

Kou mau Kuleana a me na Palekana i na Bila Lapau Kahaha

Ke loa'a 'oe i ka mālama ulia pōpilikia a mālama 'ia paha 'oe e kahi mea lawelawe ma waho o ka 'upena ma kahi halemai i loko o ka pūnaeweale a i 'ole ke kikowaena 'oki'oki ambulatory, ua pale 'ia 'oe mai ka ho'olimalima kālā. I kēia mau hihia, 'a'ole pono 'oe e ho'olimalima 'ia ma mua o kāu mau uku ho'olimalima, hō'oa coinsurance a/a i 'ole hiki ke unuhi 'ia.

He aha ka ?kau pila? (i kekahi manawa kapa 'ia 'o ?surprise billing?)?

Ke 'ike 'oe i ke kauka a i 'ole nā mea mālama ola kino 'ē a'e, hiki iā 'oe ke 'ai'ē i kekahi mau kumukū'ai ma waho o ka 'eke, e like me ka copayment, coinsurance, a i 'ole deductible. Loa'a paha iā 'oe nā kumukū'ai hou a i 'ole e uku i ka bila holo'oko'a inā 'ike 'oe i kahi mea ho'olako a kipa paha i kahi ke'ena mālama ola 'a'ole i loko o kāu pūnaeweale ho'olālā olakino.

?Ma waho o ka pūnaeweale? 'o ia ho'i nā mea ho'olako a me nā 'oihana 'a'ole i kau inoa i kahi 'aelike me kāu ho'olālā olakino e ho'olako i nā lawelawe. Hiki ke 'ae 'ia nā mea ho'olako ma waho o ka pūnaeweale e uku iā 'oe no ka 'oko'a ma waena o kāu ho'olālā e uku ai a me ka huina piha i uku 'ia no kahi lawelawe. Kapa 'ia kēia 'o ?balance billing.? 'O'i aku paha kēia nui ma mua o nā kumukū'ai i loko o ka 'upena no ka lawelawe like a 'a'ole i helu 'ia i ka palena hiki ke unuhi a i 'ole ka palena makahiki.

?Bila kahaha? he bila koena i mana'o 'ole 'ia. Hiki ke hana kēia ke hiki 'ole iā 'oe ke ho'omalua i ka mea i komo i kāu mālama?e like me ka wā e pilikia ai 'oe a i 'ole ke ho'onohonoho 'ana i kahi kipa ma kahi ke'ena pūnaeweale akā mālama 'ole 'ia e kahi mea lawelawe ma waho o ka pūnaeweale. Hiki ke kū'ai 'ia nā kālā kaukani ho'ohāhā ma muli o ke ka'ina hana a i 'ole ka lawelawe.

pale 'ia 'oe mai ka ho'olilo 'ana i ke koena no:

Nā lawelawe ulia pōpilikia

Inā loa'a iā 'oe kahi ma'i ulia pōpilikia a loa'a iā 'oe nā lawelawe ulia pōpilikia mai kahi mea ho'olako pūnaeweale a i 'ole ke'ena, 'o ka hapa nui loa e hiki iā lākou ke pili iā 'oe, 'o ia ka nui o ka ka'ana like 'ana i loko o ka pūnaeweale (e like me ka uku kope, coinsurance, a me nā deductibles) . 'A'ole hiki ke uku 'ia no keia mau lawelawe pilikia. Loa'a kēia i nā lawelawe e loa'a paha iā 'oe ma hope o kou noho pa'a 'ana, ke 'ole 'oe e hā'awi i ka 'ae palapala a hā'awi i kāu mau pale 'a'ole e kau kaulike 'ia no kēia mau lawelawe post-stabilization.

'O kekahi mau lawelawe ma kahi haukapila i loko o ka pūnaeweale a i 'ole ke kikowaena 'oki'oki ambulatory

Ke loa'a iā 'oe nā lawelawe mai kahi haukapila i loko o ka pūnaeweale a i 'ole ke kikowaena 'oki'oki ambulatory, aia paha kekahi mau mea lawelawe ma waho o ka pūnaeweale. I kēia mau hihia, 'o ka hapa nui o nā mea ho'olako e hiki ke ho'olilo iā 'oe, 'o ia ka nui o ka ka'ana like 'ana i loko o ka pūnaeweale. Pili kēia i ka lā'au lapa'au pilikia, anesthesia, pathology, radiology, laboratory, neonatology, help surgeon, hospitalist, or intensivist services. 'A'ole hiki i kēia mau mea ho'olako ke ho'olilo i ka pila iā 'oe a 'a'ole paha e noi iā 'oe e ha'alele i kāu mau pale 'a'ole e kau 'ia ke kaulike.

Inā loa'a iā 'oe nā 'ano lawelawe 'ē a'e ma kēia mau ke'ena pūnaeweale, 'a'ole hiki i nā mea ho'olako o waho ke ho'opa'a kālā iā 'oe, ke 'ole 'oe e 'ae i ka palapala a ha'alele i kāu mau pale.

'A'ole pono 'oe e ha'alele i kāu mau pale mai ka ho'olilo 'ana i ke koena. 'A'ole pono 'oe e hele i waho o ka mālama pūnaeweale. Hiki iā 'oe ke koho i kahi mea ho'olako a i 'ole mea hana ma kāu pūnaeweale ho'olālā.



Ke 'ae 'ole 'ia ka ho'olilo 'ana i ke koena, loa'a ia 'oe kēia mau pale:

? 'O 'oe wale nō ke kuleana no ka uku 'ana i kāu 'āpana o ke kumukū'ai (e like me nā uku ho'opa'a, ka hō'oiā 'ana, a me nā mea hiki ke unuhi 'ia āu e uku ai inā i loko o ka pūnaeweale ka mea ho'olako a i 'ole ka hale hana). E uku pololei kāu ho'olālā olakino i nā koina 'ē a'e i nā mea ho'olako pūnaeweale waho a me nā hale hana.

? 'O ka ma'amau, pono kāu ho'olālā olakino:

? E uhi i nā lawelawe ulia pōpilikia me ka 'ole e koi ia 'oe e 'ae i nā lawelawe ma mua ('ike 'ia 'o ? 'ae mua?).

? E uhi i nā lawelawe pilikia e nā mea ho'olako pūnaeweale waho.

? E ho'okumu i kāu mea e 'ai'ē ai i ka mea hā'awi a i 'ole ka hale hana (ka'ana like) i ka mea e uku ai i kahi mea ho'olako pūnaeweale a i 'ole hale hana a hō'ike i kēlā nui i kāu wehewehe 'ana i nā pōmaika'i.

? E helu i ka nui āu e uku ai no nā lawelawe ulia pōpilikia a i 'ole nā lawelawe ma waho o ka pūnaeweale e pili ana i kāu palena hiki ke unuhi 'ia i loko o ka 'upena a me waho o ka 'eke.

Inā mana'o 'oe ua hewa hewa 'oe, e kelepona mai ia mākou ma 800-969-9870 e ha'i mai ia mākou. 'O ka helu kelepona pekelala no ka 'ike a me nā ho'opi'i: 1-800-985-3059.

E kipa www.cms.gov/nosurprises/consumers no ka 'ike hou aku e pili ana i kāu mau kuleana ma lalo o ke kōnāwai federal.