

## Lus nco cia tseem ceeb

Muaj qee cov chaw kho mob uas tsis nyob nrog lub tsev kho mob loj kuj muab kev kho mob rau cov neeg mob uas tsis pw raws li yog ib feem ntawm lub tsev kho mob. Cov kev kho mob no feem ntau yeej tau txais kev pab them los ntawm lub tsev kho mob rau cov tuaj kho tus mob tab sis tsi pw. Feem nyiaj uas yus nrog them (co-payment), feem koom them ntawv tuav pov hwm (co-insurance), feem yus them ua ntej (deductible) yuav txawv tus nqi raws li ntawm koj daim phiaj npaj kho mob (health plan) qhov kev pab. Tej zaum koj kuj tau them feem yus them ua ntej (deductible) tsis zoo ib yam rau tsev kho mob cov kev kho kho thiab cov uas koj mus ntsib tus kws kho mob. Thov tham txog koj daim phiaj npaj kho mob (plan) qhov kev pab them nqi nrog koj tus kws paub txog ntawv tuav pov hwm kho mob (insurance benefit specialist).

## TUS TXHEEJ TXHEEM THEM NQI KHO MOB

Yam dab tsi uas koj yuav tau paub



Wheaton Franciscan Healthcare

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Wheaton Franciscan Healthcare

## **Ua koj tsaug rau qhov koj xaiv Wheaton Franciscan Healthcare**

Peb cog lus ua lub siab ntev, muab txoj kev kho mob uas haum rau koj tus kheej thiab pab koj hauv tus txheej txheem them qhov nqi kho mob. Tsis muaj ib tus neeg mob twg uas yuav tsis tau txais kev kho tus mob kub ceev (emergency) los yog tus mob uas yuav tsum tau kho vim nws tsis muaj rab peev xwm them taus tus nqi.

## **Yam dab tsi uas Wheaton Franciscan Healthcare yuav ua rau koj:**

- Peb yuav saib taus koj thiab hwm koj.
- Peb yuav ua ntawv mus rau koj qhov kev tuav pov hwm daim phiaj npaj kho mob (insurance plan) thiab lwm qhov (cov) kev npaj kho mob uas koj muaj (supplemental plan(s)) yog hais tias koj qhia rau peb paub thaum lub sij hawm koj tuaj ntsib peb, thaum sau npe ua ntej muab kev kho mob rau koj, los yog thaum koj tuaj txog.
- Yog hais tias koj tseem tshuav ib qho nqi tsis tau them nyob hauv koj tus as-khauj thaum lub sij hawm muab qhov kev kho mob rau koj, peb yuav xa ib daim ntawv raws li peb kheev ua los, uas nyeem tau yooj yim tuaj qhia rau koj paub qhov nqi uas tseem tsis tau them uas koj yuav tau them.
- Koj yuav cuag tau ib tus neeg sawv peb cev los mus teb koj cov lus nug txog daim ntawv uas sau tuaj kom koj them tus nqi los yog teem cov kev them kom tas tus nqi. Hu rau Qhov Chaw Pab Cov Tswv Cuab (Customer Service) ntawm (877) 304-6332 los yog [www.mywheaton.org/contactus](http://www.mywheaton.org/contactus) yog muaj lus nug txog qhov no.

Yuav mus nrhiav tau cov lus teb rau cov lus uas kheev nug txog qhov kom them tus nqi kho mob thiab muaj cov lus piav txog peb daim ntawv ua tuaj kom them cov nqi kho mob nyob rau ntawm [www.mywheaton.org/billing](http://www.mywheaton.org/billing).

## **Koj cov luag hauj lwm them qhov nqi**

- Muab cov ntaub ntawv tuav pov hwm kho mob (health insurance information) qhia rau peb paub kom tas thiab nqa koj cov npav tuav pov hwm kho mob (insurance cards) thaum koj mus ntsib kws kho mob.
- To taub koj cov kev pab them nqi kho mob, nrog rau qhov tau ntawv tso cai rau cov kev kho tus mob, kev xa cov ntawv uas kws kho mob xa koj mus, los yog ua kom tiav daim ntawv qhia txog cov kev pab them nqi kho mob raws li koj daim phiaj npaj kho mob (health plan) kom ua.
- Teb kom sai rau cov ntawv uas koj tau txais tuaj ntawm koj daim phiaj npaj kho mob (health plan) los yog tuaj ntawm peb lub koom txoos.
- Nqa nyiaj tuaj mus them rau feem yus nrog them (co-payments) los yog cov nqi uas tseem them tsis tau tas thaum koj tuaj ntsib kws kho mob, thiab them rau feem yus nrog them twg (co-payments) kom sai, them rau feem yus them ua ntej (deductibles), feem koom them ntawv tuav pov hwm (co-insurance), thiab them rau cov nqi twg uas ntawv tuav pov hwm tsis them rau.
- Them kom puv ntoob cov kev kho uas koj siab nyiam ua/tnis-yog ib tus mob uas yuav tsum tau kho, xws li kev phais kom zoo nkauj zoo nraug (cosmetic surgery), uas ntawv tuav pov hwm tsis them ua ntej los yog thaum lub sij hawm muab qhov kev kho ntawd rau koj. Vim peb yuav tsis tau paub tseeb tus nqi uas

yuav tsub rau koj them ua ntej koj tuaj ntsib peb, tej zaum peb kuj yuav kom koj nqa nyiaj tuaj them raws li tus nqi uas peb khwv yees tsub (estimated) rau koj them. Thov npaj saib them rau ib qho nyiaj uas muab tso ua ntej (deposit) yog tsis tau muaj qhov khwv yees rau koj. Koj yuav them tau ua nyiaj ntsuab, sau tshev, money order, los yog credit card (Visa®, MasterCard®, Discover®, or American Express®).

### **Kev yug ib tus me nyuam**

- Ua ntej koj tau ib tus mos liab, hu rau Qhov Chaw Sau Npe (Registration) los mus muab koj cov ntaub ntawv qhia txog kev tuav pov hwm (insurance information) rau peb xyuas kom paub tias muaj tseeb thiab tso cai. Thiab hu rau koj lub tuam txhab muab ntawv tuav pov hwm qhia rau lawv paub txog qhov koj yuav tau koj tus mos liab.
- Tsis pub dhau 30 hnuv tom qab tau koj tus mos liab, koj yuav tsum qhia rau koj lub tuam txhab muab ntawv tuav pov hwm paub kom lawv muab koj tus (cov) me nyuam ntxiv rau koj qhov kev tuav pov hwm.

### **Cov Ntsiab Lus ntawm Tsub Cai Hais Txog Kev Pab Nyiaj Txiag**

Wheaton Franciscan Healthcare hwm txhua tus neeg lub meej mom nrog rau qhov muaj kev txhawj xeeb txog cov uas muaj teeb meem thaiv lawv txoj hauv kev los mus muab tau cov kev pab kho mob. Peb muaj pluaj siab cog lus los mus tswj peb cov kev kho mob kom yog ib qho kev pab rau tas nrho lub zej zos. Yog vim li no, peb thiaj muab nyiaj txiag pab rau qee leej uas tuaj rau ntawm peb es muaj ib tus mob kub ceev los yog lwm yam mob uas yuav tsum tau kho.

### **Leej twg thiaj muaj feem tau txais kev pab?**

Tej zaum koj kuj yuav tau txais kev pab rau fab nyiaj txiag, uas feem ntau yog txiav txim raws li koj tsev neeg cov nyiaj tau los tas nrho uas muab mus piv rau Tsoom Fwv Tus Ciam Ntsuas Cov Tseem Txom Nyem (Federal Poverty Level). Yog hais tias koj cov nyiaj tau los tsawg dua los yog npaum li 250% ntawm Tsoom Fwv Tus Ciam Ntsuas Cov Tseem Txom Nyem, koj yuav tau txais kev pab dawb paug 100% uas yog muab tus nqi rho tawm ntawm qhov uas muab tsub rau koj them. Yog hais tias koj cov nyiaj tau los siab tshaj 250% ntawm Tsoom Fwv Tus Ciam Ntsuas Cov Tseem Txom Nyem tab sis tsis ntau tshaj 400% ntawm Tsoom Fwv Tus Ciam Ntsuas Cov Tseem Txom Nyem, tej zaum koj yuav tau txais tus nqi txo raws li ib qhov kev luj kom them ntau dua los yog tsawg dua (sliding scale). Cov neeg mob uas muaj feem tau txais kev pab nyiaj txiag yuav tsis raug tsub tus nqi rau lawv them kom ntau tshaj tus nqi uas kom cov muaj ntawv tuav pov hwm them.

### **Cov kev kho mob twg uas them rau?**

Tsab Cai Hais Txog Kev Pab Nyiaj Txiag yog siv rau cov kev kho mob kub ceev thiab lwm cov kev kho tus mob uas yuav tsum tau kho. Yuav tsis them rau cov kev kho uas yog koj siab nyiam ua (elective services).

### **Kuv yuav ua ntawv thov li cas?**

Ua kom tiav ib daim ntawv thov kev pab (application) tsis pub dhau 365 hnuv suav txij hnuv uas xa daim ntawv tuaj rau koj kom them tus nqi rau qhov uas koj tuaj ntsib peb ntawd thiab muab ntaub ntawv txhawb ntxiv rau koj daim ntawv thov, raws li tau muab piav rau

hauv Tsab Cai Hais Txog Kev Pab Nyiaj Txiag thiab hauv daim ntawv ua thov kev pab. Tom qab peb txais tau daim ntawv thov kev pab thiab lwm cov ntaub ntawv muaj txhij txhua lawm, peb yuav qhia rau koj paub seb koj puas muaj feem tau txais qhov kev pab cuam los tsis tau.

### **Yuav ua li cas kuv thiaj tau cov ntaub ntawv kom paub ntiv?**

Cov ntawv luam ntawm Tsab Cai Hais Txog Kev Pab Nyiaj Txiag thiab daim ntawv ua thov kev pab muaj nyob rau ntawm peb lub website, [www.mywheaton.org/billing](http://www.mywheaton.org/billing); hu rau qhov chaw pab cov tswv cuab ntawm (877) 304-6332; hu rau Tus Neeg Muab Tswv Yim Pab Fab Nyiaj Txiag (Financial Advocate) ntawm (866) 972-4687; mus ntsib kiag ib tus neeg ua hauj lwm hauv Qhov Chaw Sau Npe (Registration) nyob rau ntawm peb cov chaw ua hauj lwm tsis hais lub twg; los yog mus ntsib kiag tus kheej, los yog sau ntawv mus rau tus Saib Xyuas Kev Ua Hauj Lwm Pab Cov Tswv Cuab (Customer Service Supervisor), Wheaton Franciscan Healthcare Corporate Services Office, 801 S. 60th Street, Suite 150, West Allis, WI 53214.

### **Kuv yuav ua li cas thiaj tau neeg pab kuv ua daim ntawv thov kev pab?**

Yog xav tau kev pab ua daim ntawv thov Kev Pab Nyiaj Txiag (Financial Assistance Policy application), koj hu tau rau Tus Neeg Muab Tswv Yim Pab Fab Nyiaj Txiag (Financial Advocate) ntawm (866) 972-4687.

### **Yog tias kuv tsis muaj feem tau txais kev pab ne?**

Yog koj tsis muaj feem tau txais kev pab nyiaj raws li Tsab Cai Hais Txog Kev Pab Nyiaj Txiag, tej zaum koj kuj yuav muaj feem tau txais lwm hom kev pab. Hu rau Tus Neeg Muab Tswv Yim Pab Fab Nyiaj Txiag ntawm (866) 972-4687.

### **Cov nqi them rau cov kws kho mob uas tsis zwm rau peb**

Tej zaum koj kuj yuav tau txais ib cov ntawv kom them nqi nws muaj nws uas sau tuaj ntawm cov kws kho mob uas kho koj tus mob nyob rau ntawm Wheaton Franciscan Healthcare cov chaw, xws li cov kws yeas duab/nyeem duab hluav taws xob, cov kws kho mob hauv chaw kho neeg mob kub ceef (emergency), cov kws kho mob rau cov mob kom tau kev kho sai (urgent care), cov kws txheeb xyuas kab mob, cov kws tso tshuaj loog, thiab lwm cov. Cov kws kho mob no tej zaum kuj koom los tsis koom rau hauv peb txoj kev koom hauj lwm ua ke (network) thiab kuj yuav siv los tsis siv peb Tsab Cai Hais Txog Kev Pab Nyiaj Txiag rau koj qhov nqi. Thov hu rau Tus Neeg Muab Tswv Yim Pab Fab Nyiaj Txiag ntawm (866) 972-4687 kom paub seb cov kev kho mob twg yog cov uas peb qhov Kev Pab Cuam Fab Nyiaj Txiag them rau. Hu rau koj daim phiaj npaj kho mob (health plan) kom paub cov kws kho mob uas koom hauj lwm ua ke thiab kom paub txog cov kev kho mob uas them rau los tsis them. Yog koj muaj lus nug txog cov nqi kho mob ntawm cov kws kho mob uas tsis zwm rau peb, thov hu rau cov xov tooj uas muab teev rau ntawm cov ntawv uas sau tuaj kom them cov nqi kho mob ntawd.