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LUB HOMPHEAJ

North Memorial Health rau siab ntso nrhiav kev txhawb peb cov qhua lossis neeg mob xwv thiaj yuav noj qab nyob zoo li zoo tau. Ib txojke uas peb txhawb cov qhua lossis neeg mob yog kev pab nyiaj rau cov neeg uas tsis muaj isalas (insurance) lossis muaj isalas tsis txaus duav them cov nqe tag nrho rau thaum qhov uas them tsis tau yuav ua rau lawv nyuaj txais tau kev pab kho mob thaum muaj xwmtxheej kub ceev lossis rau thaum cheem tsum.

TSAB CAI

Tsab cai no yog sau piav txog tias yuav ua licas thiaj tsim nyog txais tau kev pab nyiaj them cov nqe kho mob rau xwm txheej kub ceev lossis thaum cheem tsum kev kho mob los ntawm North Memorial Health (NMH) qhov khooskas pab nyiaj. Qhov uas txais lossis txais tsis tau kev pab nyiaj dawb lossis kev pab luv nqe nyob ntawm seb yus tus kheej kiag ho cheemtsum kev pab ntau npaum licas, thiab seb yus puas tsim nyog txais tau lwm qhov isalas/khooskas duav the nqe kho mob. Qhov uas muaj hnuv nyoog twg, yog pojniam/txivneej, haivneeg twg, tawv nqaij yog xim twg, yug rau lub tebchaws twg, muaj qhov uas ua tsis taus, yog neeg txawv tebchaws, nyiam pojniam/txivneej lossis koj txoj kevcai twg los yeej tsis cuam tshuam txog seb koj puas txais los tsis txais kev pab dawb lossis kev pab luv nqe. Cov qhua yuav tsum tau them ntau npaum li tsim nyog raws li lawv muaj cuabkav them tau thiab yuav tsum tau koom tes nrog NMH cov txheej txheem nrhiav lwm yam kev pab them nqe kho mob (xws li yuav isalas los ntwm ib lub tuam txhab lossis khooskas uas lub tseemfwm loj lossis lub xeev khiav).

CUAM TSHUAM TXOG QHOV TWG

Tsab cai no yog cuam tshuam txog NMH cov tsev kho mob loj thiab cov tsev kuaj mob uas tsis tas yuav them se, suav nrog rau kev pab los ntawm lub tsev kho mob, lub tsev kuaj mob, thiab cov kws kho mob huvsu uas NMH “hospice services” thiab NMH kev pab thauj neeg mob rau thaum muaj xwm txheej kub ceev muab. Tsab cai no tsis yog cuam tshuam txog kev pab kho mob rau thaum tsis muaj xwm txheej kub ceev, lossis kev pab kho mob uas tsis cheem tsum, xws li NMH cov chav muag tshuaj, NMH cov “Express Clinics”, kev pab los ntawm ib lub chaw lossis ib tug kws kho mob uas tsis yog NMH ntiag tug.

COV LUS TXHAIS

Amounts Generally Billed (AGB) (Cov Nqe Uas Kheev Tsub Rau Luag Them): Yog cov nqe uas kheev tsub rau cov uas twb muaj isalas duav kom lawv them cov nqe kho mob kub ceev lossis lwm yam kev kho mob uas cheem tsum. Mus saib Ntu 6.b nyob rau hauv cov ntaub ntawv no qhia txog Tsab Cai Pab Sab Nyiaj Txiag xwv thiaj kawm tau tias peb xam cov nqe “AGB” no licas.

Charity Care (Kev Pab Nyiaj Dawb): Yog hais txog qhov uas NMH muab kev pab kho mob tiamsis yuav tsis tau nyiaj txaus los mus them cov nqe ntawd kom tag nrho. Kev pab “Charity Care” tsuas yog muab rau cov uas tsim nyog tau vim lawv cheem tsum thiab yog siv los mus them cov nqe kho mob kub ceev lossis lwm yam kev kho mob uas cheem tsum raws li NMH Tsab Cai Pab Sab Nyiaj Txiag.

ECA (Extraordinary Collection Actions/Kev Sau Nyiaj Tom Qab Tau Ntev Loo): Yog ib tug neeg twg tsis them cov nqe kho mob tau ntev loo ces lub tsev kho mob loj muaj cai yuav ua tau li no raws li txoj cai IRS Rule 501(r): Muab lwm tus tej khoom lossis vajtse ntaus ua nqe them nuj nqe, xa xov phem tias tsis tau them nuj nqe thiab tau txeeb yus tej khoom ntiag tug los lawm mus rau cov koom haum saib xyuas kev luab nyiaj luab txiag, txeeb kiag tus “account” (akhauj) txhab nyiaj lossis lwm yam khoom ntiag tug, tsa rooj pejxeem sib foob, pib ua txheej txheem mus ntes neeg, ua ntaub ntawv tso cai ntes neeg coj lawv los hais plaub rau rooj plaub pejxeem sib foob, lossis txiav nyiaj ntawm cov nyiaj hlis coj los mus them cov nqe. Cov kev sau nyiaj uas tsis yog ECA yog ua ntaub ntawv qhia tseg tias muaj cai tau nyiaj los ntawm rooj plaub nyiaj poob tag thiab lub tsev kho mob loj ua ntaub ntawv cog lus txiav nyiaj yog koj ho tau nyiaj nplua los ua luag them rau koj vim ua rau koj raug xwm txheej phem.

Tus Qhua Uas Tsim Nyog Txais Tau: Tus qhua uas tsim nyog txais tau yog tus uas muaj raws nkaus li qhia tseg rau hauv cov ntaub ntawv tsab cai no, txawm tias (1) tsis muaj isalas; (2) txais tau lawm kev pab duav nqe kho mob los ntawm ib qho khoos kas rau ib tsoom lajmej pejxeem (xws li Medicare, Medicaid, lossis ib qho kev khooskas uas lub tseemfwv loj pab nyiaj rau); lossis (3) twb muaj ib qho isalas duav nqe kho mob.

Tsev Neeg: Raws li lub Tseemfwv lub Census Bureau qhia tseg lawd, ib tse neeg yog ob tug neeg lossis coob tshaj ntawd nyob ua ke thiab sib txheeb raws roj ntsha, kev txij nkawm, kev coj menyuam los tu (menyuam yug tom tav) lossis yog ib tug neeg uas yog neeg koj tu ntawm koj cov natub ntawv se.

Tej Nyiaj Uas Tsev Neeg Khwv Los: Qhov uas tsev neeg khwv nyiaj ntau npaum licas los yog suav raws li cov cai los ntawm Census Bureau, uas suav tej yam li nram qab no xam seb puas nyob hauv qab tseemfwv loj tus theem pejxeem txomnyem: Cov nyiaj khwv los ntawm ib txoj haujlwm, nyiaj poob haujlwm, nyiaj raug mob tom haujlwm, nyiaj “Social Security”, “Supplemental Security Income”, nyiaj pab cov pejxeem txomnyem, nyiaj them rau cov qub tub rog, Nyiaj pab rau cov uas tseg tom qab muaj ib siab ob qeg, nyiaj pab cov uas ua tsis taus lawm,

nyiaj so haujlwm, nyiaj paj, “dividends” (nyiaj uas ib lub tuam txhab them rau cov tswv cuab txhawb lub tuam txhab ntawd), nyiaj them xauj tsev nyob, “royalties” (nyiaj luag them rau yus vim muag lossis siv koj tej khoom ntiag tug), thiab “estates” thiab “trusts”, kev pab nyiaj kawm ntawv, nyiaj them rau tus txij nkawm, nyiaj them tu menyuam loj hlob, kev pab nyiaj sab nraum lub tsev los, thiab lwm yam ntxiv;

1. Tsis suav kev pab uas tsis yog nyiaj ntsuab nrog (xws li kev pab yuav khoom noj such as “food stamps” thiab kev pab them tsev luam);
2. Suav ua ntej tseem tsis tau txiav se tawm;
3. Tsis suav qho uas nce peev lossis poob peev; thiab
4. Yog tus neeg nrog ib tse neeg nyob ces yuav suav cov nyiaj uas lawv khwv los tas tus (tsis suav cov uas tsis txheeb yus tiag, xws li cov npawg lossis phoojywg nrog yus nyob sib pab them tsev)

Federal Poverty Guidelines (FPG) (Tseemfwv Cov Cai Nyob Ua Neej Txomyem): Cov FPG qhia tseg tias qhov uas yus nyob ntawm theem txom nyem twg mas nyob ntawm se bib xyos twg koj/nej kheev nyiaj ntau npaum lcas los. Lub United States Department of Health and Human Services yog lub koomhaum uas muab cov theem no xam los thiab txhua xyoo lawv xyuas thiab kho dua tshiab muab teev cia rau hauv phau Federal Register.

Gross Charges (Cov nqe ua ntej muab luv): Tag nrho NMH cov nqe kiag kho mob ua ntej tseem tsis tau muab luv lcas.

“Liquid Assets”: yog tej cuab txhiaj cuab tam uas yog nyiaj ntsuab, “marketable securities” (xws li (IRA, Stock, tus “account” (askhauj) 401K), lossis lwm yam uas yuav pauv ua nyiaj ntsuab tau yoojyim.

Kev Kho Mob Uas Cheem Tsum Xwb Xwb li: Yuav siv txoj cai nram qab no los pab txiav txim seb tej yam kev kho mob twg thiaj yog tej uas cheem tsum tiag tiag li:

1. Kev kho mob kub ceev nyob hauv lub chav mob kub ceev yog kev kho uas cheem tsum xwb xwb li;
2. Kev kho mob rau ib yam kev mob nkeeg uas yuav cuam tshuam phem loj heev rau ib tug neeg kev kaj huv yog tias tsis muab kho sai sai thiaj yog kev kho mob uas cheem tsum xwb xwb li;
3. Tej kev kho mob uas muab rau thaum kev mob nkeeg yuav txov tau yus txoj sia tiam sis tsis nyob hauv lub chav mob kub ceev thiaj yog kev kho mob uas cheem tsum xwb xwb li; thiab
4. Tej kev tu, kev kho mob, lossis kev pab uas NMH cov kws kho mob ib tug muab xwv thiaj tiv thaiv, soj ntsuam, tshawb nrhiav kom tau tias tus mob yog lcas tiag, thiab kho mob rau ib yam kev mob nkeeg twg uas NMH tus kws kho mob ho pom tias yog yam uas cheem tsum raws li lawv cov kws kho mob ib txwm kheev ua.

Yuav Tsum Qhia Kom Paub Txog Raws li Muaj Cuab Kav Ua: Suav nrog rau qhov uas NMH yuav los qhia yus kom paub txog tias muaj kev pab sab nyiaj txiag thaum nkag kiag rau

hauv tsev kho mob loj los pw. Kuj yuav sau ntawv tuaj thiab nrog tus qhua sib tham txog nws daim ntawv tshuav nuj nqe. Yuav sau ntawv tuaj qhia tias tau tsub nuj nqe lidas ib qho rau ib qho zuj zus, thiab yuav hu xovtooj tuaj rau yus ua ntej yuav xa daim ntawv tshuav nqe mus rau qhov kev sau nyiaj los.

Tsis Muaj Isalas: Tus qhua tsis muaj isalas kiag li thiab tsis muaj lwm kev pab them nuj nqe ntxiv qhov twg los.

Muaj Isalas Tsis Txaus: Tus qhua nws muaj ib yam kev isalas lossis lwm yam kev pab qhov twg los tiamsis tseem muaj nuj nqe uas yuav tsum them nws tus kheej kiag uas ntau tshaj qhov uas nws them tau.

TUS TXHEEJ TXHEEM

1. NMH Uninsured Discount (Kev Luv Nqe Rau Cov Tsis Muaj Isalas)

- a. NMH yeej tuaj yeem luv nqe rau cov pejeem nyob hauv lub xeev Minnesota uas tsis muaj isalas thiab yuav tsum txais kev pab kho mob kub ceev thiab kev kho mob uas cheem tsum xwb xwb li uas tsis tsim nyog tau kev pab los ntawm NMH qhov khooskas “Charity Care”. Qhov uas ua li no yog ua raws nkaus li cov lus sib cog tseg nrog tus Minnesota Attorney General (Tus Kws Lijchoj Loj Tshaj Plaws Hauv Xeev Minnesota). Cov qhua uas tsim nyog tau Kev Pab Luv Nqe Rau Cov Tsis Muaj Isalas mas yuav luv nqe rau level kom ntau npaum li luv nqe rau lub tuam txhab isalas uas NMH “nyiam tshaj” raws li Tsab Cai NMH Hospital Agreement (Lub Tsev Kho Mob Loj Daim Ntawv Sib Cog Lus) nrog lub Minnesota Office of the Attorney General (Tus Kws Lijchoj Loj Tshaj Plaws Hauv Xeev Minnesota Lub Chav Fai). Qhov Kev Pab Luv Nqe Rau Cov Tsis Muaj Isalas yuav tsis duav cov nqe rau Ambulance/Medical Transportation Services (Kev Pab Thauj Neeg Mob), los sis North Memorial Health Reference Laboratory (chaw kuaj ntshav, kuaj zis, kuaj nqaij).
- b. NMH tsuas muab Kev Pab Luv Nqe Rau Cov Tsis Muaj Isalas no yog tias Tus Qhua Tsev Neeg Cov Nyiaj Khwv Los yog \$125,000 lossis tsawg zog. Cov cuab txhiaj cuab tam tsis cuam tshuam rau.
- c. Yog tias tsis muaj kev xooob xais tias tus Qhua tau qhia nws chaw nyob yuam kev, ces yuav siv tus neeg mob chaw nyob los ua povthawj tias nws yog ib tug pejeem nyob hauv lub xeev Minnesota. Yog tias ho muaj kev xooob xais tias chaw nyob tsis yog lawd, NMH muaj cai raws li txoj cai lijchoj los mus tshawb xyuas seb chaw nyob yog lidas tiag.
- d. Yuav xam seb Kev Pab Luv Nqe Rau Cov Tsis Muaj Isalas yuav ntau npaum lidas txhua xyoo dua tshiab. NMH yuav xam tus nqe no rau cov chaw/kev pab nram qab no ib lub rau ib lub, nyias muaj nyias tus nqe:

- (1) North Memorial Health Hospital
- (2) Maple Grove Hospital
- (3) North Memorial Professional Services

2. Tej kev pab uas Tsab Cai Pab Sab Nyiaj Txiag yuav duav thiab tsis duav

a. Tej Kev Pab Uas Tsab Cai Pab Sab Nyiaj Txiag Duav:

- i. Kev pab kho mob kub ceev uas muab nyob hauv NMH lub chav kho mob kub ceev;
- ii. Kev kho mob rau ib yam kev mob nkeeg uas yuav cuam tshuam phem loj heev rau yus kev kaj huv yog tias tsis muab kho sai sai;
- iii. Tej kev kho mob uas yuav tsum tau muab xwv thiaj kho tau ib yam kev mob nkeeg uas txov tau txoj sia uas tsis yog ua hauv lub chav mob kub ceev;
- iv. Tej kev tu, kev kho mob, lossis kev pab uas NMH cov kws kho mob ib tug muab xwv thiaj tiv thaiv, soj ntsuam, tshawb nrhiav kom tau tias tus mob yog licias tiag, thiab kho mob rau ib yam kev mob nkeeg twg uas NMH tus kws kho mob ho pom tias yog yam uas cheem tsum raws li lawv cov kws kho mob ib txwm kheev ua;
- v. Tej kev kho mob uas cheem tsum kuj suav nrog rau tej kev kho mob uas muab rau hauv NMH cov tsev kho mob loj ib lub thaum pw tsev kho mob loj los tsis pw;
- vi. Tej kev kho mob uas cheem tsum, yam uas xyuas ib tug rau ib tug, raws li NMH pom zoo.

b. Yuav pab nyiaj rau tej kev kho mob nram qab no:

- i. Cov tsev kho mob, kws kho mob, lossis tej kev pab uas tsis yog NMH li;
- ii. Tej kev kho mob uas NMH cov kws kho mob ib tug pom tias tsis yog yam kub ceev lossis yam uas cheem tsum xwb xwb;
- iii. “Third Party Liability”, thiab/lossis kev pab “Workers Compensation”;
- iv. Kev pab kho qhov muag, cov pob ntseg coj hnov tseeb zog, cov pob ntseg coj hnov tseeb zog, cov twj txheem twj tu mob, thiab cov khoom siv tu mob uas yuav tim tajlaj;
- v. Kev pab lossis kev phais kom zoo nkauj zog raws li lub siab nyiam;
- vi. Kev pab rau cov uas xeeb tsis taus menyuam;
- vii. Kev pab ntawm lub tsev muag tshuaj suav nrog rau cov tshuaj lossis twj uas yuav tim tajlaj yus tus kheej;
- viii. Kev thauj neeg thaum tsis mob kub ceev;

- ix. Kev kuaj ntshav kuaj zis uas tsis yog ua thaum mob kub ceev; thiab
- x. Cov kev pab uas yog sim seb pab tau licas lossis cov uas yog ua kom zoo nkauj zog li lub siab nyiam.

3. Cov kws kho mob

KeFinancial assistance is applied to eligible services delivered by medical care providers included in this Financial Assistance Policy, as noted in the attached ADDENDUM A: North Memorial Health System Providers Subject to and Not Subject to the Financial Assistance Policy.

4. Muaj Cov Khooskas Twg

- a. NMH Uninsured Discount (Kev Luv Nqe Rau Tus Uas Tsis Muaj Isalas)
- b. NMH Financial Assistance Programs (Cov Khooskas Pab Sab Nyiaj Txiag):
 - i. NMH Charity Care (Kev Pab Rau Cov Tsis Muaj)
 - ii. NMH Charity Care – Catastrophic Charity Care Cap (Kev Pab Cov Uas Tsis Muaj Tsis Tas Them Tshaj Qhov Uas Tsim Nyog Raws li Pob Nyiaj Rau Thaum Muaj Xwmtxheej Loj)

NMH Charity Care – Senior Partners Care (Kev Pab Tu Mob Rau Cov Laus)

5. Puas Tsim Nyog Koom Qhov Khooskas Pab Sab Nyiaj Txiag:

- a. Xyuas seb puas tsim nyog koom Qhov Khooskas Pab Sab Nyiaj Txiag: Peb tuaj yeem pab nyiaj rau cov neeg uas tsis muaj isalas, muaj isalas tsis txaus, thiab tsis tsim nyog txais kev pab los ntawm cov khooskas tseemfwv, lossis txawm ua licas yeej yuav them tsis tau kev kho mob uas cheem tsum xwb xwb. Yuav txiav txim seb tus twg thiaj tsim nyog txais raws li qhov uas lawv cheem tsum raws li tsab cai no thiab North Memorial Health lub ntsiab thiab cov qauv cai taug. Tag nrho cov neeg mob yuav tsum cev ib Daim Ntawv Thov Kev Pab Sab Nyiaj Txiag thiaj xyuas tau seb puas tsim nyog txais Charity Care.
 - i. NMH Charity Care:
 - a) NMH's cov qhua uas tsis muaj isalas lossis muaj tsis txaus uas Tsev Neeg Cov Nyiaj Khwv Los yog 300% rov hauv ntawm Federal Poverty Level (FPL) (Tseemfwv Theem Neeg Txom Nyem) yuav muaj cib fim thov kom tau kev pab nyiaj raws li tsab cai no thaum cev ib daim ntawv thov.
 - b) Yuav tsim nyog tau kev pab Charity Care, tus qhua cov nyiaj khwv los thiab cov cuab txhiaj cuab tam yuav tsum muaj li nram qab no:
 - (1) Theem Khwv Nyiaj Los: Tag Nrho Tsev Neeg Li Nyiaj Khwv yuav tsum nyob rau ntawm 300% rov hauv ntawm Tseemfwv Loj Theem Neeg Txom Nyem (FPL). Cov qhua uas tsim nyog txais kev pab duav nqe kho mob los ntawm lub xeev lossis lub tseemfwv loj los kuj tsim nyog tau kev NMH Kev Pab Charity Care mus txog hnuv kiag uas tsim nyog txais kev pab duav nqe ntawd.
 - (2) Theem Cuab Txhiaj Cuab Tam:
 - 1. Cov qhua uas Tag Nrho Tsev Neeg Li Nyiaj Khwv nyob rau ntawm 200% rov hauv ntawm Tseemfwv Loj Theem Txom Nyem uas muaj cov cuab txhiaj cuab tam muaj nqe tsawg dua \$20,000 los kuj yuav tsim nyog tau kev pab tu mob dawb

raws li tsab cai no hais tseg.

2. Cov qhua uas Tag Nrho Tsev Neeg Li Nyiaj Khwv uas nyob ntawm 200% ntawm Tseemfwv Loj Theem Neeg Txom Nyem rov hauv uas muaj cuab txhiaj cuab tam uas pauv tau ua nyiaj uas muaj nqe ntau tshaj \$20,000 yuav tsis tsim nyog txais kev pab tu mob dawb raws li tsab cai no.
3. Cov qhua uas Tag Nrho Tsev Neeg Li Nyiaj Khwv nyob ntawm 200% rov hauv ntawm Tseemfwv Loj Theem Neeg Txom Nyem uas muaj cuab txhiaj cuab tam uas pauv tau ua nyiaj ntsuab uas muaj nqe tshaj \$20,000 yuav tsim nyog txais kev pab tu mob dawb yog tias lawv them nyiaj rau NMH thiaj txo tau lawv cov cuab txhiaj cuab tam uas pauv tau ua nyiaj ntsuab kom muaj \$20,000 xwb. Cov nyiaj uas tus qhua yuav them yuav tsis ntau tshaj Cov Nqe Uas Kheev Tsub Rau Luag Them

4. Cov qhua uas Tag Nrho Tsev Neeg Li Nyiaj Khwv uas nyob ntawm 275% ntawm Tseemfwv Loj Theem Neeg Txom Nyem thiab muaj cuab txhiaj cuab tam uas pauv tau ua nyiaj ntsuab uas muaj nqe tshaj \$20,000 yuav tsim nyog tau kev pab luv nqe raws li Cov Nqe Uas Kheev Tsub Rau Luag tom qab xam FAP tawm.
 - (3) Cov qhua uas muaj isalas uas txais kev pab rau kev mob kub ceev thiab kev pab kho mob uas cheem tsum xwb xwb los ntawm NMH yuav tsum xa daim ntawv them nqe mus rau lub tuam txhab isalas seb yuav them npaum lcas ua ntej yuav txiaj txim tias tus qhua tsim nyog txais kev pab charity care ntau npaum lcas raws li tsab cai no.
 - c) FAP-eligible uninsured or underinsured customer will not be personally responsible for more than the AGB calculated.
- ii. North Memorial Health – Catastrophic Care Cap (Kev Pab Cov Uas Tsis Muaj Tsis Tas Them Tshaj Qhov Uas Tsim Nyog Raws li Pob Nyiaj Rau Thaum Muaj Xwmtxheej Loj)
- a) Cov qhua uas tsim nyog txais kev pab Catastrophic Charity Care tsis tas yuav lav ris ntau tshaj 25% ntawm tag nrho cov nyiaj uas ponthawj tau tias khwv los lawm, lossis Cov Nqe Uas Kheev Tsub Rau Luag rau tib zaug uas mus kho mob ntawd xwb, qhov twg thiaj tsawg tshaj.
 - b) Tej zaum tus qhua uas tsim nyog txais NMH kev pab Charity Care yuav txais tau kev pab kev pab Cahrity Care tsav ntxiv rau tej xwmtxheej loj heev yog lawv muaj li nram qab no:
 - (1) Tus qhua yuav tsum sib koom tes pab thov kom tau lwm yam kev pab them nqe uas lawv tsim nyog txais ntawm lwm qhov los;
 - (2) Cov qhua uas muaj isalas yuav tsum cia NMH xa daim ntawv them nqe mus rau lawv lub tuam txhab isalas thiab teb rau cov txhua yam uas isalas cheem tsum hauv lub sijhawm ncua lawd;
 - (3) Tus qhua yuav tsum ua raws nkaus li cov cai uas tswj txog Theem Cuab Txhiaj Cuab Tam uas cuam tshuam txog Charity Care; thiab
 - (4) Qhov uas yus tsim nyog txais kev pab tsuas yog kav rau tib zaug uas mus kho mob ntawd xwb, uas suav nrog rau tej kev kho mob uas txais tom qab ntawd los mus kho tib qhov teeb meem uas xub tshwm zaum ntawd, rau tej yam kev pab uas tsab cai no duav;
- iii. North Memorial Health – Medicare Partners (Kev Pab Tu Mob Rau Cov Laus)
- a) NMH Medicare Partners yog ib qho khooskas uas NMH thiab Seven County Senior Federation sib koom tes khiav thiab nws tsis yog isalas. NMH tuaj yeem tsis tsub nqe rau cov tsev kho mob loj thiab cov tsev kuaj mob cov nqe uas tus qhua them nrog rau isalas uas yuav tsum them ua ntej isalas yuav pib duav rau cov tswvcuab koom qhov khooskas no. Cov tswv cuab uas koom qhov khooskas no to taub tias lawv cov khoom uas Medicare tsis duav mas lawv yuav tsum tau them lawv xwb, xws li cov tshuaj uas nqa mus noj pem tsev. NMH yuav muab kev pab Charity Care luv nqe rau tej yam uas qhov kev sib koom tes no duav:

- (1) Qhov khooskas Medicare Partners yog ua rau cov lajmej pejxeem nyob hauv Minnesota uas muaj Medicare Part A thiab PartB;
- (2) Cov ntaub ntawv thov nkag khooskas no yuav raug muab xa rau Senior Community Services es lawv mam li xyuas. Yuav tau ib daim ntawv thov lossis xov xwm ntxiv ces hu rau (320) 679-4700, lossis mus tsham www.7countyseniors.org. Seven County Senior Federation yuav sau ib tug nqe them lawv xyuas cov ntawv thov no;
- (3) Qhov uas NMH cov qhua ib tug tsim nyog los tsis tsim nyog txais kev pab Medicare Partners no mas yog Seven County Senior Federation thiaj li txiav txim xwb. NMH tsis cuam tsuam nrog rau qhov kev txiav txim no kiag li.

b. Txiav Txim Seb Puas Cheem Tsum Kev Pab Nyiaj Tiag

- i. Qhov uas peb saib leejtwg ua ib tug uas cheem tsum kev pab nyiaj tiag mas yog txiav txim raws nkaus li tus txheej txheem uas xyuas saib ib tug twg muaj lcas uas suav nrog rau:
 - a) Cev ib daim ntawv thov kev pab rau NMH, uas tus qhua lossis tus uas lav tus qhua cov nuj nqe yuav tsum ua raws li tus txheej txheem, xws li cev cov xov xwm qhia txog tus kheej kiag, qhia tias kwv nyiaj lcas los, thiab lwm yamn uas yuav cuam tshuam tau rau qhov kev txiav txim no;
 - b) NMH yuav ua zoo xyuas seb puas muaj lwm txojkev pab them thiab duav nuj nqe los ntawm cov khooskas los ntawm tseemfwv rau ib tsoom pejxeem lossis los ntawm ib lub tuam txhab twg, thiab yuav pab cov qhua thov kev pab los ntawm cov khooskas no; thiab
 - c) Xam pom txog txhua lwm yam kev pab uas muaj rau tus qhua uas tau teev cia hauv Daim Ntawv Taking into account all other financial resources available to the customer listed in the Financial Assistance Application.
- c. Suav Tias Tsim Nyog Txais Kev Pab Txawm Tsis Tau Cev Daim Ntawv Thov: Yuav muaj tej zaum uas ntxim li tus neeg mob tsim nyog txais kev pab Charity Care, tiamsis tsis tau cev Daim Ntawv Thov Kev Pab Sab Nyiaj Txiag, thiaj tsis muaj xov xwm txaus los mus txiav txim seb puas tsim nyog txais tiag. Yog tsis muaj povthawj txog seb tus qhua puas tsim nyog los tsis tsim nyog txais kev pab nyiaj, tej zaum NMH yuav txiav txim lawv tias tus qhua ntawd tseem tsim nyog txais kev pab.
 - i. Tej yam uas yuav cuam tshuam tau txog qhov uas txiav txim seb puas tsim nyog txais kev pab Charity Care muaj xws li: Tus qhua tsis muaj tsev nyob thaum lub sijhawm uas tu nws lossis nyob hauv cov tsev rau neeg khwv nyiaj tsawg los/tsev luam thiab qhia chaw nyob yog, thiab ntxiv.
 - ii. NMH yuav siv xov xwm los ntawm lwm qhov los mus txiav tsim seb tus qhua puas tsim nyog txais kev pab Charity Care luv nqe tag nrho lossis ib feem.
 - iii. NMH yuav siv qhov kev txiav txim uas hais tas los no los mus tso tseg tsis nrhiav kev los sau nyiaj los mus them tus qhua tus “account” (askhauj) zoo li ib txwm kheev sau. Yog NMH txiav txim tias yuav tsos tseg tsis nrhiav kev los muss au nyiaj ces NMH yuav muab cov nqe no tso rau nws tej kev pab Charity Care.

- iv. Yog ho txiav txim tau lawm tias tus qhua tsim nyog txais kev pab los ntawm lub xeev lossis lub tseem fwv loj, nov tsis yog txhais tias tus qhua ntawd yuav tsim nyog txais kev pab los ntawm NMH cov khooskas pab nyiaj.
- d. Retro Chairty Cair Eligibility: Kev txiav txiv seb koj puas tau kev pab, peb kuj tshawb fawb txos nyiaj tsoom fwv tau pab koj. Yog hais tias koj li isilas (insurance) tsis npog them koj cov nug nqi kho mob.

6. Tso Npe Thov Kev Pab Nyiaj Li Cas

- a. Ncua sijhawm ntev li no Tso Npe Thov Kev Pab Sab Nyiaj Txiag: Txij hnuv sau thawj tsab ntawv piav nqe kho mob uas xa tuaj, yuav ncua 365 hnuv rau tus qhua tso npe thov kev pab nyiaj.
- b. Daim Ntawv Thov Kev Pab Sab Nyiaj Txiag
 - i. Yog xav tau ib daim ntawv thov kev pab nyiaj, mus rau ib qhov chaw hauv qab no lub twg los tau:
 - a) North Memorial Health Hospital Registration Department (Hoob Kas Cuv Npe);
 - b) Maple Grove Hospital Registration Department (Hoob Kas Cuv Npe);
 - c) North Memorial Health – Financial Assistance (Hoob Kas Thov Kev Pab Sab Nyiaj), 3500 France Ave North, Robbinsdale, MN 55422;
 - d) North Memorial Health Ambulance, 4501 68th Avenue North, Brooklyn Center, MN 55429;
 - e) Mus rau NMH lub vej xaij (website) theej tawm ib daim ntawv thov kev pab nyiaj <https://northmemorial.com>.
 - c. Daim Ntawv Thov Kev Pab Sab Nyiaj Txiag muaj lus qhia thiab yuav tsum teb txhua lo uas qhov khoos kas pab nyiaj cheem tsum, muaj tus xov tooj thiab chaw nyob rau txhua lub hoob kas NMH khiav uas pab tau yus ntxiv thiab muaj tus xov tooj thiab chaw nyob rau txhua lub hoob kas NMH khiav uas pab tau yus tso npe thov kev pab nyiaj
 - d. Cov qhua yuav tsum ua tiav thiab xa NMH Daim Ntawv Thov Kev Pab Nyiaj tuaj, thiab li soj ntsuam seb puas tsim nyog txais tau kev pab nyiaj.
 - e. Yuav tsum xa daim ntawv thov kev pab nyiaj uas tau ua tiav thiab tej ntaub ntawv tseem ceeb ua pov thawj nrog tuaj rau NMH seb puas tsim nyog txais kev pab nyiaj; xa tuaj rau:
 - i. North Memorial Health Hospital – Financial Assistance, 3300 Oakdale Avenue North, Robbinsdale, MN 55422
 - ii. Delivered in person at the following locations:
 - a. North Memorial Health Hospital Registration Department;
 - b. Maple Grove Hospital Registration Department;
 - c. North Memorial Health – Financial Assistance, 3500 France Ave North, Robbinsdale, MN 55422;
 - d. North Memorial Health Ambulance, 4501 68th Avenue North, Brooklyn Center, MN 55429.
 - e. Fax (763) 581-4491
 - f. Email: FAA@NorthMemorial.com
 - f. Yuav soj ntsuam seb ib tug puas tsim nyog txais tau kev pab nyiaj sai li sai tau. NMH mam sau ib tsab ntawv tuaj qhia tus qhua uas thov kev pab nyiaj seb puas tsim nyog txais tau ua ntej 30 hnuv tom qab qhov khoos kas tau txais nws daim ntawv uas tau ua tiav.

- g. Cov Ntawv Thov Kev Pab Sab Nyiaj Txiag Uas Ua Tsis Tiav: NMH tsuas xyuas cov ntawv thov kev pab nyiaj uas tau ua tiav xwb, ces mam li soj ntsuam seb ib tug qhua twg puas tsim nyog txais tau raws li NMH tsab cai FAP hais. Yuav tsis xyuas cov ntawv thov kev pab nyiaj uas ua tsis tiav. Mam li xa ib tsab ntawv lossis hu xov tooj tuaj ceeb toom cov qhua uas ua daim ntawv tsis tiav, thiab ncuaj sijhawm 30 hnuv rau lawv teb tej lo uas tsis tau teb lossis xa cov ntawv tseem ceeb siv ua pov thawj tuaj (suav 30 hnuv tom qab xa tsab ntawv tuaj lossis tom qab hnuv sib tham xov tooj).
- h. NMH muaj cai tsis txais ib daim ntawv thov kev pab nyiaj yog tias:
 - i. Daim ntawv thov kev pab nyiaj ua tsis tiav thiab tus qhua tsis xa tej yam cheem tsum tuaj ua ntej 30 hnuv tom qab tau ceeb toom nws;
 - ii. Tus thov kev pab nyiaj txhob txwm teb yuam kev;
 - iii. Tus qhua tsis tsim nyog txais tau kev pab nyiaj los ntawm cov Khoos Kas Pab Sab Nyiaj Txiag raws li tsab cai no hais txog;
 - iv. Tus qhua txiav txim tias yuav tsis nrhiav lwm txoj kev duav nqe; lossis
 - v. Tus qhua txiav txim tsis qhia isalas (insurance) paub txog ib kev kho mob twg lossis ib hnuv uas tau tuaj kho mob.
- i. Yog tias ib tug qhua tsis tsim nyog txais tau kev pab nyiaj, mam li sau tias yog vim li cas hauv tsab ntawv FAP xa tuaj rau cov tsis tsim nyog txais tau. Ib tug qhua uas xav tias tau txiav txim tsis yog lawm thov tau khoos kas rov soj ntsuam. FAP daim ntawv xa tuaj rau cov tsis tsim nyog txais tau muaj lus qhia tias yog xav thov khoos kas rov soj ntsuam ces yus yuav tsum tau ua li cas.
- j. Rho Ib Daim Ntawv Thov Kev Pab Nyiaj/Hloov Qhov Uas Ib Tug Tsim Nyog Txais Kev Pab Nyiaj: NMH muaj cai thiab tej thaud yuav rho, “cancel” lossis hloov qhov uas ib tug txais kev pab nyiaj yog tias:
 - i. Muaj lus dag lus cuav, txhob txwm sau kom lwm tus nkag siab yuam kev, nyiaj, hloov tus qhua li nyiaj txiag lossis lwm yam uas tsis raws FAP tsab cai;
 - ii. Tau txiav txim tias ib tug qhua tsim nyog txais kev pab nyiaj los ntawm lwm lub khoos kas uas yog ua rau ib tsoom peixeem lossis yog ib lub tuam txhab lag luam ua, uas pab nyiaj rau kev kho mob tiamsis tus qhua tsis koom tes tso npe thov nyiaj ntawm lub khoos kas ntawd.
- k. Qhov tsawg kawg nkaus, yuav tsum rov xyuas txhua 6 hli seb puas tsim nyog ib tug txais kev pab nyiaj ntxiv yog tias tus neeg rov tso npe thov NMH rau kev pab nyiaj.

7. Khoos Kas Pab Nyiaj Kev Luv Nqe

- a. North Memorial Health cov qhua uas tsim nyog txais tau NMH Charity Care yuav txais kev luv nqe li nram no:

Family Income as % of Federal Poverty Guidelines	Charity Care Discount Provided
< = 200%	Luv nqe 100% ntawm tus nqe tsub rau luag them
201% to 300%	Tus nqe tsub rau luag them yuav tsum tsis txhob siab dua qhov AGB tau xam tseg

- b. Luv Nqe Raws Cov Nqe “Amount Generally Billed” (AGB) Licas

- i. Rau cov qhua uas tsim nyog txais tau AGB Kev Luv Nqe rau nqe kho mob rau xwm txheej kub ceev lossis thaum cheem tsum, tus nqe yuav tsis siab tshaj li AGB tau xam tseg lawm.
- ii. Charity Care eligible customer will not be charged more than the AGB Discount for emergency or other medically necessary care. The AGB Discount is based upon a look-back method with the following calculationCov qhua uas tsim nyog txais tau Charity Care yuav tsis raug them nqe siab tshaj li AGB Kev Luv Nqe rau nqe kev kho mob rau xwm txheej kub ceev lossis thaum cheem tsum. Thaum muab AGB Kev Luv Nqe los xam, peb rov xyuas tias tau tsub nqe li cas yav tas los:
 - a) Review of actual past claims paid by Medicare fee-for-service and all private insurers that pay claims to the hospital facilities during a prior 12-month period and determination of the average percent of allowed payments to gross charges for claims paid;
 - b) Cov nqe tso cai suav yog tej nqe uas tsub rau ib tug them, ntxiv rau tej “co-pay”, “co-insurance” (muaj ob hom isalas lossis ntau tshaj ntawd koom tes them nqe) thiab deductible (kev txo nqe kom tsawg), txawm tias tau them lawm los tsis tau.
 - c) NMH xam AGB txawv nyob ntawm tias yog yam kev kho mob twg:
 - (1) North Memorial Health Hospital (caij tsheb “ambulance”, hospice (kev pab rau cov neeg muaj mob loj uas kws kho mob pab tsis tau lawm) thiab kev pab los ntawm chav tso ntshav)
 - (2) Maple Grove Hospital
 - (3) North Memorial Health Professional Services
 - d) Qhov tsawg kawg nkaus ces yuav suav AGB txhua xyoo. Thaum suav AGB feem pua tas, yuav tos 12 lub hli mam zoo siv AGB kev luv nqe tshiab ua ntej 120 hnub dhau tom qab lub hli thib 12 ntawd.
- c. North Memorial Health – Catastrophic Care Cap
 - i. Yuav kom txiav txim tau seb NMH tus qhua puas tsim nyog txais tau Catastrophic Care Cap, yuav tshawb tias nws khwv tau nyiaj ntau npaum li cas los thaum xyuas nws daim ntawv thov kev pab nyiaj. Tom qab tshawb tas, yuav zaug 25% rau xwv txiav txim tau tias tus Catastrophic Care Cap yog li cas, lossis tsis tas them tshaj qhov uas tsim nyog raws li pob nyiaj rau thaum muaj xwm txheej loj duav rau kev kho mob rau ib lub sijhawm twg;
 - ii. Yog tso npe thov kev pab nyiaj rau ib lub sijhawm twg, ces yuav luv nqe raws li suav los ntawm AGB;
 - iii. Tus qhua yuav them tus nqe tsawg tshaj ntawm ob tus nqe no tom qab suav tas: tus Catastrophic Care Cap thiab tus AGB.

8. Billing and Collections Policy

- a. NMH tsis kheev tej koom haum ua haujlwm rau lawv hu ua “debt collection agencies”, (cov tuam txhab lag luam sau nyiaj los mus them yus cov nqe) cov neeg ua haujlwm rau tej koom haum ntawd, cov kws lij choj sau nyiaj, thiab cov neeg ua haujlwm rau NMH uas hu mus rau cov qhua uas tsis tau them nqe raws sijhawm hais

- tej lus nyaum lus tsiv, hais lus tsim txom, hais lus cuav lossis hais tej yam ua rau lwm tus xav tsis raws qhov tseeb.
- b. NMH yuav ua raws raim Minnesota Attorney General Offices thiab Internal Revenue Service txoj kev cai sau nug nqi.
 - c. Cov koom haum ua haujlwm rau NMH hu ua cov “collection agencies , tus kws lij choj sau nyiaj thiab kev hais plaub ntug, yuav tsum ua raws NMH kab ke teev tseg tias ua haujlwm li cas thiaj tsim nyog.
 - d. Cov NMH tsa saib xyuas haujlwm yuav kom cov neeg sab nraud uas ua haujlwm rau lawv thiab lawv cov neeg ua haujlwm coj raws kab ke teev tseg tias ua haujlwm li cas thiaj tsim nyog. Thaum ua lawv txoj haujlwm hais kom cov qhua them nqe uas tsis tau them raws sijhawm, lawv yuav tsum nco seb tus qhua puas tsim nyog txais tau kev pab nyiaj, xav txog qhov zoo tias ntshe tus qhua yeej sim tso npe rau tseem fwr pab nyiaj lossis tso npe txais kev luv nqe ntawm NMH uas pub dawb, thiab xav txog qhov zoo txog tus qhua tias ntshe nws yeej siv zog ua npaum li nws ua tau them nqe.
 - e. Nyob hauv NMH, Peb muab neeg ua haujlwm los pab nej ua ntaub ntawv txawg cov nug qi nej tua hauv NMH lub tsev kho mob. Tus neeg ua haujlwm noyuav ua raws raim txoj caisau tseg hauv NMH Financial Assistance Policy.
 - f. Ua ntej yuav pib sau nyiaj los mus them nqe, NMH yuav qhia rau cov qhua lossis cov uas lav nuj nqe rau cov qhua paub txog NMH tsab cai Khooskas Pab Sab Nyiaj Txiag.
 - g. NMH muaj cai koom tes nrog cov koom haum “collection agencies” uas ua haujlwm hais cov neeg uas tsis tau them nqe raws sijhawm. Yog tias ib tug tsis txais kev zam los ntawm NMH lossis tsis tau nrog NMH tham tias yuav them nqe kom tas li cas, ces tom qab 120 hnuv txij thaum tus neeg tau tawm tsev kho mob thiab txij thaum NMH tau xa ntawv qhia nqe rau tus neeg lees them nqe paub, NMH yuav koom tes nrog cov koom haum “collection agencies.” Cov koom haum “collection agencies” yuav muab rov qab rau NMH tej akhauj “account” ua tsis tau them raws sijhawm uas tej zaum tsim nyog txais taus kev pab nyiaj raws NMH FAP. Tej thaud NMH yeej tso tawm tej akhauj uas tsis tau them raws sijhawm ua ntej 120 hnuv dhau yog tias muaj li hauv qab no:
 - a. Tus qhua/tus lees them nqe qhov chaw nyob tsis thwj, es daim ntawv rov qab los cuag NMH;
 - b. Tus qhua/tus lees them nqe qhia ncaj tias lawv yuav tsis them cov nqe;
 - c. Tus qhua/tus lees them nqe tau nrog NMH tham tias yuav teem them nqe kom tas li cas, tiamsis ho tsis ua raws li, thiab tsis tsim nyog txais tau kev pab nyiaj.
 - h. NMH tsis ua thiab tsis tso cai rau cov koom haum “collection agencies” nrog lawv koom tes ua “Extraordinary Collection Actions (ECAs)” yog tias tsis tau ua npaum li peb ua tau xyuas seb tus qhua puas tsim nyog txais tau kev pab nyiaj los ntawm NMH. ECA yog li no, tiamsis tsis tas li no xwb: txiav nyiam ntawm yus daim tshev (check) mus them nqe, kev sib foob, thaum muag tsev yuav tsum muab ib feem them nqe tsis tau them, poob tsev, qhia rau lwm cov koom haum paub tias yus muaj nqe tsis tau them tas, thiab “Revenue Recapture” los ntawm lub xeev Minnesota Department of Revenue (tsuas yog rau North Memorial Health Ambulance xwb).
 - i. NMH yuav tsis kos npe tso cai rau ib lub “collection agency” lossis ib tug kws lij choj foob NMH cov qhua kom them nqe kho mob tas. NMH yuav tsis nrhiav plaug ntug rau tus qhua them. Ua ntej NMH yuav nrhiav plaws ntug rau tus qhua, NMH tus thawj cos yuav tau tso lus.
 - j. NMH yuas tsis xa koj cov nug qi mus rau Credit Reporting Agency (Chaw Tiv Qi).

- k. NMH yuav tsis kos npe tso cai rau ib lub “collection agency” lossis ib tug kws lij choj txiav nyiaj tawm ntawm tus qhua daim tsejv (check) lossis ntawm nws tus akhauj (account) tim lub tsejv cia nyiaj. will not give any outside collection agency or attorney any blanket authorization to pursue the garnishment of customers’ wages or bank accounts.
- l. NMH cov qhua/cov lees them npe yuav txais ib tsab ntawv ceeb toom 30 hnuv ua ntej lawv yuav ua ECA qhia txog txhua kev pab nyiaj uas ib tug txais tau. Yuav xa ib daim “FAP Plain Language document” nrog rau tsab ntawv ceeb toom.

9. Qhia Txog North Memorial Health Cov Khoos Kas Pab Nyiaj Li Cas

- a. Thaum qhia txog NMH cov khoos kas pab nyiaj, yuav muaj tus xov tooj lossis chaw nyob nrog, thiab NMH mam yog tus qhia tawm li yuav hais los no, tiamsis tsis yog tas li no xwb: muab luam tawm nrog rau daim ntawv qhia npe kho mob xa mus rau cov qhua, luam tawm thiab muab ntsia rau saum phab ntsa hauv chaw kho mob thaum muaj xwm kub ceev, tej chaw txais neeg, tej chaw txais neeg pw tsejv kho mob thiab chaw cuv npe, tej chaw lag luam hauv tsejv kho mob, tej chaw rau cov khoos kas pab nyiaj uas nyob hauv tsejv kho mob lossis nyob lwm qhov, thiab lwm cov chaw uas NMH xaiv cia. Cov lus qhia no yuav muaj hauv cov yam lus NMH cov qhua feem ntau hais.
- b. Tej yam qhia txog NMH Cov Khoos Kas Pab Nyiaj nrog rau cov “copies” txog NMH Daim Ntawv Thov Kev Pab Nyiaj muab rau leej twg los tau tsis sau npe. Yog xav tau ib daim lossis xav paub ntxiv:
 - i. Tej ntawv luam fai fab nyob ntawm NMH, North Memorial Health lub vej xaij (website) <https://northmemorial.com>
 - ii. Cov ntaub ntawv luam ua nplooj yuav mus nqa tau ntawm:
 - a) North Memorial Hospital – Financial Assistance, 3300 Oakdale Avenue North, Robbinsdale, MN 55422
 - b) Hu tuaj: (763) 581-0911, lossis (833) 494-2900
 - c) Thov tau ib daim thaum mus rau ib qhov chaw hauv qab no:
 - i. North Memorial Hospital Registration Department
 - ii. Maple Grove Hospital Registration Department
 - iii. North Memorial Hospital – Financial Assistance 3500 France Ave North, Robbinsdale, MN 55422
 - iv. North Memorial Health Ambulance, 4501 68th Avenue North, Brooklyn Center, MN 55429
 - d) Muab rau cov qhua thaum lawv yuav tau pw tsejv kho mob.

10. A. Tus Director of Revenue Cycle yuav soj ntsuam xyuas tag nrho cov tuam txhab sau nug qi thiab hais plaub ntug com raws raim txoj cai sau tseg.
- B. Tus Director of Renewal Cycle Services yuav saib xyuas com lawv cov neeg ua hauj lwm paub ua raws li txoj cai.
- C. Cov Board of Trustee yuav so ntsuam thiam xyuas thiab saib txoj cai uas zoo txua txua lub xyoo.
- D. Tus Director of Revenue Cycle Services ntxiv lus, rho lus lossis hloov tau tej yam hauv tsab cai no.

Cov Ntawv Uas Txua Ntxiv:

Addendum A: North Memorial Health System Providers Subject to and Not Subject to the Financial Assistance Policy (Cov Kws Kho Mob Ua Haujlwm Rau “North Memorial Health System” Uas Tsab Cai Pab Nyiaj Duav Thiab Tsis Duav)

Addendum B: North Memorial Health Financial Assistance Program Discounts (North Memorial Health Qhov Khooskas Pab Nyiaj Txiag Luv Nqe Licas)

Emergency Medical Treatment and Active Labor Act (EMPTALA) Policy

Financial Assistance Policy Plain Language Document

ADDENDUM A: Cov Kws Kho Mob Ua Haujlwm Rau “North Memorial Health System” Uas Tsab Cai Pab Nyiaj Duav Thiab Tsis Duav

Hauv qab no yog cov tsev kho mob loj, tsev kho mob me, cov ceg haujlwm, thiab cov koom haum kho mob uas “North Memorial” Tsab Cai Pab Nyiaj duav nqe kho mob thaum muaj xwm kub ceev thiab kev kho mob uas cheem tsum:

NORTH MEMORIAL HEALTH	Cov Nqe Kho Mob Uas Tsab Cai Duav
North Memorial Hospital – Robbinsdale, MN	Cov Nqe Kho Mob Thaum Muaj Xwm Kub Ceev thiab Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum Thaum Pw Tsev Kho Mob Cov Nqe Them Tus Kws Kho Mob thiab Lub Tsev Kho Mob
Maple Grove Hospital – Maple Grove, MN	Cov Nqe Kho Mob Thaum Muaj Xwm Kub Ceev thiab Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum Thaum Pw Tsev Kho Mob
North Memorial Health, Chav Rau Xwm Kub Ceev – Robbinsdale, MN	Cov Nqe Kho Mob Thaum Muaj Xwm Kub Ceev thiab Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
Maple Grove Hospital, Chav Rau Xwm Kub Ceev – Maple Grove, MN	Cov Nqe Kho Mob Thaum Muaj Xwm Kub Ceev thiab Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum

North Memorial Health Clinic – Blaine North, MN (sab qaum teb)	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic -Blaine South (Sab qab tem)	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Brooklyn Center, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Brooklyn Park, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Camden, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Eden Prairie, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Elk River, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Golden Valley, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Maple Grove, MN (Arbor Lakes)	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Minneapolis, MN (Downtown)	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum

North Memorial Health Clinic – Minneapolis, MN (North East)	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Minnetonka, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – New Hope, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – Plymouth, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic -Roseville, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Clinic – St. Anthony, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Urgency Center – Blaine, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Urgency Center – Minnetonka, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Urgent Care – Maple Grove, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Urgent Care – Roseville, MN	Cov Nqe Rau Kev Kho Mob Uas Cheem Tsum
North Memorial Health Air Care	Cov Nqe Ya Dav Hlau Thaum Muaj Xwm Kub Ceev (luv tsis tau nqe rau cov tsis muaj isalas)
North Memorial Health Ambulance	Cov Nqe Caij Tsheb “Ambulance” Thaum Muaj Xwm Kub Ceev (luv tsis tau nqe rau cov tsis muaj isalas)

Yog xav paub seb NMH Tsab Cai Pab Nyiaj puas duav ib tug kws kho mob twg, mus saib peb lub vevxaij: <https://northmemorial.com/find-a-doctor/doctor-search/>

Hauv qab no yog Cov Tsev Kho Mob Me Koom Nrog Peb/Cov Kws Kho Mob uas NMH Tsab Cai Pab Sab Nyiaj Txiag tsis duav; hloov thaum twg los tau.

Lwm Cov Tsev Kho Mob
Clinic Sofia
Fairview Maple Grove Cancer Center
Fairview Rogers Clinic
Harrington Plastic Surgery
Institute for Low Back and Neck Care
Kovada Plastic Surgery
M Health Maple Grove Medical Center

Maple Grove Ambulatory Surgery Center
Maple Grove Surgical Specialists
Metro Foot and Ankle Clinic
Midwest Center for Reproductive Health
Midwest Spine Institute
Minneapolis Clinic of Neurology
Minneapolis Vascular Physicians
Minnetonka Ambulatory Surgery Center
Minnesota Bone & Joint Specialists
MMK Plastic Surgery
North Clinic
North Clinic Obstetrics and Gynecology
North Clinic Surgical Division
Northwest Family Physicians
Oakdale Ear, Nose and Throat
Oakdale Obstetrics and Gynecology
Paparella Ear, Head and Neck Institute
Park Nicollet – Maple Grove
Partners in Pediatrics
Respiratory Consultants
South Lake Pediatrics
Specialists in General Surgery
Twin Cities Orthopedics
Wayzata Children's Clinic
Wayzata Plastic Surgery
University of Minnesota Physicians

ADDENDUM B: 2025 & 2026 NMH Luv Nqe Licas

1. NMH cov tsev kho mob luv Amounts Generally Billed/AGB (cov nqe kheev tsub rau luag them) li hauv qab no:

COV KEV PAB/COV TSEV KHO MOB	Feem PuaAGB Uas Yuav Tau Them (4/1/25-3/31/26)	Luv AGB Licas 4/1/2026-03/31/2027
North Memorial Health Hospital, Maple Grove Hospital	59.8%	59.8%
North Memorial Health Professional Services	51.9%	53%

2. “NMH” cov tsev kho mob luv nqe rau cov tsis muaj “insurance” li hauv qab no:

COV KEV PAB/COV TSEV KHO MOB	Luv Nqe Li No Rau Cov Tsis Muaj Isalas 4/1/2025-3/31/2026	Luv Nqe Li No Rau Cov Tsis Muaj Isalas 4/1/2026-3/31/2027
North Memorial Health Hospital, Maple Grove Hospital, North Memorial Health Urgency Centers, North Memorial Health Hospice	47.3%	47.3%
North Memorial Health Professional Services	35.7%	35.7%

TSHOOJ NTXIV C; Lub Hom Phiaj Rau Tsab Cai Pab

Yuav Tshuaj Tshwj Xeeb:

North Memorial Health muaj lub hom phiaj los muab kev pab cuam rau txhua tus neeg mob txawm tias

lawv tsis muaj peev xwm them los xij. North Memorial Health yuav siv lawv tej peev txheej ua kom cov neeg mob mus cuag tau kev kho mob thiab kev txhawb nqa tus neeg mob qhov kev npaj kho mob. North Memorial Health to taub tias yeej tseem ceeb rau cov neeg mob txais cov tshuaj tshwj xeeb uas tus kws kho mob hais kom yuav. Txhawm rau txhawb nqa tus neeg mob muaj peev xwm los txais cov tshuaj kho mob txawm tias yuav kim npaum li cas los, tej zaum North Memorial Health yuav muab kev pab nyiaj txiag rau cov neeg mob uas tsis txawm peev nyiaj txiag. Tsab cai no txhawb nqa North Memorial Health Tsab Cai Pab Nyiaj Txiag.

Tsab Cai

- Ib tug neeg ua hauj lwm los neeg tswv cuab twg ntawm North Memorial Health yuav tsum tsis txhob xiab nyiaj, haub ntxias, los muab nyiaj txiag, txawm yog nyiaj ntsuab los sis khoom los xij, suav nrog kev zam nqi koom them los sis cov ni uas yus yuav tau them, rau ib tug kws kho mob, neeg mob, los yog lwm tus los hais kom xa mus kho mob, kom ua neeg mob, los yog lwm yam kev saib xyuas raug xa mus rau North Memorial Health.
- Txawm yog muaj tsab cai no, thaum twg ib tug neeg mob thov, ces cov kws muag tshuaj tshwj xeeb ntawm North Memorial Health muaj cai zam cov nqi koom them, cov nqi uas yus yuav tau them, los sis txo nqi rau cov tshuaj tshwj xeeb, uas yuav pub zam tau tom qab muaj tej ntaub ntawv teev tseg tias tus neeg mob ntawd tsis txawm peem nyiaj txiag. Cov neeg ua hauj lwm yuav tsum xub muab North Memorial Health Daim Ntawv Thov Kev Pab Nyiaj Txiag rau tus neeg mob thiab hais kom tus neeg mob sau kom tiav daim ntawv thov es thia li tauj txais kev pab nyiaj txiag.
- Tsab cai no mus raws li North Memorial Health Lub Khoos Kas Pab Nyiaj Txiag, uas muaj nyob rau ntawm <https://northmemorial.com/financial-assistance/>.
- Thaum uas tsis tau piav qhia tshwj xeeb txog cov cai saum toj no txog ntawv sau yuav cov tshuaj tshwj xeeb, ces tsab cai no yuav tsis haum raws li tsab cai kev kho mob.
- Cov neeg mob tus neeg them nqi rau chaw muag tshuaj yuav tsis cuam tshuam lawv qhov mus koom lub khoos kas pab nyiaj txiag no, tshwj tsis yog thaum tus neeg them txwv txwv tsis pub zam cov nqi koomthem, suav txog thaum kis tus neeg pom xav tau nyiaj, tab sis qhov yuav raug txiav txim txog feem xav tau ntawm tus neeg mob thiab qhov yuav mus koom raws li Tsab Cai Pab Nyiaj Txiag Kom Yuav Tshuaj Tshwj Xeeb.
- North Memorial Health thiab cov neeg ua hauj lwm rau haud yuav tsis tshaj tawm rau cov neeg mob tias peb yuav zam cov nqi muas ntau lub issaslas los sis cov nqi uas yus yuav tau them.
- North Memorial Health yuav tsis siv qhov kev npaj pab rau tus neeg mob no los zam cov nqi koom them los sis cov nqi uas yus yuav tau them.
- North Memorial Health yuav txheeb xyuas seb cov neeg mob uas tab tom siv tus neeg mob qhov kev npaj pab no puas muaj kev xav tau nyiaj tiag tiag, raws li sau tseg rau hauv txheej txheem ua.
- Tsab cai no yuav piav txog tus txheej txheem thov Lub Khoos Kas Pab Nyiaj Txiag Yuav Tshuaj Tshwj Xeeb rau cov neeg mob uas xav tau tshuaj tshwj xeeb raws li sau tseg rau ntawm phau ntawv teev npe tshuaj tshwj xeeb.

Txheej Txheem Ua

1. Qhov txheej txheem ua no raug siv rau cov neeg mob uas xav tau kev pab nyiaj txiag thiab tsim nyog tau txais tshuaj tshwj xeeb los ntawm North Memorial Health raws tus nqi txo uas nyob rau hauv txoj cai 340B tus nqi tshuaj. North Memorial Health muaj peev xwm txo tus nqi rau cov neeg mob uas tsim nyog tau txais kev pab nyiaj txiag yog tias twb yuav hom tshuaj ntawd raws li tus nqi txo lawm.
 - a. Vim cov tshuaj tshwj xeeb kim heev rau tus neeg mob thiab kev cov nyom ntawm kev siv cov tshuaj no, tsab cai no yuav tsis zam ib tug neeg mob twg uas xav tau kev pab, uas yog tus pom tias xav tau nyiaj txiag, uas muaj cov nqi koom them rau ib hom tshuaj tshwj xeeb, yam tsis xav tias yuav nyob rau kis 340B los xij.
2. Yuav tsum ua raws li kis xws li nram qab no thiaj li yuav nqis tes ua tau raws li Tsab Cai Kev Pab Tshuaj Tshwj Xeeb.
 - a. Mob siab tshawb nrhiav lwm txoj kev kho mob thiab tiv tauj mus rau tus kws kho mob ntawd kom txheeb xyuas seb puas muaj lwm txoj kev kho mob pheej yig dua rau tus neeg mob yog tias muaj.
 - b. Lub tuam txhab tsim tshuaj tej kev pab nyiaj txiag los twb tag lawm.
 - c. Yuav tsum muab cov tshuaj los ntawm Lub Chaw Muag Tshuaj Tshwj Xeeb ntawm North Memorial Health.
 - d. Cov tshuaj sau ntawv yuav tsim nyog raws li tus nqi ntawm tsab cai 340B.
 - e. Kev lees tias yam tshuaj no yog siv los kho mob tseem ceeb rau tus neeg mob.
 - f. Tus neeg them nqi tsim nyog tau txais kev pab ntawm North Memorial Health Qhov Khoos Kas Pab Nyiaj Txiag Yuav Tshuaj Tshwj Xeeb:
 - i. Cov Kev Npaj Kho Mob ntawm Medicare D
 - ii. Tus Kheej Them (Tsis muaj issaslas)
 - iii. Medicaid: Cov neeg mob tsis tsim nyog rau lub khoos kas no.
 - iv. Ntsig Txog Issalas Uas Yuav Tau Yuav:
 1. Yuav tsis raug sau nqi tooj txhij nrog Qhov Khoos Kas Pab Nyiaj Txiag Yuav Tshuaj Tshwj Xeeb.
 2. Cov neeg ua hauj lwm rau hauv lub chaw muag tshuaj tuaj yeem txiav txim tau tias cov neeg mob yog cov lawv tus kheej them cov nqi yog tias tus neeg mob ntawd raug raws li cov qauv cai them.
3. Cov neeg ua hauj lwm rau hauv lub chaw muag tshuaj yuav tsum pom zoo txog qhov kev tsim nyog raug pab ntawm tus neeg mmob mus raws li Tsab Cai Pab Nyiaj Txiag Yuav Tshuaj Tshwj Xeeb. Cov neeg ua hauj lwm ntawm lub chaw muag tshuaj yuav tsum lees paub tias tus neeg mob muaj kev tsis txawm peem nyiaj txiag tiag tiag uas tsim nyog rau qhov kev pab raws li tsab cai no.
4. Lwm yam kev them nqi tag nrho uas pom zoo tias tus neeg mob yuav tau them cov nqi kom tag kom tsim nyog ua ntej thiaj li thov tau raws li tsab cai no. Tuaj yeem zam tsab cai no tau mus raws ib kis rau ib kis yog tias tsim nyog (piv xam li, yuav siv sij hawm ntev dhau kom tau txais kev pab nyiaj

txiag sab nraud thiab qhov ncuaw ntawd yuav ua mob rau tus neeg mob yog tsis pib kho los sis tsis kho txuas ntiv rau tus neeg mob), tsuav yog lawv tseem tsim nyog raws li txhua cov qauv cai hauv tsab cai no.

5. Txheej txheem thov kev pab thiab kev tsim nyog raws li Tsab Cai no yuav ua raws li cov kauj ruam xws li hauv qab no:
 - a. Cov neeg mob uas tsis muaj nyiaj txaus them lawv cov nqi tshuaj tshwj xeeb mas yuav tau sau daim ntawv thov tsim nyog kom tiav.
 - b. Ib tug neeg mob yuav tsim nyog tau txais kev pab nyiaj txiag raws li tsab cai no yog tias tus neeg mob Tsev Neeg Cov Nyiaj Khw Tau Los Tag Nrho hauv 12 lub hli ua ntej hnuv thov kev pab nyiaj txiag no tau li los sis tau qis dua tsib puas feem pua (500%) ntawm tsoom fww them neeg txom nyem raws li tshaj tawm los ntawm Lub Tuam Tsev Hauj Lwm Saib Xyuas Kev Noj Qab Haus Huv thiab Tib Neeg (Department of Health and Human Services, DHHS) rau cov neeg mob uas raug saib xyuas los ntawm Lub Chaw Muaj Tshuaj Tshwj Xeeb ntawm North Memorial Health.
 - c. Cov neeg ua hauj lwm rau hauv Lub Chaw Muag Tshuaj Tshwj Xeeb ntawm North Memorial Health los sis peb cov neeg lav ua hauj lwm yuav txiav txim seb puas tsim nyog tau txais kev pab nyiaj txiag thiab seb puas muaj lwm txoj kev kho mob raws li txheej txheem kho (piv xam li, cov qauv tshuaj thiab kev pab nyiaj txiag sab nraud). Yog tsis muaj lwm txoj kev, ces cov neeg ua hauj lwm hauv lub chaw muag tshuaj yuav txiav txim siab seb puas tsim nyog them tus nqi koom them raws li tsab cai no.
 - d. Cov neeg ua hauj lwm rau hauv Lub Chaw Muag Tshuaj Tshwj Xeeb ntawm North Memorial Health yuav tsis pom zoo rau ib tug neeg mob twg yog tias tus neeg mob ntawd lub tuam txhab issaslas txwv tsis pub zam tus nqi koom them, suav txog thaum kis uas ib tug neeg mob xav tau nyiaj txiag los xij. Yuav ceeb toom rau cov neeg ua hauj lwm hauv lub chaw muag tshuaj tias cov neeg them nqi twg yog cov txwv tsis pub kev zam cov nqi koom them.
6. Cov nram qab no yog yam yuav raug txo nqi raws li feem pua ntawm tsoom fww raws li Kev Saib Xyuas Kev Noj Qab Haus Huv thiab Tib Neeg ntawm Tsoom Fww Cov Cai Pab Neeg Txom Nyem (HHS FPG).

Feem pua ntawm HHS FPG	Tus Nqi Txo Rau Cov Tshuaj Siv Ntawv Yuav
Cov Tshuaj Tshwj Xeeb - Tsawg dua 500%	Txo 100% tus nqi koom them

7. Ntiv rau ntawm Qhov Khoos Kas Pab Nyiaj Txiag Yuav Tshuaj Tshwj Xeeb, cov neeg mob uas txais kev pab los ntawm Medicare tej zaum yuav tsim nyog tau txais kev pab ntiv ncaj qha los ntawm cov tuam txhab tsim tshuaj. Lub Chaw Muag Tshuaj yuav tshuaj ntsuam xyuas cov khoos kas pab neeg mob rau ntawm: <https://www.medicare.gov/pharmaceutical-assistance-program/#> rau cov tshuaj twg thiaj tsim nyog rau tus neeg mob ntawd.
8. Qhov Khoos Kas Pab Nyiaj Txiag Yuav Tshuaj Tshwj Xeeb yeej muaj rau txhua tus

neeg mob txawm lawv yog haiv neeg twg, poj niam los txiv neej, tuaj teb chaws twg tuaj, los sis ntseeg li cas los xij.

9. Feem tswj xyuas ntawm North Memorial Health tshwj tseg txoj cai los kho, hloov, los sis tshem tsab cai no thaum twg los tau raws li feem nyiaj txiag los sis lwm txoj cai.