Metro Health

IBYEREKEYE KWEMERERWA UBUFASHA BW'AMAFARANGA					
Icyiciro	**PFS**	Nomero ya politiki iheruka	**PFS-D151**	**Nomero ya politiki**	**PFS-03**
Itariki ya mbere	Kamena 2004	Itariki ikurikizwa	Werurwe 2019	Isuzuma rikurikira	Werurwe 2020

Δ ***igaragaza impinduka***

Amakuru yerekeye iyi politiki

Metro Health Corporation na Metro Health Hospital (byose hamwe byiswe"Metro") ni ibigo bidaharanira inyungu, byasonewe imisoro bifite intego nyamukuru y'ubugiraneza bitanga serivisi zihabwa indembe cyangwa izindi serivisi z'ubuvuzi zikenewe n'abatuye aho Metro itangira serivisi ha mbere n'aha kabiri, hatitawe ku bushobozi bwabo mu bijyanye n'amafaranga cyangwa ubushobozi bwabo bwo kwishyura. ntego y'iyi Politiki igenga ubufasha bw'amafaranga ni ugushyiraho uburyo bwo kubona no gufasha abarwayi bakavurwa ku buntu cyangwa bakagabanyirizwa amafaranga hakurikijwe ubushobozi bwabo mu bijyanye n'amafaranga cyangwa ubushobozi bwo kwishyura. Iyi Politiki iboneka ahantu hose Metro Health Corporation na Metro Health Hospital bikorera.

Amagambo y'ingenzi

Kwemererwa, Amabwiriza ku byerekeye ubukene, Ubuvuzi bw'abagiraneza, Amafaranga yishyurwa n'umurwayi.

Ibirebwa n'iyi politiki

Kwandika abarwayi, Serivisi umurwayi abona mbere yo kugera kwa muganga, Ishami ry'i Michigan rishinzwe serivisi zihabwa abantu, Serivisi z'imari zihabwa umurwayi, Ishami ryita ku bagana Metro, Gutanga fagitire mu buryo bwa kinyamwuga. (Ahantu hose Metro Health Corporation na Metro Health Hospital bikorera.)

Amakuru rusange

Mu rwego rw'intego nyamukuru y'ubugiraneza, Metro iha (i) serivisi z'ubuvuzi zihabwa indembe umuntu ukeneye ubwo buvuzi; (ii) serivisi z'ubuvuzi zikenewe abarwayi batuye ku buryo buhoraho muri Leta ya Michigan (n'abandi bitewe n'ikibazo cya buri umwe) bujuje ibisabwa bigaragara muri iyi politiki; buri gihe nta kureba ku bushobozi bw'abarwayi mu kwishyura ubwo buvuzi.

Ni politiki ya Metro yo guha ubufasha bw'amaafaranga (ubuvuzi ku buntu cyangwa ku mafaranga agabanyije) abantu cyangwa imiryango mu buryo bukurikira: (i) Abafite ubwishingizi bw'ubuzima budahagije cyangwa batanabufite; (ii) umurwayi utemerewe ubufasha na Leta (urugero: Medicare cyangwa Medicaid); (iii) umurwayi akorana na Metro atanga amakuru asabwa agaragaza ko akeneye ubufasha bw'amafaranga; (iv) Metro yafashe icyemezo ko ubufasha bw'amafaranga ari ngombwa ishingiye ku bushobozi bw'umurwayi mu kwishyura (nk'uko bigaragazwa n'ibyo umuryango winjiza cyangwa hashingiwe ku bigenderwaho bigaragaza ko umuntu akwiye kwemererwa) n'ingano y'amafaranga ari kuri fagitire y'umurwayi.

Umukozi mukuru ushinzwe imari muri Metro niwe ufata umwanzuro wa nyuma ku busabe bwo kujya muri iyi politiki ndetse no ku bijyanye n'ubufasha bw'amafaranga butangwa. Iyo Metro imaze kubona ko umurwayi akwiye kwemererwa guhabwa ubufasha bw'amafaranga, Metro igena ingano y'ubufasha bw'amafaranga umurwayi akwiye guhabwa hakurikijwe Amabwiriza agenga ubufasha (agaragara mu **Mugereka wa A**). Aya Mabwiriza agaragaza ingano y'ibyo umuryango winjiza hakurikijwe Amabwiriza ya Leta ku byerekeye ubukene, kandi agena ijanisha ry'igabanywa ry'amafaranga bijyanye. Aya Mabwiriza asuzumwa buri mwaka kugira ngo ajyanishwe n'impinduka zikorwa mu Mabwiriza ya Leta ku byerekeye ubukene buri mwaka,

hahuzwa ijanisha ry'igabanywa ry'amafaranga bijyanye mu rwego rwo kugenzura ko buri gihe umurwayi wemererwa ubufasha bw'amafaranga adacibwa amafaranga ari hejuru y'ayo Metro isaba muri rusange kuri serivisi zihabwa indembe cyangwa ku zindi serivisi z'ubuvuzi zikenewe ku bantu bafite ubwishingizi bw'ubwo burwayi.

Metro isuzuma ku buryo buhoraho iyi Politiki igenga ubufasha bw'amafaranga mu rwego rwo kureba ko buri gihe: (i) ijyanye n'intego nyamukuru ya Metro; (ii) isobanura uburyo bwo gufata ibyemezo by'abakwiye kwemererwa guhabwa ubufasha bw'amafaranga n'ingano yayo; (iii) ikurikiza amategeko n'amabwiriza ya leta agenga itangwa ry'ubufasha bw'amafaranga ku barwayi badafite ubwishingizi cyangwa babukwiye.

Kutavangura

A. Metro iha serivisi z'ubuvuzi, yaba ku barwayi bavuzwa bataha cyangwa abari mu bitaro, abaturage bose b'i Michigan bakeneye serivisi zihabwa indembe n'izindi serivisi z'ubuvuzi zikenewe, hatitawe ku bushobozi bw'umurwayi mu kwishyura izo serivisi kandi hatitawe ko abo barwayi bashobora kwemererwa guhabwa ubufasha bw'amafaranga hakurikijwe iyi politiki.

B. Metro ntabwo izakora ibikorwa bituma abantu bacika intege mu gusaba serivisi z'ubuvuzi zihabwa indembe, nk'urugero ngo isabe abarwayi bo muri iryo shami ry'indembe kwishyura mbere yo kuvurwa cyangwa ngo yemere ibikorwa byo gufata imyenda mu ishami ry'indembe cyangwa ahandi igihe ibyo bikorwa bishobora kubangamira itangwa rya serivisi z'ubuvuzi zihabwa indembe nta vangura.

Ibyerekeye kwemererwa ubufasha bw'amafaranga

A. Ubufasha bw'amafaranga butangwa kuri serivisi zihabwa indembe yangwa izindi serivisi z'ubuvuzi zikenewe bugahabwa abarwayi babukwiye hakurikijwe amafaranga binjiza cyangwa badafite ubushobozi mu bijyanye no kwivuza (buri gihe hashingiwe ku makuru yatanzwe mu Nyandiko y'ubusabe bw'ubufasha bw'amafaranga iri ku mugereka wiswe **Umugereka wa B**), cyangwa ku barwayi byagaragaye ko bakwiye kubuhabwa bidasabye ibindi bimenyetso. Ikindi kandi, ubufasha bw'amafaranga bushobora gutangwa mu bindi bihe hashingiwe ku kibazo cy'umuntu, byemejwe n'Umukozi mukuru ushinzwe imari muri Metro (cyangwa undi muyobozi mukuru ushinzwe ibijyanye n'imari, hatitawe ku mwanya w'akazi afite) mu bushishozi bwe.

B. Kwemeza ko umuntu ahabwa ubufasha bw'amafaranga bizatuma ahabwa serivisi zitangwa na Metro yaba ku barwayi bari mu bitaro cyangwa abavurwa bataha. Kubera iyo mpamvu, iyi politiki ituma kandi umurwayi ahabwa serivisi za kinyamwuga n'abaganga cyangwa abandi batanga serivisi z'ubuvuzi bakorera mu buryo butaziguye Metro ndetse n'izindi serivisi za kinyamwuga zitangwa n'abandi baganga cyangwa abandi batanga serivisi z'ubuvuzi muri Metro, bose bakaba batanga serivisi zihabwa indembe na/cyangwa izindi serivisi z'ubuvuzi zikenewe muri Metro kandi bakaba baremeye kugengwa n'iyi politiki, uretse abatanga serivisi z'ubuvuzi bagaragara kuri **https://metrohealth.net/about-metro-health/billing-payment-options/financial-assistance/**.

C. Aho bishoboka, mbere yo kuvurwa cyangwa guhabwa serivisi, Uhagarariye Metro agirana ikiganiro n'umurwayi, umwishingizi we, na/cyangwa undi umuhagarariye imbere y'amategeko. Iyo bidashobotse ko ikiganiro kiba mbere yo kuvurwa cyangwa guhabwa serivisi, ikiganiro kigomba gukorwa mu gihe cyo kuvurwa cyangwa nyuma yo kuvurwa ako

kanya. Iyo ari serivisi z'ubuvuzi zihabwa indembe, isuzuma ku buryo bwo kwishyura ntirishobora kuba kugeza igihe umurwayi amariye kuvurwa.

D. Mu gihe cy'ikiganiro n'umurwayi, Uhagarariye Metro akusanya amakuru yerekeye umurwayi n'ayerekeye ubufasha ahabwa n'abandi. Igihe umurwayi ubufasha ahabwa n'abandi budahagije cyangwa akaba ntabwo ahabwa, Uhagarariye Metro areba niba umurwayi yujuje ibisabwa kugira ngo ahabwe ubufasha bwo kwivuza butangwa n'ibindi bigo birimo Medicare, Medicaid, cyangwa izindi gahunda za leta. Uhagarariye Metro afasha umurwayi kwiyandikisha muri gahunda za leta zishyura zishobora kuba zihari. Iyo umurwayi yanze gutanga ubusabe cyangwa gutanga amakuru akenewe mu kuzuza inyandiko z'ubusabe, ntiyemererwa ubufasha bw'amafaranga hakurikijwe iyi politiki. Mu gihe gusaba ubufasha bw'amafaranga yo kwivuza muri ibi bigo bibutanga byavuzwe hejuru byanzwe, cyangwa bikaba bigaragara ko bidakwiye, cyangwa mu gihe cyahise bikaba byaranze kubutanga, hasuzumwa noneho niba hatangwa ubufasha bw'amafaranga.

E. Abarwayi bose badafite ubwishingizi cyangwa abandi babishyurira bahita bemererwa kwishyura -amafaranga agabanyije. Igabanywa ry'amafaranga umurwayi yiyishyurira rizateshwa agaciro igihe nyuma hemejwe ko umurwayi yemerewe ubufasha bw'amafaranga hakurikijwe amabwiriza ashingiye ku byinjira, gusa igabanywa ku bufasha bw'amafaranga risobanurwa mu bika bikurikira niryo rikurikizwa aho kuba igabanywa ry'amafaranga umurywayi yiyishyurira. Amafaranga agabanyije umurwayi yiyishyurira azagenzurwa uko bishoboka kugira ngo abarwayi biyishyuriye amafaranga badacibwa ari hejuru y'ayo Metro isaba kwishyura muri rusange.

F. Igihe nta bwishingizi bw'abandi (harimo ibigo by'ubwishingizi byigenga cyangwa ubwishyu bwa gahunda ya leta) buhari cyangwa ubuhari bukaba bwateza ibibazo, Uhagarariye Metro amenyesha umurwayi ko ashobora kubona ubufasha bw'amafaranga. Abarwayi bashaka ubufasha bw'amafaranga basabwa kuzuza Inyandiko y'ubusabe bw'ubufasha bw'amafaranga iri ku mugereka w'iyi politiki wiswe **Umugereka wa B**. Kopi z'inyandiko y'ubusabe ziboneka mu biro by'Uhagarariye Metro no kuri https://metrohealth.net/about-metro-health/billing-payment-options/financial-assistance/ Inyandiko z'ubusabe zishobora kuzuzwa mu buryo butaziguye n'umurwayi, umwishingizi we na/cyangwa undi umuhagarariye imbere y'amategeko, cyangwa Uhagarariye Metro hashingiwe ku makuru yavuye mu byavuzwe haruguru hifashishijwe ikiganiro cy'imbonankubone cyangwa icyo kuri telefoni, cyangwa ku makuru yatanzwe mu nyandiko. Niba hakenewe ubufasha mu gukusanya amakuru akenewe cyangwa inyandiko zisabwa kugira ngo umurwayi yemererwe ubufasha bw'amafaranga, abarwayi bashobora guhamagara Abahagarariye Metro kuri (616) 252-7110 cyangwa 1-800-968-0051. Abahagarariye Metro bashobora kandi gufasha abarwayi gusuzuma imiterere y'amafaranga bafite, gukusanya amakuru asabwa na Metro, no kubafasha mu bindi bisa nkabyo.

G. Abarwayi buzuza Inyandiko y'ubusabe bw'ubufasha bw'amafaranga bagomba gutanga inyandiko y'ubusabe iriho umukono wabo bakoreshejwe bumwe mu buryo bukurikira:

- Kuyishyikiriza mu ntoki Umujyanama mu bijyanye n'imari cyangwa uwakira akanishyura amafaranga mu bitaro bya Metro Health cyangwa ahandikirwa abarwayi.
- Kuyohererezа Ibitaro bya Metro Health: Customer Service Representative, PO Box 913 Wyoming, MI 49509-0913

- Kuhereza inyandiko y’ubusabe kuri imeyili CustomerService@metrogr.org

Inyandiko z’ubusabe bw’ubufasha bw’amafaranga zisuzumwa iyo zakiriwe mu gihe cy'iminsi 240 ikurikira itangwa ry'inyandiko ya mbere imenyesha fagitire nyuma y'uko asezerewe umurwayi ahabwa na Metro kubera serivisi z’ubuvuzi yahawe.

H. Kwemerera umurwayi ubufasha bw'amafaranga bishingira ku makuru yuzuye kandi y’ukuri ari mu Nyandiko y'ubusabe bw'ubufasha bw’amafaranga iri mu **Mugereka wa B**, ndetse no ku mikoranire myiza kandi ku gihe iranga umurwayi mu gihe cyo gusaba ubufasha bw’amafaranga. Mu kugena niba umurwayi yakwemererwa ubufasha bw’amafaranga, Metro nta yandi makuru isaba uretse agaragara ku **Mugereka wa B**, ariko abarwayi ku bushake bwabo bashobora gutanga andi makuru batekereza ko yagira icyo abafasha mu bijyanye no kwemerwa. Iyo Metro isabye umurwayi amakuru abura, umurwayi agomba gutanga igisubizo mu gihe kitarenze iminsi 30. Iyo atayatanze mu gihe cy’iminsi 30, ubusabe bwe buba busubitswe; umurwayi ashobora kongera kubyutsa ubusabe bwe atanze amakuru yasabwe mu gihe kitarenze iminsi 240 nyuma y'uko aherewe inyandiko ya mbere yishyuza nyuma y’uko asezerewe umurwayi ahabwa na Metro kubera serivisi z’ubuvuzi yahawe. Iyo umurwayi atanze amakuru atari ukuri cyangwa ayobya, bishobora gutuma atemererwa ubufasha bw’amafaranga, bityo agasabwa kwishyura fagitire ye yose.

I. Iyo Inyandiko y’ubusabe bw’ubufasha bw’amafaranga yakiriwe, Uhagarariye Metro arayisuzuma. Abarwayi bigaragara ko bakwiye kwemererwa bidasabye ibindi bimenyetso bahabwa ubufasha bw’amafaranga batiriwe buzuza inyandiko y’ubusabe bw’ubufasha bw’amafaranga cyangwa badasabwe gutanda andi makuru.

J. Abarwayi badafite ubwishingizi cyangwa batemerewe ubufasha bw’amafaranga bashobora kugana Metro kugira ngo bumvikane ku buryo bwo kwishyura, burimo gahunda yo kwishyura binyuze muri Gahunda yo kwishyura ya Metro Care. Abahagarariye Metro bazamenyesha abo barwayi andi mafaranga agabanyije bashobora kwishyura ateganywa na politiki za Metro.

Gufata icyemezo no Kumenyesha abarwayi ibyerekeye Ubufasha bw’amafaranga

A. Ku barwayi byagaragaye ko bakwiye kwemererwa ubufasha bw'amafaranga hashingiwe ku bushobozi bwabo bw'amafaranga, abarwayi umuryango wabo winjiza ibingana cyangwa ibiri munsi ya 175% by’ibiteganyijwe mu Mabwiriza ya Leta ku byerekeye ubukene akurikizwa ubu bagabanyirizwa 100% ku gice cy’amafaranga yaciwe umurwayi (*ni ukuvuga*, isibwa ry’amafaranga yose), agaragara mu **Mugereka wa A**. Abarwayi bafite umuryango winjiza 176% na 250% by’ibiteganyijwe mu Mabwiriza ya Leta ku byerekeye ubukene akurikizwa ubu bazagabanyirizwa amafaranga runaka ku gice cy’amafaranga yaciwe umurwayi, nk’uko bigaragara ku **Mugereka wa A**. Ku barwayi bigaragara ko bafite ubushobozi mu bijyanye no kwivuza, amfaranga agabanyije akwiye azagenwa n’Uhagarariye Metro. Ucunga amafaranga abarwayi barimo n’Umukozi mukuru ushinzwe imari bashobora kubisuzuma bashingiye ku kibazo cy'umurwayi. Abarwayi bigaragara ko bakwiye kwemerwa ubufasha bw’amafaranga bidasabye ibindi bimenyetso bagabanyirizwa 100% (isibwa ry’amafaranga yose).

B. Ijanisha ry’amafaranga agabanywa riri mu **Mugereka wa A** rikurikizwa ku mafaranga yose yaciwe umukiriya. Iryo gabanywa ry’amafaranga ryashyizweho ku buryo hakurikizwa itegeko rya leta, ribuza Metro guca amafaranga ari hejuru y'acibwa muri rusange umurwayi wemerewe ubufasha bw’amafaranga ku barwayi bafite ubundi bwishingizi, abarwa hano

hashingiwe ku byateganyijwe mu Mabwiriza agenga isanduku, hitawe ku ngano y'amafaranga yemerwa na Medicare cyangwa ibindi bigo by'ubucuruzi mbere y'igihe cy'amezi 12. Ijanisha ry'amafaranga agabanywa rigaragara mu **Mugereka wa A** rishobora guhuzwa n'igihe (nibura buri mwaka) mu rwego rwo guhuza iryo janisha n'ibipimo byavuzwe haruguru hakurikijwe itegeko rya leta; izo mpinduka zikorwa hakurikijwe **Umugereka wa A** wahujwe n'igihe uri muri iyi Politiki, zikaba zishyirwaho umukono ndetse n'itariki n'Umukozi mukuru ushinzwe imari. Metro itangira gukurikiza ijanisha ry'amaranga agabanywa rihujwe n'igihe bitarenze iminsi 120 nyuma y'igihe cy'amezi 12 ribarwa hasingiwe ku mafaranga Metro isaba kwishyura muri rusange yabazwe. Ikindi kandi, amafaranga acibwa abarwayi batagira ubwishingizi bari munsi ya 250% by'ibiteganyijwe mu Mabwiriza ya Leta ku byerekeye ubukene akurikizwa ubu azagarukira ku ijanisha ritari hejuru115% kuri Medicare ku bisabwa byerekeye ubuzima kuri Leta ya Michigan.

C. Mu gihe cy'iminsi 60 nyuma yo gutanga Inyandiko y'ubusabe bw'ubufasha bw'amafaranga, Metro ireba niba umurwayi yujuje ibisabwa kugira ngo ahabwe ubufasha bw'amafaranga hashingiwe ku mafaranga yinjiza cyangwa ku bushobozi buke afite mu bijyanye no kwivuza kandi imenyesha umurwayi mu nyandiko icyemezo yafashe n'ingano y'amafaranga umurwayi agabanyirizwa. Uretse igihe Umukozi mukuru ushinzwe imari abigennye ukundi, Metro ntabwo itegetswe kumenyesha abarwayi bemejwe ko bakwiye kwemererwa ubufasha bw'amafaranga batiriwe batanga ibindi bimenyetso. Iyo Metro ifashe icyemezo cyo *kutemerera* umurwayi ubufasha bw'amafaranga, imenyesha umurwayi icyo cyemezo n'impamvu cyafashwe.

D. Uretse ibiteganyijwe ukundi mu bika bikurikira, ibyemezo byose bijyanye no kwemererwa ubufasha bw'amafaranga bikomeza kugira agaciro mu gihe cy'amezi 6 abarwa kuva ku itariki ya mbere serivisi zifatirwa icyemezo zatangiweho. Kubera iyo mpamvu, iyo umurwayi yemerewe ubufasha bw'amafaranga mu gihe cy'amezi 6 ya nyuma kandi imiterere y'amafaranga y'umurwayi, ingano y'abagize umuryango, ubwishingizi bikaba bitarahindutse, ibi bivuze ko umurwayi aba yemerewe ubufasha bw'amafaranga ku bijyanye na serivisi zihabwa indembe ndetse n'izindi serivisi z'ubuvuzi zikenewe, atiriwe atanga indi Nyandiko y'ubusabe bw'ubufasha bw'amafaranga. Nyamara, iyo umurwayi yemerewe ubufasha bw'amafaranga ariko hakaba harabaye impinduka ku miterere y'amafaranga ye na/cyangwa ku miterere y'ubwishingizi zishobora kugira ingaruka ku bufasha bw'amafaranga yemerewe, umurwayi asabwa kumenyesha Metro izo mpinduka mu gihe cy'iminsi 30 cyangwa mbere y'uko ahabwa serivisi z'ubuvuzi. Metro kandi ishobora gusaba ko amakuru ari ku Nyandiko y'ubusabe bw'ubufasha bw'amafaranga ahuzwa n'igihe; hasingiwe kuri ayo makuru ishobora gusuzuma niba umurwayi yakomeza guhabwa ubwo bufasha..

Ingaruka ku buryo bwo kwishyuza no gukusanya amafaranga

A. Abarwayi bemerewe kwishyura amafaranga agabanyije, ariko badahabwa serivisi z'ubuvuzi ku buntu, bamenyeshwa mu nyandiko amafaranga basigayemo ibitaro. Umurwayi ashobora gusabwa kugaragaza igihe yahurira n'Uhagarariye Metro kugira ngo bavugane ku buryo bwo kwishyura binyuze muri Gahunda yo kwishyura ya Metro Care. Andi mafaranga asigaye asuzumwa hakurikijwe politiki zigenga amafaranga abarwayi basigayemo mu cyiciro cy'amafaranga asigaye umurwayi yiyishyurira.

B. Iyo umurwayi yemerewe ubufasha bw'amafaranga ariko akananirwa kwishyura amafaranga asigayemo ibitaro ku gihe (hakurikijwe gahunda yo kwishyura yemereanyijweho n'impande zombi niba ihari), Metro ishobora gufata indi myanzuro

hakurikijwe ibiteganywa muri Politiki yayo yo kwishyuza no gukusanya amafaranga, kopi yayo iboneka kuri https://metrohealth.net/about-metro-health/billing-payment-options/financial-assistance/. Hakurikijwe Politiki yo kwishyuza no gukusanya amafaranga, Metro ntabwo ifata indi myanzuro idasanzwe yo kwishyuza (nk'uko bigaragara muri iyo Politiki) itabanje mbere na mbere gusuzuma niba umurwayi yemerewe ubufasha bw'amafaranga hakurikijwe iyi politiki.

Kumenyekanisha politiki

A. Ni politiki ya Metro ko ibikubiye muri Politiki igenga ubufasha bw'amafaranga imenyekanishwa cyane ku baturage b'aho Metro ikorera ha mbere n'aha kabiri. Mu rwego rw'ibimaze kuvugwa, Metro izakoresha kandi imenyekanishe cyane incamake y'ururimi iri mu **Mugereka wa C** w'iyi Politiki. Kopi z'iyo ncamake y'ururimi (i) ziri mu nyandiko zigenga kwandika abarwayi n'udutabo tw'abarwayi bo mu bitaro , (ii) zizahabwa buri murwayi igihe cyo kwinjira mu bitaro cyangwa kumusezerera, (iii) zizashyirwa ku rubuga rwa interineti rwa Metro, hamwe n'iyi Politiki n'Inyandiko y'ubusabe bw'ubufasha bw'amafaranga ahantu hagaragara neza kandi hashobora kugerwa mu buryo bworoshye. Incamake y'ururimi iboneka mu Cyongereza no mu rundi rurimi rukoreshwa n'abantu bake bagera (i) ku bantu 1000, cyangwa (ii) kuri 5% by'abuturage babarizwa ahantu Metro ikorera ha mbere n'aha kabiri.

B. Metro izamanika ahantu hagaragara, handikirwa abarwayi n'aho bakirirwa ndetse no mu Ishami rishinzwe indembe icyapa kiriho amakuru yerekeye itangwa ry'ubufasha bw'amafaranga kandi asobanura uko ubwo bufasha busabwa. Icyo cyapa kizaba kiriho interuro ikurikira: *Ushobora kwemererwa ubufasha bw'amafaranga hakurikijwe amategeko n'amabwiriza ibitaro byashyiriyeho abarwayi babwemerewe. Ukeneye ibindi bisobanuro, wahamagara mu Biro by'Uhagarariye Metro kuri (616-252-7110) cyangwa 1-800-968-0051.* Ibyo byapa biri mu Cyongereza no mu rundi rurimi rwa mbere rukoreshwa n'abantu bake bagera (i) ku bantu 1000, cyangwa (ii) kuri 5% by'abuturage babarizwa ahantu Metro ikorera ha mbere n'aha kabiri. Ibyo byapa bizashyirwa mu Mavuriro ya Metro n'ahandi hantu haboneka ibikorwa bya Metero hagaragara cyane.

C. Metro izashyira kuri buri fagitire yohererezwa umurwayi interuro igaragara ko hashobora gutangwa ubufasha bw'amafaranga, harimo (i) nomero ya telefoni yahamagarwa kugira ngo umurwayi abone amakuru yerekeye iyi politiki n'uburyo bwo gusaba kuyinjiramo, (ii) urubuga rwa interineti ruriho iyi Polotiki, Inyandiko y'ubusabe bw'ubufasha bw'amafaranga, n'incamake y'ururimi. Nk'uko biteganyijwe muri Politiki yo kwishyuza no gukusanya amafaranga, iyo Metro ishaka kugira umwanzuro udasanzwe ifata mu bijyanye no gukusanya amafaranga (nk'uko bigaragara muri Politiki yo kwishyuza no gukusanya amafaranga), Metro ikora ku buryo imwe mu nyandiko zishyuza iba irimo nibura kopi y'incamake y'ururimi rw'iyi Poliki igenga ubufasha bw'amafaranga, nk'uko biteganyijwe mu **Mugereka wa C**, kandi iyo kopi itangwa nibura mu gihe cy'iminsi 30 mbere y'uko uwo mwanzuro udasanzwe ugamijwe ufatwa.

Ingengo y'imari, ibaruramari no gutanga raporo

A. Umukozi mukuru ushinzwe imari agenzura ko ubufasha bw'amafaranga akwiye, harimo amafaranga asabwa kuri serivisi zitangwa ku buntu cyangwa ku mafaranga agabanyije, ashyirwa mu ngengo y'imari y'umwaka ya Metro. Amafaranga yateganyijwe mu ngengo y'imari ntibivuze ko ari yo azakoreshwa gusa mu gutanga ubufasha bw'amafaranga, ahubwo azifashishwa mu gukora igenamigambi ry'aho azakoreshwa.

B. Metro ibika Inyandiko z'ubusabe bw'ubufasha bw'amafaranga zuzujwe (hamwe n'amakuru abuherekeza asabwa) mu biro by'Ishami ryita ku bagana ibitaro. Izo nyandiko ziba kandi zigaragaza niba ubwo busabe bwaremejwe cyangwa bwaranzwe, ndetse n'imyanzuro yafashwe ku busabe bwasabiwe gusubirwamo.

C. Ubufasha bw'amafaranga butangwa na Metro hakurikijwe iyi Politiki buzabarwa kandi butangweho raporo buri mwaka nk'uko bisabwa n'amategeko abigenga. Uretse ibyateganywa ukundi bitewe n'imikoreshereze, Metro izaha raporo y'ubufasha bw'amafaranga abarwayi babwemerewe hakurikijwe iyi politiki ikoresheje ikiguzi nyacyo cya serivisi kiboneka hashingiwe ku gipimo cy'amafaranga ibitaro bikeneye kugira ngo bikomeze ibikorwa ugabanyije ayo byinjiza kiri muri raporo ya Metro ku kiguzi cya Medicare (aho kuba amafaranga nyakuri asabwa kuri izo serivisi).

Ibyerekeye ibanga

Metro izirikana ko gukenera ubufasha bw'amafaranga ari ingingo ikomeye kandi ireba umurwayi ku giti cye. Kugira ibanga amakuru no kutavogera agaciro k'umuntu bizubahirizwa ku bantu bose bashaka ubufasha bw'amafaranga hakurikijwe iyi Politiki. Nta makuru akubiye mu nyandiko y'ubusabe bw'ubufasha bw'amafaranga ashobora gutangazwa keretse umurwayi yabitangiye uruhushya cyangwa bisabwa n'amategeko.

Amakuru/amahugurwa y'abakozi

A. Metro izafasha abakozi bose bo mu Ishami ryita ku bagana ibitaro, Umujyanama mu byerekeye imari, abo mu Biro by'ahandikirwa abarwayi kumenya ibikubiye byose muri iyi Politiki, kubona iyi Politiki ndetse n'incamake y'ururimi n'Inyandiko z'ubusabe bw'ubufasha bw'amafaranga, no kubasha kohereza ibibazo ku biro bya Metro cyangwa ku Uyihagariye wabibonera ibisubizo bikwiye.

B. Metro izahugura abakozi bose baha serivisi rubanda ndetse n'abarwayi bahabwa amakuru y'ingenzi yerekeye iyi Politiki igenga ubufasha bw'amafaranga n'uburyo bwo gusaba kubuhabwa. Bazabasha kandi kohereza ibibazo ku biro bya Metro cyangwa ku Uyihagariye wabibonera ibisubizo bikwiye.

Ibisobanuro

Imitungo: Ikintu cyose gifite agaciro mu bijyanye n'ubukungu umutu afite, cyane cyane icyabasha kuvamo amafaranga. Ingero zirimo amafaranga, impapuro mvunjwafaranga, amafaranga abantu bakurimo, ibiri mu bubiko, ibikoresho, inzu (hatabariwemo iyo utuyemo), imodoka, n'ibindi. Muri uru rwego, imitungo ntibarirwamo inzu umuntu atuyemo cyangwa indi mitungo yasonewe n'ibyemezo by'urukiko hakurikijwe amategeko y'i Michigan, cyangwa amafaranga ari mu bigo bitanga amafaranga ya pansiyo cyangwa ay'izabukuru (nubwo amafaranga yishyurwa n'ibyo bigo aba ari mu byo umuryango winjiza hakurikijwe iyi politiki).

Imyenda mibi: Amafaranga atarishyuwe (kandi ibitaro byarageraageje kenshi kuyishyuza), hatabariwemo amaserano yakozwe bitewe n'ukutishyura kw'abarwayi: (i) ubuvuzi bwabo butashyizwe mu bufasha bw'amafaranga; cyangwa (ii) bemerewe ubufasha bw'amafaranga gusa bakiyishyurira amafaranga agabanyije ariko bakaba batarishyuye ayasigaye nyuma yo kubasaba kuyishyura hakurikijwe iyi politiki.

Umuryango: Umurwayi, uwo bashakanye mu buryo bwemewe n'amategeko (harimo n'uwo bashakanye mu buryo butemewe n'amategeko) n'abo yishingira hakurikijwe amabwiriza y'Ikigo cy'imisoro n'amahoro mu gihugu.

Ibyo umuryango winjiza: Igiteranyo cy'amafaranga umuryango winjiza mu mwaka hatitawe ku nkomoko yayo mbere yo kwishyura imisoro, indezo, n'ibindi. Ibyo umuryango winjiza birimo imishahara mbumbe, imishahara, inyungu ku migabane, inyungu, amafaranga y'ubwiteganyirize, indishyi z'abakozi, amafaranga agenerwa abahoze ari abasirikari, amafaranga umuntu ahabwa ari mu mahugurwa, ibigenerwa abasirikari, ubufasha butangwa n'abagize umuryango bataba mu rugo (hatabariwemo indezo), pansiyo za leta, ubwishingizi, ubwishyu butandukanye, amafaranga y'ubukode, amafaranga akomoka ku myenda, imitungo itimukanwa, ibigega by'ubwizerane, n'ubundi bwoko bw'ibyinjira.

Ubufasha bw'amafaranga: Igabanwa ry'amafaranga yose cyangwa igice cyayo abarwayi bacibwa kuri serivisi zihabwa indembe cyangwa izindi serivisi z'ubuvuzi zikenewe, rigahabwa abarwayi bakwiye ubufasha hashingiwe ku mafaranga binjiza, abahise bemererwa nta bindi bimenyetso basabwe gutanga cyangwa abafite ubushobozi buke mu bijyanye no kwivuza nk'uko ayo magambo asobanuwe muri iyi politiki. Ubufasha bw'amafaranga ntiburimo imyenda mibi cyangwa ibihombo bikomoka kuri gahunda za leta ariko bushobora kubamo amafaranga uwafashe ubwishingizi azajya yishyura, ayakaswe cyangwa yombi.

Abakwiye ubufasha hashingiwe ku mafaranga binjiza: Umurwayi ufite umuryango winjiza ibingana cyangwa biri munsi ya 250% by'ibiteganyijwe mu Mabwiriza ya Leta ku byerekeye ubukene bigaragara mu **Mugereka wa A** uri kuri iyi politiki, nk'uko bigaragazwa hashingiwe ku makuru yatanzwe n'umurwayi mu Nyandiko y'ubusabe bw'ubufasha bw'amafaranga.

Abafite ubushobozi buke mu bijyanye no kwivuza: Umurwayi ufite fagitire zo kwivuza nyuma y'ubwishyu bwatanzwe n'ikindi kigo ikaba iriho amafaranga ari hejuru ya 25% y'ibyo umuryango w'umurwayi winjiza, kandi akaba atabasha kwishyura amafaranga asigaye. Umurwayi usabwa kwishyura amafaranga yo kwivuza y'umurengera afatwa ko afite ubushobozi buke mu bijyanye no kwivuza iyo kwishyura bishobora gutuma hagurishwa imitungo yari yubakiyeho ubuzima bwe cyangwa iyo kwishyura byamushora mu bibazo bikomeye bibangamira ubufasha bw'umuryango.

Serivisi z'ubuvuzi zikenewe: Serivisi y'ibitaro ihabwa umurwayi yaba uri mu bitaro cyangwa uwivuza ataha, harimo imiti cyangwa ibindi bikoresho umurwayi ahabwa n'ibitaro, hashingiwe ku bwishingizi bwa Medicare. Serivisi z'ubuvuzi zikenewe ntizirimo: (i) serivisi zitari iz'ubuvuzi nka serivisi mbonezamubano cyangwa izijyanye n'imyuga; cyangwa (ii) kubaga umurwayi kugira ngo agire ubwiza umurwayi cyangwa muganga abyishakiye (uburyo bwo kubaga bugamije gukosora ahari inenge yatewe no gukomereka, indwara, cyangwa imihindagurikire y'umubiri ntibifatwa nko kubaga umuntu umurwayi cyangwa umuganga abyishakiye).

Igabanywa ry'amafaranga umurwayi yiyishyurira – Igabanywa rya 40% rihabwa abarwayi badafite ubwishingizi cyangwa undi wabishyurira . Igabanywa ry'amafaranga umurwayi yiyishurira riratangwa aho kuba igabanywa ry'amafaranga ritangwa igihe umurwayi yemerewe iryo gabanywa hakurikijwe amabwiriza ashingiye ku byinjira ari muri iyi politiki mu **Mugereka wa A**.

Abemerewe ubufasha bidasabye ibindi bimenyetso: Umurwayi utaratanze Inyandiko y'ubusabe bw'ubufasha bw'amafaranga yujuje, ariko akaba arangwa na bimwe muri ibi bikurikira:

- Umuntu utagira aho aba
- Uwapfuye ntagire uwo araga
- Umuntu ufite ubumuga bwo mu mutwe udafite uwamufasha
- Abemerewe Medicaid, ariko atari ku itariki serivisi itangwaho cyangwa kuri serivisi zitishingiwe
- Abiyandikishijwe muri gahunda ya leta imwe cyangwa nyinshi ku bantu binjiza bike bujuje ibigenderwaho mu kwemererwa bingana cyangwa biri munsi ya 200% by'ibiteganyijwe mu Mabwiriza ya Leta ku byerekeye ubukene.
- Ifungwa muri gereza

Abahagarariye Metro babihuguriwe bazajya basuzuma ibigenderwaho byavuzwe hejuru hamwe n'abarwayi, mbere yo gusaba abarwayi kuzuza Inyandiko y'ubusabe bw'ubufasha bw'amafaranga. Metro ishobora kandi gukoresha porogaramu z'ikoranabuhanga cyangwa uburyo bwikoresha mu rwego rwo kubona abakwiye ubufasha bidasabye ibindi bimenyetso. Abarwayi bujuje ibigenderwaho byavuzwe ku kwemererwa ubufasha bidasabye ibindi bimenyetso bahabwa igabanywa rya 100%, kandi ntabwo basabwa gutanga Inyandiko y'ubusabe bw'ubufasha bw'amafaranga. Ikindi cy'ingirakamaro ni uko hatitawe ku bigaragaza abemerewe ubufasha bidasabye ibindi bimenyetso, umurwayi wahoze ari umusirikari uzwi cyangwa woherejwe n'urwego rushinzwe abahoze ari abasirikari akenera gutanga ibaruwa itangwa n'Urwego rushinzwe abasirikari n'abahoze ari abasirikari igaragaza ko umurwayi afite ubushobozi buke mu bijyanye no kwivuza kuva ku itariki ubwo buvuzi bwakorewe kugira ngo yemererwe ubufasha bw'amafaranga hakurikijwe iyi Politiki.

Komite zibyemeza Inama y'Ubutegetsi ya Metro Health Komite Corporation ⊿ 19/02/2019 Itariki

Imigereka ⊿ Umugereka wa A = Amabwiriza agenga ubufasha bw'amafaranga

Umugereka wa A

2019 Amabwiriza agenga ubufasha bw'amafaranga

	Ingano y'umuryango ya 1			Ingano y'umuryango ya 2			Ingano y'umuryango ya 3			Ingano y'umuryango ya 4		
100%	$12,490.00		**$21,857.50**	$16,910.00		**$29,592.50**	$21,330.00		**$37,327.50**	$25,750.00		**$45,062.50**
95%	$12,490.00	$21,982.40	$22,482.00	$16,910.00	$29,761.60	$30,438.00	$21,330.00	$37,540.80	$38,394.00	$25,750.00	$45,320.00	$46,350.00
90%	$12,490.00	$23,231.40	$23,731.00	$16,910.00	$31,452.60	$32,129.00	$21,330.00	$39,673.80	$40,527.00	$25,750.00	$47,895.00	$48,925.00
85%	$12,490.00	$24,480.40	$24,980.00	$16,910.00	$33,143.60	$33,820.00	$21,330.00	$41,806.80	$42,660.00	$25,750.00	$50,470.00	$51,500.00
80%	$12,490.00	$25,729.40	$26,229.00	$16,910.00	$34,834.60	$35,511.00	$21,330.00	$43,939.80	$44,793.00	$25,750.00	$53,045.00	$54,075.00
75%	$12,490.00	$26,978.40	$27,478.00	$16,910.00	$36,525.60	$37,202.00	$21,330.00	$46,072.80	$46,926.00	$25,750.00	$55,620.00	$56,650.00
70%	$12,490.00	$28,227.40	$28,727.00	$16,910.00	$38,216.60	$38,893.00	$21,330.00	$48,205.80	$49,059.00	$25,750.00	$58,195.00	$59,225.00
65%	$12,490.00	$29,476.40	$29,976.00	$16,910.00	$39,907.60	$40,584.00	$21,330.00	$50,338.80	$51,192.00	$25,750.00	$60,770.00	$61,800.00
60%	$12,490.00	$30,725.40	$31,225.00	$16,910.00	$41,598.60	$42,275.00	$21,330.00	$52,471.80	$53,325.00	$25,750.00	$63,345.00	$64,375.00

	Ingano y'umuryango ya 5			Ingano y'umuryango ya 6			Ingano y'umuryango ya 7			Ingano y'umuryango ya 8		
100%	$30,170.00		**$52,797.50**	$34,590.00		**$60,532.50**	$39,010.00		**$68,267.50**	$43,430.00		**$76,002.50**
95%	$30,170.00	$53,099.20	$54,306.00	$34,590.00	$60,878.40	$62,262.00	$39,010.00	$68,657.60	$70,218.00	$43,430.00	$76,436.80	$78,174.00
90%	$30,170.00	$56,116.20	$57,323.00	$34,590.00	$64,337.40	$65,721.00	$39,010.00	$72,558.60	$74,119.00	$43,430.00	$80,779.80	$82,517.00
85%	$30,170.00	$59,133.20	$60,340.00	$34,590.00	$67,796.40	$69,180.00	$39,010.00	$76,459.60	$78,020.00	$43,430.00	$85,122.80	$86,860.00
80%	$30,170.00	$62,150.20	$63,357.00	$34,590.00	$71,255.40	$72,639.00	$39,010.00	$80,360.60	$81,921.00	$43,430.00	$89,465.80	$91,203.00
75%	$30,170.00	$65,167.20	$66,374.00	$34,590.00	$74,714.40	$76,098.00	$39,010.00	$84,261.60	$85,822.00	$43,430.00	$93,808.80	$95,546.00
70%	$30,170.00	$68,184.20	$69,391.00	$34,590.00	$78,173.40	$79,557.00	$39,010.00	$88,162.60	$89,723.00	$43,430.00	$98,151.80	$99,889.00
65%	$30,170.00	$71,201.20	$72,408.00	$34,590.00	$81,632.40	$83,016.00	$39,010.00	$92,063.60	$93,624.00	$43,430.00	$102,494.80	$104,232.00
60%	$30,170.00	$74,218.20	$75,425.00	$34,590.00	$85,091.40	$86,475.00	$39,010.00	$95,964.60	$97,525.00	$43,430.00	$106,837.80	$108,575.00

* Ongera $4,420 kuri buri muntu urenga ku rugo rw'abantu 8

** Ijanisha ry'igabanywa ry'amafaranga ryavuzwe ryashyizweho ku buryo hakurikizwa itegeko rya leta, ribuza Metro guca amafaranga ari hejuru y'acibwa muri rusange umurwayi wemerewe ubufasha bw'amafaranga ku barwayi bafite ubwishingizi bw'ubwo burwayi. Metro yabaze ingano y'amafaranga acibwa abarwayi muri rusange , abarwa hashingiwe ku byateganyijwe mu Mabwiriza agenga isanduku, hitawe ku ngano y'amafaranga yishyurwa na Medicare cyangwa ibindi bigo by'ubucuruzi. Uko kubara kwatanze ibi bikurikira:

Igihe kirebwa 01 Nyakanga 2017 kugeza 30 Kamena 2018
Ingano y'amafaranga acibwa umurwayi muri rusange (AGB) 40%

Metro izongera ibare AGB yayo mu gihe runaka (nibura buri mwaka), kandi hashingiwe mu byavuye mu mibare izajya ihuza n'igihe ijanisha ry'igabanywa ry'amafaranga ryavuzwe hejuru. Izo mpinduka zizatuma hasubirwamo uyu **Mugereka wa A**, ukazajya ushyirwaho umukono n'Umukozi mukuru ushinzwe imari muri Metro.

Umukono:_____
Izina:_____
Itariki:_____