Ni Gute Wamenya Niba Wemerewe UNM Care cyangwa Out-of-County Care

UNM Care na Out-of-County Care ni iki?

UNM Care na Out-of-County Care ni porogaramu zo gufasha abaturage kwishyura fagitire zabo z'ubuvuzi muri Bitaro bya UNM (UNM Hospital). Ushobora kwemererwa izi porogaramu. UNM Care igenewe abaturage batuye mu Turere twa Sandoval cyangwa Bernalillo. Out-of-County Care igenewe abaturage baba mu turere two hanze ya NM. Niba wemerewe, ushobora kubona ubufasha bwo kwishyura amafaranga yo kwivuza no kwita ku buzima mu bitaro n'amavuriro bya UNM.

Waba Wemerewe UNM Care cyangwa Out-of-County Care?

Icyambere, ugomba kumenya ingano y'urugo rwawe hamwe **n'imbumbe y'ayo rwinjiza** buri kwezi. Noneho ushobora kwifashisha imbonerahamwe iri munsi ukamenya niba wemerewe.

Abagize Urugo (Ni abantu bangahe mubana mu nzu imwe cyangwa iwawe)	**Imbumbe y'Amafaranga Yinjira Mu Rugo Buri Kwezi** (Imbumbe y'amafaranga yose yinjijwe **buri kwezi** na buri wese ugize urugo, mbere y'uko hakurwaho imisoro n'ibindi.
1	$0 kugeza ku $3765
2	$0 kugeza ku $5110
3	$0 kugeza ku $6455
4	$0 kugeza ku $7800
5	$0 kugeza ku $9145
6	$0 kugeza ku $10,490
7	$0 kugeza ku $11,835
8	$0 kugeza ku $13,180

Imbumbe y'ayo mwinjiza ni amafaranga mwabonye **mbere** yo kwishyura imisoro no gukuraho ibindi. Ibindi bikurwaho bishobora kuba amafaranga yashyizwe mu bindi bintu nka gahunda y'izabukuru cyangwa ubwishingizi bw'ubuzima.

Ugomba kumenya **Imbumbe y'ayo winjiza buri kwezi** na buri muntu wese mubana. Noneho ushobora kuyashyira hamwe kugira ngo umenye ayo urugo rwanyu rwinjiza buri kwezi.

This translation was completed by LanguageLine Solutions.

Rwanda

Urabyemerewe – komeza

Imbonerahamwe igendanye gusa n'urugo rw'abantu 8. Rero, niba urugo rwawe rurengeje abo, ugomba **kongeramo $1345 kuri buri muntu wiyongeyeho**

Urugero, niba abagize urugo ari 9, ongeraho **$1345** kugeza kuri $13,180 (ntarengwa ku rugo rw'abantu 8). Niba abagize urugo ari 10, ongeraho andi **$1345** hejuru y'ibyo kugira ngo ubone intera iri hagati ya $0 kugeza $15,870. N'ibindi.

Ukeneye Ubufasha Bwo Kumenya Niba Wemerewe?

Nta kibazo – twagufasha! Wowe kurikiza intambwe zikurikira.

Intambwe ya 1

Intambwe ya mbere ni ukumenya umubare w'abagize urugo. **Umubare w'abagize urugo** ni umubare w'abantu mubana.

Ibishoboka bya 1

Niba ufite **imyaka 18 cyangwa uyirengeje**, abagize urugo rwawe bshobora kubamo aba bantu –

- Wowe
- Uwo mwashakanye
- Abo urera. Aba bashobora kuba umwana cyangwa umuvandimwe wemeje ko agendera ku misoro yawe. Kuri izi porogaramu ebyiri, uwo urera agomba kuba abana nawe kugira ngo abarwe nk'ugize urugo rwawe. Umuntu urerwa ni umuntu witaho kandi utera inkunga mu buryo bw'amafaranga, urugero – ni uwo wishyurira ibyo kurya, aho kuba, ibyo kwambara, n'amashuri.

  Hano ibisabwa byihariye bikwemerera kwemeza umuntu nk'uwo urera. Niba ufite ikibazo cyo kumenya niba umuntu runaka mu rugo rwawe ari uwo urera cyangwa atari we, tumenyeshe.

Urugero, reka tuvuge ko ubana n'uwo mwashakanye hamwe n'abana 2. Ibyo bivuze ko ufite abantu 4 mu rugo rwawe. Abagize urugo rwawe ni 4.

Ibishoboka bya 2

Niba uri **munsi y'imyaka 18**, abagize urugo rwawe bashobora kubamo aba bantu –

- Wowe
- Ababyeyi bawe cyangwa abakurera
- Niba ababyeyi bawe cyangwa abakurera bafite **abo barera**, na bo ugomba kubabara. Bashobora kuba umuvandimwe (musaza wawe cyangwa mushiki wawe) cyangwa undi mugira icyo mupfana ubana nawe.

Urugero, reka tuvuge ko ubana na so na nyoko na murumuna wawe murumuna wawe ni uwo ababyeyi bawe barera. Ubwo rero, ugomba kubara murumuna wawe ukongeraho wowe na so na nyoko. Abagize urugo rwawe ni 4.

This translation was completed by LanguageLine Solutions.

Kumenya niba Wemerewe, Intambwe ya 2 – ibikomerezaho

Intambwe ya 2

Intambwe ikurikira ni ukumenya imbumbe y'amafaranga urugo rwawe rwinjiza. **Imbumbe y'amafaranga yinjizwa mu rugo** ni umubare w'amafaranga yose yinjizwa na buri wese mubana. Ariko witonde – turimo gushaka imbumbe y'amafaranga yose **yinjira**, ntabwo ari igiteranyo cy'ayo mwinjije.

Imbumbe y'ayo mwinjiza ni amafaranga mwabonye **mbere** yo kwishyura imisoro no gukuraho ibindi. Ibindi bikurwaho bishobora kuba amafaranga yashyizwe mu bindi bintu nka gahunda y'izabukuru cyangwa ubwishingizi bw'ubuzima. Ugomba kumenya **Imbumbe y'ayo winjiza buri kwezi** na buri muntu wese mubana. Hanyuma ushobora kuyateranya yose kugira ngo umenye igiteranyo cy'ayo urugo rwawe rwinjiza muri rusange.

Abantu bo mu rugo rwawe, harimo nawe, bashobora kubona amafaranga (ayo binjiza) bayakuye hamwe muri aha –

- ✓ Akazi (umushahara, nyakabyizi)
- ✓ Amafaranga ahabwa abashomeri
- ✓ Inyungu z'Ubwiteganyirize
- ✓ Inyungu z'abahoze mu ngabo
- ✓ Inyungu z'Ibiro Bishinzwe Kwita ku Banyamerika b'Abahinde

Kubara Imbumbe y'ayo Abagize Urugo Binjije ku Kwezi

Reka twongere dukoreshe urugero rw'umuryango – ruvuga ko ubana na so na nyoko na murumuna wawe. Reka noneho tuvuge ko aya ari yo buri wese yinjiza ku kwezi mu rugo rwanyu. (Wibuke, aya ni **imbumbe y'ayinjizwa.**)

- Ku kazi uhembwa $1100.
- Murumuna wawe abona $0.
- Mama wawe ahembwa $4000 ku kazi ke.
- Papa wawe ahabwa $2400 n'Abashinzwe abahoze mu ngabo.

Ayo yose yateranye urabona **$7500** Ayo ni yo mbumbe urugo rwinjiza ku kwezi.

Intambwe ya 3

Intambwe ya nyuma ni ukureba niba wemerewe UNM Care cyangwa Out-of-County Care. Niba uzi **umubare w'abagize urugo** hamwe n'imbumbe y'amafaranga **urugo rwinjiza buri kwezi**, ushobora kumenya niba wemerewe.

Kuri iyi ntambwe, ugomba gusubira inyuma ku Mbonerahamwe y'Abagize Urugo Niba wibuka urugero rw'umuryango twatanze, abagize urugo ni **4** n'imbumbe y'amafaranga binjiza mu rugo buri kwezi ni **$7500.** Reka turebe niba bemerewe UNM Care.

This translation was completed by LanguageLine Solutions.

Rwanda

Kumenya niba Wemerewe, Intambwe ya 3 – ibikomerezaho

Dore uko ubikora –

1. Ongera urebe ku mbonerahamwe.
2. Reba umubare 4 mu murongo umanuka i bumoso ku mbonerahamwe (Umubare w'Abagize Urugo).
3. Koresha urutoki rwawe kugira ngo ukurikirane umurongo utambitse ugere ku murongo umanuka iburyo (Imbumbe y'Amafaranga Yinjizwa n'Abagize Urugo buri Kwezi).

Imbere aho ugeze ku murongo umanuka w'iburyo, ugomba kuhabona **$0 kugeza $7800**. Icyo ni cyo kigero cy'imbumbe y'amafaranga yinjizwa buri kwezi n'abantu 4 bagize urugo. Imbumbe y'amafaranga yinjizwa mu rugo buri kwezi ni $7500. Bigwa mu kigero cy'abantu 4 bagize urugo, ubwo baremerewe!

Abagize Urugo (Ni abantu bangahe mubana mu nzu imwe cyangwa iwawe)	**Imbumbe y'Amafaranga Yinjira Mu Rugo Buri Kwezi** (Imbumbe y'amafaranga yose yinjijwe **buri kwezi** na buri wese ugize urugo, mbere y'uko hakurwaho imisoro n'ibindi.)
1	$0 kugeza ku $3765
2	$0 kugeza ku $5110
3	$0 kugeza ku $6455
4	$0 kugeza ku $7800
5	$0 kugeza ku $9145
6	$0 kugeza ku $10,490
7	$0 kugeza ku $11,835
8	$0 kugeza ku $13,180

Umaze kumenya **umubare w'abagize** urugo rwawe ndetse n'**imbumbe** y'amafaranga urugo rwanyu rwinjiza, ushobora kwifashisha imbonerahamwe kugira ngo **urebe niba wemerewe** UNM Care cyangwa Out-of-County Care. Niba wemerewe, ushobora kubona ubufasha bwo kwishyura UNM Hospital (Ibitaro bya UNM) n'amafaranga utanga mu kwita ku buzima no kubona ubuvuzi binyuze muri UNM Care cyangwa Out-of-County Care.

Urashaka Amakuru Yisumbuye?

Ku bindi bisobanuro bijyanye na UNM Care na Out-of-County Care, sura urubuga rwacu –

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

Uracyafite Ibibazo?

Ikibazo cyose wagira, wahamagara ishami rya UNM Rishinzwe Ubufasha mu by'Imari (UNM Financial Assistance) kuri **505 272-2521.**