

NOMERO Y'AMABWIRIZA	IZINA RY'AMABWIRIZA	ITARIKI AZATANGIRA GUKURIKIZWA
7217.2	AMABWIRIZA AGENGA IKORWA RYA FAGITIRE N'IKUSANYWA RY'AMAFARANGA - UBUVUZI BUTANGIRWA MU BITARO	12/03/2025
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IMARI	SERIVISI ZISHINZWE AMAFARANGA Y'ABARWAYI	IBITARO BYOSE

IKIGAMIJWE:

Mu Kubahiriza umurage wacu n'intego nk'umuryango udaharanira inyungu wiyemeje gutanga ubuvuzi bufite ireme ku bo duha serivisi bose ku buryo bwita ku byo imiryango migari yacu ikeneye kandi bugaha agaciro umurage wacu wo kwizera, Ibitaro bya Norton Healthcare biha ubuvuzi bwihutirwa cyangwa ubundi buvuzi bwa ngombwa abarwayi bacu, harimo abarwayi bafite ubwishingizi cyangwa abafite ubwishingizi budahagije, hatitawe ku bushobozi bwabo bwo kwishyura igice cy'ubuvuzi cyangwa ubuvuzi bwose.

Aya mabwiriza agenga ikorwa rya Fagitire n'ikusanya ry'amafaranga ("BCP") agamije kugaragaza indangagaciro z'umuryango wacu no kuba I.R.C. Igitabo cy'Itegeko rigenga umusoro ryo muri 1986, nk'uko ryavugururwe §501(r)-gukora fagitire mu buryo bwubahirije n'amabwiriza yo gukusanya amafaranga byashyizweho kugira ngo hakorwe ku buryo nta gikorwa cyo gukusanya amafaranga kidasanzwe ("ECA") kizakorwa ku murwayi w'ibitaro uwo ari wese (harimo undi muntu uwo ari we wese wemera cyangwa usabwa kwemera inshingano zo kwishyura fagitire y'umurwayi) ku bijyanye n'ubuvuzi bwihutirwa cyangwa ubundi buvuzi bwa ngombwa butangirwa ku bitaro mbere yo gukoresha imbaraga zose (nk'uko bisobanurwa munsu) zishoboka hagamijwe kugena niba umurwayi yemerewe ubufasha hakurikijwe Amabwiriza agenga Itangwa ry'Ubufasha ("FAP")ya Norton Healthcare, Inc.

Hashingiwe ku isuzuma ry'ibikenewe mu buvuzi bw'umuntu wemerewe, "**Ubuuvuzi bwa Ngombwa**" bivuze serivisi za ngombwa kandi zikenewe mu kugaragaza, gusuzuma, kuvura, gukosora, gukiza, koroshya cyangwa gukumira indwara, uburwayi, igikomere, ubumuga, cyangwa ikindi kibazo cy'ubuzima harimo gutwita, kandi bigaragaza mu buryo budahunduka no "Gukenera Ubuuvuzi" nk'uko byasobanurwe na Gahunda ya Medicaid muri Kentucky. Bene izi serivisi zigomba kuba ziboneye mu buryo bw'ivuriro kandi zikaba ziri mu bipimo ngenderwaho byemewe muri rusange mu buryo bwiza bwo gukor ubuvuzi. Byongeye, bene izi serivisi zigomba gutangirwa ahantu habugenewe aho, ku mpamvu zifatika, zishobora gutangwa nta kibazo ziteje kandi neza. Ubuzi bwa ngombwa ntabwo bukubiyemo ubuvuzi ubwo ari bwo bwose butangwa mu buryo bw'ibanze mu rwego rwo gutuma umuntu yumva ameze neza, uwita ku muntu cyangwa utanga serivisi z'ubuzima, cyangwa ku mpamvu zo kongera ubwiza.

"**Ubuuvuzi bwihutirwa**" bivuze za serivisi, harimo gusuzuma no gufasha umuntu kumera neza, zitangwa hamajwe kuvura uburwayi (1) bwigaragaza biciye mu bimeneytso bw'igikatu z'ubukare bwo kwihaza (harimo ububabare bukabije) aho habayeho kubura ubuvuzi bw'ako kanya byakwitaga n'umuntu usanzwe witonda byatuma habaho(a) gushyira ubuzima bw'umuntu (cyangwa, ku bijyanye n'umugore utwite, ubuzima bw'umugore n'umwana we utaravuka) mu kaga gakomeye, (b) ubumuga bukomeye bw'imikorere y'umubiri, cyangwa (c) imikorere mibi y'urwungano rw'umubiri cyangwa igice cyawo, cyangwa (2) ku bijyanye n'umugore uri ku bise, ko (a) hari igihe kidahagije cyo gutanga taransiferi yizewe mu bindi bitaro mbere y'uko abyara, cyangwa (b) ko taransiferi ishobora guteza ibyago ubuzima n'umutekano w'umugore cyangwa umwana utaravuka.

Ijambo "**Igikorwa cyo gukusanya amafaranga kidasanzwe**," cyangwa "**ECA**," kivuga ibikorwa byo gukusanya amafaranga bifatwa nk'uburyo bwo gukusanya budasanzwe hakurikijwe Amategeko agenga imari akurikizwa. Mu bihe bikwiye, na nyuma yo gukoresha imbaraga zishoboka kugira ngo hagenwe kwemererwa ubufasha bw'Imari na cyangwa/izindi ntambwe zisabwa, Norton Healthcare ishobora kujya muri kimwe muri ibi cyangwa iibikorwa byo gukusanya amafaranga bidasanzwe bikurikira (ECAs): gutangaza amakuru atari meza ku muntu ku bigo bishinzwe gutanga amakuru ku nguzanyo umuntu yaafshe cyangwa ibiro bishinzwe inguzanyo; gusibya cyangwa kwangira, cyangwa gusaba kwishyurw ambere yo gutanga, ubuvuzi bw'angombwa kubera ukutishyura fagitire imwe cyangwa nyinshi ku buvuzi umuntu yahawe mbere

bwishyuwe hakurikijwe mabwiriza agenga ubufasha bw'imari ("FAP"); cyangwa gukora ibikorwa bisaba amategeko cyangwa kuburanishwa, birimo ariko bitagarukira ku gutanga ibirego, gufatira imishahara, filing liens, gusaba urukiko guca urubanza, gufatira konti za banki, gusaba uruhande muhanganye inyandiko, cyangwa gusaba ko habaho urubanza ku mukoresha kugira ngo hubahirizwe ifatirwa ry'umwishingizi. Kugeza ku rugero rwemewe kandi ruhuye n'Amategeko agenga Imari, Norton Healthcare ishobora kandi kujya mu bindi bikorwa byo gukusanya mafaranga bitari ECAs, harimo ibikorwa: guha fagitire abarwayi; guhamagara abarwayi n'abishingizi babo; kubwira abarwayi mu magambo n'abishingizi babo; guha uburenganzira ibigo bishinzwe gukusanya amafaranga cyangwa izindi mpande kugira ngo zishyuzwe umwenda cyangwa zigurishe umwenda, konti, cyangwa zitange ibirego byo gukusanya amafaranga; gutanga ibirego by'ifatirwa ry'igice cy'umutungo cyangwa wose, gukemura ibibazo n'ubwumvikane cyangwa gutanga ibirego ku mutungo cyangwa imanza z'igihombo.

AHO AKORESHWA:

Aya mabwiriza ya BCP akoreshwa ku bitaro hakurikijwe ubuvuzi bwihutirwa butangwa n'ibitaro cyangwa ubundi buvuzi bwa ngombwa buhererwa abarwayi muri ibyo bitaro ahantu hakurikira:

Norton Audubon Hospital	Norton Scott Hospital ²
Norton Brownsboro Hospital	Norton Cancer Institute
Norton Hospital	Norton Cardiovascular Center - Springs
Norton Women's and Children's Hospital (Ibitaro by'Abagore n'Abana bya Norton) ¹	Norton Cardiovascular Center - Dixie
Norton Audubon Hospital	Norton Diagnostic Center - Dupont
Norton Children's Medical Center	Norton Diagnostic Center - Fern Creek
Norton King's Daughters' Health	Norton Diagnostic Center - St. Matthews
Norton Clark Hospital ²	Norton West Louisville Hospital

AMABWIRIZA AGENGA IKORWA RYA FAGITIRE N'IKUSANYWA RY'AMAFARANGA:

(A) Imbaraga zose zishoboka. Mbere yo gutangira gukora ECAs, Norton Healthcare (cyangwa uyihagarariye) izakoresha imbaraga zose zishoboka, kandi Ishami rishinzwe serivisi z'Imari muri Norton Healthcare rizemeza ko izo mbaraga zose zishoboka zakoreshejwe, kugira ngo hagenwe niba umurwayi yemerewe FAP-eligible, mu buryo bukurikira:

1. kumenyesha umurwayi ibyerekeye FAP, nk'uko bisobanurwa munsu, mbere yo gutangiza igikorwa icyo ari cyo cyose cya ECAs kugira ngo amafaranga yishyuzwe ku buvuzi aboneke;
2. kwirinda gutangiza igikorwa cya ECAs (uretse nk'ubwo byatanzwe munsu) mu minsi byibura ijana na makumyabiri (120) uherye ku itariki ya mbere yatangiweho fagitire umurwayi asezerewe mu bitaro; kandi
3. iyo umurwayi tanze ubusabe bwa FAP butuzuye, guha umurwayi amakuru y'ingenzi mu kuzuza ubusabe bwa FAP n'amahirwe yumvikana yo kuzuza ubusabe bwa FAP, nk'uko byasobanuwe ku buryo bwuzuye neza munsu; cyangwa
4. iyo umurwayi atanze ubusabe bwa FAP bwuzuye, gukora no kwandika niba umurwayi yemerewe guhabwa FAP nk'uko byasobanuwe mu buryo bwuzuye munsu.

(B) Imenyeshya. Byibura iminsi (30) mbere yo gutangiza ECAs imwe cyangwa nyinshi kugira ngo haboneke amafaranga yishyuzwe ubuvuzi, Norton Healthcare (cyangwa abayihagarariye) bagomba:

¹ Kuri fagitire bishobora kugaragaraho nka "Norton Children's Hospital - St. Matthews"

² Kuri ibi bitaro, aya mabwiriza azakurikizwa gusa kuri serivisi zitangwa kuri 30 Nzeli, 2023 cyangwa mbere yaho (kandi zikaba zemewe hakurikijwe ingingo zigize aya mabwiriza).

1. guha umurwayi imenyeshya ryanditse rigaragaza ko ubufasha bw'amafaranga buhari ku bantu babyemerewe, kumenya ECAs Norton Healthcare (cyangwa abayihagarariye) bagamije gukora ngo batangize igikorwa cyo kwishyurwa amafaranga yishyuwe ku buvuzi (ibyiciro by'ubuvuzi butandukanye bwatanzwe bizafatwa mu buryo butandukanye), banavuge igihe ntarengwa izo ECAs zishobora gutangirizwaho kitari mbere y'iminsi mirongo itatu (30) nyuma y'itariki iri menyeshya ryanditse ryatangiriyeho;
2. hamwe n'imenyeshya ryanditse ryavuzwe haruguru, guha umurwayi incamake ya FAP iri mu rurimi rworoshye kumva; no
3. gukoresha imbaraga zishoboka zose mu rwego rwo kumenyeshya umurwayi mu magambo ibijyanye na FAP n'uko yabona ubufasha mu gikorwa cyo gutanga ubusabe bwa FAP.

Imenyeshya ryose ryanditse cyangwa ubutumwa busobanurwa muri aya mabwiriza, harimo incamake iri mu rurimi rworoshye kumva ya FAP, bishobora (a) gucapwa bigashyirwa kuri fagitire iriho ibindi bisobanuro ipfa kuba igaragara neza kandi ifite ingano ihagije kugira ngo isomwe neza; no/cyangwa (b) gutangwa mu buryo elegitoronike (imeyiri, n'ibindi.) iyo umuntu agaragaje ko yifuza guhabwa imenyeshya ryanditse cyangwa ubutumwa mu buryo elegitoronike.

(C) Igihe cyo gutanga ubusabe. Uretse uko byavuzwe haruguru, Norton Healthcare (cyangwa abayihagarariye) bazemera kandi banonosore ubusabe bwa FAP bwoherejwe n'umurwayi igihe icyo ari cyo cyose uhereye ku itariki ya mbere umurwayi yahereweho ubuvuzi kandi bikarangira ku muni wa 240 nyuma y'uko umurwayi ahawe fagitire ya mbere nyuma yo gusezererwa mu bitaro ku buvuzi yahawe uretse

1. Iyo Norton Healthcare (cyangwa uyihagarariye) avuze itariki ya kure mu imenyeshya ryanditse igaragaza ko igamije gutangiza ECA, nk'uko byasobanuwe haruguru, maze igihe cy'ubusabe kizakomeze kugeza kuri iyo tariki ya kure ; kandi
2. Iyo Norton Healthcare (cyangwa abayihagarariye) bagenenye ko umuntu yemerewe ubufasha buke buri muni y'ubufasha bw'ubuntu buboneka muri FAP bityo rero igihe cy'ubusabe kizongerwa kugira ngo umuntu ahabwe igihe gifatika kugira ngo yemererwe ubufasha burushijeho kuba ubw'ubuntu.

(D) Ubusabe butuzuye. Iyo umurwayi atanze ubusabe bwa FAP butuzuye mu gihe cyo gutanga ubusabe, Norton Healthcare (cyangwa abayihagarariye) baza

1. iyo bishoboka, bahagarika ibikorwa ibyo ari byo byose bya ECA kuri uwo umurwayi nk'uko byasobanuwe mu buryo bwuzuye muni;
2. guha umurwayi imenyeshya ryanditse risbanura andi makuru na/cyangwa inyandiko zisabwa muri the FAP cyangwa ifishi y'ubusabe bwa FAP no kongeraho amakuru y'itumanaho ya ngombwa; no
3. guha umurwayi igihe gifatika kugira ngo atange andi makuru na/cyangwa inyandiko.

(E) Ubusabe bwuzuye. Iyo umurwayi atanze ubusabe bwa FAP butuzuye mu gihe cyo gutanga ubusabe, (harimo cyangwa ubusabe buheruka gutangwa bwa FAP nk'uko byasobanuwe haruguru Norton Healthcare (cyangwa bayihagarariye)

1. iyo bishoboka, bahagarika ibikorwa ibyo ari byo byose bya ECA kuri uwo umurwayi nk'uko byasobanuwe mu buryo bwuzuye muni;
2. gukora inyandiko igena kwemererwa FAP mu buryo bwubahirije igihe;
3. kumenyeshya umurwayi mu nyandiko ibijyanye no kugena ubwemererwe (harimo, iyo bishoboka, ubufasha umurwayi yemerewe) n'igishingirwaho mu kubigena; kandi
4. niba umurwayi yemererwe FAP,

- a. ku buvuzi bw'ubuntu, guha umurwayi imeneysha ryanditse imumeneysha ko yemerewe ubuvuzi bw'ubuntu (Norton Healthcare ntizigera iha fagitire bene aba barwayi);
- b. ku bundi bufasha burenze ubuvuzi bw'ubuntu, guha umurwayi fagitire igaragaza umubare w'amafaranga uwo muntu arimo nk'umurwayi wemerewe guhabwa FAP, uko Norton Healthcare yagennye umbare w'amafaranga umurwayi wemerewe FAP arimo, inavuga muri rusange umubare w'amafaranga yashyizwe ya fagitire y'ubuvuzi bwatanzwe (cyangwa amabwiriza agaragaza uburyo umurwayi yabona amakuru ku mubare w'amafaranga washyizwe kuri fagitire y'ubuvuzi muri rusange);
- c. gusubiza umubare w'amafaranga yose³ arenga \$5.00 umurwayi yishyuye ubuvuzi burenga umubare w'amafaranga yagennwe ko umurwayi aziyishyurira nk'umurwayi wemewe na FAP; kandi
- d. gufata ingamba zose zishoboka zihari mu rwego rwo guhagarika ECA yose yafatiwe umurwayi kugira ngo haboneke amafaranga yishyuwe ubuvuzi (uretse igurishwa ry'umwenda cyangwa itinzwa cyangwa kwangirwa, cyangwa gusaba kwishyura mbere yo gutanga, ubuvuzi bwa ngombwa kubera kutishyura ubuvuzi bwatanzwe mbere bwishyuwe hakurikijwe amabwiriza agenga ubufasha bw'amafaranga).

(F) Iyo nta busabe bwatanzwe. Iyo umurwayi nta busabe bwa FAP atanze mu gihe cyo gutanga ubusabe, Norton Healthcare (cyangwa abayihagarariye) bazakurikiza uburyo bwo kumenyesha bwagragajwe haruguru. Inyandiko iriho umukono igaragaza ko umurwayi atifuza gutanga ubusabe bw'hakurikijwe FAP cyangwa kwakira amakuru kuri FAP adakura kuri Norton Healthcare inshingano ifite muri aya mabwiriza.

(G) Kuba harabayeho kutishyura mbere. Iyo umuntu yananiwe kwishyura fagitire imwe cyangwa nyinshi ku bihe byabanjye by'ubuvuzi bwihutirwa cyangwa ubuvuzi bwa ngombwa butangirwa mu bitaro bwishyurwa hakurikijwe FAP, Norton Healthcare ishobora gutinza, kwanga cyangwa gusaba kwishyurwa mbere yo guha ubuvuzi bwa ngombwa bene uyu muntu. Kubera bene iki gikorwa ari ECA ku bijyanen n'ubuvuzi bwatanzwe mbere, Norton Healthcare, mbere yo gutinza, kwangira cyangwa gusaba kwishyurwa mbere yo gutanga ubu buvuzi, iza –

1. ha umuntu incamke iri mu rurimi rwumvikana ya FAP, ubusabe bwa FAP n'imeneysha ryanditse rivuga ko ubufasha bw'amafaranga buhari ku bantu bemerewe kandi bugaragaza igihe ntarengwa cyo gutanga ubusabe; no
2. gukoresha imbaraga zishoboka zose mu rwego rwo kumenyesha umuntu mu magambo ibijyanen na FAP n'uko yabona ubufasha mu gikorwa cyo gutanga ubusabe bwa FAP.

Izi ntambwe si ngombwa ku muntu usanzwe yaragennwe ko atemerewe ubufasha bw'amafaranga mu gihe/ibihe byabanjye by'ubuvuzi cyangwa wananiwe gutangira ubusabe bw'ubufasha bw'amafaranga ku gihe mu gihe/ibihe byabanjye by'ubuvuzi.

(H) Guhagarika ECAs. Iyo umurwayi atanze ubusabe bwa FAP bwuzuye cyangwa butuzuye mu gihe cyo gutanga ubusabe, Norton Healthcare (cyangwa abayihagarariye) ntizatanga, cyangwa ngo ikore ikindi gikorwa ku gikorwa cyatangijwe mbere, ECAs kugira ngo ibone amafaranga yishyuwe ubuvuzi kugeza haba

1. hashingiwe ku busabe bwuzuye bwa FAP, yemeje ko umurwayi yemerewe FAP; cyangwa
2. mu gihe cy'ubusabe bwa FAP butuzuye, umurwayi yananiwe gusubiza ubusabe bumusaba andi makuru na/cyangwa inyandiko mu gihe kitarambiranye cyatanzwe ngo ibi bibazo bisubizwe.

³ Uku gusubiza amafaranga kuzabanza gukurikizwa ku mafaranga ayo ariyo yose yasigaye kuri serivisi yatanzwe/zatanzwe mbere, iyo bishoboka.

AMASEZERANO Y'IZINDI MPANDE:

(A) Norton Healthcare ishobora guha urundi ruhande inshingano zo kwishyura ideni umurwayi arimo (“Urundi ruhande”) kandi izafatwa ko yakoresheje imbaraga zishoboka mu kugena ubwemererwe bw’umurwayi bwa FAP iyo ikoranye kandi igashyira mu bikorwa amasezerano yanditse afite imbaraga z’itegeko y’urundi ruhande ateguwe neza mu rwego rwo gukora ku buryo nta ECAs zikorwa ngo haboneke amafaranga yishyurwe ku buvuzi kugeza hakoreshejwe imbaraga zoze zishoboka mu kugena niba umurwayi yemerewe FAP kugira ngo ahabwe ubuvuzi bushoboka apfa kuba,

1. iyo umurwayi atanze ubusabe bwa FAP nyuma yo yo gutanga uburenganzira bwo kwishyura ideni ariko mbere y’igihe cy’ubusabe, Urundi ruhande ruzasubika ECAs kugira ngo rubone amafaranga yishyurwe ubuvuzi, nk’uko byasobanuwe hejuru mu gusubika ECAs; kandi
2. iyo umurwayi yemejwe ko yemerewe FAP, Urundi ruhande, mu buryo bwubahirije igihe,
 - a. kubahiriza uburyo bwagaragajwe mu mabwiriza yanditse bukora ku buryo umurwayi wemerewe FAP atishyura, kandi adafite uburenganzira bwo kwishyura, Urundi ruhande na Norton Healthcare bakusanya arenga ayo umurwayi asabwa kwishyura ubuvuzi nk’umurwayi wemerewe FAP, kandi
 - b. Aho bishoboka (iyo urundi ruhande rufite ububasha) gufata ingamba zose zishoboka zihari mu rwego rwo guhagarika ECA yose yafatiye umurwayi kugira ngo haboneke amafaranga yishyurwe ubuvuzi (uretse igurishwa ry’umwenda cyangwa itinzwa cyangwa kwangirwa, cyangwa gusaba kwishyura mbere yo gutanga, ubuvuzi bwa ngombwa kubera kutishyura ubuvuzi bwatanzwe mbere bwishyurwe hakurikijwe amabwiriza agenga ubufasha bw’amafaranga), kandi
3. iyo urundi ruhande rutanze uburenganzira bwo kwishyura umwenda cyangwa kugurisha umwenda ku rundi ruhande, urundi ruhande ruzabona amasezerano yanditse atanzwe n’urwo ruhande rundi harimo ibisabwa byose muri iki gice.

(B) Norton Healthcare ishobora kugira amasezerano areba ku igurisha ry’umwenda w’umurwayi ku rundi ruhande urwo ari rwo rwose gusa nyuma y’isuzuma no kwemezwa biciye mu nama yo mu rwego rw’amategeko kandi bigakorwa gusa ku buryo bugennwa n’Icyiciro cya 501 (r) cy’Igitabo cy’Amategeko n’Amategeko agenga umutungo bijyanye, akubiyemo ishyingirwamubikorwa ry’amasezerano yanditse akubiyemo byibura, ibintu bikurikira:

1. umuguzi abujijwe gukora igikorwa icyo ari cyo cyose cya ECAs kugira ngo abone amafaranga yishyurwe ubuvuzi;
2. umuguzi abujijwe guca inyungu ku mwenda zirenze igipimo cy’inyungu gikurikizwa mu Cyiciro cya 6621(a)(2) cy’Igitabo cy’amategeko mu gihe cyo kugurisha umwenda (cyangwa ikindi gipimo cy’inyungu cyagenwe biciye mu imenyeshya cyangwa izindi nama zatangajwe muri raporo y’Igitabo cy’Itegeko rigenga umusoro);
3. umwenda urasubizwa cyangwa cyangwa ugasubikwa na Norton Healthcare bimaze kwemezwa na Norton Healthcare cyangwa umuguzi ko umurwayi yemerewe ubufasha bw’amafaranga; kandi
4. umuguzi asabwa kubahiriza uburyo bwagaragajwe mu buryo bukora ku buryo umurwayi atishyura, kandi adafite uburenganzira bwo kwishyura, Umuguzi na Norton Healthcare bakusanya arenga ayo asabwa kwishyura hakurikijwe amabwiriza agenga ubufasha bw’imari iyo byemejwe ko umurwayi yemerewe ubufasha bw’amafaranga kandi umwenda ukaba utasubijwe cyangwa ngo usubikwe na Norton Healthcare.