

## Ikike na nchedo gi megide ugwo ogwu na-atu n'anya.

Mgbe i nwetara nlekota mberede ma o bu onye na-ahu maka netwok na-elekota gi n'ulo ogwu netwok ma o bu ebe iwa ahụ ambulator, a na-echebe gi puo na igba ugwo nguzozi. N'okwu ndi a, ekwesighi inara gi ugwo karja ugwo nkwughachi ugwo nke atumatu gi, coinsurance na/ma o bu nbipu.

### **Kedu ihe bu "igba ugwo nha anya" (mgbe ufodu a na-akpo "igba ugwo ihe itunanya")?**

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"netwok ozo" putara ndi na-eweta na akurungwa na-edebeghi nkworita na atumatu ahike gi iji nye oru. Enwere ike inye ndi na-enyeghi netwoku ikike ka ha kwuo gi ugwo maka odiche di n'etiti ihe atumatu gi kwetara ikwu, yana mkpokota ego akwugoro maka oru. A na-akpo nke a "igba ugwo nguzozi." Onu ego a nwere ike karja ugwo netwoku maka otu oru ma o nwere ike o gaghi aguta na oke mwepu ma o bu n'akpa ego nke atumatu gi.

"Igba ugwo ihe itunanya" bu ugwo nguzozi na-atughi anya ya. Nke a nwere ike ime mgbe i na-enweghi ike ijikwa onye na-etinye aka na nlekota gi-di ka mgbe i nwere ihe mberede ma o bu hazie nleta na ulo oru netwok mana onye na-eweta netwok na-atughi anya ya.

### **A na-echebe gi puo na igba ugwo nguzozi maka:**

#### **Oru mberede**

Were ya na i nwere onodu ahike mberede wee nweta oru mberede site n'aka onye na-ahu maka netwoku ma o bu akurungwa. N'onodu ahụ, otutu ndi na-eweta ma o bu ulo oru nwere ike kwuo gi ugwo bu ego nkekorita onu ahia netwoku nke atumatu gi (di ka nkwughachi ugwo, coinsurance, na ego nwepu). **Enweghi ike** ikwu ugwo nguzozi maka oru mberede ndi a. Nke a gunyere oru i nwere ike nweta mgbe ino n'onodu kwusiri ike beluso na i nyere nkwenye ederede wee hapu ihe nchekwa gi ka i ghara ikwu ugwo n'uzo ziri ezi maka oru nkwasiri ike ndi a.

#### **Ufodu oru na ulo ogwu netwok ma o bu ebe iwa ahụ ambulator**

Mgbe i nwetara oru site na ulo ogwu netwok ma o bu ebe iwa ahụ ambulator, ufodu ndi na-enye ya nwere ike ipu na netwok. N'okwu ndi a, otutu ndi na-enye gi nwere ike ikwu gi ugwo bu ego nkekorita onu ahia netwoku nke atumatu gi. Nke a na-emetuta ogwu mberede, mgbakasi ahụ, pathology, radieshon, laabu, neonatology, osote dokita na-awa ahụ, onye ulo ogwu, ma o bu oru intensivist. Ndi na-enye ndi a **enweghi ike** ihazighari ugwo gi yana ha nwere ike ha **agaghi** arjo gi ka i hapu ihe nchebe gi ka i nweta ugwo ziri ezi.

O buru na i nweta udi oru ndi ozo na ulo oru netwoku ndi a, ndi na-enye netwok ozo **enweghi ike** ihazighari ugwo gi o gwula ma i nyere nkwenye ederede wee hapu nchedo gi.

Iwu New Jersey na-echebekwa gi ka i ghara inara gi ugwo maka oru netwoku na-amaghi ama (oru ndi di na ebe netwok na-enye ndi na-enweghi netwok) na ego kariri ego ikekoriita onu ahia netwoku (ya bu. ego i ga-ewepu, ugwo ikwu ugwo, ma o bu coinsurance gaara abu ma o buru na enyere otu oru ahia na ntola netwoku).

**O dighi mgbe i ga-enyeriri nchebe gi site na igba ugwo nguzozi. O dighikwa mkpa ka i nweta nlekota na-enweghi netwok. I nwere ike ihoro onye na-eweta ma o bu akurungwa na netwok atumatu gi.**

**Mgbe anabataghi igba ugwo nguzozi, i nwekwara ihe nchebe ndi a:**

- Naanj gi ga-ahia maka ikwu ugwo okè gi nke onu ahia ahia (di ka nkwughachi ugwo, coinsurance, na deductible nke i ga-akwu ma o buru na onye na-eweta ya ma o bu ulo oru no na netwok). Atumatu ahiake gi ga-akwu ugwo agbakwunyere ozugbo nye ndi na-eweta na akurungwa na-anoghi na netwoku
- N'ozuzu, atumatu ahiake gi ga:
  - Kpuchie oru mberede na-achoghi ka i nweta nkwo maka oru tupu oge eruo (nke a makwara di ka "ikike mbu")
  - . Kpuchie oru mberede site n'aka ndi na-eweta netwoku adighi
  - . Debe ihe i ji onye na-eweta ma o bu akurungwa (nkekoriita onu ahia) n'ihe o ga-akwu onye na-eweta netwoku ma o bu akurungwa wee gosi ego ahia na nkwaputa uru gi.
  - . Guo ego o bu la i na-akwu maka oru mberede ma o bu oru ndi na-apu apu na netwok gi na njedebe nke nkwunye ego na-enweghi ego.

**O buru na i chere na agbagoro gi n'uzo na-ezighi ezi,**

Kpoturu 1-833-335-4010 ka iru oche oru ndi ahia maka ahiake Virtua.

Kpoturu Ulo Oru maka Oru Medicare & Medicaid, Ngalaba Ahiake na Oru Ndi Mmadu na 1-800-985-3059 ma o bu gaa na <http://www.cms.gov/nosurprises/consumers> maka ozi ndi ozu gbasara ikike gi n'okpuru iwu gogmenti etiti.

Gaa na <https://www.state.nj.us/dobi/index.html> maka ozi ndi ozu gbasara ikike gi n'okpuru Iwu steeti New Jersey.

Iji tnye akwukwo mkpesa, kpoturu Ngalaba Banking na Insurance New Jersey na 609-292-7272 ma o bu tnye akwukwo mkpesa n'intaneti na <https://www.state.nj.us/dobi/consumer.htm>