

## Metro Health

Politiki yo kwishyuzwa no gukusanya amafaranga					
Icyiciro	PFS	Nomero ya politiki iheruka	PFS-D153	Nomero ya politiki	PFS-04
Itariki ya mbere	Nyakanga 2016	Itariki ikurikizwa	Werurwe 2019	Isuzuma rikurikira	Werurwe 2020

### ▲ 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 biha serivisi z'ubuvuzi abatuye aho Metro itangira serivisi ha mbere n'aha kabiri. Ku bufatanye n'ibindi bikorwa bya Metro mu kwishyuzwa no gukusanya amafaranga kuri serivisi z'ubuvuzi zatanzwe, intego y'iyi Politiki yo kwishyuzwa no gukusanya amafaranga ni ukugenzura ko abarwayi bose bavurwa uko bikwiye kandi bagahabwa amahirwe ahagije yo gusaba ubufasha bw'amafaranga (reba Politiki ya Metro igenga ubufasha bw'amafaranga) cyangwa bakagena ubundi buryo bwo kwishyura. Iyi Politiki iboneka ahantu hose Metro Health Corporation na Metro Health Hospital bikorera.

#### **Amagambo y'ingenzi**

Kwiyishyurira, Ubufasha bw'amafaranga, gukusanya amafaranga.

#### **Ibirebwa n'iyi politiki**

Kwandika abarwayi, Umujyanama w'ibijyanye n'imari ku barwayi, Abahagarariye Ishami ryita ku bagana ibitaro, Serivisi z'imari ku barwayi, Gutanga fagitire mu buryo bwa kinyamwuga.

#### **Amakuru rusange**

Iyi politiki igenga ibikorwa Metro ishobora gukora igihe hari amafaranga umurwayi atishyuye ibitaro cyangwa ivuriri. Iyi politiki igaragaza kandi ingamba Metro ifata mu rwego rwo kugenzura ko ibikorwa bikenewe gukorwa bikorwa mu kureba ko umurwayi akwiye guhabwa ubufasha bw'amafaranga hakurikijwe Politiki ya Metro igenga ubufasha bw'amafaranga, mbere yo gufata imyanzuro idasanzwe igamije kwishyuzwa abarwayi amafaranga bayirimo.

Muri iyi politiki, ijamba umurwayi risobanura umurwayi ubwe cyangwa umwishingizi we, *ni ukuvuga*, umuntu ufite inshingano yo kwishyurira umurwayi amafaranga arimo ibitaro.

#### **A. Mu nyandiko zishyuzwa, Metro ishyiramo amakuru akurikira:**

- (i) Incamake ya serivisi z'ubuvuzi zatanzwe na Metro;
- (ii) Incamake y'amafaranga Metro ica kuri izo serivisi, n'interuro ivuga ko amafaranga acibwa kuri buri serivisi yagaragazwa abishyura babisabye;
- (iii) Amafaranga umurwayi asabwa kwishyura.

**B.** Abarwayi bose badafite ubwishingizi cyangwa abandi bo kubishyurira bazemererwa ako kanya Igabanywa ku mafaranga umurwayi yiyishyurira hakurikijwe Politiki PFS-03 ya Metro igenga ubufasha bw'amafaranga. Igabanywa ry'amafaranga umurwayi yiyishyurira riteshwa agaciro igihe nyuma hemejwe ko umurwayi yemerewe ubufasha bw'amafaranga hakurikijwe amabwiriza ashingiyeye ku byinjira, gusa igabanywa ku bufasha bw'amafaranga risobanurwa

mu bika bikurikira niryozakurikizwa aho kuba igabanywa ry'amafaranga umurywayi yiyishyurira.

- C. Hashingiwe ku mafaranga umurwayi yiyishyurira, Metro izagenzura ko inyandiko ya mbere imenyeshafagitire umurwayi ahabwanyuma y'uko asezerewe irimo interuro igaragara neza ko hateganyijwe Igabanywa ry'amafaranga umurwayi yiyishyurira, kandi ko ku mafaranga asigayemo hazakurikizwa iryogabanywa.
- D. Metro yakira abarwayi yifashishije gahunda zo kwishyura amafaranga asigaye, binyujijwe mu Gahunda ya Metro yo kwishyura serivisi z'ubuvuzi. Uretse igihe Metro yabyemeje mu nyandiko, buri gahunda yo kwishyura igaragaza (i) amafaranga agomba kwishyurwa mu gihe cy'amezi 48 hashingiwe ku ngano y'amafaranga yishyuzwa, aya mezi abarwa kuva ku itariki ikurikira umunsi serivisi yatangiweho (ariko ashobora kongerwa igihe amafaranga yishyuzwa ari menshi cyane), (ii) amafaranga yishyuzwa ku kwezi nibura ni \$25 abarwa hashingiwe ku ngano y'amafaranga asigaye. Gahunda yo kwishyura serivisi z'ubuvuzi ni gahunda idasaba inyungu.
- E. Bitewe no kubahiriza ibiteganywa n'iyi politiki, Metro ishobora gutanga ikirego mu nkiko, harimo no kwifashisha imyanzuro idasanzwe yo kwishyura, kugira ngo ibashe kwishyurwa serivisi z'ubuvuzi yatanze.
- F. Metro ntabwo ikurikiza imyanzuro idasanzwe yo kwishyura, haba mu buryo butaziguye cyangwa yifashishije ikigo runaka gishinzwe kwishyura imyenda cyangwa uguhagarariye, itabanje kugerageza kureba niba umurwayi yakwemererwa ubufasha hakurikijwe Politiki ya Metro igenga ubufasha bw'amafaranga. Kubera iyo mpamvu:
- (i) Metro ntabwo izakurikiza imyanzuro idasanzwe yo kwishyura mu Gihe cy'imenyekanisha ry'umwenda.
- (ii) Metro izamenyeshabantu ko haboneka ubufasha bw'amafaranga hakurikijwe uburyo busobanurwa muri Politiki ya Metro igenga ubufasha bw'amafaranga, ubwo buryo bw'imenyekanishaburimo ubukurikira:
- Kumanika icyapa ahari ibikorwameze bya Metro;
  - Gushyira Politiki igenga ubufasha bw'amafaranga, Inyandiko y'ubusabe bw'ubufasha bw'amafaranga, Incamake y'ururimi ku rubuga rwa interineti rwa Metro;
  - Gushyira incamake y'ururimi mu bikoresho bigenga iyandikwa ry'abarwayi cyangwa udutabo tw'abarwayi bari mu bitaro;
  - Gushyira incamake y'ururimi mu bikoresho bihabwauri murwayi mu gihe cyo kubavura cyangwa kubasezerera.
- (iii) Metro izagenzura ko Politiki igenga ubufasha bw'amafaranga, Inyandiko y'ubusabe bw'ubufasha bw'amafaranga, Incamake y'ururimi biboneka mu Cyongereza ndetse nibura no mu rundi rurimi rukoresha n'abagera (i) ku bantu 1000, cyangwa (ii) kuri 5% by'abaturage babarizwahanu Metro ikorera hambere n'aha kabiri.

- (iv) Mu Gihe cy'imenyekanisha ry'umwenda, Metro iha buri murwayi nibura inyandiko eshatu zishyuzwa (uretse ko nta zindi nyandiko zishyuzwa zikenewe gushyikirizwa umurwayi igihe yatanze Inyandiko y'ubusabe bw'ubufasha bw'amafaranga), buri nyandiko yishyuzwa igomba kuba ikubiyemo interuro igaragaza ko hashobora gutangwa ubufasha bw'amafaranga, harimo:
- Interuro isomeka igaragaza ko hashobora gutangwa ubufasha bw'amafaranga;
  - Nomero ya telefoni yasabirwaho amakuru yerekeye Politiki igenga ubufasha bw'amafaranga n'uburyo bwo kubusaba;
  - Urubuga rwa interineti rubonekaho Politiki igenga ubufasha bw'amafaranga, Inyandiko y'ubusabe bw'ubufasha bw'amafaranga n'Incamake y'ururimi.
- (v) Iyo umurwayi asabye amakuru muri Metro yerekeye ubufasha bw'amafaranga ashobora guhabwa, Metro iha uwo murwayi kopi ya Politiki igenga ubusabe bw'amafaranga, Inyandiko y'ubusabe bw'ubufasha bw'amafaranga, n'Incamake y'ururimi nta kiguzi. Ikindi kandi, Metro izohereza umurwayi ku Uhagarariye Metro kugira ngo amuhe ibindi bisobanuro n'ubufasha akeneye.

**G.** Iyo Metro igamije gufata imyanzuro idasanzwe yo kwishyuzwa, izohereza cyangwa ihe mu ntoki Inyandiko iteguza kwishyuzwa mu nyandiko ya 3 yishyuzwa, nibura iminsi 30 mbere yo gufata imyanzuro idasanzwe yo kwishyuzwa. Inyandiko iteguza kwishyuzwa n'inyandiko ya 3 yishyuzwa ziba zirimo amakuru akurikira:

- (i) Interuro isobanura ko Metro ishaka gufata umwanzuro cyangwa imyanzuro idasanzwe yo kwishyuzwa (igaragaza imyanzuro idasanzwe yo kwishyuzwa izafatwa) kugira ngo hishyurwe umwenda umurwayi ayibereyemo;
- (ii) Itariki (igomba kuba nibura ari iyo mu minsi 30 ikurikira Inyandiko iteguza kwishyuzwa) kwishyuzwa bigomba kuba byakozwe kugira ngo hirindwe imyanzuro idasanzwe yo kwishyuzwa yagaragajwe;
- (iii) Interuro igaragara isobanura ko hashobora gutangwa ubufasha bw'amafaranga hakurikijwe Politiki igenga ubufasha bw'amafaranga;
- (iv) Kopi y'Incamake y'ururimi.

Nta na rimwe Inyandiko iteguza kwishyuzwa ishobora kohererezwa cyangwa guhabwa umurwayi iminsi 30 mbere y'irangira ry'Igihe cy'imekanisha ry'umwenda. Mu gihe cy'iminsi 30 gikurikira koherereza cyangwa guha umurwayi Inyandiko iteguza kwishyuzwa, Metro izakomeza kugerageza kumenyeshya umurwayi mu magambo ko hashobora gutangwa ubufasha bw'amafaranga.

Iyo umwanzuro udasanzwe wo kwishyuzwa ugamijwe uzishyuzwa umwenda ku bihe bitandukanye by'ubuvuzi, ibihe bijyanye n'Igihe cy'imenyekanisha ry'umwenda (iminsi 120) n'Igihe cyo gutanga ubusabe (iminsi 240) bizagenwa hashingiwe ku gihe hishyuzwa

umwenda munini (by'umwihariko, kuva ku itariki umurwayi yahereweho Inyandiko ya mbere yishyuzwa itangwa nyuma yo gusererwa kubera ubuvuzi yahawe).

H. Iyo Igihe cy'imenyekanisha ry'umwenda cyarangiyeye, Metro ishobora kwifashisha umwanzuro cyangwa imyanzuro idasanzwe yo kwishyuzwa mu buryo bukurikira:

(i) Iyo umurwayi atasabye ubufasha bw'amafaranga hakurikijwe Politiki igenga ubufasha bw'amafaranga kugeza ku muni wa nyuma w'Igihe cy'imenyekanisha ry'umwenda, Metro ishobora kwifashisha umwanzuro udasanzwe wo kwishyuzwa, ariko imaze gutanga Ibaruwa iteguza kwishyuzwa kandi nyuma nibura y'iminsi 30.

(ii) Iyo umurwayi yasabye ubufasha bw'amafaranga ariko icyemezo cy'uko atemerewe ubwo bufasha hakurikijwe Politiki ya Metro igenga ubufasha bw'amafaranga kikaba cyarafashwe, Metro ishobora kwifashisha umwanzuro cyangwa imyanzuro idasanzwe.

(iii) Iyo umurwayi atanze Inyandiko y'ubusabe bw'ubufasha bw'amafaranga iriho amakuru atuzuye mbere y'irangira ry'Igihe cy'ubusabe, imyanzuro idasanzwe yo kwishyuzwa ishobora kutifashishwa kugeza ibikurikira bikozwe:

- Metro iha umurwayi iteguza yanditse igaragaza amakuru y'inyongera cyangwa inyandiko zisabwa kugira ngo huzuzwe Inyandiko y'ubusabe bw'ubufasha bw'amafaranga;
- Metro iha umurwayi iteguza yanditse y'iminsi 30 nibura igaragaza imyanzuro idasanzwe yo kwishyuzwa Metro ishobora kwifashisha mu kwishyuzwa umurwayi iyo adasabye ubufasha bw'amafaranga cyangwa ngo umwenda wishyurwe ku itariki runaka; *gusa, nyamara*, itariki ntarengwa yo gusaba ubufasha bw'amafaranga cyangwa kwishyurwa ntishobora kuba mbere y'irangira ry'Igihe cyo gusaba ubufasha;
- Iyo umurwayi yujuje Inyandiko y'ubusabe bw'ubufasha bw'amafaranga kandi Metro igafata icyemezo cy'uko umurwayi adakwiye kwemererwa ubufasha bw'amafaranga bidasubirwaho, Metro iha umurwayi amahirwe yo kugaragaza gahunda yo kwishyurwa mbere yo kwifashisha imyanzuro idasanzwe yo kwishyuzwa;
- Iyo umurwayi atujuje Inyandiko y'ubusabe bw'ubufasha bw'amafaranga nibura bitarenze itariki igaragara mu nteguza yanditse, Metro ishobora kwifashisha umwanzuro cyangwa imyanzuro idasanzwe yo kwishyuzwa.

(iv) Iyo Inyandiko y'ubusabe bw'ubufasha bw'amafaranga (yuzuye cyangwa ituzuye) itanzwe n'umurwayi igihe cyose mu Gihe cyo gusaba ubufasha, Metro isubika imyanzuro idasanzwe yo kwishyuzwa irimo kwifashisha iyo hategerejwe umwanzuro ku busabe bw'ubufasha bw'amafaranga umurwayi yasabye.

I. Metro ishobora kwemerera ibindi bigo byo hanze byishyuriza umwenda hakurikijwe ibiteganywa mu mategeko ariho. Nyamara, imyanzuro idasanzwe yo kwishyuzwa

ibyo bigo biteganya kwifashisha igomba kubanza kwemezwa na Metro buri gihe hashingiwe kuri buri mukiriya n'amafaranga arimo.

- J. Imyenda abarwayi barimo bashobora kwishyura ariko ntibagire ubushake bwo kwishyura serivisi bahawe na Metro ifatwa nk'imyenda mibi itarishyurwa; iyo myenda ihabwa ibigo byo hanze kugira ngo biyishyuze. Imyenda y'abarwayi bemerewe ubufasha bw'amafaranga hakurikijwe Politiki ya Metro igenga ubufasha bw'amafaranga ariko ntibishyire amafaranga asigaye (yagabanyijwe) kandi igihe cyo kwishyura cyarageze , ifatwa nk'imyenda mibi itarishyurwa bityo ihabwa ibigo byo hanze kugira ngo biyishyuze.
- K. Metro izaha rubanda kopi Politiki yo kwishyura no gukusanya amafaranga ku buntu. Iyi Politiki yo kwishyura no gukusanya amafaranga izamanikwa, itangazwe cyangwa ikwirakwizwe nka Politiki ya Metro igenga ubufasha bw'amafaranga. Metro izagenzura ko Politiki yo kwishyura no gukusanya amafaranga iri mu Cyongereza no mu rundi rurimi rukoreshwa n'abantu bake bagera (i) ku bantu 1000, cyangwa (ii) kuri 5% by'abaturage babarizwa ahantu Metro ikorera ha mbere n'aha kabiri.
- L. Iyo Metro itanze cyangwa ikagurisha imyenda y'abarwayi ikindi kigo mu Gihe cyo gusaba ubufasha, Metro igirana amasezerano n'icyo kigo ateguka icyo kigo:
  - (i) Kudakurikiza imyanzuro idasanzwe yo kwishyura kugeza Igihe cy'imenyekanisha ry'umwenda kirangiye kandi nibura iyo iminsi 30 ibarwa kuva ku itariki umukiriya yoherejwe cyangwa yaherewe Ibaruwa iteguza kwishyura yarangiye;
  - (ii) Guhagarika imyanzuro idasanzwe yo kwishyura iyo umurwayi atanze Inyandiko y'ubusabe bw'ubufasha bw'amafaranga mu gihe cyo gutanga ubwo busabe;
  - (iii) Iyo hemejwe ko umurwayi yemerewe ubufasha bw'amafaranga, kugenzura ko umurwayi adasabwa cyangwa adategetswe kwishyura (kandi atishyura) amafaranga ari hejuru y'asabwa , bityo hagatashyirwa agaciro imyanzuro idasanzwe yo kwishyura yafashwe.

## Ibisobanuro

Igihe cyo gusaba ubufasha: Igihe Metro iba igomba kwakira no gusuzuma inyandiko y'ubusabe bw'ubufasha bw'amafaranga hakurikijwe Politiki ya Metro igenga ubufasha bw'amafaranga. Kopi za Politiki igenga ubufasha bw'amafaranga n'Inyandiko y'ubusabe bw'ubufasha bw'amafaranga ziboneka kuri <https://metrohealth.net/about-metro-health/billing-payment-options/financial-assistance/>. Igihe cyo gusaba ubufasha bw'amafaranga gitangira ku itariki serivisi z'ubuvuzi zitangiwe kitarangira ku muni wa 240 nyuma y'uko Metro itanze Inyandiko ya mbere yishyura izo serivisi itangwa nyuma yo gusezerera umurwayi.

Itariki ntarengwa ku bufasha bw'amafaranga: Itariki ibanziriza umunsi Metro Health ishobora gutangira kwifashisha umwanzuro udasanzwe ku bantu batatanze Inyandiko y'ubusabe bw'ubufasha bw'amafaranga. Itariki ntarengwa igomba kuba igaragara mu nteguza yanditse ihabwa abantu bireba nibura iminsi 30 mbere y'itariki ntarengwa ariko atari mbere y'iminsi 120.

Igihe cyo kuzuzwa Inyandiko y'ubusabe bw'ubufasha bw'amafaranga: Itariki ibanziriza umunsi Metro Health ishobora kwifashisha cyangwa gutangira umwanzuro udasanzwe wo kwishyura ku bantu batanze Ubusabe bw'amafaranga butuzuye. Itariki ntarengwa yo kuzuzwa inyandiko y'ubusabe igomba kugaragazwa mu nteguza yanditse kandi igomba kuba atari mbere y' a) iminsi 30 ikurikira itangwa ry'iteguza cyangwa b) umunsi wa nyuma w'igihe cyo gusaba ubufasha.

Umwanzuro udasanzwe wo kwishyura – Umwanzuro ufatirwa umurwayi ujyanye no kwishyura amafaranga umurwayi yasigayemo, uwo mwanzuro ukaba ari urubanza mu rukiko. Dutanze urugero, imyanzuro idasanzwe yo kwishyura iba irimo ubwoko butandukanye bw'uburenganzira bwo gufatira umutungo kugeza umwenda wishyuwe, gufatira umutungo utimukanwa, gufatira konti cyangwa umutungo w'umuntu, gutanga ikirego mbonezamubano, gufata umuntu cyangwa ihamagara, cyangwa gufatira umushara cyangwa ibindi umuntu yinjiza. Ijambo umwanzuro udasanzwe wo kwishyura ririmo kandi kumenyesha umwenda w'abarwayi ikigo gishinzwe imyenda. Imyanzuro idasanzwe yo kwishyura ntabwo irimo uburenganzira bwo gufatira umutungo kugeza umwenda wishyuwe bwemejwe na Metro ku mafaranga akomoka ku rubanza rw'umuntu, kwishyura cyangwa kumvikana, cyangwa gutanga ikirego mu rubanza rwo kugira igihombo.

Amafaranga umurwayi yiyishyurira: Igice cy'amafaranga umurwayi asigayemo ibitaro nyuma yo kwishyura kw'ubwishingizi bw'indwara cyangwa abandi (amafaranga uwafashe ubwishingizi azajya yishyura, ubufatanye mu bwishingizi, n'ayakaswe), isibwa ryayo rishingira ku busabe bw'ubufasha bw'amafaranga bw'abarwayi.

Igabanywa ry'amafaranga umurwayi yiyishyurira: Igabanywa ry'amafaranga ku barwayi bose biyishyurira batemerewe ubufasha bw'amafaranga.

Ikigo cyishyura amafaranga: Ikigo gifite amasezerano cyishyuriza umwenda w'umurwayi Metro Health hakurikijwe ibyerekeye kwishyura imyenda mu buryo bukwiye.

Kwishyura ubuvuzi: Uburyo butuma ubasha kwishyura amafaranga buri kwezi mu gihe kirekire utongeyeho inyungu.

Inyandiko yishyura – Inyandiko yose yohererezwa cyangwa ihabwa umurwayi imusaba kwishyura. Inyandiko ishobora kuba inyandiko ya mbere imenyeshya fagitire umurwayi ahabwa nyuma y'uko asezerewe, Inyandiko isanzwe yishyura itangwa buri kwezi, cyangwa ibaruwa iteguza kwishyura.

Abahagarariye Ishami ryita ku bagana Metro – Abakozi bo mu Biro bya Metro byita ku bayigana baganiriza abarwayi kuri politiki z'imari zayo, zirimo ariko zitagarukira gusa kuri Politiki igenga ubufasha bw'amafaranga ndetse n'amategeko n'amabwiriza agenga Politiki yo kwishyura no gukusanya amafaranga.

Igihe cy'imenyekanisha – Igihe Metro igomba kumenyesha abarwayi ku hashobora kuboneka ubufasha bw'amafaranga. Igihe cy'imenyekanisha gitangira ku munsi wa mbere umurwayi yaherewe serivisi kitarangira ku munsi wa 120 nyuma y'uko Metro itanze inyandiko ya mbere imenyeshya fagitire umurwayi ahabwa nyuma y'uko asezerewe.

Amafaranga umurwayi asigayemo – Amafaranga umurwayi asigaramo atishyuwe n'ubwishingizi, ikigo cya leta cyangwa abandi.

Incamake y'ururimi – Incamake y'ururimi Politiki ya Metro igenga ubufasha bw'amafaranga yanditsemo, kopi yayo iboneka kuri <https://metrohealth.net/about-metro-health/billing-payment-options/financial-assistance/>. Incamake y'ururimi izatangazwa nk'uko biteganyijwe muri Politiki igenga ubufasha bw'amafaranga.

Inyandiko iteguza kwishyuza – Inyandiko yishyuza Metro yoherereza cyangwa ikayihira umurwayi nibura mu gihe cy'iminsi 30 ibanziriza kwifashisha imyanzuro idasanzwe yo kwishyuza umurwayi igaragaza ko Metro igamije kwifashisha imyanzuro idasanzwe yo kwishyuza kugira ngo hishyurwe umwenda w'umurwayi, harimo n'ibindi bigaragara mu Cyiciro cya IV.G.

**Inyandiko zifashishijwe**

U.S Bankruptcy Code, Title 11


<http://uscode.house.gov/browse/prelim@title11&edition=prelim>

I.R.S. Revenue Code, Section 501(r)

<https://www.irs.gov/charities-non-profits/charitable-organizations/new-requirements-for-501c3-hospitals-under-the-affordable-care-act>

**Komite zemeza**

Komite ishinzwe uruhererekane rw'ibinjira

Komite  13/2/2019 Itariki