THE University of Vermont HEALTH NETWORK

Central Vermont Medical Center

Incamake y'Itegeko

Ronka imfashanyo mu bijanye no kuriha amahera yo kwivuza.

Turafise umugambi w'imfashanyo y'amahera yo kugufasha kuronka ingene wo kwivuza ukeneye.

Umugambi w'imfashanyo y'amahera ni iki?

Dutanga imfashanyo y'amafaranga ku bantu bose batitegekanirije kazoza. Dutanga kandi imfashanyo ku bantu bategekanirijwe kazoza ariko nyamara bakaba badafise amafaranga yo kuyiriha. Arashobora ku buvuzi bwa misi yose canke mu bihe vy'ivyaduka. Amagara yawe ambwirizwa kuba aboneka ko akeneye ubuvuzi imbere yo kwemererwa iyo mfashanyo.

Ni bande boshobora kuronka imfashanyo y'amafaranga?

Kugira ngo ubasha kuyihabwa:

- **Ukwemererwa bifatiye ku mafaranga umuntu yinjiza hamwe n'imitungo**; raba aho basabira kugira ngo ubashe kumenya ivyangombwa.
- **Ubwirizwa kuba "uba i Vermont"** – Ivyo biraba abanyeshure, abantu bakorera muri Vermont, abimukira badafise impapuro, abantu baba muri Vermont ariko badafise inzu ihoraho Ntibiraba ingenzi canke abirenganira gusa kiretse mu gihe hakenewe ubuvuzi bwihutirwa.
- **Amafaranga winjiza abwirizwa kuba atarenga urugezo.** Hari ho urugezo rw'amafarnga yinjirakubarihirwa vyose canke abafashwa binjiza amafaranga make. Raba ikibariko.
- **"Amahera ufise" ategerezwa kuba ari munsi y'urugezo.** Ayo ni amafarnga ufise mu mufuko, kurikonte ya banki canke waziganije, n'ibindi. (Inzu yawe nyamukuru, umuduga, n'amakonti y'izabukuru ntibiharurwamwo

Urugezo rw'ayinjira

Suzuma ingene mu nzu yawe mungana hamwe n'amafarnga mwinjiza ku kibariko kiriaha musi. Ku bantu benshi, abagize urugo rwawe ni abantu bose banditse ku makaratasi y'amatagisi. Uronse amahera menshi cane ku bijanye n'ukuvurwa ku buntu, urashobora kuca ushirwa ku rutonde rw'amarihirwa amafaranga make.

Kuvurwa ku buntu

Urashobora kuronka kuvurwa ku buntu (uriha $0) mu gihe umwimbu w'urugo rwawe uri musi y'ibice 250% vy'Urugero rw'Ubukene rwemezwa na Leta (FPL). Mu 2024, umushahara wawe ukwiye kuba uri munsi ya:

Igitiri c'Ababa mu nzu	Urugero rw'Umushahara
Umuntu 1	$37,650
Abantu 2	$51,100
Abantu 3	$64,550
Abantu 4	$78,000
Abantu 5	$91,450
Abantu 6	$104,900
Abantu 7	$118,350
Abantu 8	$131,800

Kuvurwa ku mahera make

Nimba umwimbu w'urugo rwawe uri musi ya 400% vy'Urugero rw'Ubukene rwemezwa na Leta (FPL), urashobora kugabanirizwa ibice 75% Mu 2024, umwimbu wawe ukwiye kuba uri musi ya:

Igitiri c'Ababa mu nzu	Urugero rw'Umushahara
Umuntu 1	$60,240
Abantu 2	$81,760
Abantu 3	$103,280
Abantu 4	$124,800
Abantu 5	$146,320
Abantu 6	$167,840
Abantu 7	$189,360
Abantu 8	$210,880

Ubuvuzi budasanzwe

N'utubaze ibijanye n'ukuvurwa vyihutirwa (gukomereka cane canke kurwara cane) cane mu gihe ufitiye ideni ry'amahera menshi ibitaro, ariko umushahara wawe ukaba ari munini cane ku buryo utoronka ubuvuzi ku buntu canke ku giciro gito. Ubwo bwoko bw'imfashanyo buronswa abarwayi bafise ideni rirenga 20% vy'amafarnga binjiza mu rugo rwose ku mwaka **Turashobora kugufasha kumenya nimba ubwemerewe.**

Ayandi makuru uyasanga ku rukaratasi rw'inyuma

Ibikorwa Ufashwa (Services Covered)

- Ubuvuzi bwihutirwa cane bukorerwa mu cumba c'indembe;
- Ubufasha bwihutirwa ku kibazo cotuma amagara y'umuntu abangamirwa cane hatagize igikorwa cihutirwa;
- Ubufasha wohitamwo bukenewe mu kuvurwa

Ubufasha BUDAtangwa

- Ibikorwa vyo kwisiga/Kwihinduza
- Ibikorwa vyo kuvyara no kutavyara
- Ubufasha budakeneye imiti
- Ibikorwa vyUbushakashatsi/n'Igerageza
- Imfashanyo y'abarwayi bavuye mu bindi bihugu kiretse igihe iyo mfashanyo irungikwa mu cumba c'indembe; berekanwe nk'abashitsi atari abahaba
- Ubufasha butangirwa i Apple Tree Bay

Ingene wosaba

Urashobora kubisaba imbere canke inyuma y'uko uronka ubuvuzi. Iyo usavye inyuma y'aho uherewe ubufasha, ubwirizwa kubikora mu mwaka umwe inyuma y'aho uherewe fagitire ya mbere.

Kurikiza izi ntambwe:

1. **Nusabe ku buntu.**
   - Amaso mu yandi: Kwiyandikisha kuri
   - Kuri enterineti: Financialcounseling@cvmc.org
   - Telefone: Akura (802) 639-2719
2. **Niwuzuze Igisabo.** NTIHAGIRE na hamwe usiga hagaragara. Nushiremwo n'ivyemeza nk'uko vyerekanwa kuri aho gusabira.
3. **Dushikirize canke uturungikire igisabo cawe umaze kugitunganya neza.**
   - Gishikane kuri: CVMC Registration canke Financial Services, 3 Home Farmway, Montpelier VT 05602
   - Uyirungike imeri kuri:
     Ni ivya: Financial Clearance
     Central Vermont Medical Center
     PO Box 547
     Barre, VT 05641-9902

Ni ibiki bica bikurikira?

Mu misi 30 iri imbere tuzokurungikira ikete. Rizokwerekana ko wemerewe,wankiwe canke ko ukeneye kurungika ayandi makuru.

Nimba igisabo cawe kitemewe, urashobora kwunguruza. Gusaba kwunguruza bikwiye kurungikwa kuri Patient Financial Assistance Specialist mu nyandiko mu misi 60 inyuma y'aho wankiwe ivyo wasavye, kandi ushiramwo n'imvo y'ukwunguruza.

Ingene woronka ubufasha m'ugusaba

- **Ishikire ku biro vyacu bijejwe impanuro mu vy'amafarnga:**
  3 Home Farmway, Montpelier VT 05602
- **AKURA**: (802) 847-8000

Ubufasha mu ndimi ku buntu

Turarungika ubufasha ku buntu ku bantu bafise ivyo bakeneye mu bijanye n'uguhanahana amakuru canke ururimi. Vyongeye, turashobora gufasha abakeneye ayo makuru mu bundi buryo. Ku bahinduzi n'abafasha mu guhindura 802-847-8899.

Ayandi makuru

Ni bande bemera ubufasha bw'amafaranga?

Abatanga ubwo bufasha bose ntibemewe n'amategeko atugenga twebwe. Raba urutonde rwacu ngaha: Financial Assistance (cvmc.org). Urashobora kandi kudusiguza ibijanye n'umuganga wawe.

Soma itegeko ryose

Iyi ni incamake yose y'indimi kw'itegeko ryacu ry'imfashanyo y'amafaranga. Itegeko ryacu ryose riri ngaha: Financial Assistance (cvmc.org).

Ntavangura

Ntituvangura abantu dufatiye ku bwoko, ku ibara ry'urukoba, ku gitsina, ku kuntu umuntu yiyumva ku bijanye n'ivy'igitsina, ku kuba ari umugabo canke umugore, ku mubano w'abubatse, kw'idini, ku muryango, ku gihugu akomokamwo, ku bwenegihugu, ku kuba ari abimukira, ku rurimi kavukire, ku bumuga, ku ndwara canke ku kuntu umuntu yavutse.