

AKARANGAMUNTU	PAS1
Ubwoko bw'Impapuro	Amategeko
Uko bija mu ngiro	UVMHN CVMC/PMC/UVMHC
Igihagararo ca nyeneyo	Umurongozi w'ingene umugwayi abishikira
Igihagararo c'umuntu yemeza	Icegera ca Perezida ajejwe ubutunzi n'umurongozi ajejwe ibijanye n'ubutunzi (CFO)
Igenekerezo nyezina	7/1/2024
Igenekerezo yo gusubira kubiraba	7/1/2027



IGIHAGARARO: Financial Assistance Program

INTUMBERO:

Gushiraho politike n'ingene worongora uburongozi bwa University of Vermont Health Network Umugambi wo gufasha ujanye amahera.

INGENE ITEGEKO RIVUGA:

University of Vermont Health Network ni ihuriho rifatiye ku barwayi riyemeje gufata neza abarwayi bose, mu cubahiro no mu burungirire utitaye ku nyungu z'ubwishingizi bw'amagara bw'umurwayi canke umutungo w'amahera. Ibirenze, University of Vermont Health Network riyemeza gufasha abantu bakeneye kwitabwaho badafise ubwishingizi, abafise buke, batemerwa n'umugambi wa leta, canke badashobora kuriha ivyo kwa muganga uravye uko amagara yabo bumeze. Bihuye n'ibikorwa vyayo vyo gufasha mu vyo kwita ku magara n'impuhwe, bimeze neza, bizimbutse no kuzuza inshingano zacu nk'ishirahamwe ridaharanira inyungu, University of Vermont Health Network riharanira ko ubushobozi bw'amahera bw'abantu bakeneye gufashwa ivy'amagara ntibibabuzwa kurondera canke guhabwa ubuvuzi.

Ugufashwa mu buryo bw'amahera ntibikuraho uko umuntu aguma akora ibimuraba. Abarwayi bitezweko gufatanyana na UVMHN ya Vermont y'abafatanyabikorwa mu kuronka ubundi buryo bwo kwishura canke ubufasha bw'amahera, no kurungika intererano y'amahera yo kubitaho bafatiye ku bushobozi bwabo bwo kwishura. Abantu bafise ubushobozi bw'amahera yo kugura ubwishingizi bwo kwivuzza bazohimirizwa kubikora, nk'ingene wo kwizeza ibikorwa vyita ku magara ya buri muntu muri rusangi, no kurinda ivyo batanze ubwabo.

Gucunga umutungo wayo neza no kwemerera UVMHN kurungika ku rugero rukwiye rw'ubufasha kubantu benshi bakeneye ubufasha, hashyizweho politike n'uburyo bukurikira kugira hatangwe ubufasha bw'amahera y'abarwayi.

Politike iraba abafatanyabikorwa ba UVMHN bakurikira:

Central Vermont Medical Center
130 Fisher Road
Berlin, VT 05602

Porter Medical Center
115 Porter Drive
Middlebury, VT 05753

University of Vermont Medical Center
111 Colchester Avenue
Burlington, VT 05401

IBIKURIKIZWA:

Ubufasha bw'amahera

Ugutorwa ngo ufashwe mu vy'amagara:

Ibisata bikurikira biremerewe kuronka ubufasha:

- Igisata c'ubuvuzi bwihutirwa burungikwa mu vyumba vy'abihutirwa;
- Ibikorwa vyihutirwa birungikwa mugusubiza ibibazo vyugarije amagara mu vyumba bidasanze vy'abihutirwa;
- Ibikorwa vyihutirwa kubintu bitavuye vuba, vyotera impinduka mbi ku mmagara y'umuntu; na
- Gutoranya Ibikorwa bikenewe mu buvuzi ku barwayi bujuje amabwirizwa yashizweho

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe

Ibisata bitemerewe ku mfashanyo y'amahera:

- Ibisata vy'ivyo kwisiga/ivyomekerano
- Ibisata birab ivy'irondeka/irondeka, akarorero, IVF, ingene wo gutangura intanga ngabo/kuzireka zikarengana, guca akaringoti mu kurinda inda/kureka zikarengana
- Ibitari ivyo kwa muganga vyitabwaho, harimwo kwitabwaho mu bitaro aho ivyo kuryamikwa mu bitaro bitahari.
- Ibisata vyitabwaho n'ingingo ya rusangi, akarorero: igabanirizwa ibiciro rikurikizwa.
- Ubushakashatsi/Ibisata vy'igerageza
- Kuvura abarwayi mpuzamakungu/abanyamahanga kiretse ibikorwa bikorwa mugihe cihutirwa; umunyamahanga afashwe nk'umugwayi aje kwivuzza aho,ataba canke ngo akore muri Vermont
- Ibikorwa birungikwa kuri Appletree Bay
- Ibikorwa bisubizwa ningoga umurwayi n'uwufise ubwishingizi canke uwundi muntu

Ico bifasha: Abakozi bose ba UVMHN bashinzwe kurungika ubuvuzi ku bafatanyabikorwa ba UVMHN hamwe n'abakora ivy'ubuganga barafashwa n'iyi ngingo. Abatanga ubuvuzi bafashwa bashobora gusangwa ku rubuga rwa bose rwa UVMHN public aho urutonde rugezweho ruri (raba musi urutonde rw'ama nomero). Mu gusaba kopi y'urutonde, ntaco urishe usabwe guhamagara Igisata kijejwe abakiliya 802-847-8000 canke 800-639-2719.

Ivyo ivuriro rikora: Ibikorwa vyose birungikwa canke bisabwa n'abafatanyabikorwa ba UVMHN utaravye abaganga n'abandi badafise igihagararo c'abakozi. Menya: Ibi bijanye no kwishuza ibitaro gusa, raba ubwishingizi bw'abatanga kugirango umenye nimba fagitire ya muganga izobikora canke itazokwishyurwa.

Kwemererwa bifatwe ku butunzi: Abemerewe ubufasha bw'amahera bazosuzumwa kuri abo bantu badafise ubwishingizi, batemerewe n'umugambi uwo ari wo wose wita ku magara, kandi badashoboye kwishura amahera yabo, hashingiwe ku bikenewe vy'amahera hakurikijwe iyi ngingo. Kurungika ubufasha vyofatiwe ku bikenewe mu vy'amahera kuri buri muntu hatarabwe imyaka, igitsina, urukoba, ibipapuro vy'ubuhunzi, ivyo guhuza igitsina, ikiranga gitsina, canke uko avuga canke idini.

Kwemererwa gufashwa mu buryo bw'amahera bifatira ku gupima amahera uronka n'itunga.

- Igipimo c'Ayinjira: Uyu mugambi ujanye abarwayi biboneka ko bakeneye ubufasha canke abafise fagitire mu bisanzwe iteye ubwoba. Ingingo yanyuma iherutse gufatwa na leta y'ubumwe izokoresha n'ingingo nyambere. Umurwayi yahinduye urugero rw'amahera yinjiza mu rugo nabo mu nzu angana canke ari muni ya 400% ukurikije Ibwirizwa ry'uburongozi bukuru bw'ubukene (FPLG), nk'uko vyahinduwe ku bunini bw'urugo, ashobora gukoresha ikibazo co gusuzuma, agafatwa nk'uwukwiye imfashanyo y'amahera nimba yagitoye.
 - Abishingiwe, bafise imyaka 18 canke irenga, barashobora gushyirwa mubunini bw'urugo mugihe hejuru ya 50% y'imfashanyo irungikwa n'uwishingiwe. Kugira ngo umuntu yemererwe kujamwo mu gihe co kwagura umuryango, abishingiwe bategerezwa gushirwa ku rutonde nk'ikori ku nyungu rusangi.
 - Abakozi b'abimukira abo imiryango yabo bwite, umukenyezi n'abavutse, baba hanze y'igihugu bazoshirwamwo mu gitigiri c'umuryango.
- Ugupima Itunga: Buri muntu wo munzu wese yemerewe umutungo ungana kuri bose ku rugero rwa 400% vya FPL ku ngano y'urugo yahinduwe. Nimba umutungo uri muni yaya mabwirizwa, umurwayi yatoye ikibazo c'umutungo.
 - Ukurikije agaciro, imitungo ikoteshwa irashobora gukurwa mu biharuro, ayinjije avuye mu ikoteshwa agashirwa mu biharuro vy'ayinjira buri kwezi.

Ibivamwo:

- Inzu yibanze, umutungo ufitwe mumisoro yatinze kugereranywa na konte yo kuzigama ya pansiyu cyangwa gahunda ya pansiyu hamwe na konti yo kuzigama ya kaminuza ifitwe numurwayi kumurwayi ntibivanwa mubisuzuma ry'umutungo.
- Amahera y'ishuri hamwe na/canke intererano yo kwiga ntifatwa nk'umutungo utimukanwa kandi ntishobora gushirwa mu bibazo vy'umutungo.

Ibisabwa c'aho uba: Abarwayi babwirizwa kuba mu bice vya aho UVMHN rikorera ibikorwa vy'ubuhwayi vyabaye mu vyihutirwa mu bisanzwe Ibikorwa ku bagwayi baba hanze ya UVMHN ntivyemewe gufasha bw'amahera. Imfashanyo y'amahera kubaba hanze ya UVMHN izorungikwa gusa mu gihe kimwe hari ivyashitse ariko naho bikanza kwemerwa

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe

n'ababijewe. Hashizweho politike itandukanye isobanura ibisabwa, inzira, kandi bisabwa kwemererwa n'abaganga ba UVMHN bifuzwa kurungika ubufasha bw'abagiraneza muri UVMHN ku banyagihugu mpuzamakungu. (Gusaba kwitaho amagara y'abanyamahanga).

Abanya Vermont baba i Vermont bakoresha n'umukoresha i Vermont ngo batange ibikorwa canke baje kwishule muri Vermont canke vyose hamwe. Iryo jambo ririmwo Umuntu aba i Vermont uyu mwanya ivyo akorerwa arabironka ariko akabura aho aba hahoraho.

Ababa i New York babwirizwa kuba ahatangirwa ibikorwa vyacu, amezi 6 my mwaka kugira bakwize ibisabwa vyose.

Ahatangirwa ibikorwa hasobanurwa gutya: Intara zose za Vermont, Hitamo Intara za New York (Clinton, Essex, Franklin, Washington, Hamilton, Warren, na St. Lawrence) na New Hampshire kuri laboratoire (Coos, Grafton, na Sullivan County).

Icemezo co kuhaba gishobora gukorwa n'umwe muri aba:

- Uruhushya rwo gutwara imodoka rwa serevise, fagitire z'amazu hamwe n'aho ibikorwa buri, gukotesha umutungo w'ikibanza canke ibice vy'akazi canke fagitire y'umurimo, kopi y'amasezerano yumukozi w'umwimukira canke ibaruwa yakazi yagiranye numukoresha.
- Akazi ka Vermont karahemba, icemezo c'uko wiyandikishije mw'ishuri, canke inyandiko yanditse ivuye kw'ivuriro.

Ubwishingizi bwo kwa muganga n'ubwizigirwa mu kuriha: Ibikorwa bitangirwa muri UVMHN bizoza vyishura ubwishingizi bwa mbere bw'umurwayi, ubwishingizi bw'ubuvuzi bwigenga, umugambi w'umukoresha kubijanye n'amagara, indishi z'abakozi, canke mu gihe hagitegerejwe n'umushahara wa med/abatwara imyenda y'abandi. Mu gihe hoba igikomere, kwizera mu kwishurwa ku Igenekerezo iri imbere, UVMHN izorungika inzira yo kubw'inyungu z'umitungo y'ayo, ikuyemwo ivyo kwitaho kwa muganga, no gufasha ababikeneye. Inyuma y'uko umaze guca aho hantu, ubufasha bw'amahera bushobora kwemererwa nimba umugwayi akwije ibisabwa. Niba hari igihe kiri imbere hazoba hagabanijwe kwishura imyenda, iyo nzira ya UVMHN izokwemerera UVMHN kugarura bimwe canke infashanyo z'amahera zahawe umurwayi.

Umugambi wo kwita ku magara kuri bose/Guhanahana ku bumenyi: Abarwayi basaba ubufasha bw'amahera kuri UVMHN birasomwa kugira barabe ugutoranywa ku mfashanyo y'intara canke ya leta rusangi. Umurwayi wese amenyekanye ko ashobora kuronka iyo mfashanyo bazokwigishwa kubisaba. Ku barwayi baboneka ko nashobora kwemererwa kuronka infashanyo, ya Medicare, Medicaid na za nyungu zindi biciye muri Vermont canke umugambi wa New York Health care, ugusaba kwemererwa ni ngombwa kuri uwo mugambi wo gufasha wa UVMHN.

Ibivamwo:

- Umurwayi afise imyizerere ifatiye kw'idini canke ku muco ibuzwa kurondera canke guhabwa interano y'amahera n'ikigo ca Leta ashobora kuvanwa mu ngingo z'umugambi w'ubuvuzi rusange. Umugwayi ahubwo azosabwa kwemerera igice kimwe c'ubutunzi kugira kugenzurwe n'umugwi wo mu vy'ubutunzi uraba ivyo gufasha.
- Umwimukira atagira ivya ngombwa yankiwe gusaba gufashwa mu migambi ya leta, ntiyabwirizwa kwankirwa kuronswa intererano y'amahera.
- Umugwayi yankiwe kwigurira ubwishingizi bw'amagara yiwe bwigenga, ntiyabwirizwa kwankirwa guhabwa intererano y'amahera.

Kwerekana ibikenewe vy'amahera: Ivyo nkenerwa vy'amahera bizokwerekana n'intambwe mw'igenzurwa ry'umwe umwe rizobamwo ibi bikurikira Menya neza, mugihe c'ubugwaneza rutegekanijwe, inzira yo gusaba irashobora kuvaho.

- Shiramwo ivyo gusaba, aho umurwayi canke umwishingizi w'umurwayi asabwa gufatanya no kurungika amakuru y'umuntu ku giti ciwe, ivy'amahera n'ayandi makuru hamwe n'inyandiko zijanye no gufata icemezo co gukenera amahera;
- Shiramwo imikoreshereze y'amakuru yarungitswe hanze kumugaragaro atanga amakuru ku canke ubushobozi bw'umurwayi canke umwishingizi w'umurwayi gushobora kuriha. UVMHN ifite uburenganzira bwo kubona raporo y'ingurane, iyo vyemejwe n'umurwayi, kugenzura nimba ubutunzi can bwifashe mbere yuko ubufasha bw'amahera burungikwa;
- Shiramwo inguvu zumvikana na UVMHN kugira urabe neza ahandi hova amahera mubmigambi ya leta no mu yigenga dufashe umugwayi asabe mfashanyo nk'izo;
- Raba umutungo w'umurwayi uhari, n'ibindi bikoresho vyose vy'amahera bihabwa umurwayi; na

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe

- Shiramwo isubiramwo rya konti ya UVMHN y'umurwayi yakirwa ku bikorwa vyambere vyabanje gurungikwa n'ivyo kwishyura vy'umurwayi vya kera.

Ni vyambere, ariko ntibisabwa, gusaba ubufasha bw'amahera no kugena ibikenewe vy'amahera bibaho mbere yo kurungika ibikorwa. Umurwayi agomba kuba afite uburwayi bugezweho buterwa na UVMHN, kurindira ko konte irinfiriye ubwishingizi izosiga amahera asigaye bitewe na UVMHN, csnke igikorwa giteganijwe/yarungitse muri UVMHN bitegekanijwe ko izova ku bisigaye vy'umurwayi.

Gusaba ubufasha bigomba gutunganywa bidatevye, kandi UVMHN imenyeshya umurwayi/asaba icemezo mu nyandiko mu gihe kitarenze iminsi 30 uhereye igihe yakiriye.

Ni ngombwa ko abasaba bafatanywa na UVMHN bakeneye amakuru y'ukuri kandi arambuye mugihe gikwiye. Ubusabe hamwe n'amakuru adasomeka canke adakwiye arashobora gufatwa nk'ayanswe canke yagaruwe kugeza igihe amakuru yoseakenewe cane ashobora kubonekera. Gusaba bigomba kuba birimwo umukono w'abasavye canke umukono w'uwuhagarariye uwukora mw'izina ry'abasavye (nukuvuga ububasha bw'umushingwamanza).

Abasa n'abemerewe intererano y'amahera: Hariho igihe umurwayi ashobora gusa naho yemerewe ubufasha, ariko, nta gusaba ubufasha bw'amahera kuri dosiye kubera kubura ivyangombwa. Akenshi hariho amakuru ahagije yarungitswe n'umurwayi canke akoresheje ayandi masoko ashobora kurungika ibimenyetso bihagije v'ivyo guha umurwayi ubufasha bwamahera.

Abemerewe bashobora kwiyemeza kugenwa hashingiwe ku magara ya buri muntu bushobora kuba burimwo:

- Kwemererwa kuyindi ntara canke imfashanyo yo mu karere ata mahera ifise (akarorero, Medicaid)
- Umugambi w'ingaburo y'inyongera ifasha (SNAP) yujuje ibisabwa
- Uruhara mu migambi y'abagore, impinja n'abana (WIC)
- Umurwayi arafunzwe/afunzwe asigara atishyurwa n'ubwishingizi
- Umurwayi ntagira aho aba

Abemerewe kwishyurwa bazohindurwa mubikorwa vyihariye/kode yo kwishyura kugirango aya madorari adakurwa muri Raporo y'ibiciro vvywa Medicare.

Igihe co Gufasha Amahera, Amahera yujuje igihe: Gukenera ubufasha bw'amahera bikenewe gusubira gusuzumwa kuri buri gihe cakurikiyeho nimdba isuzuma ryanyuma ryamahera ryarangiyeye amezi arenga atandatu mbere, canke igihe ico arico cose amakuru yinyongera ajanye no kwemererwa k'umurwayi kumenyekana. Gusiba gusuzuma abarwayi bafise imyaka irenga 64 kandi amahera yinjiza ari muni ya 400% FPLG iba buri mwaka. Kongera gusuzuma abakozi ba UVMHN binjiza muni ya 400% FPLG ya buri mwaka. Ni inshingano y'umurwayi kugira inama UVMHN impinduka z'amahera mu gihe co kurungika ibihembo.

Amabwirizwa yo gufashisha amahera: Dukurikije ibikenewe mu bijanye n'amahera, ibikorwa vyujuje ibisabwa muri iyi politiki bizohabwa ubufasha bw'amahera hashingiwe ku mabwirizwa y'ubukene. Umubare w'imfashanyo zihabwa umurwayi uzotandukana bitewe n'urwego rwayo yinjiza, kandi imfashanyo yarungitswe igomba kwemeza ko umurwayi adafise inshingano zirenze amahera yishyurwa umurwayi afise ubwishingizi.

Amahera yishyurwa muri rusangi (AGB): Nk'uko vyasobanuwe na IRS, abarwayi bujuje ibisabwa ntibashobora kwishyurwa amahera menshi yihutirwa canke ubundi buvuzi bukenewe mubuvuzi kuruta amahera yishyurwa kubantu bafite ubwishingizi. Ingereranyo isanzwe yishyurwa (AGB) ku barwayi iharurwa hakoreshejwe "kuraba inyuma." Raba urugabano rujanye no kwishyurwa (AGB) kubijanye no guharura ingene wo harura no kugabanirizwa buri mwaka.

Ubushimwe bwo gufasha:

- Abarwayi babishoboye bazonswe ubuvuzi bw'ubusa, kugabanirizwa 100%, mugihe FPLG yabo iri muni canke ihwanywe na 250% FPL.
- Abarwayi bujuje ibisabwa bazahabwa igiciro gito cya AGB hiyongereyeho 40% yo kugabanyirizwa amahera yishyurwa nyuma yo kwishyurwa ubwishingizi.
- Abarwayi badafite ubwishingizi buzuje ibisabwa bazohabwa igiciro gito ca AGB hongereyeko 40% yo kugabanirizwa amahera yishyurwa.

Ubusabe bw'ivyifuzo bwemewe: Iyo vyemejwe no gusaba, imfashanyo y'abarwayi irakoreshwa ku bipimo vyose biriho ubu (ni ukuvuga ibitaro na muganga, amahera menshi ku badafise ubwishingizi hamwe n'amahera asigaye nyuma y'ubwishingizi ku bafise ubwishingizi) kandi akongerwa mu idirisha ryo gukwirakwiza amezi atandatu canke amezi 12, nk'uko vyavuzwe

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe

haruguru aho amahera yinjira mugihe c'umwaka. Igihe co kurungika intererano kirangiye, abarwayi bazosabwa gusubira gusaba ubufasha bw'amahera kandi bakurikije uko ubutunzi bwabo bumeze, barashobora guhindura icicaro c'ubutunzi cabo. Idirisha ryo gukwirakwiza risobanurwa nk'Igenekerezo yo kwemezwa kugeza ku muni wanyuma w'ukwezi imfashanyo iheze.

Gusubizwa: UVMHN utegerezwa kugabanya ikiguzi c'amahera yose yishurwa ku bantu babishoboye kugeza ku mahera yishyurwa abarwayi bafite ubwishingizi. Ibitaro bizosubiza amahera yose yishyurwa arenze amahera umurwayi ashinzwe kwishura muri politiki y'ubufasha bw'amahera mugihe co gusaba canke iminsi 240 mbere yuko yakirwa neza. Amahera yishyurwa inyuma y'igihe co gusaba ntashobora kwemererwa gusubizwa.

Ubuvuzi ku bukene burenze urugero: UVMHN yemeje ko ubufasha bw'ibiza buzosubirwamwo kugirango urwego rw'imfashanyo rukwiye. Abatishoboye mubuvuzi, mubihe vyinshi, bazoba umurwayi amahera asigaye yishyurwa ibitaro arenga 20% y'umutungo winjiza murugo buri mwaka. Umubare munini w'uburwayi mu mufuka uzoba muni ya 20% yinjiza mu rugo buri mwaka canke \$10,000.

Kunguruza/Isibirwamwo ry'urubanza ku giti carwo: UVMHN yemera ko impamvu nyoroshacaha zishobora kubaho aho amahera y'umuntu ku giti ciwe ashobora kurenza amabwiriza yujuje ibisabwa. Komite y'iyungururizo izokorana ku buryo bukenewe kugira ngo isuzume imanza zidasanzwe canke z'ibiza zidahuye n'amabwirizwa yashyizweho ariko zigaragaza ingorane zidasanzwe.

Izindi manza zirimwo ibikorwa zisaba gusubiramo ibikenerwa mu buvuzi zizoshikirizwa Umurongozi mukuru w'ubuvuzi canke uwubashinzwe kugira ngo bafate icemezo ku bijanye n'ubuvuzi bukenewe aho. Nimba serevise zifatwa nk'izikenewe mu buvuzi kandi amabwirizwa yujuje ivyangombwa vyubufasha bw'amahera yujujwe, ubufasha buzorungikwa.

Abarwayi basavye ubufasha bw'amahera barashobora kunguruza ku cemezo co guhakana. Gusaba kujurira bitegerezwa kurungikwa ku nararibonye mu mugambi w'ubufasha mu bijanye n'amahera, mu nyandiko, mu minsi 60 ikurikira icemezo co guhakana kandi kigomba kwerekana neza impamvu yo kunguruza. Umurwayi azomenyeshwa icemezo canyuma.

Igihe co kumenyeshwa: UVMHN izokora ibishoboka vyose kugirango imenyeshwe abarwayi umugambi wo gufashisha amahera. Iki gihe gitangura ku muni fagitire yo kwishyuriraho abarwayi ayasigaye kandi ikarangira nyuma y'iminsi 120. Nk'uko vyasiguwe muri iyi politiki, ingene wumenyeshwa bubaho mbere yo kwitabwaho, mugihe co kwita no mugihe co kwishyurwa iminsi 120.

Igihe co kubishira mu ngiro: UVMHN izotegura ivyifuzo vyarungitswe n'abantu ku gihe co gusaba, bitangura ku muni icemezo co kwishyurirako abarwayi barwaye cerekanywe kandi kirangira nyuma y'iminsi 240. Nimba igihe co kumenyeshwa iminsi 120 kirangiye konti yarungitswe mu biro bishinzwe kwegeranya kandi gusaba kwakirwa no gurungikwa mugihe c'iminsi 240 yo gusaba, konti zisubizwa mubigo kandi bigakorwa mu migambi y'ubufasha bw'amahera.

Inkomezi zifatika: Hazoshyirwaho inguvu zifatika kugirango hamenyekane nimba umurwayi yemerewe ubufasha bw'amahera mbere yo kwimura amahera. Inkomezi zifatika zishobora kubamwo gukoresha amanota yibwira, kumenyeshwa no gutunganya ivyifuzo no kubimenyeshwa mbere, mugihe na nyuma yo kwitabwaho.

- UVMHN ntishobora gutangura ibikorwa bidasanzwe vyo kwegeranya (ECA)
- Ivyifuzo bituzuye bigomba gutunganywa no kumenyeshwa abarwayi batanga intumbero y'ukuntu wuzuzwa neza ivyasabwe hamwe na/canke n'ibindi vyangombwa bisabwa, hamwe n'idirisha ry'iminsi 30 yo gusubiza icifuzo ca UVMHN
- UVMHN ishobora gukora ubusabe bwujujwe neza mu minsi 30 babironse

Ihuriro ry'abagatanyabikorwa ba kaminiza ya Vermont: Abarwayi barashobora kurungika icifuzo kimwe gisaba ubufasha kuri UVMHN Vermont umufatanyabikorwa avugwa muri iyi politiki. Ukurikije itandukaniro riri mumategeko ya leta, hagomba kurungikwa imigambin itandukanye ku bafatanyabikorwa ba UVMHN New York. Buri mufatanyabikorwa azotanga ubufasha kurwego rukwiye rwa FPLG rwashizweho ku kigo cihariye, hashingiwe ku mibare idasanzwe ya AGB yashizweho n'umuryango. Gushigikira ivyangombwa uzogumishwa n'ishirahamwe ritunganya imigambi, ariko, bizashikirizwa umuryango w'abafatanyabikorwa nkuko bikenewe kugirango vyoroherewe ugukora k'ubugenzi.

Itumatumanako ry'uvo gufasha amahera kubarwayi na rubanda: Imenyekanisha ryerekeye ubufasha bw'amagara riraboneka muri UVMHN, izolba irimwo nimeru y'itumatumanako, kandi izakwirakwizwa na UVMHN muburyo butandukanye, bushobora kubamwo, ariko ntibugarukira kuri:

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe

- Kwishimikiza umugambi w'ubufasha mu mahera vyasohorewe ku rwandiko rwa buri murwayi.
- Kurungika amatangazo mu vyumba vyihutirwa, ishami ryinjira n'iyandikisha, hamwe n'ibiro vy'ubutunzi vy'abarwayi biherereye mu bigo; ivyerekanwa bigaragara murashobora kubisanga mu mice mikuru yo kwiyandikisha no gutabara.
- Kurungika kopi y'incamake ya politiki y'ururimi rusobanutse aho yiyandikisha mubigo vy'ikigo no kurungika incamake kuboneka ku mavuriro yacu. Kurungika amakopi y'itegeko nukurikurikiza bisabwe.
- Ku barwayi badakira, kwitegereza no kumara igihe gito, hazarungikwa kopi y'uburongozi bw'indwara, ikubiyemwo amakuru ajanye na gahunda yo gufasha amahera.
- Amakuru azoboneka ku rubuga rwa UVMHN, harimwo politiki, incamake yururimi rworoshe, gusaba, ibibazo, amabwiriza ya FPLG, n'ibibazo bikunze kubazwa kugira ubone ubufasha bukurikirana.
- Kurungika abarwayi kubufasha bw'amahera birashobora gukorwa n'umunyamuryango wese w'abakozi ba UVMHN canke abakozi b'ubuvuzi, barimwo abaganga, abaforoma, abajanama mu vy'ubutunzi, abashinzwe ukubaho neza, abashinzwe imanza, abapadiri, n'abafasha amadini. Gusaba ubufasha bw'amahera birashobora gukorwa n'umurwayi canke umwe mu bagize umuryango, inshuti magara, canke umufasha w'umurwayi, hakurikijwe amategeko y'ibanga akurikizwa.
- Ugusobanura kubantu bafise ubumenyi buke bw'icongereza buzorungikwa kubantu bafise abantu >1,000 canke 5% vy'abanyagihugu bakorera. Vyongeye kandi, ibisobanuro kubafatanyabikorwa ba UVMHN Vermont bigomba kuba birimwo indimi 13 zambere zagaragajwe n'ibiro vya Vermont bishinzwe amoko 2023 Raporo y'ururimi. Ubusobanuro bwanditse buraboneka ku rubuga rusangi canke bisabwe ahantu hose wiyandikishije. Ubusobanuro bw'akanwa buraboneka muguhamagara ishami rishinzwe abakiriya kandi/canke guhura n'umuvugizi w'ivy'ubutunzi mubigo bikuru vyibitaro vyacu. Amakuru y'itumatumana agaragara hepfo.
- Abarwayi bakeneye kopi yahinduwe hamwe na/canke ubufasha mukurungiza gusaba bazofashwa n'abunganira ubutunzi hamwe na/canke abaserukiye ibikorwa vy'abakiriya, bazobona ubufasha bw'umusemuzi bukwiye.
- Amakuru, amakarata ya rack na flake biraboneka biciye mu biro bishinzwe guteza imbere amagara y'abanyagihugu, aho abakozi basanzwe bakorana n'ibigo vy'abanyagihugu kandi bakunganira gukwirakwiza amakuru n'umugambi bishika ku banyagihugu.
- Politiki, umugambi, urutonde rw'abatanga hamwe na kopi y'incamake y'ururimi rusanze irahari, kubantu, kumurongo, canke kumuntu aho bahurira hano hepfo.

Gute umuntu asaba gufashishwa amahera: Abarwayi bashaka ubufasha bw'amahera babwirizwa kuzuza no kurungika urupapuro rusaba, harimwo ivyangombwa vyose bisabwa. Raba musu numero wohamagara:

Amakuru y'inomero wohamagara muri make: Politiki, imigambi, urutonde rw'abatanga, incamake y'ururimi rusanze n'ubufasha bw'umuntu ku giti ciwe birungikwa ku buntu kandi ushobora kubibona biciye:

- Kaminuza ya Vermont ikigo c'ubuvuzi
 - Urubuga: <http://uvmhealth.org/medcenter>
 - Igisata c'abakiriya: (802) 847-8000 canke (800) 639-2719
 - Kuvugira ivy'ubutunzi: (802) 847-1122 canke ku bantu bafashwa bahari, UVMHC, 111 Colchester Avenue, Burlington, VT 05401
 - Aho gushira ubutumwa:
 - UVMHC Patient Access Department
 - 40 IDX Drive, Bldg. 200-22052
 - 111 Colchester Avenue, Burlington, VT 05401
 - Umugambi wo gufasha mu vy'amagara: (802) 847-6984 canke gutera akamo utishuye (888) 739-5183
 - Fax: (802) 847-9332
 - Aho kwiyandikishiriza mu bibanza vyose
 - Gukwirakwiza amakuru: <https://www.uvmhealth.org/medcenter/patients-and-visitors/billing-insurance-and-registration/financial-assistance>
- Porter Medical Center:
 - Urubuga: <http://www.portermedical.org>
 - Igisata c'abakiriya: (802) 847-8000 canke (800) 639-2719
 - Abarwayi bashobora guhamagara (802) 388-8808 canke 5, kuwa mbere – kuwa gatanu, 7:30 z'igitondo – 4:00 z'umuhungamo
 - Kuvugira ivy'ubutunzi kuri 23 Pond Lane, Middlebury VT 05753
 - Aho gushira ubutumwa:

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe

PMC Patient Financial Services
115 Porter Drive
Middlebury VT, 05753

- Aho kwiyaandikishiriza mu bibanza vyose
- Kurungikaza amakuru: <http://www.portermedical.org>
- Central Vermont Medical Center:
 - Igisata c'abakiriya: (802) 847-8000 canke (800) 639-2719 canke (802) 371-4600 fyonda 1, fyonda 1
 - Kuvugira ivy'ubutunzi: 3 Home Farm Way, Montpelier, VT 05602
 - Aho gushira ubutumwa:
PO Box 547
Barre, VT 05641
Patient Financial Assistance Program
 - Urubuga: <https://www.cvmc.org/patients-visitors/patient-financial-services/financial-assistance>
 - Aho kwiyaandikishiriza mu bibanza vyose
 - Kwamamaza amakuru: <https://www.cvmc.org/patients-visitors/patient-financial-services/financial-assistance>

Imigenderanire yo kwegeranya amategeko: Uburongozi bwa UVMHN buzoshyiraho politiki n'ingene wegeranya imbere n'imbere hitawe ku kuntu umurwayi yujuje ibisabwa kugira ngo afashwe amahera, inkomezi z'umurwayi zidasaba gusaba umugambi wa leta canke ubufasha bw'amahera burungikwa na UVMHN, n'ivyiza vy'umurwayi; inkomezi zo kwizera kubahiriza amasezerano yo kwishura UVMHN. Ku barwayi bujuje ibisabwa kugira ngo baronke ubufasha bw'amahera kandi bafatanyaga nta buryarya kugira ngo barihe amahera y'ibitaro, UVMHN irashobora kurungika umurongo wo kwishura ku barwayi bujuje ibisabwa.

Menya: UVMHN ntizokwiyemeza kwegeranya bidasanze Ibikorwa (ECA). ECA isobanurwa nko kugurisha ideni ku muntu ku rundi ruhande, kumenyesha amakuru mabi ku muntu ku bigo bishinzwe kurungika ingurane ku baguzi canke ku biro vy'ingurane, gutevya, guhakana canke gusaba kwishurwa mbere yo kurungika ubuvuzi bukenewe mu buvuzi kubera ko umuntu atishyuye fagitire imwe canke nyinshi kubwa mbere vyitaweho muri FAP, na/canke ibikorwa bisaba inzira y'ubucamanza canke ubucamanza. Kopi ya politiki ya UVMHN y'ingurane no kwegeranya irashobora kuboneka ukoresheje Igisata gishinzwe abakiriya kuri (802) 847-8000 canke (800) 639-2719. Kopi ishobora kubonekera Kandi ahariho hose bandikira kuri UVMHN.

Ibanga/Kubika Inyandiko: Amakuru yose ajanye no gusaba ubufasha bw'amahera azobikwa mw'ibanga. Gusaba ubufasha bw'amahera hamwe n'inyandiko zishigikira bizobikwa mugihe c'inyaka indwi uhereye igihe vyemejwe canke vyanse kuva vyemewe gukurikiranwa no gusuzumwa no kugenzurwa.

Inzego zishinzwe kugenzura imfashanyo z'amahera: Inzego zemewe zikurikira zizokurikizwa mbere yuko amahera ashobora guhindurwa kuri konti y'umurwayi ku giti ciwe mu mugambi wo gufasha abarwayi:

\$1 - \$20,000	Umuhinga mu mugambi wo gufasha n'amahera
\$20,001 - \$50,000	Umurongozi
\$50,001 - \$ 150,000	Umurongozi
>\$150,001	Umurongozi mu vy'ubutunzi (CFO)
Komité y'iyungururizo	Umurongozi mu vy'ubutunzi (CFO)

Ibisabwa kugenzura: Mu gushira mu bikorwa iyi politiki, intwari n'ibikorwa vya UVMHN bigomba kubahiriza atandi mategeko yose ya leta, leta, no hasi, amategeko, n'amabwirizwa ashobora gukoreshwa mu bikorwa hakurikijwe iyi politiki.

Kubika inyandiko: Gusaba kuzura umugambi wo gufasha amahera bizosuzumwa kandi bigumane mu gitabo c'amagara c'ikorabuhanga mu gihe c'inyaka indwi nyuma y'Igenekerezo yemejwe canke yankiwe.

Umugambi wo kugenzura: Iyubahirizwa ry'iyi politiki rizokurikiranwa hifashishijwe isuzuma ngarukamwaka ry'intumbero yo gufasha ubutunzi no kurungika/guhakana ivyemezo. Buri mezi ane ishamba rishinzwe kugenzura rizobaho, kandi buri kwezi raporo y'inyishu izosubirwamwo.

Insiguro: Kubw'intumbero y'iyi politike, amajambo akurikira asobanuye uku gukurikira:

- **AGB:** Igitigiri kirihwa muri asiranse ku bikorwa batanga Ingene wosubiza amaso inyuma bukoreshwa mukubara AGB, bugaragaza guhuza ivyifuzo vyuzuye vyemejwe kumahera ya Medicare ku bikorwa, Medicare Advantage, Medicaid, hamwe n'umugambi zose zita ku magara yigenga, harimwo ibice vyishyurwa nabagenerwabikorwa.
- **Itunga (Amahera):** Amahera, kugenzura no kuzigama amahera asigaye, amasoko y'amahera, ivyemezo vyo kubitsa, amahera y'igice c'umwaka, ububiko, ingwati, amahera ya mutuelle, amazu yisumbuye, hamwe no gukotesha (kiretse nimba amahera yo gukotesha ashirwa mu vyinjira murugo).
- **Ideni ribi:** Amahera yarungitswe n'umurwayi afatiye ku makuru ajanye n'ubutunzi bigaragara ko afite amikoro yo kwishura I ikorwa vyita ku magara, ariko akaba yerekanye ibikorwa vyabo adashaka gukemura ibijanye na fagitire.
- **Umuryango:** Ukoreshwe ibisobanuro vya biro biharura, umugwi w'abantu babiri canke benshi babana kandi bafitaniye isano no kuvuka, gushingirwa, ubumwe bw'abanyagihugu, canke kurerwa.
- **Amahera yishurwa:** Amahera yose yishyurwa ku gipimo cuzuye mbere yo kugabanywa.
- **Ayinjira mu muryango:** Amahera yinjira ahururwa akurikije uburyo bw'ubutunzi bw'amahera yo kumenya ivyangombwa vyo kwishurwa mbere y'amakori yambere, akarorero, MAGI (vyahinduwe ivyinjira vyose).
 - Harimwo amahera yinjira, indishi z'ubushomeri, ubwiteganyirize bw'abakozi, pansiyi canke amahera y'izabukuru, inyungu, inyungu, gukotesha, amahera ava mu mutungo, kwizerwa, n'ayandi masoko atandukanye
 - Ukuyemwo intererano mbere yimisoro nkiyi yo kwita kubana, gutembera, ubwishingizi bw'amagara ashigikirwa n'abakoresha, konti zikoreshwa neza n'umugambi w'izabukuru nka 401K na 403b
 - Ukuyemwo inyungu zidasanzwe (nk'inyungu za SNAP n'ayava mu mazu)
 - Aboneka imbere yo kuriha amakori (yose hamwe)
 - Ukuyemwo inyungu ku mutahe canke uruhombo
 - Nimba umuntu abana n'umuryango/umufasha murugo, bikubiyemo amahera y'imiryango yose (abatari abo murugo canke abo murugo ntibabara)
- **Uko umuryango ungana:** Abarwayi, abo bashakanye, abana, abafatanyabikorwa bo mu rugo, ndetse n'umuntu uwo ari we wese ufatwa nk'umufatanyabikorwa w'amakori ku nyungu rusangi, azofatwa nk'umuryango umwe. Abafatanyabikorwa murugo basobanurwa nk'abantu badafitanye isano/batashingiranywe basangiye urugo bari mu bucuti bwiyeje, bwimbitse budasobanurwa nkubukwe.
 - Ukuyemwo abantu bubatse babana batandukanye mugihe batanye, utitaye kumisoro yinjira muri reta. Aba ni abo mu nzu bandi
 - Abana mu masezerano yo kurera basangiye; abavyeyi bose bemerewe gusaba umwana nk'umwishingizi, mugihe kopi yamasezerano yo kurera yerekana intererano ingana.
 - Harimwo abana bakuze basabwa kuba batanzwe no kumenyekanisha amakori y'abavyeyi.
 - Ku bakozi bimukira, abagize umuryango utaziguye (abo bashakanye n'abana bavutse) baba hanze yigihugu bazoshirwa mu bunini bw'urugo.
- **Gusuzuma ayinjiye: Hashobora kujamwo ariko bitagurukira:**
 - Kopi y'ikori yasubijwe
 - Amakopi y'ibiharuro vya banki iheruka (kuzigama, kugenzura, isoko ry'amahera, n'ibindi)
 - Itangazo ryinjira mu biro vy'ubwiteganyirize (800-772-1213)
 - Amakopi abiri ya vuba y'imishahara canke umushahara wanyuma w'umwaka
 - Amahera yinjira kubantu bikorera ku giti cabo
 - Kopi y'inyungu z'ubushomeri, nimba bikenewe
 - Imitahe nimba iriho, nimba bikenewe
 - Ayava mu gukotesha, nimba harimwo amahera kumwe n'itunga
 - Kugenzura ivyinjira kumukoresha (nimba yishuwe mu mahera)
 - Amagambo aheruka gurungikwa n'ibigo vy'amahera canke abandi bantu batatu bagenzura agaciro k'umutungo, na/canke ibimenyetso vyerekana ko abashobora kwishura abandi bese barangije, kandi amahera asigaye abikesha uwabishinzwe.
 - Amasezerano canke icemezo canditse camasezerano y'abakozi bimukira
 - Inyandiko yanditse ivuye mu ivuriro ryugururiwe amarembo y'amakuru y'ubutunzi izemerwa mu mwanya wo kugenzura amahera yavuzwe haruguru. Nimba adakwiriyeye umugambi wa leta, kopi yinyandiko canke integuza yakiriye mu biro vya leta vyerekana ko atemerewe
- **Abanyamahanga/Mpuzamakungu:** Abatari Abanyamerika bari muri Amerika bafide viza y'ingendo/abashitsi.
- **Igisata kijejwe serevise ca University of Vermont Health Network:** Vermont, hitamwo uturere muri New York (Clinton, Essex, Franklin, Washington, Hamilton, Warren, na St. Lawrence) no gucagura uturere muri New Hampshire (Coos, Grafton, na Sullivan County) kuri serevise wacaguye.
- **LEP/Ubuhinduzi:** Kuba azi icongereza gike gisaba kopi zahinduwe za politiki, gusaba, incamake y'ururimi rusanze no gusaba.

- **Ukutishobora mu vyo kwa muganga:** Hariho igihe abantu badashobora kubona ubuvuzi buhagije batiyambuye ubwabo hamwe nababatunga ibiryo, imyambaro, aho kuba, nibindi bihambaye mu magara. Muri rusangi umurwayi azofatwa nk'abatishoboye mu gihe amahera asigaye y'ibitaro arenga 20% y'umutungo rusange w'umuryango ku mwaka, kandi ubundi akaba adashobora kwishura amahera yose canke igice c'amahera yishuwe biturutse ku burwayi burenze canke ibikomere.
- **Ibisata vy'ubuvuzi bikenewe mu buvuzi bukenewe:** Igisata cita ku magara, kirimwo gupima indwara, serevise zo gukumira, na nyuma yo kwitabwaho, zikwiranye n'isuzuma ry'umurwayi canke imiterere ukurikije ubwoko, ibiharuro, inshuro, urwego, imiterere, n'igihe bimara. Ubuvuzi bukenewe mubuvuzi bugomba: (A) yamenyeshajwe ko yemeye ivyabona rusangi vy'ubuvuzi canke ubuhinga no kwama ku ngingo rusangi z'ibikorwa nk'uko vyemewe n'abahinga mu buvuzi bafite ubuhinga kanaka nk'uko birungikwa n'ukubaga n'ukuvura, canke ugupima cane canke gucungera uko umuntu arwaye; (B) kumenyeshwa ibikenewe vyihariye vya buri murwayi ku giti ciwe na buri kibazo cerekana; na (C) kuzuza kimwe canke vyinshi mu bipimo bikurikira: (i) gufasha kugarura canke kubungabunga amagara y'umurwayi; (ii) gukumira kwononekara canke guhagarika imiterere y'umurwayi; canke (iii) gukumira bishoboka ko hashobora kubaho ikibazo cy'amagara canke kumenya ikibazo kidasobanutse.
- **Inyandiko y'umurwayi:** Incamake ya konti y'abarwayi irungikirwa umurwayi ku rugo iwe ivuga amahera agomba kurungikwa n'umurwayi muri serevise zita ku barwayi zirungikwa na UVMHN.
- **Urugo rwibanze:** Inzu y'intango y'umurwayi, yaba wenyine canke ifatanije.
- **Gucuruzwa/Kodi yo Kwishura:** Igicuruzwa kidasanzwe cakoreshejwe mukwandika kugabanirizwa abarwayi badafite ubwishingizi.
- **Badafise ubwishingizi:** Umurwayi ntabwo afite urwego rw'ubwishingizi canke ubufasha bw'abandi bantu kugirango bamufashe kuzuza umwenda wo kwishyura. Umurwayi adafise ubwishingizi ntashobora kwemererwa n'umugambi uwo ari wo wose a leta wita ku magara (Medicare, Medicaid, Vermont Health Connect gahunda yo guhana, n'ibindi) mu gihe ca serevise zirungikwa na UVMHN.
- **Musi y'ubwishingizi:** Umurwayi afise urwego runaka rw'ubwishingizi canke ubufasha bw'abandi bantu ariko aracafise amahera atarenze umufuka urenze ubushobozi bwiwe bw'amahera.
- **University of Vermont Health Network - Vermont:** Harimwo University of Vermont Health Network, Central Vermont Medical Center, Porter Medical Center, na University of Vermont Medical Center.
- **Inzu y'uburaro ya Vermont:** Umuntu ku giti ciwe, atitaye ku bwenegihugu ndetse harimwo n'abimukira badafite ivyangombwa, baba muri Vermont, akoreshwa n'umukoresha wa Vermont kugira ngo atange serevise ku mukoresha muri Vermont, canke yiga ku ishuri muri Vermont, cahuza ibo. Iryo jambo ririmwo Umuntu aba i Vermont uyu mwanya ivyo akorerwa arabironka ariko akabura aho aba hahoraho. Ibi ntabwo birimwo abashyitsi bo murugo canke abashitsi b'amahanga.

POLITIKE BISA:

PAS35	Kugabanya ayishurwa (AGB)
EXEC11	Gusaba kurungika serevise zita ku magara y'abarwayi bo mu mahanga
RISK4	Kwipimisha kwa Muganga no Gusubiza hasi
UVMHN_CUST1	Jldeni no Kwishuza

IVY'ISHIMIKIZO:

- IRC § 501®(4):
- IRC § 501®(5):
- IRC § 501®(6):
- H.287 (Act 119)
- 26 C.F.R. §1.36B-2
- VT Umutwe wa 18, Igice ca 221, Igice gitoyi ca 10:
- § 9481 Insiguro
- § 9482 Politiki yo gufasha mu mahera kubigo vy'ubuvuzi binini
- § 9483 Gushyira mu bikorwa politike yo gufasha amahera
- § 9484 Uburezi bwa leta n' amakuru
- § 9485 Kubuza kugurisha ingurane yo kwa muganga.
- § 9486 Kubuza kwitwaza uburenganzira.
- § 9487 Gushimika

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe

ABABIRABA:

Scott Comeau, Umurongozi ajejwe ibijanye n'ubutunzi (CFO) wa PMC/ECH
Kimberly Patnaude, Umurongozi ajejwe ibijanye n'ubutunzi (CFO) wa CVMC
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Erika Smart, Umurongozi ajejwe gucungera Ingeramizi muri UVMHN
Jason Williams, Icegera ca Perezida ajejwe Ikibano n'uburongozi bw'igihugu & Abaturage muri UVMHN
Lindsay Morse, Icegera ca Perezida ajejwe ubuvuzi muri UVMHN
Carol Muzzy, UVMHN AVP, Umurongozi ajejwe serevise zirungikwa, kuronswa uruhusha & n'ibijanye na serevise zose zirungikwa
Gina Slobodzian, Umurongozi ajejwe kwakira abakiriya muri UVMHN
Louise Barrow, Umurongozi ajejwe ivyo Umurwayi n'Umuryango we bahuye navyo muri UVMC
Chris Cook, Umurongozi ajejwe serevise z'imfashanyo y'amahera ku Barwayi, PMC
Nicholas Ferron, Umurongozi mukuru ajejwe ukubaha Ikori & Umugambi

NYENEVYO: Shannon Lonergan, Umurongozi w'ingene umugwayi abishikira

UMURONGOZI AVYEMEZA: Rick Vincent, Icegera ca perezida ajejwe ubutunzi n'umurongozi ajejwe ibijanye n'ubutunzi (CFO) muri UVMHN

UMUSIGURO kumwe n'itegeko rya 119 ryahinduwe