



MISHAWAKA, INDIANA

CORPORATE POLICY

Number: 301.01

Original Date: 03/11/96

Revised: 05/15/12

A KONG: Velsamh Hramhnak le Insurance Ngeilo Mizaw Discount Policy

TINH MI

Catholic thinlungput le cawnpiaknak i tlaih in Catholic ngandamnakei zohhramhnak chung ah hin Franciscan Alliance, Inc. (Franciscan) hmang in Khrih i damternak rian sunglawi cu kan zullhpeh peng ko. Hi kampani riantuannak nih aa hmaithlak bik cu mi chambau pawl zawnruahnak, nunnak upate le pumpak sinak thlazahpiak tehna an si. Franciscan nih hin pumpak pakhat cio nih upat hlawnak, sining dang, le sunlawinak an ngei cio, ti hi a zumh, i kan thazaang nih a tlinh chung cu miphun, biaknak, takvun rong, nu maw pa sinak, chuahkehnak ram, mi tlamtlinglo sinak silole pumpak khuasaknak dirhmun ruat hmasa lo tein mi kip nih ngandamnak hramh-rian (services) an tontem khawhnak lai Franciscan nih hin a tuaktan. Hi zumhning zul hin, Khrih nun i zohchun in, taksa, thinlung, silole thlarau in a chambau mi hna hramh khawh ding le tlangtlakpiak ding hi kan saduhthah cu a si.

Franciscan nih hin insurance a ngei lo mi, silole insurance nih a liampiak khawh lo ding mi hna, cozah silole mipi hramhnak program pakhatkhat sinin bawmhchanhnak a hmu kho lo mi hna, phaisa lei an dirhmun kong ah lakhruak i khinhhramhnak le ngandamnak lei i zohkhenhnak man aa peek kho tung lo mi hna vialte nih velsamh hramhnak (charity care) silole insurance ngeilo discount timi hmang in phaisalei bawmhchanhnak tuaktanpiak aa tim peng ko. Velngeihnak le khinhhramhning sang he rian ttuan, zapi panh khawh awk in le sifak rethei tete zong hramh an ton khawhnak ding mission rian lungput keng peng in, cun phaisa lei le khuasak dirhmun nih a pek hna lo ruang ah mi damlo le khinhhramh hau a simi nih i khinhram kho lo in an um sualnak hnga lo, Franciscan cu thazang a chuah peng ko. Hi khuakhannak (policy) cu mizaw nih an si khawhtawk leng liam hau in zualral (lakhruak) thilcang silole ngandamlonak ruang i i khinhhramh hau an si tikah an i hramhnak man zate silole cheuchum tal bawmhchanh khawhnak lam tuaktanpiak duh ruang ah tuahmi a si. Hi khuakhannak kong ah, i theihhngalhpinak, ninglecang ngeihnak, tlari te i rian ttuannak um kho ding in, le mizaw nih phaisa lei bawmhchanhnak an ngah kho lai maw, ti a fianter kho ding in a herhmi ca vialte chuahpi ding rian cu Franciscan phungphai zul in mizaw nih an tuah hrimhrim awk ah ruah a si.

Mizaw dagdang le mizapi nih i khinhhrmahnak thilrit an phorh sual lo nak ding ah khinhhramh man aa pek kho ko ding i ruahmi mizaw nih cun an i hramhnak man an i pek ding a si ko.

Hmun kip um khuasabu herhhai vialte tuahpiak kho ding in, hi khuakhannak nih hin Franciscan riantuannak hmunhma vialte i thil sining hlatfian dih i, khuasak har ruang ah a zeiti hmanh in lakhruak silole ngandamnak ca i a herhmi i khinhhramhnak man aa pek kho lo mi hna sinah dawtnak kut samh i, cun ngandamnak kongkau i khinhhramhnak man pek khawhnak lam a ngei ko nain insurance ngeilo mizaw pawl sinah hramh man thumhpiak (discount) ding in thil sining a hlatfian. Mizaw pakhat i a damlonak khinhhramh a herh ning kongkau ah cu mizaw i a khuasak dirhmun si loin a damlo ning tu ruah deuh a si lai.

Hi khuakhannak (policy) hi zatlang nun kongkau ah mawhphorhnak ttuanvo lak aa timmi Franciscan sining dirhmun biapi ngai a langhnak a si i, lunghmui te in rian kan tuannak khuasabu vialte cung ah mawhphorhnak kan ngeih kong kan i fiang ngai ko. Cun hi khuakhannak nih hin Franciscan cu Internal Revenue Code section 501 (r) le Indiana Law IC 16-21-9 hngatchan in March 23, 2010 ah fehtermi Mizaw Venhimnak le Panhkhawhmi Khinhhramhnak Upadi (Patient Protection and Affordable Care Act) a zul ko, ti a fianternak zong a si.

FIANTERNAK

Leiba chia – an pek khawh ding a si ko nain an pek awk hrimhrim a simi medical bill a cheuchum pek a duh bak lomi minung pawl khinhhramhnak man.

Velsamh hramhnak (Charity care) – damlonak khinhhramh man aa pek kho lo mi hna an i khinhhramhnak man, cu hramhnak man cu, hi velsamh hramhnak le insurance ngeilo mizaw discount tuahpiak ruang ah an sin in leiba pekpiakmi zate silole a cheuchum cawh than ti lo ding.

Zualral hramh-rian (Emergency services) – a lenglei lakhruak thilcang ruang ah takpum i khawndennak a chuak, silole lakhruak in zawtfah i cu zawtfahnak cu a ceizual tuk tikah, le, hramh colh lo ahcun harsatnak zualhma tuk ton khawh ding phun pawl thilri le hramh-rian in bawmhchanhnak tuah.

EMTALA – Emergency Medical Treatment and Active Labor Act a tawinak a si. Zualral Damlonak Thlopbulnak le Nau Nganfah Upadi tiah leh khawh a si.

Chungkhar – nih a chim duhmi cu mizaw, mizaw i a nupi silole a va (inn khat i an um ti lo zong ah) le inn ah khua a sa vemi, mizaw i a chungchuakfa silole aa cawmmi, kum hleiriat tang ngakchia vialte, tinak a si. Mizaw cu kum hleiriat tang a si ahcun, “chungkhar” timi biafang nih a huap ding pawl cu, mizaw hringtu silole cawmtu nulepa (inn khat i an um ti lo zong ah), nulepa nih an hrinmi silole an i cawmmi, kum hleiriat tang ngakchia pawl an si.

Phaisa lei bawmhchanh – hi khuakhannak (policy) ruang ah bawmhnanak a hmumi mizaw pawl i an liam ding phaisa a zat thumhpiaknak.

Phaisa lei bawmhchanh soknak – phaisa lei bawmhchanhnak hmuhnak ding soknak ca.

FPG – ti cu Federal Poverty Income Guidelines ti a si i, US Cozah tang um Ngandamnak le Minung Hramhrian U.S. Deaprtment of Health and Human Services) lei nih a chel tete i an chuah an thanh tawnmi a si i, hi khuakhan ning cun phaisa lei bawmhchanhnak hmuh hi sok ni in aa thawk.

Tiamkamtu (Guarantor) – sizung nih tuahpiakmi i khinhhramhnak man pe ding in phaisa lei i mawh a phortu minung.

Damlonak kong i tuah herh (Medically necessary) – a chung mizaw silole a leng mizaw cu, i khawnden, zawt, hrirai silole cu ruang i nganfahnak, cu pawl cu hramh lo i um ahcun cu mizaw a hmailei ngandamnak ca ah harnak a chuahpi kho ding a si i, cu cu chekhlat, zohfian le/silole thlopbul khinhramh rian vialte chim duhnak a si. Tuahpiakmi hramh rian cu ngandamnak mit i zoh tikah tuah herh a si lai i a tlangpi in ngandamnak i hramh ningcang kongkau ah pom khawh mi a si lai; Franciscan khinhhramhnak hmunhma chung ah dawhtlak tein le hramh man kong ah ruah ngam ding, thilri, silole hramhrian zong him te le tlamtling tein pekchanh khawh ding a si fawn lai, mizaw silole a khinhhramtu siarem ruah bik ruang i tuahmi a si lo awk a si. Damlonak kong i tuah herh, timi ah telh chih awk a tha lo mi pawl cu:

- tamhnak thilri;
- sii lei hlathlainak prokrem chung in hneksak thlopbulnak/khuaihlnak silole thil dangdang;
- thau tuk he pehtlai in tuahpiakmi pawl;
- tuahchaphau/phundangdang sii-ai (tcn: thim chunh, malit, kengruh hmeh, tibantuk);
- pumpak nurse rian;
- ha leipang hramhrian;
- Medicare/Medicaid nih pekpiak lo ding i ruahmi hramhrian pawl;
- private le/silole Franciscan i ngandamnak lei silole sibawi i zohternak man a si lomi; silole
- Franciscan duh pinak in tuahmi hramhrian le/silole thlopbulnak dangdang.

Mizaw – sizung nih a tuahpiakmi khinhhramhnak a tongtemtu minung.

Pek colh discount (Promt pay discount) – Franciscan sizung nih a sermi caan rikhiah chung ah mizaw batmi a zate, pek dih tik i, a sithiam ning in discount tuahpiakmi.

Insurance nih pekpiak dih lomi (Underinsured) – zeimaw zat pekpiakmi insurance a ngei ko, silole hmundang in bawmhnanak a hmu ko nain, phaisa pek ding kong ah a dirhmun nih a zawhphak lo tiang in a zal chung phaisa chuah a hau mi.

Insurance ngeilo (Uninsured) – mizaw a si i, (i) cozah silole private health insurance a ngei lo mi, (ii) a insurance benefit a chia tuk cang mi, silole (iii) ngandamnak kong ah a herh vial i hram ding in insurance a ngeih mi nih a pekpiak lo mi.

Insurance ngeilo mizaw discount (Uninsured patient discount) – ngandamnak ca i a herhmi khinhhramhnak aa tuahnak man thumhpiak mi, cozah silole private health insurance a ngei lomi silole a insurance benefit a chia tuk cang mi mizaw.

KHUAKHANNAK BIATHANH (POLICY STATEMENT)

Langhtermi bia le sining vialte ah i hngat in, Franciscan riantuannak hmun vialte, sibawi zung, ambulance khinhhramhnak hmun, le sizung vialte ah insurance a ngei lo i lakhruak khinhhramh hau a

simi hna le, Franciscan i khinhhramhnak hmunram chung khuasa a si i, insurance a ngei lo nain damlonak khinhhramh hau a si tung mi hna mizaw pawl zawn ruat in Franciscan nih hi khuakhannak hi a ser.

Hi khuakhannak cu mizaw pawl i phaisa lei bawmh an hauhnak tlangtlakpiak ding ah tuahmi a si:

A. Lakhruak silole ngandamnak ca i a herhmi i khinhhramhnak cu, velsamh hramhnak in a zate silole a cheuchum a pekpiak:

1. A phaisalut/ngeihthil level tuak tikah rikhiah chung silole tang ah a um lai, ti a fiang cia mi mizaw sin ah (tcn: FPG a let in); silole
2. Phaisa dirhmun har ruang ah medical bill aa pek kholomi, damlonak i hramhnak man a cheuchum silole a zate pek ruang ah phaisa lei harnak a tong ding a si, ti a fiang ko mi mizaw hna sin ah.

B. Franciscan sizung umnak hmun pawl ah lakhruak in silole ngandamnak ca i a herh ning in aa hrammi, insurance ngeilo mizaw pawl sin ah phaisalei discount a tuahpiak.

Hi khuakhannak cu mi zeibantuk silole aiawh zong in phung ning thil tuahnak, silole buar sianh lomi tiamkannak silole hnatlaknak tuahnak an sermi a si lo. Hi khuakhannak nih hin mipfun, biaknak, takvun rong, nu maw pa sinak, chuahkehnak ram, mitlamtlinglo sinak, silole pumpak khuasakning dirhmun tuak hmasa lo in lakhruak khinhhramhnak silole a herh ning i ngandamnak ca i hramhnak a tuaktan ding a si. Franciscan nih rian a peklomi sibawi silole sizung riantuantu pawl sinin i hramhnak man liampal ding silole pekpiak ding kong ah tuahnak nawl zehmanh a ngei lo.

EMTALA phung zul in, minung pakhat nih lakhruak in hramh hau a sinak hramh a duh ko ahcun, hramhnak man a pek kho lai maw, ti tuak bak lo in, Franciscan sizung pawl nih a herh ning in i zohternak an tuah ko lai. Hiti a herh ning i aa zohter dih hnu ah, minung pakhat cu lakhruak in khinhhramh hau a si, tiah Franciscan riantuantu nih a hmuh a si ahcun cu pa, cu nu i lakhruak hramh a hauhnak cu Franciscan sizung dirhmun hoih in a tlangtlak lai silole AMTELA i langhter a si ning tein a herh ning in thialkannak a tuaktanpiak lai.

PHAISALEI BAWMHCHANHNAK HMUHKHAWHNAK

Insurance Ngeilo Mizaw Discount (Uninsured Patient Discount)

Insurance ngeilo mizaw cu mahle umnak sizung hmunhma ah lakhruak khinhhramhnak silole ngandamnak ca i a herhmi aa hramhnak ca ah insurance ngeilo mizaw discount timi tuahpiak a si lai. Cu insurance ngeilo mizaw discount cu Franciscan sizung i khinhhramhnak contract tlaitu tha bikbik pathum hna i kum khat vawi khat tuakpiakning in a si lai. Franciscan sizung nih mahle umnak market le thil sining hoih in discount dangdang zong a pek khawh men. Hi discount hi pek colh discount (prompt pay discount) he dah ti lo, sizung i discount dangdang he komhchih ding a si lai lo. Phung le cozah sermi zulk awk phungphai zulk lo ahcun ze discount hmanh pek a si lai lo.

Franciscan nih sizung i min khumh lio (registration) le/silole luhternak (admission) tuah lio ah insurance a ngeilo mizaw pawl cu hlih khawh aa zuam lai. Insurance ngeilo discount cu bill hmasa

bik liotan ah automatic in hman khawh colh awk in system nih a tuah dih. Mizaw sin i tialmi ca chung ah bill remhpiak a sinak le mizaw batmi leiba thar cu a lang ko lai. Insurance ngeilo discount timi cu tiamkammak he tuahmi discount a si i, velsamh hramhnak in tuahmi leiba phiatpiaknak phun ah ruah ding a si lai lo. Insurance ngeilo mizaw discount timi cu leiba peklo ruang ah thihter a si lai lo. Franciscan nih tuandeuh lio i insurance ngeilo mizaw tiah bawmhnak a tuahpiakmi cu hramh a si liotan ah a insurance nih a pekpiak ko, tiah a hnu i hngalh a si ahcun Franciscan nih insurance ngeilo discount a tuah cia mi cu a chuh than lai i, mizaw sin ah le insurance tuah tuah kampani sinah statement thar a kuat than lai. Insurance ngeilo discount timi tuahpiak hnu zong i a tangmi leiba aa pek kho rihlo mi mizaw nih cun velsamh hramhnak ah leiba phiatpiak ding in, silole ngandammak kong i phaisa harsatnak tuaktanpiak ding in sok khawh a si.

Velsamh Hramhnak (Charity Care)

Velsamh hramhnak timi cu insurance a ngeilo nain lakhruak in khinhhranh a si tung mi hna, silole Franciscan sizung i khinhhranh bik hmunhma pawl ah zohkhenhmi insurance ngeilo mizaw pawl, ngandammak ca i a herhmi khinhhranh ngei ding a si tung i an i hramhnak pekpiak kho ding insurance a ngei lo mi hna (rian tuannak i tuahmi in pekpiakmi, cawkchommi insurance, cozah nih tuahpiak mi insurance, COBRA, silole third-party mawhphorhnak in pekpiakmi a si zong ah) ca ah a si. Franciscan i insurance ngeilo mizaw discount cu mizaw nih a leiba phiatpiak ding i velsamh hramhnak a sok hlan i a leiba pekpiaknak ah tuah hmasa bik ding a si

Mah duhthimnak in le ngandammak ca i a herh ruang ah tuahmi a silo mi i khuaihlanak cu tuah man i pek ding a si lai i velsamh hramhnak hmu ding in ruah colh chek colh ding a si lai lo.

Mizaw pakhat cu velsamh hramhnak a hmu lai maw, hmu lai lo ti kong ah phaisa lei bawmhchanhnak soknak le hlatfiahnak tuahnak nih bia a chah ding a si. Medicaid, HCI, silole a dang cozah lei bawmhnak a hmu kho ding mizaw cu, velsamh hramhnak an hmuh hlan ah cu bantuk cozahlei bawmhnak an hmuh lo kong fian hmasa hrimhrim a hau. Hi kong ah hin Franciscan nih mizaw silole tiamkamtu i hramh man a pek khawh lai le pek khawh lai lo kong hngalhnak ah a lenglei vendor, hramhrian tuannak le cazin pawl a hman khawh hna (tcn: credit score tehna).

Velsamh hramhnak hmuh ding kong cu leiba cawh lio caan zeimaw chung ah ceihchah ding a si (tcn: hramhnak tuahpiak hlan ah, leiba cawh rikhih caan chung ah, silole leiba cawh khawh a si ti lo, ti a si ahcun, le leiba halpiaktu third party sin in a rak kir than mi account pawl zohcheknak ah hman ding a si).

Mizaw silole tiamkamtu nih velsamh hramhnak a hmu lai maw, hmu lai lo ti kong ah Franciscan nih dot hnih in test a tuah – a tlawm bik phaisalut test le peknak lam test, ti an si. A tlawm bik phaisalut test tuah tik ah hin phaisalei bawmhchanhnak soknak ca chung i langhtermi mizaw/tiamkamtu chungkhar phaisalut cu FPG he cuaichun a si. Peknak lam test tuah tikah mizaw/tiamkamtu i medical bill pawl, ngeihchiah, a mawhphorhnak, a phaisalut le a phaisa hmammak vialte, phaisa bawmhnak soknak ca chung i langhtermi pawl, cu zoh dih than a si i, mizaw/tiamkamtu cu velsamh hramhnak a hmu ding a si ko zong ah a ngeihchiah tuakpiak tikah velsamh hramhnak a hmuh zat cu thumh silole hlohpiak hau a si kho, hiti tuah hi mizaw silole mizaw chungkhar cu hmai lei an i hramhnak ah dirhmun chia le a thalo lei sinak an i ngeihnak hnga lo ruahpiak a si. A tan i kanan tuakning (sliding scale) hi velsamh hramhnak in leibal phiatpiak ding level tuak tikah hman ding a si lai:

Kumtin Chungkhar Phaisalut	Phiatpiak Ding Zat
≤ 200% of FPG	100%
201-250% of FPG	80%
251-300% of FPG	60%
301-350% of FPG	40%
351-400% of FPG	20%

Hramhnak Man Phaisalei Harnak Tuaktanpiaknak (Medical Financial Hardship Adjustment)

Velsamh hramhnak a hmu kho lo nain an kum khat phaisalut i 20% nak tam sizung lei bill a ngei i, insurance ngeilo le insurance nih pekpiak lomi mizaw/tiamkamtu pawl cu an dirhmun le/silole a thlathla tein leiba chamter ding tuahpiak an sinak vialte zohchih in hramhnak man phaisalei harnak tuaktanpiaknak hi tuahpiak an si lai. Hi ngandamnak lei phaisa pek i harhnak tuaktanpiaknak hi phaisa bawmhnak soknak in a hram aa thawk ding a si. Thil sining a tluan ko ahcun, a tang i phaisa lei harnak tuaktanpiaknak reet khiahmi hi hman ding a si lai:

Kum Khat Chungkhar Phaisalut Chung In Medical Bill %	Remhpiak zat
20 – 29%	15%
30 – 39%	20%
40 – 49%	25%
50 – 59%	30%
60 – 69%	35%
70 – 79%	40%
80 – 89%	45%
90 – 100%	50%

PHAISA BAWMHNAK TUAH NINGCANG

Mizaw Pehlaihna

1. Franciscan nih phaisalei bawmhnak ngah khawh kong hi zualral hramhnak hmun (emergency department), mizaw luhternak/minkhumhnak hmun, leiba cawhnak zung, a leng mizaw hramhnak hmun, le Franciscan sizung website tibantuk i khinhhramhnak hmun remcang paoh ah theihternak a tuah dih. Cataar/cachon pawl nih, phaisa bawmhnak soknak ca a fill-ap i, cu bawmhnak hmu ding ah aa tlakmi mizaw nih free in silole man thumh in i khinhhramhnak ngeih khawh a si kong mizaw an theihter hna lai.
2. Franciscan sizung umnak hmunhma ngeih in hi khuakhannak a tawinak in tialnak cabil tete zong holh phun tampi in ngeih khawh a si.
3. Mizaw pawl nih khuachung, state, le federal level in ngandamnak lei i khinhhramhnak prokem phunphun le hi khuakhannak i langhtermi Franciscan phhaisalei bawmhnak kong an hngalhtiam i an sok khawhnak lai, cu hna bawmtu ding ah phaisalei cawmpiaktu le riantlaihna zunglei minung pawl an um peng ko.
4. Leiba cawhnak ca vialte le hramh-rian kong ca vialte nih insurance ngeilo mizaw pawl cu phaisalei bawmhchanhnak sok khawh a si kong a theihter hna lai.

5. Mizaw/tiamkamtu nih cun phaisalei bawmhchanhnak an soknak ca khawpi an duh ahcun Franciscan leiba cawhnak zung ah chawnh khawh a si, silole Franciscan sizung pawl website in download khawh a si.
6. Mizaw/tiamkamtu hna nih phaisalei bawmhknak kong bia hal awk ngeih ahcun suimilam 24 chung Franciscan leiba cawhnak zung ah chawnh khawh peng a si
7. Amah mizaw si loin, midangdang, tahchunhnak ah mizaw i a sibawi, chungkhat, umnak khuasabu le biaknak khat bu pawl, zatlang rianṭuantu, silole sizung rianṭuantu pawl nih, pumpak kong phungphai an buar lo paoh ahcun, mizaw ai awh in phaisalei bawmhknak halpiak khawh a si.
8. Leiba halpiaktu bu (collection agency) sin i kuat hlan ah, mizaw/tiamkamtu nih a pekmi address le fawn nambar ah leiba cawhnak cakuat a tlawm bik wawi 4 a kuat lai i, a tlawm wawi 7 tal telifawn a auh ta hmasa lai. Cakuat le chawnhbiaknak nih mizaw cu leiba zeizat a bat kong le, cu leiba pek khawh lo ahcun phaisalei bawmhchanhnak a um kong theihternak an tuah lai.
9. Hi khuakhannak kong he pehtlai in kumfatin cawnpiaknak prokem kong cu Franciscan tangka chuaklut tlaihnak zung rianṭuantu le a leiba halpiaktu hna sin ah thawng thanhnak tuah a si lai.

Phaisa Bawmhknak Soknak

Mizaw kip nih Franciscan he pehtlaihnak an ngeih chung – i thlobbul hlan ah, i thlobbul lio ah, le account a nun chung paoh – cu phaisa bawmhknak sok khawhnak nawl ngeih a si. Phaisalei bawmhknak sok a duh mi nih cun hi phaisa bawmhknak soknak hi a hram an thawk i, rikhiahpiaikmi caan chung ah tlamtling te in fill-ap dih ding mawhphorhnak an ngei; cu cu (i) mizaw/tiamkamtu nih carek (U.S. Mail) in fawm cakuat a hmuh ni silole electronic in kuat a si ni in, silole (ii) mizaw/tiamkamtu nih online in phaisalei bawmhknak ka sok, tiah Franciscan leiba cawhnak zung i thawng a thanh ni in, rel ah ni 30 chung i tuah dih ding a si. Tlamtling tein tuah, ti tikah phaisalei bawmhknak soknak fawm fill-ap, min thut, cun chungkhar phaisa lut le chuak, ngeihchiah, le mawhphorhnak lakmi tibantuk langhtertu ca pawl thil chih i kuat tehna chim duhmi a si. Hiti phaisa bawmhknak soknak hmuh hnu ahcun cu phaisalei bawmhknak soknak kong i biachahnak a um hlan chung cu Franciscan leiba cawhnak zung nih mizaw account cu zoh chung rih awk ah an chiah rih ko lai.

Bawmhknak a soktu pawl hi phaisalei bawmhknak an soknak zohpiak lio caan chung vialte ah hin thlazahnak le upatnak pek an si ko i, an kuatmi konglam/catlap thlri pawl hi ho midang theihter lo tein fimkinpiak dih an si lai. Phaisa bawmhknak sokmi zohpiaknak ding ah hin mizaw nih Franciscan sin ah hngalh awk a herhmi konglam pawl kuat hi a biapi tuk hringhran. Thil sining tawnkel ah, mizaw cu federal le state cozah bawmhknak a hmuh lo kong fian a si hlan chung cu phaisalei bawmhknak kan timi hi a hmuh khawh rih ding a si lo. Cuti a si ruang ah, mizaw cu bantuak bawmhknak prokem ah min i pe ding in, silole sok ding in Franciscan nih lam a kawlpiaak lai.

Mizaw nih phaisalei bawmhhalnak ca cu tlamtling in a fill-ap lo ahcun, silole chungkhar phaiaalut le chuak, ngeihchiah, mawhphorhnak ngeihmi, tibantuk ca pawl thil chih in fawm cu a kuat lo ahcun, le a cung i kan chim cang bang Franciscan nih leiba cawh in mizaw a chawnhbiak lengmang nak ah zeihmanh aa hleilo le lehnak a um lo ahcun Franciscan nih leiba peklo ruang i credit ripawt a tuahtu bu he aa pehtlaimi leiba halpiaktu bu pawl sin ah thawng thanh in leiba cawhnak hi anmah kut ah a kuat lai.

Franciscan nih tlamtling te i fill-apmi fawm le thilchih mi caherh dangdang pawl vialte a hmuh hnu ni 45 chung ah soknak kong i biachahnak cu cakuat in mizaw sinah thawngthanhnak a tuah lai. Biachahnak kong thawngthanhnak ca chung ah hin, mizaw cu phaisalei bawmhchanhnak a hmu maw, a hmuh lo ahcun a hmuhlonak a ruang, mizaw nih leiba a bat zat, cun, phaisalei bawmhnak sok hnu ah mizaw/tiamkamtu phaisalei dirhmun aa thlennawn ahcun Franciscan leiba cawhnak zung chawnhbiak ding a si kong tehna a um dih lai. Biachahnak kong i thawngthanhnak ca vialte cu file ah chiah dih a si lai.

Franciscan nih hin mizaw/tiamkatu nih phaisalei bawmhnak an sok hnu i a tang rihmi leiba cham ding kong ah kap hnih hnatlaknak tuah in leiba cheuchum pek lengmang (payment plan) khawh a si kong chimhruahnak a ngeihpi lai. Mizaw nih hin bawmhhalnak kong biachahnak thawng theih hnu ni 30 chung ah Franciscan he leiba cheuchum tete pekning hnatlaknak ngeih ning te in tuah ding tuanvo a ngei. Leiba cheuchum pek ding zat hi mizaw/tiamkamtu i a chungkhar phaisa lut i 10% nak tam a si ding a si lo; chungkhar nih ngeihchiah thilri dangdang an ngeih bel ahcun leiba cheuchum peknak tuahpiakmi zat hi a tam deuh kho men. Hiti leiba cheuchum in pek ding zat hi a tlawm bik ah \$25 a si. Kap hnih hnatlaknak in tuahmi leiba cheuchum pek ning ka tloh lai, ti ahcun mizaw nih Franciscan leiba cawhnak zung chawnhbiak ding mawhphorhnak an ngei. Mizaw leikap in chawnhbiaknak tuah lo ahcun khualenglei leiba halpiaktu bu pawl hmang in leiba halnak tuah tiangtiang a chuak khomi a si.

Franciscan nih hin bawmhhalnak kong i biachahnak tuah hnu ah leiba cheuchum pekning a tuah lo mi, silole kap hnih hnatla in tuahmi leiba cheuchum pek ding a pe lomi mizaw hna sin ah a tlawm bik wavi hnih tal leiba cawhnak ca a kuat lai. Hi bantuk pehtlainhak hi halpiaktu bu pakhatkhat sin i thial hlan ah tuah ding a si lai.

Leiba halpiaktu bu sin i hluai cangmi mizaw nih cun a herhmi ca pawl thil chih in phaisalei bawmhhalnak ca fill-ap in bawmhnak hal khawh a si, i, cu bantuk i leiba zate silole a cheuchum cu velsamh hramhnak in phiatpiak ding ah ruahpiak a si lai.

Tling tein fill-apmi phaisalei bawmhnak soknak fawm he hin, mizaw/tiamkamtu nih a tang caherh pawl hi a kuat chih hrimhrim lai:

- Chungkhar phaisalut vialte, hlawh zate, rianṭuanlo cawmchungnak hlawh, rianṭuantu daidoh hlawh, social security income, supplemental security income, cozah bawmhnak, ralkap hlun hlawh, thihtaakmi hlawh, pensen silole tar hlawh, phaisa pungkarh, phaisamiak ṭhenhmi, hlanhthil in hmuhmi, rianserh miakmi, innhmun loram in hmuhmi phaisa, phaisa chiah, fimcawnnak lei bawmhnak, niva ṭhen hlawh, facawmnak hlawh, a lenglei in bawmhnak dangdang, awngbali/celhmiaknak, tibantuk.
- Rian ṭuan ahcun, a naih bik thla thum chung hlawh laknak (pay stubs) khawpi.
- Mahserh rian a ṭuanmi cu, a naih bik kum hnih chung chaw miaknak le sunghnak ca khawpi
- Rian ṭuan lo ahcun, rianṭuanlo benefit hmuhnak ca le/silole mizaw bawmtu pakhatkhat sin in mizaw nih ze i bantuk phaisalei bawmhnak dah a hmuh, ti fianternak mithut cakuat
- Mitlamtlinglo nih, mitlamtlinglo hlawh laknak le/silole ze i tik tiang rian ṭuan kho lo ding dah a si lai, ti langhternak sibawi caṭial
- Tar nih cun, social security le pensen/tar hlawh laknak khawpi
- Savings le checking accounts, phaisa khumhnak certificates (CDs), stocks, bonds, tangka market accounts tehna langhnak ca (statements).

- Mizaw/tiamkamtu khuasaknak inn chim lo in real estate i equity a ngeih zat
- Cawmkenmi minung zat
- Atu i a phaisa ngeih dirhmun nih tuan lio a phaisa lut ripawt a langhter kholo mi nih cun atu/hmailei i a phaisa dirhmun a langhter kho ding ca le/silole cu he aa pehtlaimi ca pawl kuat ding a si lai
- Ngandamnak i hramh kong ah phaisa lei harnak ton a fiantertu ah hmun dang i i hramhnak medical bill a um ahcun a khawpi
- Hmanung bik state le federal tax return file-nak khawpi; cu ah cun telh chih ding cu:
 - W2s
 - Business tuahmi chung in Schedule C Miakmi le Sunghmi
 - Schedule D Tangka Miak le Sunghmi
 - Schedule E Supplement Income le Sunghmi
 - Lotuahnak in Schedule F Miakmi le Sunghmi
- Federal Tax return file lo ahcun, cu kong fiantertu ah IRS sinin Form 1722 khawpi

Mizaw/tiamkamtu i phaisalei bawmhnak kongkau ah hin Franciscan nih credit tuanbia a hal khawh men. Ca dang a herh rih ahcun mizaw cu theihter a si tawn lai. Chungkhar phaisa hmuhnak le hmunnak, ngeihchiah, and mawhphorhnak kong tlamtling te i tuah lomi phaisa bawmhnak soknak ca cu ni 15 chung pending in chiah a si lai i, cu hnu ah cun hi phaisa bawmhhalnak ca cu hnol a si lai. Mizaw/tiamkamtu i phaisa bawmh halnak kong ah thil diklo a rak um, tiah a hnu i hmuhchuah a si ahcun velsamh hramhnak in i hramhnak man a zate silole a cheuchum rak pek cia vialte cu nunter le cawh dih than a si lai.

Franciscan nih a tanglei sining pawl hi velsamh hramhnak hmu ding i a ruahmi pawl an si:

- Mizaw/tiamkamtu cu rianlo phaisalo in a um kong a file-mi a si ahcun le Franciscan i a leiba zate silole cheuchum cu Biaceihzung (Court) nih hlohpiak a si ahcun.
- Franciscan nih leiba hloh piak hau in ngeihchiah le tiamkamtu ngei lo mizaw a thih tikah.
- Inn ngeilo mizaw, cu mizaw cu Franciscan nih chawnhbiak tik le a credit ripawt le lam dangdang i a si khawh chung a kong hngalh khawh vial ah phaisa lut le ngeihchiah zong a ngei lo, tiamkamtu le cozah lei in bawmhnak pekpiaknak ding lam zong a um lo ti a fiangmi.
- Franciscan nih a hngalh ning ah mizaw/tiamkamtu cu phunglo khuasa ramdangmi a si i, cu mizaw/tiamkamtu cu chawnhbiak tikah, le credit ripawt le lam dangdang i a si khawh chung hlat tikah, phaisalut le ngeihchiah a ngei lo i, Franciscan nih cozah sinin phaisa lei bawmhnak sokpiak timh tikah le cuti tuahpiak a duh lo mi a si tikah.
- Mizaw cu Medicaid a hmu kaa te a si i, a Medicaid a nun ni in ni 90 hlan a rak i hramhnak leiba a ngeih tikah le Franciscan nih a hngalh khawh tawk ah tiamkamtu zong a ngei lo, cozahlei in pekpiaknak ding prokrem phunphai phaisa lei bawmhnak a hmu ding a si lo, ti a fian tikah.

Bawmh halnak cu pompiak a si tikah, mizaw cu a tam bik thla li chung velsamh hramhnak a hmu lai. Hiti bawmhnak hmuh ni hi mizaw i velsamh hramhnak hmu ding i pompiak a si ni in aa thawk lai. Velsamh hramhnak discount cu atu i hman liomi account le a hnu thla li chung i lakhruak i hramhnak le ngandamnak i a herhmi i hramhnak ah tuahpiak a si lai. Bawmhnak a hmuh caan a dih cun, mizaw nih phaisalei bawmhnak cu a thar in a sok than ding a si lai.

Bawmhnak Biachah Kong I Lungtlinlonak (Appeals of Assistance Determinations)

Mizaw silole tiamkamtu nih phaisa lei bawmhnak kong i biachah thawngthanhnak hmuh hnu ni 30 chung ah hngalh awk dangdang tial chih in silole thil sining fianterak tial chih in Franciscan leiba cawhnak zung ah phaisalei bawmhnak biachahnak kong i lungtlinlonak ca tial ding a si lai. Cu lungtlinlonak ca zohpiak hnu i a phi cu mizaw/tiamkamtu sin ah Franciscan nih theihternak a tuah te lai. Hi bantu lungtlinlonak ca hi biachahnak pakhat ca ah wawi khat lawng tuah sianh a si lai.

Thatfel Fiankhawhnak (Quality Assurance)

Mizaw sin ah phaisa bawmhchanh khuakhannak thil tha tuahpiak kho ding in, Franciscan nih cun:

- Phaisa bawmhchanhnak hi kan pawlasi ning tein chimrel le tawlrel a si maw, ti fiannak ah cu bantu soknak a tuahmi hna mizaw i an account pawl an audit hruak tawn lai.
- Phaisa lei bawhchanhnak pawlasi kong ah Franciscan ngunkhuai khawlnak le leiba coptu bu staff pawl sin ah kum fatin te rianchimhnak le cawnpiaknak a tuah lai.
- Hi khuakhanning a fianning, zeitluk hman khawh ding a si kong le, phung le ngunkhuai pek kong ah zeitluk in dah zuluh a si, ti kong khuachel tete ah a zohthan lengmang lai.

A Leng lei Leiba Halpiaktu Bu Rianquanning (External Collection Agency Practices)

Hi khuakhannak kongkau ah tuan deuh i kan chim cang bang khan, Franciscan nih cun mizaw i a leiba cu khualenglei leiba halpiaktu bu sin i kuat hlan ah, silole lam dangdang in leiba hal cawlcanghnak tuah hlan ah phaisa bawmhnak a hmu kho ding a si lo, ti a si khawh chung in fian cikcek ta aa zuam zungzal. Franciscan zong a leng lei leiba halpiaktu bu pawl zong nih mizaw cu phaisa ngeilo rianngelo a si tiah tuahpiak a si lai lo. Franciscan nih, mizaw/tiamkamtu cu velsamh bawmhnak zate silole a cheuchum a hmu mi a si ko ahcun a khuasaknak innlo cu amah nawl lo i tlaih ding in a tuah lai lo. Franciscan i leiba channak ah leiba tlaih ding i lungtlinnak a um ko zong ah, bat liomi leiba peknak ding ah mizaw/tiamkamtu khuasaknak innlo zuar, lawnter, silole bank ah ap tibantuk a chuahter ding tiang in innlo tlaihnak a tuah lai lo. Biaceihzu silole biaceihzung (court) nih minung pakhatkhat tlaih ding i awdar an chuah tawn bantu phun minung tlaihnak tiangtiang zong Franciscan nih a chuahter lai lo. Mizaw/tiamkamtu cu velsamh bawmhnak zate silole a cheuchum a hmu mi a si lo i, biaceihzung nih cu mizaw/tiamkamtu i a hlauh cu tlaih awk tlak a si ko, a ti ahcun hlauh tlaih (zuh) khawh a si ko lai. Mizaw/tiamkamtu cu velsamh hramhnak zate silole cheuchum a hmu kho ding a si lo lawng ah leiba halpiaktu bu pawl nih leiba batmi peklo kongkau i credit ripawt a tuahtu bu pawl sin ah thawng an thanh lai. Bu pakhatkhat nih mizaw/tiamkamtu cu phaisalei bawmhnak a hmu kho ding a si ko, ti an hmuh (ruah) ahcun cu kong cu mizaw/tiamkamtu cu an hngalhter lai i, cu bawmhnak cu zeitindah sok a si kong an chimhrelh dih lai. Kum fatin te, Franciscan i phaisa lei bawmhchanh khuakhannak kong le Franciscan a chung rianquannank audit tik i biapi tuk a simi hi khuakhan rianquan ning kong vialte hi a leng lei leiba halpiaktu bu pawl cu cawnpiak an si tawn lai.

RIPAWT PEKNAK (REPORTING)

Community Benefit Kong Ripawt Peknak

Franciscan nih a sizung cio i mizaw pawl sin phaisalei bawmhchanhnak a pekmi level cu kumdih Khuasabu Benefit Ripawt (Community Benefit Report) ah a langhter tawn lai.

Phaisa Kongkau Ripawt Peknak (Financial Statement Reporting)

Phaisa bawmhnak kongkau he aa pehtlaimi phaisa kong ningcang te i chuahtaar khawhnak ding ah ti in, velsamh bawmhnak hmang in leiba phiatpiaknak, insurance ngeilo discount tuahpiaknak, le bill pek kong i phaisalei harsami tuaktanpiaknak rian tuannak ah hin Franciscan leiba cawhnak zung nih special i sermi phaisa luhchuahnak code nomor a hman lai. Rian tawlrelnak lei le ceihmainak i chuahpi awk ah khuacel ripawt timi chuah a si tawn lai i, cu cu Franciscan Board le hruaitu pawl komiti hna sin ah kuat a si tawn lai.

Insurance ngeilo discount pawl kong cu sizung rianhmun pawl i tangka kong langhternak i fianternak tuah tik ah ngunkhuai (revenue) zawn ah chiah a si lai i, tiamkamnak he aa pehtlaimi hman sianhmi phaisa ti in langhter a si lai. Insurance ngeilo discount timi i hramhnak man i a dihmi vialte cu thla thum vawi khat le kum dih i chuahmi Community Benefit ripawt ah telh lengmang a si lai. Insurance ngeilo discount tuahpiak hnu i, velsamh hramhnak in leiba phiatpiakmi teha le phaisa dirhmun har ruang i leiba zat remhpiak teha pawl cu sizung tangka kong langhternak ah cun velsamh hramhnak tiah ti a si lai i, thla thum vawi khat chuahmi le kum dih i chuah mi Community Benefit ripawt ah telh lengmang a si lai.

Phungphai he Pehlai in Tuahhau

Hi khuakhannak tuanchuah khawhnak ding ah Franciscan i i tawlrelnak le sizung pawl vialte cu hi khuakhannak kongkau i tuahmi cawlcanghnak vialte ah federal, state, le khuachung level i hmanmi phung le phungphai vialte a zulh dih lai.

A SI LO MI (DISCLAIMER)

Hi ca hi khuakhannak kongkau fianter duh ruang i tuahmi a si i, ze i bantuq mizaw silole mizaw hlun he tiamkamnak silole hnatlaknak tuahnak ding i tuahmi a si lo. Hi ca nih hin ze i bantuq minung hmanh velsamh hramhnak, insurance ngeilo discount, silole phaisa dirhmun har ruang i leiba zat siamremhpiaknak ca a si lo. Hi ca hi pumpak silole bu pakhatkhat, ze i bantuq mizaw le mizaw hlun zong, cozah minung zong bu zong, lakkar i pekpiaktu silole tiamkampiaktu silole cu bantuq bu pawl aiawh i a tuanpiaktu pakhatkhat ca i sermi silole ser timh mi a si lo i, a ho ca hmanh ah phungning te i nawlvo an ngeih khawhnak ding i tuahmi zong a si fawn lo. Hi ca nih hin Franciscan silole a sizung rianhmun pawl nih pumpak maw minung mibu pakhatkhat maw, an sin ah phungning te i tuah hrimhrim ding tuanvo ngeihnak ah sermi silole ser timh mi a si lo. Hika zawn i ceihchah ciami vialte hi biadonghnak an si i, hramhmi minung pumpak cio nih zalong te le temtawntu um lo te i duhthimnak an ngeihmi upat le anmah bawmhchanh duhnak in tuahmi an si.

Reviewed: 03/11/96

Reviewed: 02/23/99

Revised: 12/06/01

Revised: 02/10/05

Reviewed: 03/05/07

Reviewed: 11/24/10 (previous # 300.04)

Revised: 05/15/12



Sister Corita Last, OSF
Secretary, Board of Trustees