



DEJINTA BIILASHA CAAFIMAADKA

Shuruudaha aad u baahan tahay inaad ogaato

Co-pay, co-caymis, premium, laga jarayo, ugu badnaan jeebka ka baxsan. Way ku caawinaysaa in la ogaado micnaha kuwan iyo ereyada kale marka aad hubinayso in biilkaaga caafimaad uu sax yahay.

Sharaxaada Faa'iidooyinka (EOB)

Warbixin kuu sheegaysa adiga iyo bixiyahaaga sida kharashyada laga keenay daryeelka caafimaadka ee aad heshay lagu bixin doono. "La oggol yahay," waa inta ugu badan ee bixiyaha lagu bixin doono adeeg kasta oo la bixiyo. Aragti ahaan, lacagtaas waxaa ka wada xaajooda bixiyaha iyo bixiyaha. Kooxaha bixiyayaasha waaweyn iyo ururada isbitaallada ayaa leh awood ka weyn oo ay ku gorgortamaan shuruudaha marka loo eego koox yar ama dhaqamada keligood ah. Qadarka la ogol yahay, EOB wuxuu muujinayaa waxa lagugu leeyahay. Xaaladaha qaarkood, waxaad mas'uul ka noqon doontaa dhammaan qaddarka la oggol yahay, gaar ahaan haddii aadan weli buuxin waxa lagaa jarayo. Xaalado kale, waxa laga yaabaa in lagaa rabo inaad bixiso qayb-bixinta ama qaddarka caymiska. EOB waxa kale oo ay tusi doontaa inta ka mid ah waxa lagugu leeyahay lagu dabaqo waxa lagaa jarayo iyo inta ugu badan ee jeebkaaga ka baxsan.

EOB Shuruudaha Gaarka ah

- **Taariikhda SERV** = Taariikhda adeegyada la qabtay
- **POS** = Goobta adeegga
- **PROC** = Xeerarka/sharaxaadda adeegyada la qabtay
- **GRC/RC-AMT** = Kooxda/Koodhka Sababta iyo Qadarka: sharaxaada sababta adeegyada loo bixiyo, aan loo bixin, ama "qoran"

Soo koobida Faa'iidooyinka iyo Daboolista (SBC)

Sawirka kharashyada qorshaha caafimaadka (kuma jiraan khidmadaha), faa'iidooyinka, adeegyada daryeelka caafimaadka la daboolay, iyo tafaasiisha kale ee muhiimka ah ee ku saabsan qorshaha.

Xeerarka CPT

Xeerarkani waxay u sheegaan shirkadda caymiska adeegyada aad heshay. Haddii EOB uusan ku sharaxin luqadda saxda ah waxa uu matalo koodhka CPT, waxaad samayn kartaa raadinta internetka si aad u aragto waxa ay ula jeedaan.

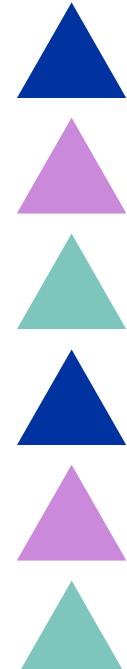
Shahaadada Caymiska/Caddaynta Daboolista

Wixii macluumaad dheeraad ah oo dhamaystiran oo ku saabsan faa'iidooyinka qorshahaaga, waxaad u baahan doontaa inaad dib u eegto, ama ugu yaraan haysato nuqul ka mid ah dukumeentiga caddaynta caymiska ama caddaynta caymiska (EOC), kaas oo leh tafaasiil dheeraad ah. Haddii macluumaadka SBC iyo EOC iswaafaqaan, macluumaadka EOC waa waxa la xisaabinayo.



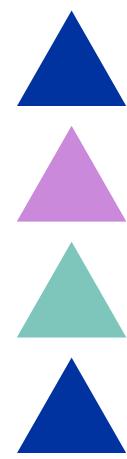
Laga jari karo

Qadarka sanadlaho ah ee shirkaddaada caymisku ay kaaga baahan tahay inaad bixiso adeegyada caafimaadka ka hor intaysan bilaabin bixinta kharashka daryeelka aad hesho. Marka laga reebo qaar ka mid ah adeegyada ka hortagga, iyo kuwa ay jirto lacag-la-bixin, sidayaasha ganacsigu caadi ahaan ma bixinayaan wax adeeg daryeel caafimaad ah ilaa aad ka soo baxdo lacagta lagaa jarayo. Marka lacagta lagaa jarayo la buuxiyo, waxay u badan tahay in lagaa rabo inaad wax ka bixiso adeegyada daryeelka caafimaadka ee aad hesho ilaa aad ka buuxinayso ugu badnaan jeebkaaga.



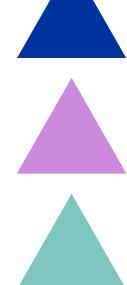
Iskaashatada Caymiska

Boqolkiiba qaddarka kharashka la oggol yahay ee daryeelkaaga caafimaad ee lagaa rabo inaad bixiso. Tusaale ahaan, qorshaha 80/20, haddii kharashka adeegyada caafimaadku ahaa \$100, oo aad buuxisay lacagta lagaa jarayo, \$100 kharashka waxaad bixin doontaa 20%, ama \$20, oo caymiskaagu wuxuu bixin doonaa 80% soo hadhay, ama \$80.



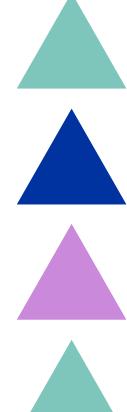
Qadarka La Ogolyahay

Qadarka gorgortanka ah ee qorshaha daryeelka caafimaadku ku heshiyey in bixiyeyaasha lagu bixin doono adeeg daryeel caafimaad oo daboolan. Waxa kale oo lagu magacaabi karaa "kharashka u qalma," "gunnada bixinta," ama "qiimaha gorgortanka."



Jeebka ka baxsan (Shakhsiga iyo Qoyska)

Inta ugu badan ee lagaaga baahan karo inaad ku bixiso kharashyada caafimaadka ee la daboolay gudaha sannad faa'iidada qorshaha la bixiyay, oo aan ku jirin khidmadahaaga billaha ah. Tani waxay caadi ahaan ka kooban tahay qadarka aad ku bixiso lacagaha lagaa jarayo, wax wada-bixinta, iyo caymisyada.



Shabakadda dhexdeeda

Waxaa loola jeedaa isticmaalka bixiyaha xanaanada caafimaadka kaas oo qandaraas kula jira qorshahaaga caymiska caafimaadka si uu u bixiyo adeegyada daryeelka caafimaadka xubnaha qorshaha kahor-heerarka gorgortanka.

Shabakadda kabaxsan

Waxa loola jeedaa bixiye daryeel caafimaad oo aan qandaraas lagala xaajoon qorshahaaga caymiska caafimaadka. Haddii aad isticmaasho bixiye ka baxsan shabakad, adeegyada daryeelka caafimaadku waxa ay ku kici karaan kharash intaas ka badan.

Hagaajinta Qoraalka

Dib-u-habaynta, ama hagaajinta qandaraaska, waa faraqa u dhxeeyaa qaddarka uu bixiyaha ku dalaco adeegga la bixiyay iyo qaddarka la oggol yahay ee adeeggaas. Haddii bixiye qandaraas la galo shirkad caymis ama dawladda (sida Medicare ama Medicaid) si ay u aqbalaan bukaanka hoos yimaada qorshaha bixiyahaas, bixiyaha kama qaadi karo wax ka badan bixiyaha iyo bukaanka marka la isku daro inta la ogol yahay.

Cuntada Fikirka

- Si ka duwan biilashaada caafimaadka, oo tusinaya kharashyada qadarka lagugu leeyahay, sharaxaadaada faa'iidooyinka (EOB) uma baahna inaad sameyso ama bixiso wax. Marka, iyadoo lagu saleynayo muuqaalkan, maxaad ugu baahan tahay inaad eegto EOB-gaaga?
- Qayb ka mid ah in aad hubiso in biilashaada iyo sharraxaadaha dheefaha (EOBs) ay isku habaysan yihiin. Haddii ay dhacdo in aad u baahato, ku hayso EOB-gaaga iyo biilashaada faylalka faylalka (ha ahaato nolosha dhabta ah ama kombayutarkaada) oo la habeeyo sanadka.

Daawo Agabkayada Waxbarasho:
ASCLEPIUSINITIATIVE.ORG/TOOLKIT



Isku qor Wargeesyadayada:
ASCLEPIUSINITIATIVE.ORG/NEWSLETTER

