

Gapv zunv zien waac-nyiouz benx beu weih heng-wangc sou-gorn aengx caux paaiv mengh benx zorc baengc bouc dauh jauv-louc

- Naaiv zeiv daan se gapv zunv zien waac longc gorngv taux zorc baengc jauv-louc wuov, mv baac ninh mbuo maiv nzoih zunh yietc zungv oc. Naaiv deix gapv zunv nyei waac aengx caux gouv benx paaiv-mengh waac se liepc funx longc njiaaux waac bun muangx aengx caux nzunv baav ninh maaih waac piouz doic yiem naaiv deix waac-gorn jauv-louc caux paaiv-mengh waac yiem njiecmeh nyei [beu weih sou-daan gorn](#) a'fai [beu weih heng-wangc](#) sou-gorn. Nzunc baav yiem njiec naaiv deix waac caux yiem meih nyei beu weih sou-gorn wuov gorngv mv doiz doic a'fai [beu weih sou-daan gorn](#), aengx caux da'nyeic diuc sou-gorn, a'fai [goux yiem](#) beu weih sou-gorn piouz doic. (Doqc mangc waac-fienx gorngv taux hngangv tov aamx sou-gorn benx gapv zunv fu'loqc nyaanh aengx caux beu weih heng-wangc sou-gorn a'fai [beu weih sou-daan gorn](#) bun siou.)
- [Mangc yiem naaiv deix nzangc](#) dugh kuing jienv nzangc-juoqv gorngv taux gouv-funx paaiv-mengh waac.
- Doqc mangc yiem da'6 pin sou dugh benx guv yienh mangc gorngv taux hngangv haax [maeqv zany duqv nzouv-zinh zoqc njiec](#), [juangc maaz beu weih sou-gorn](#) aengx caux [gouv funx souz mouc lom ga'ganh nyaanh mbuoqc](#) dugh domh nzoih juangc zoux gong yiem njiec zien sic dauh jauv-louc wuov.

Beu weih heng-wangc sou-gorn

Zoux benx sou-daan dugh paaiv mengh gorngv beu weih heng-wangc sou-gorn nyei ziouv cuotv nyaanh bun beu haax buonc a'fai yietc zungv goux zorc baengc nyaanh liouh tiuv benx [beu weih nyaanh](#). Naaiv hoc beu weih heng-wangc sou-daan gorn se maaih mbuoz heuc “sou-gorn beu weih” a'fai [beu weih sou-daan gorn](#).

Beu weih sou-daan gorn

Beu weih heng-wangc dugh zoux bun meih (ndoqc dauh mienh nyei beu weih sou-daan) a'fai yiem njiec cingv gong ziouv, goux zoux gong gorn zangc a'fai da'nyeic deix mienh tengx bouc nzie (cingv gong zuangx ziouv-jaa) dugh tengx maaz beu weih sou-gorn liouh beu weih goux mangc nyungc baav baengc. Ninh corc maaih da'nyeic norm mbuoz heuc “sou-daan gorn liouh beu weih heng-wangc,” “sou-gorn,” “sou-gorn tengx beu weih heng-wangc,” a'fai “[maaih sou-gorn beu weih heng-wangc](#).”

Beu weih sou-gorn nyaanh

Naaiv zeix nyaanh se oix zuqc cuotv bun meih nyei [beu weih heng-wangc sou-gorn](#) a'fai [beu weih sou-daan gorn](#). Meih aengx caux/a'fai meih nyei cingv gong ziouv-jaa oix zuqc ziux hlaax cuotv nyaanh bun, ziux buo hlaax nyieqc, a'fai ziux hynagx bun.

Borqv jiec caux doic nyei gorn

Goux baengc dorngx dauh, [nzie weih goux zorc baengc nyei gong-mienh](#) aengx caux meih nyei beu weih sou-gorn ziouv-jaa a'fai [beu weih sou-daan gorn](#) maaih zoux gong sou-daan caux goux zorc baengc jauv-louc.

Bueix zorc baengc yiem jiepv sih baengc kouv nyei dorngx / Njiouz jiepv sih kouv nyei baengc

Tengx nzie weih zaah mangc baengx [yiem jiepv sih njiouz baengc kouv nyei jauv-louc](#) aengx caux tengx zorc baengc [yiem njiouz jiepv sih kouv nyei baengc](#) dugh baengc kouv faaux nyei ziangh hoc. Naaiv deix zuangx nzie weih nyei gong-bou se yiem njiec maaih sou-gorn zorc jiepv sih kouv nyei baengc dorngx dauh a'fai da'nyeic norm dorngx dauh dugh tengx nzie weih goux zorc [jiepv sih kouv nyei baengc](#).

Bueix zorc baengc yiem zorc baengc dorngx

Goux zorc baengc yiem zorc baengc gorn zangc nor oix zuqc zipv bieqc bueiz yiem zorc baengc dorngx aengx caux oix zuqc bueiz jiepv muonx. Meih juangc cuotv nyei buonc nyaanh (zoux benx guv yienh liouh mangc benx 20%) ei nqoi nzuih [paaiv bun nyei souz mouc nyaanh](#) liouh maaz beu weih sou-gorn tengx goux zorc baengc.

Daah dauh ndie-sai jiepv gorn zorc baengc

Zorc baengc ndie-sai, lemh jienv M.D. (Zorc baengc domh ndie-sai) a'fai D.O. (Domh ndie-sai zorc mbungv mun baengc), tengx zorc baengc a'fai borqv lorx da'nyeic norm zorc baengc gorn zangc liouh tengx meih zorc baengc.

Duqv zipv benx ke-ndite cuotv nzouv-zinh nyaanh

Tengx dipc nyaanh nzie meih se tengx meih aengx caux huov jaa zany nzouv-zinh nyaanh zoqc njiec liouh maaz saeng-eiz [beu weih heng-wangc sou-gorn](#). Beiv taux meih duqv zipv benx beu weih heng-wangc sou-gorn nor [health meih corc haaih zipv tengx nzie naaiv diuc jauv-louc](#) yiem njiec [hei zangc maaz zoux-gorn dorngx](#) aengx caux meih nyei nyaanh hlaax yaac oix zuqc gauh aiv bouc dauh souz mouc. Jaa-ndaangc cuotv nyaanh benx ke-ndite cuotv nzouv-zinh se bun jiepv zeih longc duqv ih zanc minc zinh liouh tengx zany ziux hlaax maaz sou-gorn [nyaanh zaanc](#) njiec.

Funx-dauh

Ndie hoc daan dugh meih nyei [beu weih sou-daan gorn](#) tengx beu weih bun wuov. Naaiv nyungc funx-dauh se haaih zuqc lemh jienv gorngv funx zuqc mbuoqc ziez nyaanh dugh meih juangc nyaanh liouh maaz nyungc nyungc ndie. Nzunc baav meih nyei [beu weih sou-daan gorn](#) corc haaih dorh bouc dauh ndie-nyungc jaaz [benx juangc cuotv nyaanh](#) nyei buonc a'fai bouc dauh piouz doic ndongc haax. Zoux benx guv yienh bun mangc, naaiv diuc funx-hoc se lenh nzoih zuangx ndie-hoc aengx caux maaih mengh hoc ndie-mbuoz aengx caux [juangc cuotv nyaanh nyei buonc](#) souz mouc nyaanh longc yiem ei norm-norm bouc dauh.

Gaanv tengx nzie weih tor mingh njiouz jiepv sih kouv nyei baengc

Horpc zuqc tengx nzie weih tov mingh [njiouz zorc jiepv sih kouv nyei baengc](#). Tengx nzie weih gaanv tor mingh njiouz zorc jiepv sih kouv nyei baengc wuov nzunc baav lenh jienv tor gan cie-ndaix, gan ndau, a'fai gan koiv mingh. Nzunc baav meih nyei [beu weih sou-daan gorn](#) mv beu nzoih yietc zungv jiepv sih njiouz baengc nyei jauv-louc, a'fai maaih hoqc baav jauv-louc yaac haaih tengx nyaanh zoqc njiec.

Gorqv-zeic lengc jeiv ndie

Gouv funx benx haax hoc [ndie-hoc](#) dugh oix zuqc bun ninh mbuo liouc siouv ndie-sai cai bun nyanc, ganh lengc jeiv goux longx a'fai heuc ndie-sai ziangh diuh goux mangc aengx caux zaah mangc, a'fai mv guaih cai bun nyanc nyei ndie. Ninh maaih lengc jeiv ndie dugh maaih jaaz-zinh jaaz dugh [ziux jaaz funx](#).

Gouv funx benx jaaz jaaz jiex nyei buonc

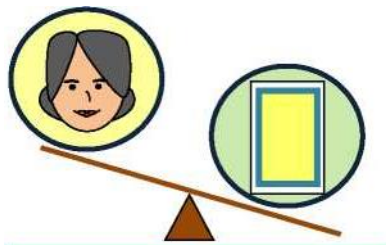
Ninh mbuo gorn zangc duqv funx ziangx souz mouc liouh beiv ndorqc benx ber sen nyaanh dungh nqoi nzuih bun maaz [beu weih](#) sou-gorn jaaz. Beiv taux meih nyei cingv gong ziouv-jaa tengx maaz [beu weih sou-daan gorn](#) dungh cuotv nyaanh maaz mv gauh zoqc jiex 60% ei yietc zungv nqoi nzuih bun njiec buonc nyei fu'loqc nyaanh, ninh mbuo [beu weih sou-daan gorn](#) gouv bun benx zaanc jaaz nyei sou-gorn aengx caux meih yaac mv maaih ze'buonc puix-juang gauz liouh tengx [kre-nditc nzouv-zinh nyaanh](#) aengx caux [zanv cuotv zaanc njiec dungh benx juangc cuotv nyaanh](#) liouh maaz [beu weih sou-daan gorn](#) yiem njiec [hei zangc maaic sou-gorn dorngx](#).

Gouv funx benx jaaz-jamv souz mouc nyaanh camv jiex dungh zorqv ga'ganh nyaanh longc

Guoqv zangc hungx jaa funx ziangx liouh benx hnyangx-dong souz cuotv benx mouc nyaanh dungh gouv funx bun da'dauh mienh a'fai huov jaa oix zuqc [cost juangc cuotv maaiz beu weih sou-gorn](#) yiem njiec bouc dauh dungh [beu weih sou-daan gorn](#) beu weih nyei hnyangx yiem caux borqv jiu doic nyei gorn zangc tengx nzie weih zorc baengc. Yietc zuangx beu weih heng-wangc [sou-daan gorn](#) aengx caux beu weih sou-gorn oix zuqc longc ei nzoih. Naaiv deix souz mouc nyaanh nor nzunc baav gauh jaaz yiem njiec [gouv funx jaaz-jamv souz mouc dungh zorqv ga'ganh nyaanh longc nyei buonc](#) gorngv mbuox yiem meih nyei [beu weih sou-daan gorn wuov](#).

Gouv funx benx souz mouc zorqv yiem ga'ganh nyei nyaanh

Meih oix zuqc cuotv nyaanh camv jiex [nyei buonc](#) yiem maaiz beu weih sou-gorn bouc dauh ziangh hoc (benx yietc hnyangx) liouh juangc cuotv nyaanh liouh zorc baengc ei sou-gorn beu weih nyei baengc. Haaix zanc meih maaih ze'buonc puix-dauh gauz naaiv deix jaaz-jamv souz mouc liuz ninh mbuo [beu weih sou-daan](#)



Jane cuotv nyaanh 0% Ninh nyei sou-daan gorn cuotv nyaanh funx zuqc 100%
(Doqc mangc yiem da'6 pin liouh guv yienh mangc benx yietv nyeic.)

[gorn](#) oix zuqc tengx nyaanh benx 100% ei [nqoi nzuih bun nyei souz mouc nyaanh](#). Naaiv deix jaaz-jamv souz mouc nyaanh se tengx meih mbenc nyaanh maaih beu weih heng-wangc sou-gorn. Naaiv deix souz mouc nyaanh se mv lemh meih maaiz [beu weih sou-gorn nyaanh](#), [siou zengc njiec nyei zaeqv-daan](#) nyaanh a'fai goux mangc heng-wangc yiem [beu weih sou-daan gorn](#) mv beu weih nyei buonc wuov. Maaih nyungc baav [beu weih sou-daan gorn](#) mv funx nzoih yietc zungv dungh meih [juangc cuotv nyaanh nyei buonc](#), [maeqv duqv nzouv-zinh cuotv nyei buonc](#), [juangc cuotv nyaanh maaiz beu weih sou-gorn](#), cuotv nyaanh liouh bun nzuqc maengz mv maaih borqv jiuc caux doic nyei gorn zangc, a'fai longc zoux da'nyeic diuc gorngv taux naaiv deix jaaz-jamv souz mouc wuov.

Goux mangc baengc mienh yiem biauv

Tengx nzie weih goux mangc baengc mienh nyei gong-bou jauv-louc aengx caux jaa-sic dungh meih duqv zipv tengx goux mangc yiem njiec meih nyei biauv ei ndie-sai paaiv nyei waac dauh. Nzunc baav ninh mbuo zorc baengc nyei ndie-sai, nanv zorc beih sin nyei ndie-sai, goux zuangx mienh nyei gong-mienh, a'fai da'nyeic deix goux mangc baengc zingh nyei [zorc gong-mienh tengx zoux naaiv deix zorc baengc jauv-louc bun](#). Goux mangc baengc zingh yiem biauv nyei buonc gong se mv funx zouv lai hnaangx, fiouz biauv puotv ndau, a'fai niouv cie oc.

Goux sin zangc jaa-dorngx aengx caux hiez-zauz

Zauz, buoz-seix-jaang, ga'haav diqc daanz aengx caux jaang-nyunz, hiez-zauz, buoz-seix-jaang, aengx caux m'zing, aengx caux ga'nyiec maengz nyorz dungh paaiz zorc kaen ser baengc wuov. Tengx nzie weih zorc naaiv deix baengc jauv-louc ogng se lemh jienv: zorc puix horpc bouc dauh, zorc longx, aengx caux oix zuqc tiuv yienc siang wueic laaix benx zuqc nauv mbaaiz, fong, wuaaic laaih zitc, a'fai baengc mienh sin zangc maaih dorngx tuiz setv puix mv zuqc aqv.

Goux zorc baengc mienh dungh mingh nzuonx nyei buonc

Maaic sou-gorn yiem hei zangc dorngx

Jaa-nziouv nqoi nzuih laengz waac bun gorngv zuqc nzengc mi'aaqc

Ninh mbuo beu weih sou-gorn ziouv-jaa dingc bun-paaiv waac cuotv a'fai [beu weih sou-daan gorn](#) dungh tengx goux mangc baengc, zorc baengc sou-daan, [paaiv ndie bun nyanc](#) a'fai [jaa-sic bun longc zorc baengc \(DME\)](#) se benx [qiemx longc tengx zorc baengc nyei jauv-louc](#). Maaih nzunc baav yaac heuc gorngv "jaa-ndaange nqoi nzuih bun," "jaa-nziouv buate longx nqoi nzuih bun," a'fai "jaa-ndaange laengz waac." Meih nyei [beu weih heng-wangc sou-gorn](#) a'fai [beu weih sou-daan gorn](#) dungh qiemx zuqc heuc jaa-nziouv nqoi nzuih bun waac tengx goux zorc baengc ndaange taux ziangh hoc dungh meih duqv zipv zorc baengc nyei ziangh hoc, mv zeiz benx jiepv sih kouv nyei baengc. Jaa-nziouv nqoi nzuih bun yei waac se mv zeiz laengz waac yiem [beu weih heng-wangc sou-gorn](#) a'fai [beu weih sou-daan gorn](#) tengx beu weih zorc baengc jaaz wuov.

Jiepv sih qiemx longc tengx zorc kouv nyei baengc

Goux zorc mangc baengc zingh, ndorpc mun, a'fai baengc kouv liouh gaany jien sin tengx jiepv-sih njiouz baengc, mv baac mv zeiz butv baengc hniev dungh qiemx zuqc bueiz yiem [jiepv sih njiouz baengc dorngx](#).

Juangc cuotv nyaanh yiem borqv jiu doic nyei gorn zangc

Meih juangc cuotv nyei buonc nyaanh (mangc guv yienh benx 20%) ei [nqoi nzuih paaiv bun nyei souz mouc nyaanh](#) liouh beu weih goux zorc baengc zingh jauv-louc. Ei yietc gauh nor meih juangc cuotv nyaanh gan borqv jiuc doic nyei gorn zangc zorc baengc dorngx nor gauh zaanc.

Juangc cuotv nyaanh yiem caux borqv jiuc doic nyei gorn zangc zorc baengc dorngx

Funx ziangx naaiv deix souz mouc nyaanh (zoux benx guv yienh bun mangc \$15) meih cuotv nyaanh maaiz beu weih heng-wangc sou-gorn liouh beu weih zorc baengc jauv-louc yiem caux [goux zorc baengc nyei gong-mienh](#) dungh maaih zoux gong sou-gorn cauxmeih nyei [beu weih heng-wangc sou-gorn ziouv](#) a'fai [beu weih sou-daan gorn wuov](#). Juangc cuotv nyaanh yiem caux borqv jiu doic nyei gorn zangc nor gauh zaanc [dungh juangc cuotv liouh cingv nzuqc maengz dungh mv zeiz borqv jiu doic nyei gorn zangc](#).

Juangc cuotv nyaanh yiem nzuqc maengz mv zeiz borqv jiu caux doic nyei gorn zangc

Meih juangc cuotv nyei buonc nyaanh (zoux benx guv yienh bun mangc benx 40%) yiem [nqoi nzuih bun nyei souz mouc nyaanh](#) liouh beu weih heng-wangc [goux zorc baengc ndie-sai](#) dungh mv maaih sou-gorn meih caux meih nyei [beu weih heng-wangc sou-gorn ziouv wuov](#) a'fai [beu weih sou-daan gorn](#). Yietc gau nor juangc maaiz beu weih sou-gorn yiem njiec nzuqc maengz mv borqv jiu caux doic nyei gorn nor meih oix zuqc maaiz gauh jaaz [yiem njiec borqv jiuc caux doic nyei gorn zangc](#).

Juangc cuotv nyaanh zorc baengc yiem njiec nzuqc maengz mv zeiz borqv jiu doic nyei gorn zangc

Funx ziangx naaiv deix souz mouc nyaanh (zoux benx guv yienh bun mangc \$30) meih cuotv nyaanh maaiz beu weih heng-wangc sou-gorn liouh beu weih zorc baengc jauv-louc [yiem caux goux zorc baengc nyei ndie-sai](#) dungh [mv maaiz zoux](#) gong sou-gorn caux [meih nyei beu weih heng-wangc sou-gorn](#) a'fai [beu weih sou-daan gorn wuov](#). Juangc cuotv nyaanh yiem caux borqv jiu doic nyei gorn zangc nor gauh jaaz dungh juangc cuotv [cingv yiem borqv jiu caux doic nyei gorn zangc](#).

Juangc cuotv nyei buonc nyaanh dungh maeqv duqv cuotv nzouv-zinh zoqc njiec

Njiec jaaz zaanc njiec dungh zav naaiv deix souz mouc nyaanh dungh meih oix zuqc cuotv nyei buonc liouh goux njiouz neqv jienv zorc nyei baengc ei beu weih sou-daan gorn [bun haaix laanh mienh](#) dungh meih maaiz sou-gorn yiem hei zangc [maaiz sou-gorn nyei dornx](#). Nzunc baav meih haih duqv zipv njiec jaaz zaanc njiec se gorngv meih nyei nyaanh hlaax maiv zaaic gouv-funx bouc dauh, aengx caux meih sienv benx naaiv hoc Silver beu weih heng-wangc sou-daan gorn a'fai beiv taux meih benx guoqv zangc laengz zipv nyei iu-fingz mienh, lemh jienv ninh mbuo buonv-zinh zoux saeng-eiz dungh cuotv seiz yiem Alaska baeqc fingz gan doh leiz maac gunv njiec bouc bun yiem deic dauh baeqc fingz.

Juangc jaaz

Meih juangc cuotv nyaanh liouh goux zorc baengc dungh [beu weih sou-daan gorn](#) beu weih bun meih nyei buonc caux meih ganh oix zuqc lom ga'ganh nyei nyaanh (nzunc baav heuc "lom ga'ganh nyaanh mbuoqc cuotv zorc baengc jaaz"). Mangc guv yienh benx juangc cuotv [benx zorc baengc jaaz, maeqv cuotv zav zoqc njiec nyei buonc](#), aengx caux [juangc maaiz beu weih sou-gorn](#). Huov jaa juangc cuotv nyaanh se benx juangc jaaz nyaanh dungh liouh [maeqv cuotv nzouv-zinh jaaz njiec](#) aengx caux [meih lom ga'ganh nyaanh mbuoqc](#) aengx caux meih nyei cai-doiz caux/fai fu'jueiv oix zuqc cuotv benx ga'ganh nyei nyaanh. Cuotv nyaanh benx da'nyeic diuc jauv-louc, lemh jienv jaa [beih weih sou-gorn nyaanh](#), zorqv zuiz baatc meih cuotv nyaanh, a'fai beu weih sou-daan gorn [goux zorc baengc](#) dungh mv duqv beu weih nyei buonc wuov yaac mv corng h funx gorngv juangc cuotv nyei jaaz.

Kev them tus nqi

Gouv funx benx souz mouc nyaanh (mangc guv yienh dungh meih cuotv \$15) nyaanh liouh maaiz beu weih heng-wangc sou-gorn liouh goux zorc baengc, haaix zanc meih mingh lorx zorc baengc nyei ziangh hoc wuov (naaiv deix nyaanh se heuc "juangc cuotv nyaanh"). Naaiv deix souz mouc nyaanh se gouv mueic funx ei haaix hoc beu weih heng-wangc sou-gorn dungh meih maaiz liouh goux zorc haaix diuc baengc wuov.

Kev Ua Mob Loj Dua Qub ntawm Kev Xeeb Me Nyuam

Cov yam ntawm mob vim kev xeeb me nyuam, yug me nyuam, thiab qhov kev yug me nyuam uas xav tau kev saib xyuas fab kev kho mob los pov thav qhov kev phom sij loj kom muaj kev noj qab haus huv ntawm leej niam los sis tus me nyuam nyob hauv plab. Mob plab thiab kev phais mob yug me nyuam uas tsis yog xwm txhej ceev feem ntau lawm tsis yog cov tso mob uas loj dua qub ntawm qhov kev xeeb me nyua.

Liouc siouv ndie-sai

Ninh [goux zorc baengc nyei ndie-sai](#) neqv funx benx haaix hoc ndie a'fai zaah dimv haaix deix baengc mienh, gunv gouv mangc, goux nqaevq, a'fai zorc haaix diuc baengc aengx caux butv baengc kouv ndongc haaix.

Longc benx wuonv sic jaa-dornx liouh tengx zorc baengc (DME)

Goux zorc baengc gong-mienh lorx zorc baengc jaa-dornx aengx caux nyungc horngh ga'naaiv-longc [liouh](#) hnoi-hnoi longc njiouz baengc a'fai longc lauh ndaav bouc dauh. DME se zuqc lemh jienv: oxygen jaa-dornx, eiv zueix fongv, aengx caux biaav mbiaac.

Lorx weic faan sic

Maaiz waac tov taux ninh mbuo beu weih sou-gorn nyei gorn zangc a'fai [beu weih sou-daan gorn zangc](#) corng paan jiex dungh ninh mbuo ngaengc nzuih mv tengx fu'loqc a'fai nyaanh (mv gunv jiex gorngv benx yietc zungv a'fai tengx diuc baav nyei buonc).

Maaiz buoz-dauh longx tengx nzie weih goux mangc baengc

Maaiz sou-gorn benx goux zorc baengc mienh nyei ndie-sai tengx goux zorc baengc jauv-louc yiem njiec meih nyei biauv a'fai yiem goux miengh goz dornx. Ndie-sai maaiz buoz-dauh goux mangc baengc se caux [naaiv](#) "maaiz buoz-dauh longx tengx goux zorc baengc," se mv fih hnangv doic dungh gorngv benx tengx zorc beih zangc sin a'fai ndie-sai (mv zeiz gorngv goux baengc ndie-sai maaiz sou-gorn goux mangc baengc mienh) yiem meih nyei biauv a'fai yiem goux mienh goz dornx.

Maaiz dornx kounx hnyou

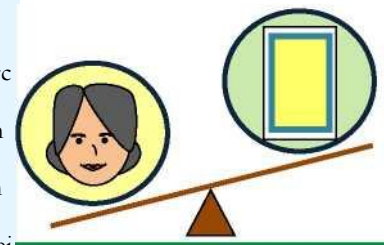
Zoux sou gox sic gorngv taux meih nyei beu weih heng-wangc sou-gorn ziouv a'fai [beu weih sou-daan gorn](#).

Maaiz yiem heic zangc maaic sou-gorn dornx

Beu weih heng-wangc sou-gorn dungh [lorx maaiz yiem hei zangc dornx](#) se haaix dauh mienh, huov jaa aengx caux zoux saeng-eiz nyei mienh haih lorx mangc waac-fienx hoqc hiuv gorngv taux oix sienv longc haaix hoc [beu weih sou-gorn](#); dorh jaaz-zinh daaih beiv caux beu weih sou-daan gorn nyei jaaz, tengx duqv haaix nyungc fu'loqc aengx caux da'nyeic nyungc kuv jauv-louc liuz cingx zoux sou mingh tov aengx caux zipv tengx nyaanh liouh [maaiz sou-gorn](#) aengx caux [dorh nyaanh hlaax daaih bangc funx](#) liouh maaiz sou-gorn; aengx caux sienv longc benx haaix hoc [beu weih sou-daan gorn](#) aengx caux haaix hoc beu weih sou-gorn. Corc maaiz gan norm mbuoz heuc "Tiuv yienc doic." Maaiz yiem hei zangc dornx se maaiz norm baav saengv zangc aengx caux guoqv zangc hungh jaa gunv goux. Maaiz yiem hei zangc dornx dungh yiem njiec norm baav saengv zangc yaac haih tengx ninh mbuo maaiz ze'buonc gauz nyei mienh bieqc da'nyeic nyungc kou-gong gorn duqv nyei, lemh jienv Medicaid aengx caux kou-gong gorn beu weih goux mangc fu'jueiv heng-wangc sou-gorn (CHIP). Ninh mbuo mbenc nzoih liouh longc gan online, douc waac gan fonh, aengx caux dornx hmien buangh.

Maeqv duqv cuotv liouh zav njiec nyei buonc

Souz mouc nyaanh dungh corc haih bun meih qiex yiem njiec beu weih nyei bouc dauh ziangh hoc (benx yietc hnyangx bouc dauh) beu weih heng-wangc liouh tengx goux zorc baengc ndaangc meih nyei [beu weih sou-daan gorn](#) jiex gorn cuotv nyaanh bun. Gouv-mueic dorh maeqv duqv nzouv-zinh zoqc njiec nyei nyaanh wuov se beu nzoih yietc zungv a'fai diuc baav jauv-louc aengx caux goux zorc



Jane cuotv nyaanh Ninh nyei sou-daan gorn cuotv nyaanh funx

100% 0%

(Doqc mangc yiem da'6 pin liouh guv yienh mangc benx yietv nyeic.)

baengc gong-bou. Naaiv diuc [beu weih sou-daan gorn](#) dugh maeqv duqv nzouv-zinh cuotv nyei buonc wuov nzunc baav haih zuqc zorqv benx gorqv-zeic maeqv cuotv liouh neqv jienv gorngv goux zorc haaix diuc baengc a'fai haaix hoc gong-bou. Nzunc baav naaiv zeiv [beu weih sou-daan](#) corc maaih benx ganh gorqv-zeic maeqv cuotv nzouv-zinh nyei jaaz. (Zoux benx guv yienh bun mangc, se gorngv meih maeqv duqv nzouv-zinh cuotv nyei buonc funx zuqc \$1000, meih nyei beu weih sou-daan gorn yaac mv zuqc cuotv haaix diuc nyaanh zuov taux बातc meih maaih ze'buonc puix-dauh buangv gauz maeqv duqv nzouv-zinh cuotv nyei nyaanh \$1000 benx beu weih heng-wangc liouh goux zorc baengc gorngv maeqv duqv cuotv nyei buonc wuov.)

Ndie-sai tengx nzie weih jiex gorn goux zorc baengc
Zorc baengc ndie-sai, lemh jienv M.D. (Zorc baengc domh ndie-sai) a'fai D.O. (Domh ndie-sai zorc mbungv mun baengc), goux mangc baengc nyei ndie-sai, liouc siouv ndie-sai yiem zorc baengc gorn zangc, a'fai da'nyeic dauh borng buoz ndie-sai, dugh saengv zangc hungv jaa doh leiz paaiv bun zoux nyei gong aengx caux gouv benx yietv nyeic jauv-louc yiem [beu weih sou-daan gorn](#), tengx gong nyei mienh, borqv jiuc caux doic, a'fai tengx nzie dorh meih bieqc goux mangc baengc zingv yiem zorc baengc dorngx dauh wuov.

Nqoi nzuuh paaiv bun benx souz mouc nyaanh
Naaiv se benx jaaz jiex nyei souz mouc nyaanh dugh cuotv maaiz [sou-daan gorn](#) liouh cuotv nyaanh maaiz beu weih heng-wangc sou-gorn liouh goux zorc baengc. Maaih jiousz waac heuc "maaih ze'buonc gauz longc nyei nyaanh," "nzoiz nzuuh gouv-funx bun nyei nyaanh," a'fai "ca'laangv muangx nyei jaa."

Paaiv ndie-hoc bun nyanc dugh maaih sou-gorn beu weih nyei buonc
Yiem njiec naaiv beu weih [sou-daan gorn](#) dugh tengx nyaanh liouh [maaiz zorc baengc ndie](#). Beiv taux beu weih sou-daan gorn [funx ziangx](#) longc "sou-gorn bouc dauh" (bouc dauh), zorc baengc ndie dugh gapv zunv benx haaix hoc ndie a'fai mbuocq ziez nyaanh. Meih oix zuqc cuotv naaiv deix souz mouc nyaanh dugh [juangc cuotv nyei jaaz](#) caux nyungv nyungc beu weih sou-gorn "bouc dauh" zorc baengc ndie-hoc [se piouz doic nyei](#).

Paaiv ndie-hoc bun nyanc zorc baengc
Doh leiz paaiv gorngv ndie-hoc aengx caux paaiv ndie bun zorc baengc oix zuqc zoux nzoih ndie-daan bun mangc.

Paaiz zorc baengc
Paaiz zorc baengc aengx caux zimh mangc zorc baengc jauv-louc se oix zuqc zoux nzoih a'fai zorc buonh sin longx faaux dugh wueic zuqc ndorpc wuaaic, ndorpc mun a'fai zorc baengc jauv-louc heuc oix zuqc paaiz.

Qiemx zuqc beu weih jaaz mv zaanc jiex souz mouc nyaanh
Yietc gauh gouv funx beu weih jaaz dugh beu weih jaaz jiex nyei buonc sou-gorn nor lemh jienv [beu weih sou-daan gorn](#), [beu weih heng-wangc sou-gorn](#) maaiv yiem njiec [hei zangc maaic sou-gorn dorngx](#) a'fai da'nyeic deix mienh dugh maaic sou-gorn dorngx, Medicare, Medicaid, CHIP, TRICARE, aengx caux da'nyeic diuc gorn. Beiv taux meih zien maaih puix-juang horpc yiem zuqc haaix hoc sou-gorn benx beu weih zaanc jaaz goux jienv sic jauv-louc nor, nzunc baav meih corc haih maaih ze'buonc puix-juangc gauz [zipv tengx zanv nzouv-zinh jaaz nyei sou-gorn](#).

Qiemx zuqc longc zorc baengc jauv-louc
Goux zorc baengc jauv-louc a'fai maaiz jaa-sic liouh goux nqaecv baengc, zaah dimv baengc, a'fai zorc baengc, ndorpc mun nyei

baengc, baengc kouv, butv baengc, a'fai maaih baengc tong beih zangc, lemh jienv corngv zingv baengc, aengx caux maaih ze'buonc puix-dauh gauz liouh zorc baengc.

Sic dauh jauv-louc liouh tengx jiep v sih njiousz kouv nyei baengc
Baengc zingv jauv-louc, ndorpc mun, butv baengc (lemh jienv lemh zeiv mun kouv nyei baengc), a'fai maaih baengc kouv camv beiv taux mv gaanv jien sin njiousz siepv nor haih hoic taux maengc. Beiv taux meih mv duqv jiep v sih zipv tengx njiousz baengc nor meih hnamv daax haih benx yietc diuc ga'ndiev deix jauv-louc aqv: 1) Haih zoux bun meih nyei sin zangc baengc kouv mingh; a'fai 2) Haih zoux bun meih nyei ga'nyuoz sin zangc wuaaic; a'fai 3) Haih zoux bun meih nyei sin zangc haaix norm dorngx wuaaic.

Simv cuotv mv zorpc naaiv deix jauv-louc
Tengx nzie weih goux mangc baengc zingv jauv-louc dugh meih nyei [beu weih sou-daan gorn](#) mv cuotv nyaanh tengx a'fai mv beu weih nyei buonc.

Tengx goux mbungv mangc (Tengx goux mbungv mangc nyei jauv-louc)
Ziangv diuh goux mangc heng-wangc, lemh jienv [zaah dimv baengc](#), zaah mangc, aengx caux njiaaux waac bun baengc mienh, mbungv goux longx a'fai zaah बातc butv baengc, maaih baengc, a'fai butv benx da'nyeic baengc.

Tengx goux zorc baengc nyei gong-mienh yiem borqv jiuc caux doic nyei gorn (Jiex hnyouv oix longc goux zorc baengc nyei ndie-sai)
Naaiv laanh [goux zorc baengc nyei gong-mienh](#) dugh maaih zoux gong sou-daan caux meih nyei [beu weih heng-wangc sou-gorn ziouv](#) a'fai [beu weih sou-daan gorn](#) dugh laengz tengx goux zorc baengc bun ninh mbuo baengc mienh maaih sou-gorn caux [beu weih sou-daan gorn wuov](#). Beiv taux gorngv meih mingh lorx buangv taux zorc baengc ndie-sai [yiem njiec borv jiu caux doic nyei gorn](#) meih se [cuotv nyaanh zaanc njiec](#). Corc maaih ganh norm mbuoz heuc "jiex hnyouv oix longc goux zorc baengc ndie-sai" a'fai "juangc caux doic nyei zorc baengc ndie-sai."

Tengx goux zorc baengc nyei ndie-sai
Ndoqc dauh mieh a'fai dorngx dauh dugh tengx goux zorc baengc wuov. Mangc guv yienv gorngv taux benx tengx nzie weih goux zorc baengc nyei ndie-sai se lemh jienv domh ndie-sai, ndie-sai goux mangc baengc, nanv sin zangc ndie-sai da'nyeic dauh borng buoz ndie-sai, zorc baengc dorngx, gorn zangc paaiz zorc baengc, maaih buoz-dauh haih zorc baengc nyei dorngx aengx caux zorc beih zangc baengc nyei gorn. Naaiv [beu weih sou-daan gorn](#) paaiv njiec heuc ninh mbuo zorc baengc ndie-sai oix zuqc maaih nzoih zorc baengc sou-gorn ei saengv zangc doh leiz paaiv njiec wuov

Tengx goux zorc baengc nyei ndie-sai yiem nzuqc maengz mv zeiz ga'nyuoz borqv jiuc caux doic nyei gorn (Mv jiex hnyouv longc goux zorc baengc nyei ndie-sai)
Naaiv dauh [goux zorc baengc nyei ndie-sai](#) dugh mv maaih zoux gong sou-daan yiem caux meih nyei [beu weih sou-daan gorn](#) tengx goux zorc baengc. Se gorngv meih nyei [beu weih sou-daan gorn](#) duqv beu weih bun nzuqc maengz mv zeiz borqv jiu caux doic nyei gorn zangc tengx zorc baengc nor, oix zuqc hoic meih cuotv nyaanh gauh jaaz dugh mingh lorx buangv ninh mbuo tengx zorc baengc nyei jaaz [beiv caux dugh mingh lorx jiex hnyouv oix longc nyei buonc ndie-sai](#). Meih nyei sou-gorn oix zuqc porv cing

waac mbuox benx yietv nyeic gorngv oix zuqc cuotv nyaanh funx haaix nyungc gong-jaaz. Nzunc baav oix zuqc heuc benx gorngv “mv jiex hnyouv oix longc” a’fai “mv bieqc caux doic” mingh div jiex gorngv “yiem njiec mv borqv jiu caux doic gorn zangc nyei ndie-sai.”

Tengx nzie weih benx ziouv goux mangc

Tengx nzie weih zoux bun baengc mienh kuv-yiem aengx caux tengx bouc sengh bun naaic laanh baengc mienh maaih maengc ziangh lung hndiev benx setv mueix bouc dauh aengx caux huov jaa maaih njien-yiouv hnyouv.

Tengx nzie weih zorc baengc bun longx henv

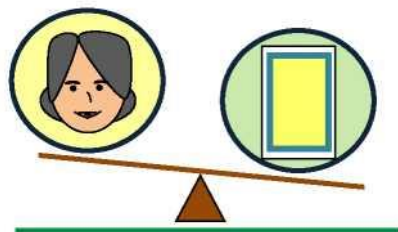
Tengx nzie weih goux zorc baengc dung h tengx goux naaic dauh mienh nyei baengc, longx hnangv lox, a’fai zorc bun maaih buoz-dauh longx faaux aengx caux zoux bun lung hnoi haih yiem seiz zangc duqv dung hni hni butv baengc zoux hoic wuaaic fangx a’fai mbaih wuaaic, butv baengc, mun, a’fai wuaaic fangx. Naaiv deix tengx nzie weih zorc diuc baav baengc se lem h jienv zorc ga’nyiec beih sin zangc aengx caux zorc ga’nyuoz sin zangc baengc, njiouz hoqc gorngv waac nyei jauv-louc, aengx caux da’nyeic diuc jauv-louc hoic zuqc wuaaic dung h bueiz yiem zorc baengc dorngx aengx caux/a’fai mingh nzuonx zorc baengc nyei zuangx horngh mienh.

Tengx nzie weih zorc goux duqv ga’gan h buonc sin

Tengx nzie weih goux mangc sin zangc dung h haih tengx zoux bun naaic laanh mienh haih goux duqv ga’gan h, hoqc hiuv haaix nyungc a’fai zorc buoz-dauh aengx caux zoux gong goux mangc lung hnoi yiem-laamz dorngx. Mangc guv yienh dung h lem h jienv zorc puix fu’jueiv sin zangc dung h haih yangh jauv a’fai buate taux ziangh hoc gorngv waac aqv yaac mv haih gorngv Tengx nzie weih zorc baav deix baengc se lem h jienv zorc ga’nyiec beih sin zangc aengx caux zorc ga’nyuoz sin zangc baengc, njiouz hoqc gorngv waac nyei jauv-louc, aengx caux da’nyeic diuc jauv-louc bun wuaaic fangx baengc mienh dung h bueiz yiem zorc baengc dorngx aengx caux/a’fai mingh nzuonx zorc baengc nyei zuangx horngh mienh.

Them nyiaj tuav pov hwm

Koj faib tawm cov nqi ntwam qhov kev pab cuam kev saib xyuas kev noj qab haus huv uas tau pab them, tau xam uas yog feem pua (rau qhov piv txwv, 20%) [qhov nyiaj uas tau txais kev tso cai](#) rau qhov kev pab cuam. Feem ntau lawv koj tau them tus nqi kev tuav pov hwm [ntav tej cov nqi uas tshem tawm](#) rau koj rov qab. (Rau qhov piv txwv, yog tias [qhov nyiaj kev tuav pov hwm kev noj qab haus huv](#) los sis [lub phiaj xwm](#) uas tau tso cai rau kev mus saib lub chaw ua hauj lwm yog \$100 thiab koj tau sau tseg koj [qhov nyiaj uas tshem tawm](#), koj qhov kev them nyiaj nqi tuav pov hwm 20% yuav tau \$20. [kev tuav pov hwm kev noj qab haus huv](#) los sis [lub phiaj xwm](#) them nyiaj feem uas seem ntwam qhov nyiaj uas tau txais kev tso cai.)



Jane them cov nyiaj 20% Nws lub phiaj xwm cov kev them nyiaj 80%
(Saib plooj 6 rau qhov piv txwv uas tau qhia meej tseeb.)

Thov

Thov rau qhov txiaj ntsig (suav nrog rau kev them nyiaj rov qab ntwam tus nqi kho mob) tau tsim los ntwam koj los sis koj [tus kws pab kho mob](#) rau koj tus tuav pov hwm kev noj qab haus huv los sis [lub phiaj xwm](#) rau cov yam los sis cov kev pab cuam uas koj xav tias tau pab them lawm.

Yietc gau UCR (ninh mbuo ziux lox siou nyaanh aengx caux maaih sic dauh waac porv gauz longc)

Cuotv naaiv deix souz mouc nyaanh liouh tengx zorc baengc yiem njiec ei deic dauh dung hni hni mbuo [goux zorc baengc ndie-sai](#) siou zaeqv-daan fih mbuoqc doic a’fai benx zorc baengc jaaz leih mv go doic. Maaih nzunc baav dung hni hni naaiv deix UCR souz mouc nyaanh se longc liouh dorh mingh gouv benx [nqoi nzuih bun nyei souz mouc nyaanh](#).

Zaah dimv baengc

Maaih diuc baav [goux nqaev mangc baengc nyei gong](#) dung hni hni meih oix zuqc mingh hoc zaah seix mangc a’fai gouv funx liouh ih zanc zoux nyei gong, dung hni hni haaix zanc buate maaih baengc taux sin nyei ziangh hoc, buate butv baengc mbiangx sin, a’fai lox-hnoi zorc baengc gouv-nyinh a’fai butv jiex baengc nyei waac-fienx bun mangc.

Zaah seix mangc zaah dimv baengc nyei jauv-louc

Zaah seix mangc liouh dimv cuotv gorngv meih nyei sin zangc maaih haaix diuc baengc. Zoux benx guv yienh bun mangc, tengx ziux fangx x-ray zaah mangc gorngv meih nyei mbungv nauv nyei.

Zengc njiec zaeqv-daan mv gaengh siou

Haaix zanc [ninh mbuo goux zorc baengc gong-mienh](#) fungx zaeqv-daan daaih siou nyaanh caux meih dung hni hni benx zengc njiec nyei buonc zaeqv-daan dung hni hni [beu weih sou-daan gorn](#) mv beu weih nyei buonc nyaanh. Naaiv deix souz mouc nyaanh dung hni hni benx zien jaaz beiv caux nqoi nzuih paav bun nyei buonc [se piouz doic oc](#). Mangc guv yienh, beiv taux ninh mbuo zorc baengc nyei gong-mienh longc benx \$200 aengx caux nqoi nzuih paav bun nyei souz mouc funx zuqc \$110, ninh mbuo zorc baengc nyei gong-mienh oix zuqc siou caux meih benx zengc njiec buonc funx benx \$90. Naaiv deix sic dauh jauv-louc se ziangh diuh buate maaih dung hni hni haaix zanc meih mingh lorx taux [nzuqc maengz bung mv zeiz juangc doic zoux gong gorn zangc nyei gong-mienh](#) (mv jiex hnyouv longc nyei gong-mienh). Tus [kws pab cuam hauv nev vawj](#) (tus kws pab cuam uas xav tau) tej zaum yuav tsis tau sau nqi koj rau cov kev pab cuam uas tau pab them.

Zorc baengc ndie-sai tengx goux zorc baengc

Ndie-sai maaih sou-gorn tengx zorc baengc jauv-louc, lem h jienv M.D. (Domh ndie sai zorc baengc) a’fai D.O. (Domh ndie-sai tengx zorc mbungv mun baengc), a’fai ca’laang h borqv jiu doic.

Zoux sou-gorn fungx baengc mienh

Meih lorx daauh nzunc zorc baengc ndie-sai wuov [oix zuqc fienv benx sou-nzangc](#) liouh dorh mingh lorx buang h taux [liouc siouv ndie-sai duqv mangc](#) a’fai zipv tengx zorc baengc. Yiem njiec zix norm zorc baengc gorn zangc (HMOs), meih qiex zuqc maaih sou-gorn fungx meih mingh zorc baengc ndaangc taux meih zien zipv tengx zorc baengc bouc dauh yiem haaix yaac duqv dung hni hni mv zeiz yiem [daauh dauh zorc baengc ndie-sai wuov](#). Beiv taux meih jiex gorn mv zuqc zoux maaih sou-gorn fungx mingh zorc baengc nor, ninh mbuo [beu weih sou-daan gorn](#) mv haih tengx nyaanh bun zorc baengc jaaz.

Meih aengx caux meih nyei beu weih sou-gorn ziouv-jaa hhangv

Jane nyei beu weih sou-daan gorn bun maeqv duqv cuotv nzouv-zinh nyei buonc: \$1,500

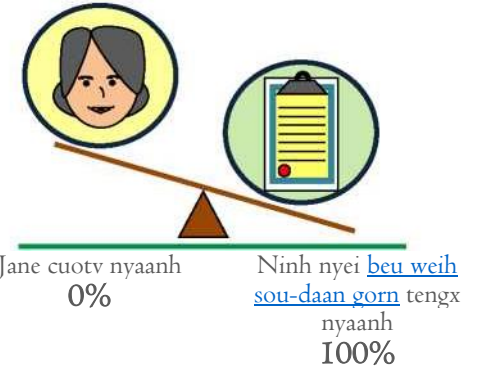
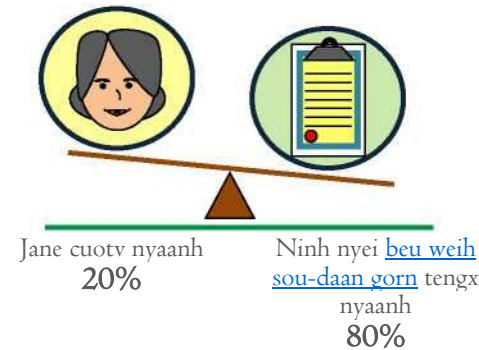
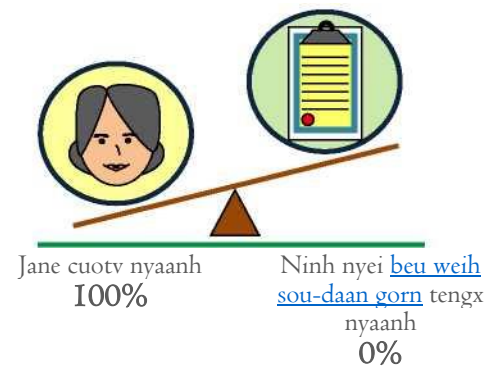
Juangc maaiz beu weih sou-gorn: 20% Gouv funx benx jaaz-jamv souz mouc zorqv ga'ganh nyei nyaanh longc: \$5,000

Zih hlaax saengh 1^{wuov} hnoi

Beu weih sou-gorn bouc dauh se jiex gorn yiem naaiv mingh

Ziepc nyeic hlaax 31^{wuov} hnoi

Beu weih sou-gorn dorn bouc dauh ziangh hoc aqv



Jane nyei nyaanh mv gauz bouc dauh tax \$1,500 liouh tengx maeqv duqv nzouv-zinh souz mouc cuotv Ninh nyei beu weih sou-daan gorn mv tengx cuotv haaix diuc nyaanh.

Ze'weic gorn zangc mingh zaah mangc baengc nyei jaaz: \$125
Jane cuotv nyaanh: \$125
Ninh nyei beu weih sou-daan gorn tengx zuqc nyaanh: \$0

Jane nyei bunagv souz mouc nyaanh \$1,500 maeqv duqv nzouv-zinh cuotv nyei buonc, juangc maaiz beu weih sou-gorn jiex gorn dugh

Jane duqv mingh lorx buangh ndie-sai camv-nzunc aqv aengx caux cuotv yietc zungv nyaanh funx zuqc \$1,500, buangv bouc dauh dugh ninh haith duqv tengx maeqv cuotv nzouv-zinh. Ninh nyei beu weih sou-daan gorn tengx deix nyaanh bun ninh liouh da'nyeic baan mingh lorx ndie-sai zorc baengc.
Ze'weic gorn zangc daaih goux mangc nyei jaaz: \$125
Jane oix zuqc cuotv nyaanh zuqc: 20%
benx nyaanh \$125 = \$25
Ninh nyei beu weih sou-daan gorn tengx zuqc nyaanh: 80% yiem naaiv deix \$125 = \$100

Jane cuotv junh souz mouc nyaanh funx zuqc \$5,000

Gouv funx benx jaaz-jamv souz mouc zorqv yiem ga'ganh nyei nyaanh longc
Jane ziangh diuh mingh lorx ndie-sai tengx zorc baengc aengx caux duqv cuotv nyaanh liouh zorc baengc
Gapv zunv yietc zungv nyaanh benx \$5,000. Ninh nyei beu weih sou-daan gorn tengx cuotv junh yietc zungv nyaanh dugh beu weih zorc baengc jauv-louc yiem njiec hnyangx-dong zengc njiec nyei buonc bouc dauh.
Ze'weic gorn zangc mingh zaah mangc baengc nyei jaaz: \$125
Jane cuotv nyaanh funx zuqc: \$0
Ninh nyei beu weih sou-daan gorn oix zuqc tengx nyaanh: \$125

Doc tong zunh yaangh waac mbuox PRA: Ei naaiv diuc doh leiz maac 1995 nyei sou-gorn gornv mv gouv benx haaix dauh mienh oix zuqc goux siou waac-fiex se gornv mv buac maaih hinc yiem gunv goux hoc dauh yiem OMB doiz doix nzoih. Naaiv norm zien benx goux hoc dauh OMB nam mber liouh dorh waac-fiex gapv zunv doic wuov se zeiz 0938-1146. Gouv funx qiemx zuqc longc ziangh hoc liouh dorh waac-fiex siou gapv zunv wuov gouv-mueic funx zuqc 0.08 norm ziangh hoc ei dau yietc dauh nyei buonc, lemh jienv ziangh hoc dugh njiaaux gornv ca'laangh waac, zaah lorx mangc ih zanc nyei waac-fiex gorn, dorh qiemx longc nyei waac-fiex gorn gapv nzoih, aengx caux zoux nzoih zunh aengx caux zaah mangc jiex gapv siou daaih nyei waac-fiex bun nzoih zunh nzengc. Beiv tax meih maaih haaix diuc waac jaa oix gornv tax naaiv deix ziangh hoc dugh gouv-mueic funx wuov zien puix zuqc sic dauh jauv-louc ndongc haaix a'fai jaa waac mbuox heuc zorc puix naav ziv sou-guv daan nor, daaix luic fiev sou-nzangc bun tax: CMS, 7500 Security Boulevard, Funx bieqc tax: Jien jaa goux douc waac gornv tax PRA douc fiex sou-gorn, funx fiex bieqc bun C-4-26-05, Baltimore, Maryland 21244-1850.