# Phau Txhais Cov Lus Txog Cov Kev Pab Them Nqi Kho Mob thiab Cov Kev Kho Mob

- Phau txhais cov lus ntawm no qhia txog cov lus uas peb nquag siv, tiamsis nws tsis muaj tagnrho cov lus nyob hauv. Cov lus thiab cov kev txhais hauv ntawm no tsuas yog los pab koj xwb thiab tej zaum nws yuav txawv ntawm cov lus thiab cov kev txhais hauv koj qhov kev npaj pab them nqi kho mob cov ntaub ntawv. Tej zaum cov lus ntawm no yuav tsis txhais tib yam li koj phau ntawv tuav issawslas lossis qhov kev npaj pab them nqi kho mob thiab txawm li cas los, cov lus hauv koj phau ntawv tuav issawslas lossis koj qhov kev npaj pab them nqi kho mob tswj txhua yam. (Mus saib koj Phau Ntawv Qhia Cov Ntsiab Lus Txog Cov Kev Pab thiab Cov Kev Pab Them Nqi Kho Mob kom koj pom cov lus qhia tias seb koj yuav ua li cas kom koj muab tau ib phau luam txog koj phau ntawv tuav issawslas lossis daim ntawv qhia txog qhov kev npaj pab them nqi kho mob.)
- Cov lus xim xiav uas loj zog yog cov lus uas peb tau muab txhais hauv Phau Txhais Cov Lus ntawm no.
- Mus saib nplooj 4 kom koj pom ib qho piv txwv tias qhov feem koj them, tus nqi sib koom them nrog issawslas thiab cov nqi ntau kawg nkaus uas koj them tawm koj hnab ris ua haujlwm li cas hauv lub neej tiag tiag.

## Tus Nqi Pom Zoo Them

Tus nqi ntau kawg nkaus uas kom them rau cov kev pab kho mob. Tej zaum nws kuj hu tias "tus nqi uas tsim nyog them," "tus nqi them uas pub" lossis "tus nqi sib hais haum." Yog tias koj tus kws kho mob tsub nqi ntau tshaj tus nqi pom zoo them, tej zaum koj yuav tau them qhov seem. (Mus saib Kev Tsub Tus Nqi Seem Rau Koj Them.)

## Kev Nyom Xub Hais Ntxiv

Txoj kev thov kom koj lub tuam txhab tuav issawslas them nqi kho mob lossis qhov kev npaj pab them nqi kho mob rov los saib ib txoj kev tuav txim lossis cov ntaub ntawv qhia txog txoj kev tsis tsus siab dua.

## Kev Tsub Tus Nqi Seem Rau Koj Them

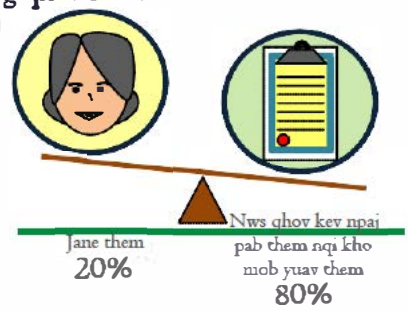
Thaum ib tug kws kho mob tsub nqi rau koj them qhov seem ntawm tus kws kho mob tus nqi tsub thiab tus nqi pom zoo them. Piv txwv tias,

yog tias tus kws kho mob tus nqi tsub yog $100 thiab tus nqi pom zoo them yog $70, tej zaum tus kws kho mob yuav tsub nqi rau koj them qhov seem, $30.

Tus kws kho mob uas peb xum siv yuav tsub *tsis tau* tus nqi seem rau koj them rau cov kev pab raug pab them rau.

## Tus nqi koom them nrog qhov issawslas

Tus nqi koj koom them rau txoj kev pab kho mob uas raug pab them rau, muab laij ua feem pua (piv txwv tias, 20%) ntawm tus nqi




(Mus saib nplooj 4 kom koj pom ib qho piv txwv uas tseeb zog.)

pom zoo them rau txoj kev pab. Koj yuav them tus nqi koom them nrog qhov issawslas *ntxiv nrog rau* tagnrho cov nqi uas yog qhov feem koj them koj tiv. Piv txwv tias,

yog tias qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob tus nqi pom zoo them yog $100 thaum koj mus ntsib tom chav kuaj mob thiab koj twb them koj qhov feem tag lawm, tus nqi koj yuav koom them nrog issawslas yog 20% uas yuav yog $20. Qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob yuav them qhov seem ntawm tus nqi pom zoo them.

## Cov Teeb Meem Thaum Ib Ce Xeeb Tub

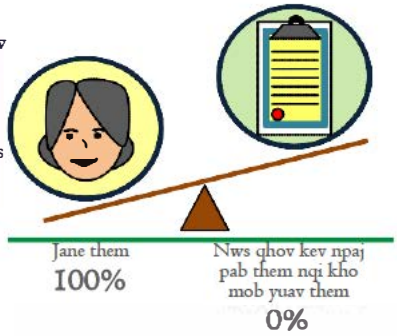
Cov teeb meem uas tshwm sim thaum ib ce xeeb tub, mob plab yug menyuam thiab thaum yug menyuam uas yuav tsum tau kev kho mob los tiv thaiv tej yam mob loj uas yuav raug tau rau leej niam lossis tus menyuam hauv plab. Kev xeev siab vim ib ce xeeb tub thiab kev phais plab yug menyuam uas tsis yog xwm txheej ceev tsis yog teeb meem thaum ib ce xeeb tub.

## Tus Nqi Koom Them

Ib tug nqi uas yuav tsis hloov (piv txwv tias, $15) uas koj them rau cov kev pab kho mob uas raug pab them rau, feem ntau thaum koj mus txais txoj kev pab. Tus nqi txawv nyob ntawm hom kev pab kho mob uas raug pab them rau.

## Qhov Feem Koj Them

Tus nqi koj yuav tau them rau cov kev pab kho mob uas koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob kam pab them ua ntej koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob yuav pib them




(Mus saib nplooj 4 kom koj pom ib qho piv txwv uas tseeb zog.)

kom koj them. Piv txwv tias, yog qhov feem koj them yog $1000,

koj qhov kev npaj pab them nqi kho mob yuav tsis them dabtsi li txog txij koj them koj qhov feem tag tso

qhov $1000 uas yog qhov feem koj them rau cov kev pab kho mob yuav nyob ntawm qhov feem koj them. Tej zaum qhov feem koj them tsis yog rau txhua txoj kev pab.

## Qhov Khoom Koj Siv Rau Ib Tug Mob (Durable Medical Equipment; DME)

Lub tshuab thiab cov khoom uas koj tus kws pab kho mob tau thov muab rau koj siv txhua lub lossis rau ib lub sijhawm ntev. Cov DME uas tej zaum yuav raug pab them yog: lub tshuab pab ua pa, cov laub zaum, cov pas taheem ntawm qhov tsos pab taug kev lossis cov nplais kuaj ntshav rau cov tib neeg uas mob ntshav qab zib.

## Cov Kev Mob Uas Xwm Txheej Ceev

Ib tug kev mob nkeeg, kev raug mob, tsos mob lossis tus mob uas mob hnyav heev uas yuav ua rau ib tug neeg mus nrhiav mob tamsid kom

tsis txhob mob loj.

## Cov Kev Thauj Mus Los Vim Muaj Ib Tug Mob Xwm Txheej Ceev

Kev thauj mus los vim ib tug mob xwm txheej ceev.

## Kev Kho Mob Hauv Lub Chaw Kho Mob Xwm Txheej Ceev

Cov kev pab kho mob xwm txheej ceev uas koj tsis thaum koj nyob hauv lub chaw kho mob xwm txheej ceev.

## Cov Kev Pab Xwm Txheej Ceev

Txoj kev kuaj ib tug mob xwm txheej ceev thiab txoj kev kho los pab kom tsis txhob mob loj zog tuaj.



OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146

## Cov Kev Pab Uas Raug Txwv Tsis Kam Pab Them

Cov kev pab kho mob uas koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob tsis kam them lossis tsis kam pab them rau.

## Kev Tsis Txaus Siab

Cov lus yws uas koj qhia rau lub tuam txhab tuav issawslas kho mob lossis qhov kev npaj pab them nqi kho mob.

## Cov Kev Pab Kawm Tej Yam Siv Rau Txhua Hnub

Cov kev pab kho mob uas pab ib tug neeg khaws, kawm, kho nws cov kev txawj ntse thiab txoj kev khiav dej num nws siv rau txhua hnub kom zoo zog tuaj. Cov piv txwv ntawm no yuav nrog rau txoj kev pab kho rau ib tug menyuam uas tsis tau taug kev thiab hais lus thaum txog hnub nyoog uas nws yuav tsum paub ua tej ntawd. Cov kev pab ntawm no tej zaum yuav nrog rau kev pab kho ib ce kom rov muaj zog thiab kev kho kom ua tau dej num li qub thiab kev pab hais lus thiab lwm cov kev pab rau cov tib neeg uas xiam oob qhab uas yuav raug pw thiab/lossis tsis raug pw hauv lub chaw kho mob.

## Issawslas Kho Mob

Ib daim ntawv cog lus uas hais kom koj qhov issawslas kho mob them rau ib co lossis tagnrho koj cov nqi kho kho mob rau tus nqi yuav issawslas.

## Kev Tu Xyuas Hauv Tsev

Cov kev pab tu xyuas uas ib tug neeg txais tom tsev.

## Cov Kev Pab Tu Xyuas Cov Neeg Mob Uas Tos Txog Thaum Txoj Sia Tu

Cov kev pab kom tau zoo nyob thiab cov kev pab txhawb rau cov tib neeg uas nyob theem kawg nkaus ntawm lawv tus mob uas kho tsis tau thiab rau lawv tsev neeg.

## Kev Raug Mus Nyob Tom Tsev Kho Mob Loj

Kev tu xyuas hauv lub tsev kho mob loj uas koj yuav raug nyob pw thiab feem ntau koj yuav tau nyob ib hmo. Lub sijhawm koj yuav tau nyob ib hmo rau lawv saib xyuas tau koj kuj yog cov kev tu xyuas hauv lub tsev kho mob loj uas tsis nyob pw hauv thiab.

## Kev Tu Xyuas Hauv Lub Tsev Kho Mob Loj Uas Tsis Nyob Pw Hauv

Kev tu xyuas hauv lub tsev kho mob loj uas koj yuav tsis raug nyob pw thiab feem ntau koj tsis thas nyob ib hmo.

## Tus Nqi Koom Them Nrog Issawslas Rau Cov Nyob Hauv Peb Pab Pawg Kho Mob

Qhov feem pua (piv txwv tias, 20%) koj yuav tau them ntawm tus nqi pom zoo them rau cov kev pab kho mob uas raug pab them rau cov kws kho mob uas

muaj daim ntawv cog lus nrog koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob. Feem ntau cov nqi koom them nrog issawslas rau cov nyob hauv pab pawg kho mob pheej yig dua cov nqi koom them nrog issawslas rau cov tsis nyob hauv pab pawg kho mob tus nqi koom them nrog issawslas.

## Tus Nqi Koom Them Rau Cov Nyob Hauv Pab Pawg Kho Mob

Ib tug nqi (piv txwv tias, $15) koj them rau cov kev pab kho mob uas raug pab them rau cov kws kho mob uas muaj daim ntawv cog lus nrog koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob. Feem ntau cov nqi koom them rau cov nyob hauv pab pawg kho mob pheej yig dua cov nqi koom them rau cov tsis nyob hauv pab pawg kho mob.

## Tej Yam Koj Yuav Tsum Tau Vim Ib Tug Mob

Cov kev pab kho mob lossis cov khoom koj yuav tsum tau los tiv thaiv, tshawb nrhiav lossis kho ib tug mob nkeeg, kev raug mob, tus mob, kab mob lossis nws cov tsos thiab haum raws li cov cai siv los kho mob.

## Cov Nyob Hauv Pab Pawg Kho Mob

Cov chaw, cov kws kho mob thiab cov chaw muab khoom uas koj lub tuam txhab muab issawslas kho mob lossis qhov kev npaj pab them nqi kho mob tau muaj daim ntawv cog lus rau lawv los muab cov kev pab kho mob.

## Cov Kws Kho Mob Uas Peb Tsis Xum Siv

Ib tug kws kho mob uas tsis muaj daim ntawv cog lus nrog koj lub tuam txhab muab issawslas kho mob lossis qhov kev npaj pab them nqi kho mob los muab cov kev pab rau koj. Koj yuav tau them ntau zog yog tias koj mus ntsib cov kws kho mob uas peb tsis xum siv. Saib koj phau ntawv tuav issawslas kho mob seb koj mus puas tau rau tagnrho cov kws kho mob uas muaj daim ntawv cog lus nrog koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob, lossis seb koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob puas muaj "cov theem txawv" ntawm cov pawg kws kho mob thiab seb koj puas yuav tsum tau them ntau zog mus ntsib ib co kws kho mob.

## Tus Nqi Koom Them Nrog Issawslas Rau Cov Tsis Nyob HauvS Pab Pawg Kho Mob

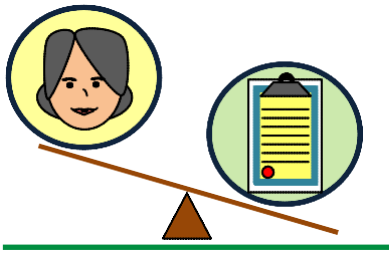
Qhov feem pua (piv txwv tias, 40%), koj them tus nqi pom zoo them rau cov kev pab kho mob uas peb kam pab them rau cov kws kho mob uas ***tsis muaj*** daim ntawv cog lus nrog koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob. Feem ntau cov nqi koom them nrog issawslas rau cov tsis nyob hauv pab pawg kho mob kim dua cov nqi koom them nrog issawslas rau cov nyob hauv pab pawg kho mob.

## Tus Nqi Koom Them Rau Cov Tsis Nyob Hauv Peb Pab Pawg Kho Mob

Ib tug nqi (piv txwv tias, $30) koj them rau cov kev pab kho mob uas raug pab them rau cov kws kho mob uas ***tsis muaj*** daim ntawv cog lus nrog koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob. Cov nqi koom them rau cov tsis nyob hauv pab pawg kho mob feem ntau yuav kim dua cov nqi koom them rau cov nyob hauv pab pawg kho mob.

## Tus Nqi Ntau Tshaj Plaws Uas Them Tawm Hnab Ris

Qhov ntau tshaj plaws uas koj yuav tau them rau ib lub sijhawm hauv phau ntawv tuav issawslas (feem ntau ib xyoos) ua ntej koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob pib them 100% ntawm cov nqi pom zoo them. Tus nqi ntau tshaj plaws ntawm no tsis suav tus nqi them yuav issawslas,



Jane them 0%

Nws qhov kev npaj pab them nqi kho mob yuav them 100%

tus nqi seem uas raug tsub rau koj them lossis cov kev kho mob uas koj qhov

(Mus saib nplooj 4 kom koj pom ib qho piv txwv uas tseeb zog.)

issawslas kho mob tsis kam pab them. Tej co issawslas kho mob lossis cov kev npaj pab them nqi kho mob tsis suav tagnrho koj cov nqi koom them, qhov feem koj them, cov nqi koom them nrog issawslas, cov nqi them rau cov tsis nyob hauv peb pab pawg kho mob lossis lwm cov nqi tsub rau tus nqi ntawm no.

## Cov Kev Pab Los Ntawm Cov Kws Kho Mob

Cov kev pab kho mob uas ib tug kws kho mob muaj laisxees (M.D. – Tus Kws Kho Mob lossis D.O. – Tus Kws Kho Ib Ce) muab lossis teem rau koj mus.

## Qhov Kev Npaj Pab Them Nqi Kho Mob

Txoj kev pab uas koj lub chaw haujlwm, koj pab pawg sawv cev rau koj lossis lwm pab pawg uas pab koj them rau koj cov kev pab them nqi kho mob.

## Kev Tso Cai Ua Ntej

Txoj kev txiav txim ntawm koj lub tuam tuam txhab muab issawslas lossis **qhov kev npaj pab them nqi kho mob** hais tias txoj kev pab kho mob, txoj npaj siv los kho tus mob, **cov tshuaj uas kws kho mob muab** lossis **qhov khoom siv rau tus mob** yeej yog ib yam uas **yuav tsum tau rau tus mob**. Qee zaus lawv hu tias kev tso cai ua ntej, kev pom zoo ua ntej lossis kev txiav txim ua ntej. Koj qhov **issawslas kho mob** lossis qhov kev npaj pab them nqi kho mob tej zaum yuav tau tso cai ua ntej rau tej co kev pab ua ntej koj yuav mus txais, tiamsis koj tsis thas tau kev tso cai rau tej yam xwm txheej ceev. Txoj kev tso cai tsis yog txhais tias koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob yuav cog lus tias lawv yuav them rau cov nqi kho mob.

## Cov Kws Kho Mob Uas Peb Xum Siv

Ib **tug kws kho mob** uas muaj daim ntawv cog lus nrog koj lub tuam txhab muab issawslas kho mob lossis **qhov kev npaj pab them nqi kho mob** los muab cov kev pab rau koj kom pheej yig dua. Saib koj phau ntawv tuav issawslas kho mob rau tagnrho cov kws kho mob uas peb xum siv seb koj **qhov issawslas kho mob** lossis qhov kev npaj pab them nqi kho mob puas muaj "cov theem txawv" ntawm **cov pawg kws kho mob** thiab saib seb koj puas yuav tsum tau them ntau zog mus ntsib ib co kws kho mob. Koj qhov issawslas kho mob lossis qhov kev npaj pab them nqi kho mob muaj ib co kws kho mob uas lawv xum siv uas hu tias cov kws kho mob uas "koom nrog lawv". Cov kws kho mob uas koom nrog lawv kuj muaj ib daim ntawv cog lus nrog koj lub tuam txhab muab issawslas lossis qhov kev npaj pab them nqi kho mob, tiamsis tus nqi lov ntawd tej zaum yuav tsis ntau heev, thiab tej zaum koj yuav tau them ntau zog.

## Tus Nqi Them Yuav Issawslas

Tus nqi uas koj yuav tau them rau koj **qhov issawslas kho mob** lossis **qhov kev npaj pab them nqi kho mob**. Feem ntau koj thiab/lossis koj lub chaw haujlwm them lawv txhua hli, txhua peb lub hlis lossis txhua xyoo.

## Cov Kev Pab Them Nqi Tshuaj Kws Kho Mob Muab

**Qhov issawslas kho mob** lossis **qhov kev npaj pab them nqi kho mob** uas pab them rau **cov tshuaj uas kws kho mob muab** thiab rau cov tshuaj.

## Cov Tshuaj Uas Kws Kho Mob Muab

Tagnrho cov tshuaj thiab cov tshuaj yuav uas txoj cai khoo tias yuav tsum muaj ib tug kws kho mob muab.

## Tus Thawj Kws Kho Mob

Tus kws kho mob (M.D. – Tus Kws Kho Mob lossis D.O. – Tus Kws Kho Ib Ce) uas muab txoj kev kho mob ncaj nraim rau koj lossis teem cov kev pab kho mob rau ib tug neeg mob.

## Tus Thawj Kws Kho Mob

Ib tug kws kho mob (M.D. – Tus Kws Kho Mob lossis tus D.O. – Tus Kws Kho Ib Ce), tus kws tu neeg mob, tus kws tu neeg mob tshwj xeeb lossis tus neeg pab tus kws kho mob, raws li lub xeev cov cai, uas muab, pab teem lossis pab ib tug neeg mob nrog ntau yam kev kho mob.

## Tus Kws Pab Kho Mob

Ib tug kws kho mob (M.D. – Tus Kws Kho Mob lossis tus D.O. – Tus Kws Kho Ib Ce), ib tug kws pab kho mob lossis lub chaw kho mob uas muaj laisxees, daim npav lossis muaj cai kho raws li lub xeev cov cai.

## Kev Phais Kho Ib Ce

Kev phais thiab kev rov kuaj dua ib yam dabtsi uas koj yuav tsum tau los kho lossis kho ib yam ntawm lub cev kom zoo zog tuaj vim ib txoj kev xiam oob qhab thaum yug los, yuam kev raug, raug mob lossis vim muaj mob.

## Cov Kev Pab Kom Rov Peem Tsheej Dua

Cov kev pab kho kom ib tug neeg ua tau li qub, rov qab ua tau lossis kom nws cov kev txawj thiab tej yam nws ua txhua hnub hauv nws lub neej rov ua tau zoo zog tuaj uas nws tau xiam lossis ua tsis tau vim tus neeg muaj mob, raug mob lossis xiam oob qhab. Cov kev pab ntawm no tej zaum yuav nrog rau kev pab kho ib ce kom rov muaj zog thiab kev kho kom ua tau dej num li qub thiab kev pab hais lus thiab cov kev pab qhuab ntuas tawm tswv yim kom rov peem tsheej dua uas yuav raug pw thiab/lossis tsis raug pw hauv lub chaw kho mob.

## Kev Pab Tu Xyuas Los Ntawm Ib Tug Kws Txawj Tu Mob

Cov kev pab los ntawm cov neeg muaj laixees tu neeg mob hauv lub tsev lossis hauv lub tsev tu xyuas neeg. Cov kev pab uas loj zog yuav los ntawm cov kws siv tshuab thiab cov kws kho hauv koj lub tsev lossis lub tsev tu xyuas neeg.

## Tus Kws Kho Mob Tshwj Xeeb

Tus kws kho mob tshwj xeeb tsom ntsoov rau ib kab ke kho mob lossis ib pawg neeg mob los tshawb nrhiav, tswj, tiv thaiv lossis kho ib txhia tsos mob thiab kev mob. Ib tug kws tshwj xeeb uas tsis yog kws kho mob yog ib **tug kws pab kho mob** uas tau mus kawm ntau zog txog ib kab ke kho mob.

## UCR (Niaj Zaus Li Qub, Niaj Zaus Ua thiab Haum)

Tus nqi them rau cov kev kho mob hauv ib thaj tsam raws li seb **cov kws kho mob** uas nyob hauv thaj tsam ntawd feem ntau tsub nqi ntau npaum li cas rau txoj kev pab ntawd lossis txoj kev pab kho mob uas xws li ntawd. Qee zaus qhov UCR yog siv los txiav txim **tus nqi pom zoo them**.

## Kev Tu Xyuas Nrawm

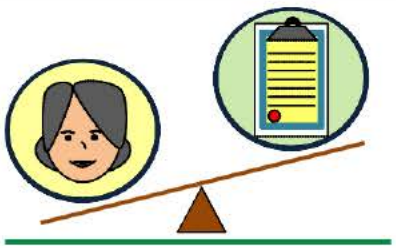
Kev tu xyuas ib tug mob nkeeg lossis ib tug mob loj ua rau ib tug neeg yuav tau mus txais kev tu xyuas tamsid, tiamsis tsis loj heev txaus mus rau tom **lub chaw kho mob xwm txheej ceev**.

# Koj thiab Koj Lub Tuam Txhab Tuav Issawslas Sib Koom Them Cov Nqi Li Cas - Piv Txwv

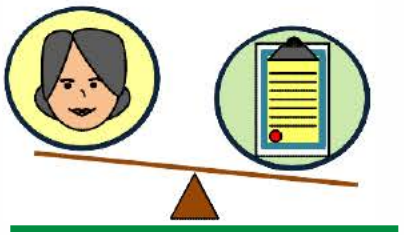
**Jane Qhov Feem Nws Them Rau Nws Qhov Kev Npaj Pab Them Nqi Kho Mob:** $1,500 **Tus Nqi Koom Them Nrog Issawslas:** 20%
**Qhov Ntau Kawg Nkaus Them Tawm Hnab Ris:** $5,000

***Lub Ib Hlis Ntuj Tim 1***
*Pib Lub Sijhawm Uas Koj Muaj Cov Kev Pab Them Nqi Kho Mob*

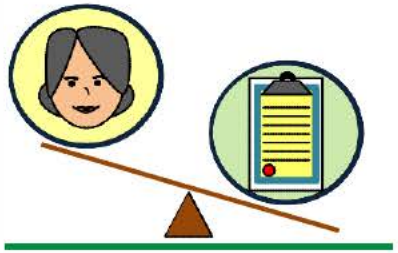
***Lub Kaum Ob Hlis Ntuj Tim 31***
*Lub Sijhawm Uas Koj Cov Muaj Kev Pab Them Nqi Kho Mob*




**cov nqi them ntxiv**




**cov nqi them ntxiv**




**Jane tseem tsis tau them tag nws qhov $1,500 uas yog qhov feem nws them**
Nws qhov kev npaj pab them nqi kho mob yuav tsis pab them cov nqi.

Tus nqi them thaum mus ntsib hauv lub chaw kuaj mob: $125
Jane them: $125
Nws qhov kev npaj pab them nqi kho mob yuav them: $0

**Jane them tag qhov $1,500 uas yog qhov feem nws them, cov nqi sib koom them nrog issawslas pib** Jane tau mus ntsib tus kws kho mob ob peb zaug thiab them $1,500 tagnrho. Nws qhov kev npaj pab them nqi kho mob them ib feem ntawm cov nqi lub sijhawm nws mus ntsib kws kho mob tom ntej.

Tus nqi them thaum mus ntsib hauv lub chaw kuaj mob: $75
Jane them: 20% of $75 = $15
Nws qhov kev npaj pab them nqi kho mob yuav them: 80% of $75 = $60

**Jane them tag qhov $5,000 uas yog qhov ntau tshaj plaws tawm nws hnab ris**
Jane mus ntsib nws tus kws kho mob heev thiab nws them $5,000 tagnrho. Nws qhov kev npaj pab them nqi kho mob yuav tau them tagnrho nws cov kev kho mob rau xyoo ntawd kom tag.

Tus nqi them thaum mus ntsib hauv lub chaw kuaj mob: $200
Jane them: $0
Nws qhov kev npaj pab them nqi kho mob yuav them: $200