



Rov Hais Dua txog Txuj Ci Tshiab Pab Neeg: Isalas Them Tus Kheej

Assistive Technology Appeals: Private Insurance

Yog Koj Muaj Isalas Them Tus Kheej

Daim ntawv qhia no yog qhia cov kauj ruam koj ua thaum qhov isalas them tus kheej tsis kam them qhov txuj ci tshiab pab neeg. Coob qhov chaw isalas them tus kheej siv los lus “khoom kho mob kav ntev” lossis DME, es tsis yog txuj ci tshiab pab neeg.

Yog xav paub ntiv txog qhov koj rov mus hais dua qhov Medical Assistance tsis kam, saib peb daim ntawv qhia [Rov Hais Dua txog Txuj Ci Tshiab Pab Neeg: Medical Assistance](#).

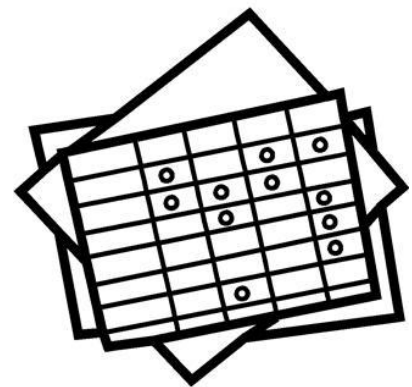
Cov isalas them tus kheej puas them DME?

Ntau cov isalas them tus kheej them cov DME. Ntau cov isalas them ib txhia DME. Isalas nyias muaj nyias lus los suav tias dabtsi yog DME, tabsis ntau qhov chaw yeej them tsawg kawg los mentsis rau tej yam xws li rooj zaum muaj log, lub pab taug kev, thiab lwm yam khoom nquag siv pab qhov mob. Tsis yog tagrho cov isalas them rau tib co DME. Piv txwv, tej co isalas them rau khoom siv pab hais lus, lwm cov tsis them.

Yuav ua cas kuv thiaj paub tias yam DME twg kuv qhov isalas thiaj them?

Ua ntej koj yuav xee npe rau qhov isalas, nyeem qhov lus qhia seb them dabtsi. Ntau qhov isalas siv ib daim ntawv qhia tias them dabtsi. Nrhiav seb puas them koj qhov DME. Qhov no yuav pab koj txiav txim siab seb qhov isalas no puas zoo rau koj.

Thaum koj xee npe yuav qhov isalas lawm, koj yuav tsum tau ib phau ntawv qhia txog yam isalas them kom ntxaws. Yog koj tsis tau phau ntawv, hais kom muab ib phau rau koj. Phau ntawv pab muaj ntau yam lus qhia koj toobkas.



Ua cas kuv thiaj paub tias kuv qhov isalas tsis kam them?

Qhov chaw muag DME (qhov chaw koj yuav mus yuav qhov khoom) ua daim ntawv thov koj qhov DME mus rau qhov isalas. Tej zaum twb xa daim ntawv thov ua ntej koj tau qhov khoom lawm. Isalas yuav sau ntawv tuaj qhia koj tias kam lossis tsis kam them koj qhov khoom. Yog koj tsis tau daim ntawv, hu rau qhov chaw muag seb isalas puas tau tiv tauj lawv.

Tej zaum xa ntawv thov tom qab koj twb tau qhov khoom lawm es qhov chaw muag kom them lawv. Thaum them qhov chaw muag tas lawm, koj yuav txais daim Ntawv Piav tias Them Dabtsi (EOB) uas qhia txog qho khoom, them dabtsi, isalas them npaum li cas, thiab tej zaum qhov chaw muag yuav kom koj them npaum li cas.

Tej cov lus keb isalas nquag siv tsis them DME yog dabtsi?

Tej zaum tsis kam them vim:

- Tsis tsim nyog siv qho txuj ci tshiab pab qhov mob
- Ib lub txuj ci tshiab pheej yig dua uas kho tau koj qho mob
- Isalas tsis them lossis tsis nyob ntawm qhov isalas them
- Qhov txuj ci tshiab yog tseem sim xwb

Kuv qhov isalas puas yuav them tagnrho qhov DME tus nqi?

Ntau qhov isalas tsis them tagnrho tus nqi. Tej zaum koj tau them ib qho, yuav isalas ntxiv, lossis them koj tug. Koj phau ntawv yuav qhia tias koj yuav tau them pestsawg ntawm tus nqi.

Kuv ua tau li cas yog kuv qhov isalas tsis kam them qhov DME kuv toobkas?

Ntau cov isalas muaj txoj kev coj rov hais dua hauv lawv qhov chaw. Qhov no kuj hu tau ua lus tsis txaus siab lossis lus tib. Yog koj tsis pom zoo li isalas qhov lus txiav txim, tej zaum koj ua tau daim ntawv coj rov hais dua lossis muaj lus tib. Tej zaum txoj kev coj rov hais dua txawv ib qho isalas rau ib qho. Mus saib koj phau ntawv qhia lossis hu rau qhov isalas nug txog txoj kev coj rov hais dua.

Kuv muaj sijhawm ntev li cas los ua ntawv coj rov hais dua nrog kuv qhov isalas?

Feem ntau, lub sijhawm koj muaj los ua ntawv coj rov hais dua muaj sijhawm xaus. Koj phau ntawv qhia yuav tsum muaj ib chav qhia txog coj rov hais dua, lus tsis txaus siab, lossis lus tib uas qhia tias koj muaj pestsawg hnuv koj yuav tsum ua ntawv coj rov hais dua. Tej zaum isalas daim ntawv tsis kam them yuav qhia tias koj muaj sijhawm pestsawg. **Ua koj daim ntawv tsis txhob dhau cov sijhawm no lossis koj yuav poob koj txoj cai coj rov hais dua.**

Kuv yuav tsum muab dabtsi nrog kuv qhov rov hais dua?

Ua zoo saib koj phau ntawv qhia txog koj qhov isalas. Nws yuav tsum muaj ib chav qhia txog DME. Rov mus saib cov ntawv isalas sau tuaj kom koj paub tias vim li cas thiaj tsis kam them qhov DME. Koj nug tau koj qhov isalas kom luam koj cov ntawv thov thiab cov kevcai los txheej txheem isalas siv thiaj tsis kam them qhov DME. Cov ntawv yuav tsum yog dawb.



Tau cov ntawv luam txog koj kev kho mob keebkwm, cov ntawv sau los ntawm cov neeg kho mob, xws li koj tus kws kho mob, tus pab kho mob, lossis tus pab neeg qoj ib ce, thiab lwm yam ntawv/lus uas pab txhawb koj qhov koj rov hais dua.

Hauv koj qhov koj rov hais dua, qhia tias vim li cas koj xav tias qhov lus txiav txim tsis yog thiab vim li cas qhov isalas yuav tsum kam them qhov khoom. Yog isalas tsis kam them vim tsis txaus siv pab qhov mob, kom koj tus kws kho sau ib daim ntawv. Daim ntawv yuav tsum hais tias vim li cas qhov khoom thiaj dhos isalas cov lus tias yuav tau los pab qhov mob thiab lwm qhov txheej txheem yog cov uas isalas muab los saib seb puas txim yuav tsum tau qhov khoom.

Feem ntau, phau ntawv qhia them dabtsi qhia txog yam yuav tsum tau pab qhov mob thiab qhov txheej txheem los them rau DME. Sau koj daim ntawv thov koj rov hais dua xa mus thiab luam ib daim rau koj tus kheej. Koj daim ntawv tsis kam them yuav tsum qhia koj tias xav ntawv thov rov hais dua rau qhov twg thiab ua li cas?



Thaum twg kuv mam li tau lus teb txog kuv qhov koj rov hais dua?

Ntau qhov isalas muab lus txiav txim li ntawm 30 – 60 hnuv. Yog koj toobkas qhov khoom rau qhov mob ceev uas koj txoj sia lossis kev noj qab nyob zoo yuav raug teebmeem, thov kom muab rov hais dua ceev. Yog cov isalas pom zoo qhov koj rov hais dua, lawv txiav txim koj li ntawm 72 teev.

Yog kuv tsis pom zoo li isalas qhov lus txiav txim hauv qhov koj rov hais dua ne?

Tej zaum koj ua tau ntawv tsis txaus siab rau lub koomhaum saib xyuas qhov isalas lossis thov kom muab neeg sab nraud los saib isalas qhov lus txiav txim. Koj yuav tsum ua ntawv tsis txaus siab lossis kom muaj neeg sab nraud saib tsis pub dhau 6 hli ntawm hnuv tsis kam them zaum kawg. Ua ntej, koj yuav tsum xyuas seb koj muaj qhov isalas dabtsi. Qhov ntaub ntawv no yuav tsum nyob hauv koj phau ntawv qhia txog isalas.

Hauv Minnesota, ob lub koomhaum xeev saib xyuas cov isalas them tus kheej.

- Lub Department of Health saib xyuas Health Maintenance Organizations ((HMOs).
- Lub Department of Commerce saib xyuas tagrho lwm cov isalas, tsis xam cov isalas rau yus tus kheej.

Hu rau lub koomhaum seb lawv puas yog lub saib xyuas koj qhov isalas.

Lub U.S. Department of Labor saib xyuas cov isalas them-rau-tus-kheej lossis haujlwm-them-rau-nws-cov-neeg. Muaj qhia ntiv txog them-rau-tus-kheej, mus rau phaj 5.

Lwm txoj kev yog ua ntawv foob. Yog koj xav tias koj xav foob, mus nrog tus kws li choj tham sai li sai tau. Nws muaj sijhawm kawg rau thaum twg koj ua ntawv foob tuam txhab isalas. Yog koj tsis ua ntawv foob hauv lub sihawm teem ntawd, tej zaum koj yuav poob txoj cai los foob.

Yuav ua daim ntawv tsis txaus siab txog isalas qhov lus txiav txim li cas?

- Yog koj nyob hauv qhov isalas HMO, koj ua ntawv tsis txaus siab rau lub Minnesota Department of Health. Koj hu xov tooj ua ntawv lossis koj sau daim ntawv tsis txaus siab.

Lub Minnesota Department of Health mam li xwj txog koj qhov kev tsis txaus siab thiab txiav txim siab seb qhov HMO puas ua raws kevcai thiab lus theem ntawm koj qhov isalas. Tsis tau them nqi ua ntawv tsis txaus siab thiab koj ua tau ntawv tsis txaus siab tib lub sijhawm koj thov kom koj rov hais dua txog qhov isalas tsis kam them. Yog xav paub ntxiv, lossis ua ntawv tsis txaus siab, tiv thauj lub Minnesota Department of Health ntawm:



(651) 201-5100 (xov tooj)
(800) 657-3916 (xov tooj hu dawb)

Nws muaj [qhia ntxiv txog lub Department of Health Txoj Cai ua Ntawv Tsis Txaus Siab, nrog rau daim ntawv sau tsis txaus siab](#) ntawm lawv qhov vas sab. Mus rau www.health.state.mn.us thiab ua raws li cov kauj ruam hauv qab: *(lus Askiv xwb)*

- Nias rau “Health Care, Facilities, Providers & Insurance”
- Nias rau “Insurance”
- Hauv qab “Managed Care Systems” Nias rau “Enrollee Complaint and Appeal Options”

- Yog koj nyob hauv qhov isalas uas lub Department of Commerce saib xyuas, tiv tauj lub Consumer Response Team yog muaj lus nug lossis ua ntawv tsis txaus siab.

Lub Consumer Response Team txiav txim siab seb qhov isalas puas ua raws li cov kevcai thiab raws li Minnesota kevcai thiab cov kevcai ua lag luam. Yog xav paub ntxiv, lossis ua ntawv tsis txaus siab, tiv thauj lub Minnesota Department of Commerce Consumer Response Team:

(651) 539-1600 (xov tooj)
1-800-657-3602 (xov tooj hu dawb)

Nws muaj [qhia ntxiv txog sau ntawv tsis txaus siab, nrog daim ntawv tsis txaus siab](#), nyob ntawm lub Department of Commerce qhov vas sab. Mus rau qhov vas sab, <https://mn.gov/commerce>, ua raws li cov kauj ruam hauv qab: *(lus Askiv xwb)*



- Nias rau “Consumers” saum toj ntawm daim ntawv
- Nias rau “File a complaint” ntawm qhov nias tawm hauv

Sau daim ntawv kom tiav thiab muab xa mus hauv online.

Kom neeg sab nraud saib yog dabtsi?

Kom neeg sab nraud saib yog kom lwm lub koomhaum sab nraud koj rov los saib dua. Lub koomhaum sab nraud los ntiav los ntawm lub Xeev Minnesota. Lub koomhaum sab nraud yuav los saib qhov isaslas qhov lus txiav txim thiab los txiav txim siab tsis tuaj leeg twg tog seb kam them lossis tsis kam them.

Kom neeg sab nraud koj rov los saib nraudg them li cas?

Nws yog \$25 los saib dua, tabsis koj thov tau kom tsis txhob tau them tus nqi yog muaj kev nyuaj txog nyiaj txiag. Piv txwv, tej zaum tsis tau them yog koj tau nyiaj tsawg, muaj nqi kho mob ntau, lossis yog koj poob koj txoj haujlwm. Koj yuav tsum muab ntaub ntawv qhia ua povthawj.

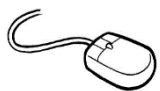


Kuv yuav nug kom muaj qhov neeg sab nraud koj rov los saib qhov rov hais dua lus txiav txim li cas?

Yog koj qhov isalas yog ib qho HMO, koj nug tau kom neeg sab nraud koj rov los saib dua ntawm Department of Health. Yog koj muaj lwm qhov isalas, koj nug tau neeg koj rov los saib dua ntawm Department of Commerce tsuav tsis yog isalas them-rau-tus-kheej. Koj yuav tsum nug kom neeg sab nraud koj rov los saib dua tsis pub dhau 6 hlis ntawm hnuv tsis kam them zaum kawg.

Kuv yuav nug qhov neeg sab nraud koj rov los saib dua nrog lub Department of Health li cas?

Yuav pib txoj kev kom neeg sab nraud koj rov los saib dua, sau daim ntawv sab nraud. Koj muab tau [daim ntawv](https://www.health.state.mn.us) ntawm lub Department of Health qov vas sab. Mus rau www.health.state.mn.us thiab ua raws li cov kauj ruam hauv qab: *(lus Askiv xwb)*



- Nias rau “Health Care, Facilities, Providers & Insurance”
- Nias rau “Insurance”
- Hauv qab “Managed Care Systems” nias rau “Enrollee Complaint and Appeal Options”
- Swb hauv qab thiab nias rau “Apply for an External Review”

Koj kuj hu mus muab ib daim ntawv luam tau thiab:
(651) 201-5100 (xov tooj)
(800) 657-3916 (xov tooj hu dawb)

Kuv yuav nug kom muaj qhov neeg sab nraud koj rov los saib dua nrog lub Department of Commerce li cas?

Yog koj qhov isalas tsis yog HMO thiab tsis yog them-rau-tus-kheej, tej zaum koj nug tau kom neeg sab nraud koj rov los saib dua nrog lub Department of Commerce. Yuav pib txoj ua, sau daim ntawv kom neeg sab nraud koj rov hais saib dua tsis pub dhau 6 hli ntawm hnuv tsis kam

them koj qhov lus thov zaum kawg. Koj muab tau daim ntawv ntawm lub Department of Commerce qhov vas sab: <https://mn.gov/commerce>. Nias rau “Consumer Help” tas ces nias rau “Insurance Tips” thiab rau “Health Insurance.” Muaj ib txoj kev mus rau daim ntawv rau qhov neeg sab nraud koj rov los saib dua hauv qab phaj ntawv.

Koj kuj tiv tauj tau lub Department of Commerce ntawm:
(651) 539-1600 (xov tooj)
(800) 657-3602 (xov tooj hu dawb)

Kuv puas xa lwm cov ntawv nrog daim ntawv neeg sab nraud koj rov los saib dua?

Sau kom **txhua** chav ntawm daim ntawv neeg sab nraud koj rov los sab dua. Luam thiab xa koj cov ntawv kho mob keebkwm, ntawv sau los ntawm koj tus kws kho mob lossis lwm cov neeg kho mob, xws li cov pab qoj tes taws. Xa txhua yam uas txhawb koj qhov koj rov hais dua.

Coj rov los saib xyuas dua siv sijhawm ntev li cas?

Feem ntau, koj tau lus txiav txim siab li ntawm 40-45 hnuv tom qab xav cov teebmeem mus rau lub koomhaum sab nraud.

Them-rau-tus-kheej isalas yog dabtsi?

Hauv qhov isalas them-rau-tus-kheej lossis haujlwm them-rau-nws-cov-neeg, koj qhov chaw ua haujlwm teem qhov isalas thiab them kho mob tagrho es tsis yuav isalas los ntawm lwm lub tuam txhab isalas. Tej zaum yuav paub nyuaj tias koj qhov isalas yog them-rau-tus-kheej vim tej zaum koj qhov chaw ua haujlwm ntiav lwm lub tuam txhab isalas los khiav qhov isalas thiab txiav txiam siab tias dabtsi kam them lossis tsis kam them. Ces xws li koj qhov isalas yog los ntawm isalas yuav tus kheej, tej zaum koj tsis paub tias koj qhov chaw ua haujlwm yog them-rau-tus-kheej.

Yog koj ua haujlwm rau lub tuam txhab loj lossis tsoom fwv, tej zaum koj qhov isalas yog them-rau-tus-kheej. Yog koj tsis paub hom isalas twg koj muaj, nug koj qhov chaw ua haujlwm lossis qhov isalas tus thawj tswj.

Leejtwg xwj lus tsis txaus siab txog chaw ua haujlwm them-rau-tus-kheej?

Ntau cov isalas them-rau-tus-kheej yog nyob hauv qab lub Employee Retirement Income Security Act (ERISA). Lub U.S. Department of Labor saib xyuas ERISA. Yog koj muaj isalas them-rau-tus-kheej, koj tiv tauj lub Department of Labor kom pab. Tiv tauj lawv ntawv:

Employee Benefits Security Administration

Kansas City Regional Office
2300 Main St., Suite 11093
Kansas City, MO 64108

(816) 285-1800 (xov tooj)
(816) 285-1888 (fax)
(866) 444-3272 (xov tooj dawb)

www.dol.gov/ebsa/

Tabsis, lub Department of Labor tsis saib xyuas isalas hauv cov koog tsev kawm ntawv, lwm cov zos/nroog, lossis tuam tsev pe hawm. Yog koj muaj hom isalas no, ua ntawv tsis txaus saib rau qhov isalas lossis ntawv foob hauv tsev hais plaub.

Kuv yuav tivtauj Minnesota Disability Law Center li cas?

Lub Minnesota Disability Law Center muab tswv yim lijchoj pab dawb rau cov neeg muaj xiam oob qhab hauv Minnesota.

Mus thov kev pab, hu rau:
Hauv zos: (612) 334-5970
Xov tooj dawb: 1-800-292-4150

Hu txog lwm yam, hu rau:
612-332-1441

Minnesota Disability Law Center
111 North 5th Street, Suite 100
Minneapolis, MN 55403



<https://mylegalaid.org/disability-law-center/>

Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoos lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.

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