

Siyaasadda Kaalmada Dhaqaale

Financial Assistance Policy—Somali

Park Nicollet Health Services oo ay ku jiraan Methodist Hospital, Park Nicollet Clinics iyo TRIA Orthopedic Center waxaa ka go'an inay bixiyaan daryeel caafimaad oo tayo u leh bukaannadeena, oo ay ku jiraan kuwa u baahan kaalmada dhaqaale. Sidaas darteed, Nidaamkeena Kaalmada Dhaqaale (loo yaqaano "FAP" ama "Nidaamka") waxaa loogu talagalay bukaanada aan ku jirin ama kuwa ku jira caymiska xaddidan iyadoo lagu saleynayo awoodda bukaanka ee la xiriirta bixinta daryeelka deg-degga ah iyo daryeelada kale caafimaad ee lagama maarmaanka ah. Nidaamkeena waa la heli karaa si ay u bixiso caawimaad goos-goos ah; ma ahan mid looga gol leeyahay inay bixiso daryeel muddo dheer, lacag la'aan ah ama sicir-dhimis daryeel. Codsiga kaalmada dhaqaale ayaa wuxuu ansax yahay lix (6) bilood. Nidaamkeena waxay qeexaysaa oo sharraxaysaa shuruudaha u-qalmitaanka, qaabka aan u xisaabino sicir-dhimista, qaabka loo codsado kaalmada dhaqaale, bixiyeyaasha adeegga daryeelka ee Isbitaalkeena, iyo nidaamkeena daryeelka caafimaadka deg-degga ah. Bukaannadu waxay uga heli karaan nuqulada lacagta la'aanta ah ee Nidaamkan iyo foomka codsiga kaalmada dhaqaale si shaqsiyan ah Methodist Hospital, South Admitting, Suite 1-615, Isniin ilaa Jimco, 8:00 subaxnimo – 4:30 galabnimo. Wixii macluumaad dheeraad ah ama su'aalo ah ee ku saabsan hannaanka codsiga, ama si ay ugu dalbadaan nuqulada iimaylka, bukaannadu waxay kala xiriiri karaan Waaxda Adeegyada Kaalmada Dhaqaale ee Bukaannada (Patient Financial Services Department) **952-993-7672** (cinwaanka: FA/5050, 3800 Park Nicollet Blvd, St. Louis Park, MN 55416). Dhigaalada soo socda ayaa laga heli karaa www.healthpartners.com/FA:

- Nuqulada lacag la'aanta ah ee Nidaamkan iyo foomka codsiga kaalmada dhaqaale
- Nuqulada lacag la'aanta ah ee Nidaamkan iyo foomka codsiga kaalmada dhaqaale ee ku qoran Ingiriisi, Isbaanish, Soomaali, Hmong, Ruush, Karen iyo Fiyatnaamiis

SHURUUDAHA U-QALMITAANKA:

Park Nicollet Health Services waxay u dejiyeen shuruudaha u-qalmitaanka ee soo socda bukaannada si ay u helaan kaalmo dhaqaale:

- Bukaanka iyo xubnaha qoyska waxaa laga codsan karaa inay keenaan caddeyn muujineysa in loo diiday ama loo diidi karo macaashyada dowladda, sida Medicaid. Warqadda (Waraaqaha) diidmada macaashyada ee dawladda ayaa la codsan karaa.
- Bukaanku waa inuu yahay mid kasoo quustay dhammaan kaalmooyinka ay dawladdu bixiso iyo wax alla wixii la heli karo ee macaashyada caymiska caafimaad.
- Bukaanku waa inuu buuxiyo Codsiga Kaalmada Dhaqaale ee Isbitaalka kadibna kusoo lifaaqo dhammaan dukumiintiyada la codsaday.
- U-qalmitaanka bukaanka ee la xiriirta daryeelka lacag la'aanta ah ama sicir-dhimista lagu sameeyay waxaa loogu saleyn doonaa dakhliga qoyska iyo tirada xubnaha qoyska, iyo arrimaha kale, (tus. Hantida) ee soo socda:
 - Bukaannadu waa inay keenaan dukumiintiyada hantida qoyska sida lacagta caddaanka ah iyo hantida kale ee sida fudud lacag ahaan loogu beddeli karo si codsiga dib loogu eego.
 - Hantida si fudud lacag loogu beddeli karo waxaa ka mid ah hantida lacagta lagu iibiyo ee sida fudud loogu beddeli karo lacag, sida koontooyinka keydka iyo jeegga, saamiyada, dukumiintiyada deymaha, shahaadooyinka dabaajiga, dakhliga hawlgabka sannadlaha ah iyo koontooyinka suuqa lacagta. Lacagaha hawlgabka (tusaale 401K, lacagaha IRA iyo dakhliga hawlgabka sannadlaha ah ee dib loo dhigay) waa laga reebay hantida si fudud lacag loogu beddeli karo. Dukumiintiyada hantida si fudud lacag loogu beddeli karo waa in la codsado.
 - Hantida si fudud lacag loogu beddeli karo ee ka badan \$20,000 ayaa lagu daraa xisaabinta dakhliga.

- o Isbitaalku wuxuu caawimaad u fidiyaa dhammaan bukaannada aan caymiska lahayn iyo kuwa leh caymiska xaddidan dakhliga qoyskoodu ka yar yahay ama la mid yahay 275% Heerka Saboolnimada Dawladda (FPL). Bukaannada buuxiya shuruudahan waxay heli doonaan 100% sicir-dhimis kaalmada dhaqaale.
- o Bukaannada ay dakhliga guud iyo tirada xubnaha qoyska ee ka sarreysiiyaan 275% FPL ayaa heli doonaan kaalmo dhaqaale oo bar dhiman ah iyadoo lagu saleynayo jadwalka soo socda:

Tirada Xubnaha Qoyska	2024 Dawladda Heerka Saboolnimada	275% Heerka Saboolnimada Dawladda	385% Heerka Saboolnimada Dawladda
1	\$15,060	\$41,415	\$57,981
2	\$20,440	\$56,210	\$78,694
3	\$25,820	\$71,005	\$99,407
4	\$31,200	\$85,800	\$120,120
5	\$36,580	\$100,595	\$140,833
6	\$41,960	\$115,390	\$161,546
7	\$47,340	\$130,185	\$182,259
8	\$52,720	\$144,980	\$202,972

- o Mas'uuliyadda lacagta la iska bixiyo waxaa lagu ekeyn doonaa 25% dakhliga sannadkii hore iyo hantida hadda jirta.
- o Park Nicollet Clinics waxay ka qeybqaataan barnaamijka kaalmada dhaqaale Medicare Partners ee loogu talagalay ka-faa'ideysteyaasha Medicare. Wixii macluumaad ah ee ku saabsan barnaamijkan iyo shuruudaha u-qalmiitanka, la xiriiir Seven County Senior Federation lambarka 320-679-4700 ama booqo mareegta <https://seniorcommunity.org/services/medicare-partners/>.

SIDA LOO CODSADO KAALMADA DHAQAALE:

1. Bukaannada waxaa looga baahan yahay inay buuxiyaan Codsiga Kaalmada Dhaqaale, isla mar ahaantaana ay u soo gudbiyaan caddey-nta(-maha) dhakhliyeed shakhsi ahaan ama boostada: (FA/5050, 3800 Park Nicollet Blvd, St. Louis Park, MN 55416).
2. Bukaannada ayaa sidoo kale u diri kara faakis ahaan codsiyada dhammaystiran iyo caddey-nta (-maha) habboon ee dakhliga Patient Financial Services (Adeegyada Maaliyadeed ee Bukaanka) lambarka 952-993-0770.
3. Caddeynta(-maha) dakhliga qoyska ee habboon waa in la bixiyaa oo ay ku jiraan nuqulkii ugu dambeeyay, cashuur-celinta Dawladda ee 1040, jeeggaga mushaar ee 60-kii maalmood ee ugu dambeeyay, iyo/ama warqadda macaashka ee Sugnaanta Bulshada, macaashka shaqo-la'aanta ama naafada iyo dukumintiyada heshiiska masruufka.
4. Codsiga waxaa laga daabacan karaa mareegtayada www.healthpartners.com/FA ama waxay bukaannadu ka heli karaan nuqul Waaxda Adeegyada Kaalmada Dhaqaalaha iyagoo kala xiriiraya 952-993-7672. Waan furannahay Isniin – Jimco, laga bilaabo 8:00 subaxnimo – 5:00 galabnimo.
5. Bukaannadu waxay kala xiriiri karaan Patient Financial Services (Adeegyada Maaliyadeed ee Bukaanka) lambarka 952-993-7672 iyagoo weydiyaan su'aalo ku saabsan codsiyada iyo isku dubaridka/mudeynta ballan ay la yeeshaan Wakiil Maaliyadeed.

6. Shaqaalaha Isbitaalka ee qaabbiisan Patient Financial Services (Adeegyada Maaliyadeed ee Bukaanka) waa la heli karaa si ay u caawiyaan bukaannada khadka telefoon ahaan ama shaqsi ahaan marka la buuxinayo codsiyada. Kaalmada shaqsiyeed sidoo kale waa la heli karaa marka la codsanayo barnaamijyada dowladda sida Medicaid. Bukaannada sidoo kale waxay la xiriiri karaan waaxda Adeegyada Aadanaha ee degmada ay deggan yihiin ama waxay ka wici karaan MNsure lambarka 1-855-366-7873. Bukaannada waxay la xiriiri karaan Adeegyada Maaliyadeed ee Bukaanka lambarka 952-993-7672 wixii su'aalo ah ee ku saabsan codsiga ama si ay u raadiyaan goob ay wakiil ka heli karaan si ay ula kulmaan shaqsi ahaan.

XISAABINTA KAALMADA DHAQAALE:

Park Nicollet Health Services waxay u xisaabiyaan heerka kaalmada dhaqaale ee bukaanka sida soo socota:

Wixii biilasha Methodist Hospital ah, bukaanka u-qalma kaalmo dhaqaale laguma soo dallici doono in ka badan caddada guud ee biilasha (AGB) ee lagu soo dallaco bukaanka caymiska uga helo Methodist Hospital daryeelka deg-degga ah iyo daryeelada kale ee caafimaad ee lagama maarmaanka ah. Haatan, Methodist Hospital wuxuu go'aaminayaa caddada guud ee biilasha (AGB) iyadoo lagu dhufanayo dallacaadaha guud ee daryeelka kasta oo caafimaadka deg-degga ah ama daryeelada kale caafimaad ee lagama maarmaanka ah kuwaasoo la siiyo bukaannada u-qalma kaalmada dhaqaale ee gaarsiisan **31.79%**.

Tusaale ahaan, haddii dallacaadaha guud ee daryeelada kale caafimaad ee lagama maarmaanka ah ay yihiin \$10,000, Methodist ma ku soo dallacayaan bukaanka u-qalma Caymiska Kaalmada Dhaqaale in ka badan \$3,179 ($\$10,000 \times 31.79\%$) taasoo ah sicir-dhimis 68.21% ah.

Methodist Hospital ayaa xisaabiyay boqollaydan iyagoo u qeybiyay isu-geynta wadarta dhammaan qaansheegashooyinka daryeelada kale caafimaad ee lagama maarmaanka ah ee ay oggolyihiin caymis bixiyeyaasha caafimaad mudadda 12-kii bilood ee lasoo dhaafay ee lagu dhuffay wadarta dallacaadaha guud ee la xiriira qaansheegashooyinkaas. Xisaabintan, sidoo kale loo yaqaano "Habka Dib-u-eegida," ayay sannad walba la xisaabiyaan Methodist Hospital.

Haddii aadan caymis ku jirin isla markaana dakhliga qoyskaaga ee sannadluhu ah ka yar yahay \$125,000 doolar waxa laga yaabaa inaad u-qalanto qiimo-dhimista daryeelkaaga. Si aad u hesho xog macluumaad oo dheeraad ah, Fadlan kala xiriir adeegga macaamiisha lambarka 952-993-7672.

Wixii biilasha Park Nicollet Clinic ah, iyo inta ka hartay biilka bukaanka Methodist Hospital kadib caddada guud ee biilasha (AGB) iyo sicir-dhimisyada dadka aan lahayn caymiska ee hadda ku xusnay qeybtan, bukaannada waxay u-qalmi karaan sicir-dhimis ku saleysan dakhliga qoyska, tirada xubnaha qoyska iyo hantida sida lagu tilmaamay SHURUUDAHA U-QALMASHADA.

U-QALMITAANKA SAADAASHA AH:

Park Nicollet Health Services waxaa dhici karta inay saadaal ahaan go'aamiyaan in bukaanku u-qalmo kaalmo dhaqaale taasoo lagu saleeyay go'aan qaadashada hore ee la xiriirta u-qalmitaanka ama soo buuxinta shuruudo gaar ah oo la xiriira kaalmada dhaqaale, kuwaasoo ay ku jiraan:

- Hoy-la'aanta
- Adeegyada Caafimaad ahaan lagama maarmaanka ah ee aan lagu daboolin ama in la bixiyo tahay barnaamijka Medicaid ama deeqda dawladda ee la siiyo qofka u-qalma
- Taariikhda u-qalmitaanka iyo taariikhda bilaabashada Medicaid ee ku xiga taariikhaha adeegyada
- Lammaane dhintay ama aan badbaadin

Adeegyada laga reebay waxaa ka mid ahaa adeegyada la doorto (adeegyada is-qurxinta ama adeegyada kale ee aan caafimaad ahaan lagama maarmaanka ahayn), iyo sidoo kale baaqiyada ay tahay inay bixiyaan caymiska, sida Medicare, Medicaid, caymiska baabuurta, magdhowga shaqaalaha ama caymiska mas'uuliyadda.

Park Nicollet Health Services waxay dooran karaan inay oggolaadaan u-qalmitaanka saadaasha ah ee loogu talagalay xaaladaha dhifka ah ama aan caadiga ahayn ee bukaanka ee aan si gaar ah loogu xusin FAP-gan. Marka la gaarayo go'aamada u-qalmitaanka ee saadaasha ah, haddii sicir-dhimista saadaasha ah aysan ahayn sicir-dhimista ugu badan ee la heli karo, Park Nicollet Health Services ayaa la socodsiin doonaan bukaannada oo siin doonaan waqti macquul ah oo loogu talagalay bukaannada si ay shakhsiyani u codsadaan kaalmo dhaqaale.

LIISKA BIXIYAYAASHA LAGA HELO ISBITAALKA:

Methodist Hospital waxaa looga baahan yahay inuu liis ahaan u qoro dhamaan bixiyayaasha ee aan ka ahayn kuwa Methodist Hospital, ee ku bixinaya adeegyada caafimaadka deg-degga ah, ama adeegyada kale caafimaadka ee lagama maarmaanka ah gudaha Methodist Hospital waana inuu caddeeyo kuwa ay yihiin bixiyayaasha adeegga ee ay Nidaamka Kaalmada Dhaqaale daboosho iyo kuwa aysan daboolin. Liiska bixiyayaasha waxaa laga heli karaa dukuminti kale oo gaar ah. Bukaannadu waxay ka booqan karaan dukumiintigan onlaynka iyagoo booqanayo healthpartners.com/FA ama waxay codsan karaan warqad nuqul ah iyagoo kala xiriiraya Adeegyada Kaalmada Bukaanka lambarka 952-993-7672.

NIDAAMKA DARYEELKA CAAFIMAADKA DEG-DEGGA AH:

Park Nicollet Health Services waxay u bixiyaan adeeg caafimaad, takoor la'aan, oo loogu talagalay xaaladaha deg-degga ah iyadoo aan bukaannada loo kala soocaynin kartida ay u leeyihiin bixinta kharashka ama u-qalmitaanka kaalmada dhaqaalaha. Isbitaalku wuxuu mamnuucayaa wixii tallaabo (-oyin) ah ee la xiriira ka hor istaagitaanka dalbashada bukaannada ee adeegyada caafimaadka deg-degga ah. Tusaalooyin ka mid ah habdhaqanka la mamnuucay waxa ka mid ah: shaqaalaha ama wakiilka Isbitaalka oo bukaannada waaxda deg-degga ka dalbada inay bixiyaan lacag kahor inta ayna helin daaweynta loogu talagalay daryeelka caafimaadka deg-degga ah, ama u oggolaada hawlo dayn aruurin kuwaasoo hakad ku keena bixinta daryeelka caafimaadka deg-degga ah.

Park Nicollet Health Services waa inay u hoggaansamaan dhammaan shuruudaha loo baahan yahay ee la xiriira Xeerka Daaweynta Caafimaadka Deg-degga ah iyo Shaqaalaha (Emergency Medical Treatment and Labor Act, EMTALA), kaasoo ay ku jiraan tijaabooyin baaritaan oo caafimaad, dejin xaaladeed, iyo u gudbinta ama u wareejinta bukaanka goob kale markay ku habboon tahay. Park Nicollet Health Services waxay u bixin doonaan dhammaan adeegyada deg-degga ah si waafaqsan shuruudaha ka-qaybgalka Xarumaha loogu talagalay Adeegyada CMS.

NIDAAMKA BIILALKA & LACAG URUURINTA EE GOONIDA AH:

Tallaabooyinka Park Nicollet Health Services laga yaabo inay qaadaan haddii ay dhacdo inaan lacagta la bixinin ayaa lagu qeexay Nidaamka Biilalka & Lacag Uruurinta ee Goonida ah. Nuqul bilaash ah oo Nidaamka Biilalka & Lacag Uruurinta ayaa laga soo dejisan karaa mareegtayada healthpartners.com/FA.