

KOJ COV CAI THIAB KEV TIV THAIV RAU COV NTAWV SAU NQI KHO MOB UAS TSIS TXAUS NTSEEG

Thaum koj tau txais kev saib xyuas xwm txheej ceev lossis tau txais kev kho mob los ntawm ib tus kws kho mob nyob rau ib lub tsev kho mob uas tsis nyob rau hauv network (kev koom tes) lossis ib lub chaw kho mob hauv lub tshab thauj neeg mob, koj yuav tau txais kev tiv thaiv los ntawm kev sau nqi tsis txaus ntseeg lossis kev sau nqi tshaj.

“KEV SAU NQI TSHAJ” (QEE ZAUS HU UA “KEV SAU NQI TSIS TXAUS NTSEEG”) YOG DAB TSI?

Thaum koj mus ntsib kws kho mob lossis lwm tus kws kho mob, koj tuaj yeem tshuav qee cov nqi uas tau rho nyiaj them, xws li nqi koom them, nyiaj koom them tuav pov hwm, thiab /lossis nyiaj txiav tawm. Tej zaum koj yuav muaj lwm cov nqi lossis yuav tau them tag nrho cov nqi yog tias koj mus ntsib ib tus kws kho mob lossis mus ntsib lub chaw kho mob uas tsis nyob hauv koj qhov chaw npaj kho mob lub network.

"Tsis nyob hauv network" piav qhia txog cov kws kho mob thiab cov chaw kho mob uas tsis tau kos npe rau daim ntawv cog lus nrog koj qhov chaw npaj kho mob. Cov kws kho mob uas tsis nyob hauv network tuaj yeem raug tso cai los mus sau nqi rau koj rau qhov sib txawv ntawm qhov uas koj qhov chaw npaj kho mob tau pom zoo them thiab tag nrho cov nqi uas them rau qhov kev pabcuam. Qhov no hu ua **“kev sau nqi tshaj.”** Cov nyiaj no ntxim yuav ntau dua cov nqi hauv network rau tib qhov kev pabcuam thiab yuav tsis suav rau koj qhov tswj ciam kev rho nyiaj them txhua xyoo.

“Kev sau nqi tsis txaus ntseeg” yog ib daim ntawv sau nqi tshaj yam tsis xav txog. Qhov no tuaj yeem tshwm sim thaum koj tswj tsis tau hais tias leej twg tau txuam nrog hauv koj qhov kev kho mob - zoo li thaum koj muaj xwm txheej ceev lossis thaum koj teem sijhawm mus ntsib lub chaw kho mob hauv network tab sis ho raug kho mob los ntawm tus kws kho mob uas tsis nyob hauv network yam tsis xav txog.

KOJ RAUG TIV THAIV LOS NTAWM KEV SAU NQI TSHAJ RAU:

Cov kev pabcuam xwm txheej ceev

Yog tias koj muaj mob xwm txheej ceev thiab tau txais kev pabcuam xwm txheej ceev los ntawm ib tus kws kho mob lossis lub chaw kho mob uas tsis nyob hauv network, feem ntau tus kws kho mob lossis lub chaw kho mob yuav sau nqi rau koj yog koj qhov chaw npaj kho mob cov nqi sib koom hauv network (xws li cov nqi koom them thiab nyiaj koom



them tuav pov hwm). Koj tsis tuaj yeem raug sau nqi tshaj rau cov kev pabcuam xwm txheej ceev no. Qhov no xam muaj cov kev pabcuam uas koj tuaj yeem tau txais tom qab koj nyob tus lawm, tshwj hais tias koj tau muab kev tso cai ua ntaub ntawv zias thiab tso tseg koj cov kev tiv thaiv kom tsis txhob raug sau nqi tshaj rau cov kev pabcuam tom qab nyob tus no.

Qee cov kev pabcuam ntawm ib lub tsev kho mob hauv network lossis lub chaw phais mob saum tsheb neeg mob

Thaum koj tau txais kev pabcuam los ntawm ib lub tsev kho mob hauv network lossis lub chaw phais mob saum tsheb neeg mob, qee cov kws kho mob tej zaum yuav tsis nyob rau hauv network. Nyob rau tej yam zoo li no, feem ntau cov kws kho mob tuaj yeem sau nqi ntawm koj yog koj qhov chaw npaj kho mob tus nqi sib koom hauv network. Qhov no siv tau rau tshuaj kho mob xwm txheej ceev, kev looj lom tsis xeev, kev kuaj kab mob, kev xoos hluav taws xob, kev kuaj mob, kev kuaj hom mob, tus pab kws phais mob, kws kho mob, lossis cov kev pabcuam txuas ntxiv. Cov kws kho mob no tsis tuaj yeem sau nqi tshaj rau koj thiab yuav tsis thov kom koj tso tseg koj cov kev tiv thaiv kom tsis txhob raug sau nqi tshaj.

Yog tias koj tau txais lwm cov kev pabcuam ntawm cov chaw kho mob hauv network no, cov kws kho mob tsis tuaj yeem sau nqi tshaj rau koj, tshwj hais tias koj tau muab kev tso cai ua ntaub ntawv zias thiab tso tseg koj cov kev tiv thaiv.

Koj tsis tas yuav tso tseg koj cov kev tiv thaiv los ntawm kev sau nqi tshaj. Koj kuj tsis tas yuav tau txais kev kho mob tawm ntawm lub network thiab. Koj tuaj yeem xaiv ib tus kws kho mob lossis chaw kho mob hauv koj qhov chaw npaj kho mob lub network.

THAUM TSIS PUB MUAJ KEV SAU NQI TSHAJ, KOJ KUJ TSEEM MUAJ COV KEV TIV THAIV TXUAS NTXIV MUS NO THIAB:

- » Koj tsuas muaj feem xyuam them koj feem koom ntawm tus nqi xwb (xws li cov nqi koom them, nyiaj koom tuav pov hwm, thiab cov nyiaj txiav tawm uas koj yuav tau them yog tias tus kws kho mob lossis lub chaw kho mob nyob hauv network). Koj qhov chaw npaj kho mob yuav them rau cov kws kho mob thiab chaw kho mob ncaj qha.
- » Koj qhov chaw npaj kho mob feem ntau yuav tsum:
 - » Them cov kev pabcuam thaum muaj xwm txheej ceev yam tsis tas yuav kom koj tau txais kev pom zoo rau cov kev pabcuam ua ntej (kev tso cai ua ntej).
 - » Them cov kev pabcuam xwm txheej ceev los ntawm cov kws kho mob uas tsis nyob hauv network.



- » Tso qhov koj tshuav nqi ntawm tus kws kho mob lossis chaw kho mob (tus nqi sib koom) raws qhov nws yuav them rau tus kws kho mob lossis qhov chaw kho mob hauv network qhia cov nyiaj ntawv rau hauv koj qhov kev piav qhia txog nyiaj pab.
- » Suav txhua cov nyiaj uas koj them rau cov kev pabcuam xwm txheej ceev lossis cov kev pabcuam uas tsis nyob hauv network rau koj cov nyiaj txiav tawm thiab tus tswj ciam kev rho nyiaj them.

Yog koj ntseeg hais tias koj tau raug sau nqi tshaj lawm, koj kuj yuav tuaj yeem tiv tauj rau peb qhov chaw ua haujlwm ntawm **(651) 968-5050**. Mus saib hauv www.cms.gov/nosurprises kom paub xov xwm ntau ntxiv txog ntawm koj cov cai raws txoj cai lijchoj hauv tsoom fwv.

Koj kuj tseem tuaj yeem mus saib hauv

www.ag.state.mn.us/consumer/health/default.asp kom paub xov xwm ntau ntxiv txog ntawm koj cov cai raws li txoj cai lijchoj hauv Minnesota.

