiab Cov Kev Tiv Thaix Rau Cov Nqi Kho Mob Txawv Txawv

### **Kev hais kom them “cov nqi seem tsis tau them” (tej thaum hu ua “cov nqi txawv txawv”) nws yog dab tsi?**

Thaum koj mus ntsib ib tug kws kho mob los sis lwm tus ks saib xyuas mob nkeeg, tej zaum koj yuav tau tiv nqi rau cov nqi uas yus yuav tau them yus, xws li tus nqi koom them, tus nqi koom ntau lub is saws las, thiab/los sis tus nqi yus yuav tau them ua ntej is xaws las them. Tej zaum koj yuav muaj lwm cov nqi uas yuav tsum tau them kom tag nrho rau cov nqi ntawd yog hais tias koj mus ntsib ib tug kws kho mob los sis ib ib lub chaw saib xyuas mob nkeeg uas tsis nyob rau hauv koj qhov kev npaj pawg kws kho mob sib koom tes ua ke.

“Pawg kws kho mob tsis sib koom tes ua ke” piav qhia txog cov kws kho mob thiab cov chaw kuaj mob uas tsis tau cog lus nrog koj qhov kev npaj kho mob. Tej zaum yuav tso cai rau cov kws kho mob uas tsis koom pawg kws kho mob sib koom tes ua ke xa daim ntawv nqi tuaj rau koj vim nws sib txawv rau ntawm koj qhov kev npaj kho mob uas tau pom zoo los them tag nrho tej kev uas muab kev saib xyuas. Qhov no hu ua “cov nqi seem tsis tau them”. Cov nqi no zoo li yuav siab dua cov nqi hauv pawg kws kho mob sib koom tes ua ke rau tib hom kev saib xyuas thiab tej zaum yuav tsis muab suav rau koj cov nqi txwv uas yus yuav tau them yus hauv ib lub xyoos puag ncig.

“Cov nqi txawv txawv” mas yog ib co nqi seem tsis tau them uas xav tsis txog tias yuav muaj. Tuaj yeem tshwm sim tau qhov no thaum koj tuav tsis tau tias leej twg yog tus tau los koom rau hauv koj qhov kev saib xyuas mob nkeeg xws li thaum koj muaj ib qho mob xwm txheej los sis thaum koj teem caij mus kuaj mob rau ntawm ib lub chaw hauv pawg kws kho mob sib koom tes ua ke tab sis ho raug kho mob los ntawm ib tug kws kho mob uas tsis koom hauv pawg kws kho mob sib koom tes ua ke yam xav tsis txog.

### **Koj raug tiv thaix los ntawm cov nqi seem tsis tau them rau:**

Saib xyuas rau kis xwm txheej ceev: Yog koj muaj ib qho mob xwm txheej ceev thiab yuav tau muab kev saib xyuas sai sai los ntawm ib tug kws kho mob uas tsis koom hauv pawg kws kho mob los sis lub chaw sib koom tes ua ke, ces feem ntau tus kws kho mob los sis lub chaw kuaj mob no yuav sau nqi tuaj rau koj raws li tus nqi sib koom them hauv koj qhov kev npaj kho mob pawg kws kho mob sib koom tes ua ke (xws li cov nqi koom them thiab cov nqi koom ntau lub is saws las). Yuav tsis sau cov nqi rau tej kev saib xyuas mob nkeeg rau kis mob xwm txheej ceev zoo li no tuaj rau koj. Qhov no suav txog tej kev saib xyuas uas tej zaum yuav tau muab saib xyuas koj tom qab koj yeej zoo los nyob tus lawm, tshwj tsis yog koj sau ntawv pom zoo thiab thim koj qhov kev tiv thaix lawm mas thiaj li yuav tsis tau cov nqi saib xyuas uas tom qab zoo los lawm.

California txoj cai lij choj tiv thaix koj kom txhob sau cov nqi kho mob txawv txawv tuaj rau koj thaum koj mus kho mob rau ntawm ib lub chaw kho mob hauv pawg kws kho mob sib koom tes ua ke thiab thaum tau txais kev saib xyuas los ntawm ib tug kws kho mob uas tsis koom hauv pawg kws kho mob sib koom tes ua ke yog tsis muaj kev pom zoo los ntawm koj. Koj yuav tsum tau them cov nqi uas sib koom them uas xwm tshwm sim ntawd rau pawg kws kho mob sib koom tes ua ke. Tam sim no cov kws kho mob tsis tuaj yeem xa cov nqi ntawm pawg kws kho mob uas tsis sib koom tes ua ke tuaj rau koj tau lawm thaum koj ua raws li cov txheej txheem ntawm koj lub tuam txhab is saws las kho mob thiab mus rau ntawm lub chaw kho mob uas sib koom tes ua ke xwb.

**Qee yam kev saib xyuas mob nkeeg rau ntawm lub tsev kho mob sib koom tes ua ke los sis rau ntawm lub chaw phais mob sai sai:**

Thaum koj tau txais saib xyuas mob nkeeg los ntawm ib lub tsev kho mob sib koom tes ua ke los sis lub chaw phais mob sai sai, ces tej zaum yuav tsum siv qee tus kws kho mob uas tsis nyob hauv pawg kws kho mob sib koom tes ua ke tuaj pab phais. Nyob rau kis no, cov kws kho mob feem ntau ntawm koj yuav sau daim ntau nqi tuaj rau koj mas yog cov nqi sib koom them ntawm koj qhov kev npaj kho mob hauv pawg kws kho mob sib koom tes ua ke. Qhov no siv tau rau tej tshuaj siv thaum mob xwm txheej ceev, tshuaj loog, kev kho mob, kev xoo hluav taws xob, kev kuaj kab mob, kev siv tshuaj kho mob rau me nyuam mos, kws pab tus kws phais mob, cov neeg lis hauj lwm hauv tsev kho mob, los sis cov neeg tuaj xyaum pab kho mob. Tej kws kho mob no tsis tuaj yeem sau nqi tuaj rau koj thiab yuav tsis hais kom koj thim koj tej kev tiv thaiv kom txhob tau txais cov nqi seem uas tsis tau them ntawd.

Yog koj tau txais lwm yam kev saib xyuas rau ntawm tib co chaw kuaj mob hauv pawg kws kho mob sib koom tes ua ke no, cov kws kho mob tsis nyob hauv pawg kws kho mob sib koom tes ua ke yuav tsis tuaj yeem sau cov nqi seem uas tsis tau them no tuaj rau koj tau, tshwj tsis yog koj pom zoo cia sau tuaj tau thiab thim koj tej kev tiv thaiv lawm.

Koj yeej tsis tas thim koj tej kev tiv thaiv rau cov nqi seem uas tsis tau them. Koj kuj tsis tas yuav raug saib xyuas los ntawm tus kws kho mob tsis nyob hauv pawg kws kho mob sib koom tes ua ke. Koj tuaj yeem xaiv ib tug kws kho mob los sis ib lub chaw kho mob nyob hauv koj pawg kev kho mob uas sib koom tes ua ke.

California txoj cai lij choj tiv thaiv koj kom txhob sau cov nqi kho mob txawv txawv tuaj rau koj thaum koj mus kho mob rau ntawm ib lub chaw kho mob hauv pawg kws kho mob sib koom tes ua ke thiab thaum tau txais kev saib xyuas los ntawm ib tug kws kho mob uas tsis koom hauv pawg kws kho mob sib koom tes ua ke yog tsis muaj kev pom zoo los ntawm koj. Koj yuav tsum tau them cov nqi uas sib koom them uas xwm tshwm sim ntawd rau pawg kws kho mob sib koom tes ua ke. Tam sim no cov kws kho mob tsis tuaj yeem xa cov nqi ntawm pawg kws kho mob uas tsis sib koom tes ua ke tuaj rau koj tau lawm thaum koj ua raws li cov txheej txheem ntawm koj lub tuam txhab is saws las kho mob thiab mus rau ntawm lub chaw kho mob uas sib koom tes ua ke xwb.

**Thaum tsis tso cai kom sau cov nqi seem tsis tau them, koj kuj tseem muaj tej kev tiv thaiv xws li nram qab no:**

- Koj yeej yuav tau them koj feem nqi uas koom them xwb xwb (xws li cov nqi sib koom them, cov nqi koom ntau lub is saws las, thiab cov nqi yus yuav tau them uas koj yuav tsum tau them rau yog hais tias tus kws kho mob los sis lub chaw kuaj mob yeej nyob rau hauv pawg kws kho mob sib koom tes ua ke lawm). Koj qhov kev npaj saib xyuas kev noj qab haus huv mam li them cov nqi ncaj qha mus rau cov kws kho mob tsis nyob hauv pawg kws kho mob thiab cov chaw kho mob uas tsis sib koom tes ua ke.

- Koj qhov kev npaj saib xyuas kev noj qab haus huv yuav tsum ib txwm:
  - Duav roos rau tej kev saib xyuas mob xwm txheej ceev yam koj tsis tau yuav tau txais kev tso cai ua ntej thiaj li tau txais kev saib xyuas no (kev tso cai ua ntej).
  - Duav roos tej kev saib xyuas kis mob xwm txheej ceev los ntawm cov kws kho mob tsis nyob hauv pawg kws kho mob sib koom tes ua ke.
  - Saib raws li qhov koj tshuav nqi rau tus kws kho mob los sis lub chaw kho mob (cov nqi sib koom them) rau qhov yuav tau them rau ib tug kws kho mob los sis lub chaw kho mob nyob hauv pawg kws kho mob sib koom tes ua ke thiab pom tshwm cov nqi ntawd rau hauv koj cov ntaub ntawv piav qhia txog cov txiaj ntsig.
  - Suav rau ib co nqi uas koj yuav tau them rau tej kev saib xyuas xwm txheej ceev los sis tej kev saib xyuas rau ntawm cov kws kho mob uas sib koom tes ua ke rau koj cov nqi yus yuav tau them thiab qhov txwv ntawm cov nqi uas yus yuav tau them yus.

**Yog koj ntseeg tias lawv xa cov nqi yuam kev tuaj rau koj lawm,** ces koj tuaj yeem hu rau:

**California Department of Insurance 1-800-927-4357** los sis <https://cadiapps.insurance.ca.gov>

**California Department of Managed Care – 1-888-466-2219** los sis nkag mus saib hauv <https://dmhc.ca.gov>

Mus saib hauv <https://www.cms.gov/nosurprises/consumer-protections> yog xav paub tej xov xwm ntau ntxiv txog koj cov cai nyob hauv **Tsoom Fwv Cov Cai Lij Choj.**

Mus saib hauv <http://www.insurance.ca.gov/01-consumers/110-health/60-resources/upload/AB-72-Fact-Sheet-Consumer-Protection-for-Surprise-Medical-Bills-rev2.pdf> yog xav paub tej xov xwm ntau ntxiv txog koj cov cai nyob hauv **Tsoom Fwv Cov Cai Lij Choj.**