

## Ni gute umenya ko wemerewe gufashwa n' Ubuwuzi bwa UNM canke ubuwuzi hanze y'akarere (UNM care or Out of county care)

### Ubuwuzi bwa UNM n'ubuwuzi hanze y'akarere (UNM care and Out of county care) n'iki?

**Ubuwuzi bwa UNM n'ubuwuzi hanze y'akarere (UNM care and Out of county care)** ni imigambi yo gufasha abanyagihugu mu vy'ibitaro vya UNM (UNM Hospitals). Ushobora kwemererwa muri iyi migambi. Ubuwuzi bwa UNM (UNM care) ni umugambi werekeye abantu baba mu bisagara vya Sandoval canke Bernalillo. Ubuwuzi hanze y'akarere bwerekeye abantu baba mu tundi duce twa NM. Iyo wemerewe ushobora gufashwa mu kurahirwa amahera asabwa kwa muganga ku bitaro vya UNM (UNM Hospitals) n'amavuriro.

### Uremereye n'Ubuwuzi bwa UNM canke ubuwuzi hanze y'akarere (UNM care or Out of county care)?

Icambere ukwiye kumenya ni uko umuryango wawe ungana **n'ayo mwinjiza** yose hamwe ku kwezi. Aho rero ushobora gukoresha iyi mbonerahamwe ikurikira kugira urabe ko wemerewe.

<b>Uko Inzu ingana</b> (Ni abantu bangahe mubana mu nzu imwe canke mu rupangu).	<b>Amahera yose hamwe yinjira mu nzu ku kwezi</b> (Urugero rw'amahera yose yinjira <b>huri kwezi</b> na buri muntu wese mu rugo rwawe, mbere y'uko ama tagisi n'ayandi asigara bikurwaho)
1	\$0 gushika \$3765
2	\$0 gushika \$5110
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8	\$0 gushika \$13,180

**Amahera winjiza** ni amahera uronka **utarakuramwo** ama tagisi n'ibindi vya nkenerwa bitarakurwamwo. Ayandi akurwamwo ni ayashobora kuba yagenewe ibindi bintu nko gutegekaniriza izabukuru canke mituweri. Ubwirizwa kumenya **ayinjira yose hamwe mu kwezi** ku muntu wese wo munzu yawe. Urashobora rero guteraniriza hamwe kugirango umenye urugo rwawe ayo rwinjiza buri kwezi.



## Uremerewe – vyakomeje

Imbonerahamwe ishika ku rugo rw'abantu 8. Iyo rero Inzu yawe ari nini kuruta aho, ubwirizwa **kwongerako \$1345 kuri buri muntu yiyongerako**.

Iyo Inzu yawe ifise abantu 9, nk'akarorero, wongerako **\$1345** gushika \$13,180 (atarenga ku nzu y'abantu 8). Niyaba Inzu yawe irimwo abantu 10, wongerako **\$1345** hejuru y'ayo kugira uronke hagati ya \$0 na \$15,870. Gutyo gutyo.

## Urakeneye gufashwa kugira urabe ko wemerewe?

Ntakibazo — Dushobora gufasha! Kurikiza gusa izi ntambwe musu.

### Intambwe 1

Intambwe yambere ni ukumenya uko umuryango wawe ungana.

**Uko Inzu yawe ingana** ni abantu bangahe babana nawe

#### Uburyo 1

Nimba ufise imyaka **18 canke uyirenza**, Inzu yawe ishobora kujamwo aba bantu —

- Wewe
- Uwo mwubakanye
- Abo mutunze. Uwu ashobora kuba umwana canke incuti utunze iri no mu mpapuro z'ama tagisi zawe. Kuri icyo migambi ibiri, uwubayeho ku bwawe mutegerezwa kuba mubana kugira ahururwe nk'umwe mu muryango. Uwubayeho kubwawe ni umuntu witayeho ukamufasha—mu buryo bw'amahera, ukamurihira ivyo kurya, Inzu, n'amashure nk'akarorero.

Hari ibisabwa kugira wemerewe ko umuntu ari wewe umutunze. Niwaba ufise ikibazo co kumenya ko umuntu mu nzu yawe abayeho k'ubwawe canke atarivyo, tugusavye utubaze.

Nk'akarorero, tuvuge ko ubana n'uwo mwubakanye n'abana 2. Ivyo bivugako ufise abantu 4 mu nzu. Igitigiri c'abantu boba mu nzu yawe ni 4.

#### Uburyo bwa 2

Niwaba ukiri **musi ya 18**, Inzu yawe ishobora kujamwo aba bantu—

- Wewe
- Abavyeyi bawe canke abakureze
- Niyaba abavyeyi bawe canke abarezi bawe bafise **abo batunze**, nabo wobaharuramwo. Yoshobora kuba umuvukanyi (umuhungu canke umukobwa) canke iyindi ncuti nayo mubana.

Nk'akarorero tuvuge ko ubana na mama na papa na mutoya wawe, uwo mutoya wawe ni uwubayeho ku bw'abavyeyi bawe. Rero ubwirizwa guharura uwo muvukana gushirako wewe na mama na papa. Igitigiri c'abantu boba mu nzu yawe ni 4.



Raba neza ko wemerewe, **Intambwe 2** — vyabandanije

## Intambwe 2

Intambwe ikurikira ni ukumenya amahera yose yinjira mu nzu **Ayo inzu yinjiza** ni amahera yose hamwe yinjijwe na buri muntu wese mu nzu yawe. Ariko ugabe—turiko turaba **yose** hamwe yinjira, atari ayamaze kugira ayavamwo.

**Ayinjira yose hamwe** ni amahera waronse **imbere** y’ama tagisi n’ayandi akurwamwo. Ayandi akurwamwo ni ayashobora kuba yagenewe ibindi bintu nko gutegekaniriza izabukuru canke mituweri. Ubwirizwa kumenya **Ayinjira yose hamwe mu kwezi** ku muntu wese wo munzu. Aho rero ushobora kuyateranya yose kugira umenye Ayinjira mu kwezi munzu.

Abo munzu yawe nawe urimwo mushobora kuronka amahera (yinjira) aciye ahariho hose muri izi nzira —

- ✓ Akazi (agashirkabute, umushahara)
- ✓ Uburusho bw’ubushomeri,
- ✓ Uburusho bwa kazoza,
- ✓ Uburusho bwo gukukuruka
- ✓ Uburusho bw’Ibiro bw’ivy’abahindi

### Guharura ayo mu mzu yose hamwe yinjira mu kwezi

Reka dukoreshe ka karorero k’umuryango Kandi:uvuge ko ubana na mama na papa na murumunawe Kandi tuvuge ko Aya ariyo buri wese aronka Ku kwezi mu nzu yawe. (Wibuke ko, Aya ariyo **yose hamwe**.)

- Uhembwa \$1100 kukazi kawe.
- Uwo muvukana ahembwa \$0.
- Mama wawe ahembwa \$4000 ku kazi.
- Papa wawe aronka \$2400 nk’akarusho k’umukukuruke

Teranya ayo yose ucuronka **\$7500**. Ayo niyo yinjira yose hamwe mu nzu yawe.

## Intambwe 3

Intambwe yanyuma niyo kuraba ko wemerewe ku buvuzi bwa UNM canke ubuvuzi hanze y’akarere (UNM care or Out of county care). Niwaba Uzi Inzu yawe **Inzu ingana** kandi **ayo winjiza yose ku kwezi**, ushobora kuraba ko wemerewe.



**Raba neza ko wemerewe, Intambwe 3 — vyabandanije**

Kuri iyi ntambwe ubwirizwa kwishimikiza ya mbonerahamwe Niwaba wibuka akarorero kacu ku muryango, umuryango wabo ungana **4** Kandi abo munzu Kandi Ayinjira buri kwezi mu nzu ni **\$7500**. Reka turabe ko bemerewe Ubuvuzi bwa UNM (UNM care).

Uku Niko ubikora —

1. Raba ku mbonerahamwe kandi.
2. Tora Numero ya 4 ku murongo umanuka y'imbonerahamwe (uko umuryango ungana).
3. Koresha urutoke rwawe mu guca umurongo ucamwo gushika ku ruhande rw'iburyo (Ayinjira mu muryango yose mu kwezi).

Hagati mu kumba, mu ruhande rw'iburyo, wabwirizwa kubona **\$0 gushika \$7800**. Iyo niyo ngereranyo y'ayinjira ku kwezi mu nzu y,abantu 4. Ayinjira yose hamwe ku kwezi, nk'akarorero ku muryango w'abantu 4 monthly income for our example family is \$7500. Bigwa mu ngereranyo y'inzu ingana na 4, rero baremerewe!

<b>Uko Inzu ingana</b> (Ni abantu bangahe mubana mu nzu imwe canke mu rupangu)	<b>Amahera yose hamwe yinjira mu nzu ku kwezi</b> (Urugero rw'amahera yose yinjira <b>huri kwezi</b> na buri muntu wese mu rugo rwawe, mbere y'uko ama tagisi n'ayandi asigara bikurwaho)
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Umaze kumenya uko Inzu **yawe** ingana na ayo yose yinjira mu nzu **yawe**, ushobora gukoresha imbonetahamwe **urabe ko wemerewe** ku buvuzi bwa UNM canke ubuvuzi hanze y'akarere (UNM care or Out of county care). Wemerewe, ushobora kuronka imfashanyo ikurikira ivyo kwa muganga mu bitaro vya UNM (UNM Hospitals) biciye mu Ubuvuzi bwa UNM canke ubuvuzi hanze y'akarere (UNM care or Out of county care).

**Ukeneye amakuru yandi?**

Ku makuru yerekeye Ubuvuzi bwa UNM n'ubuvuzi hanze y'akarere (UNM care and Out of county care) murabe urubuga—

<https://unmhealth.org/patients-visitors/billing-insurance/patient-financial-assistance.html>

**Uracafise ibazo?**

Ni waba harivyo ugifise, urasabwe guhamagara UNM Igisata gifasha mu vy'amahera kuri **505 272-2521**.