

Ib txoj kev pib: Cov me nyuam txoj kev puas siab thiab kev pab them nqi kho mob

Koj puas tau ntsib ib qho teeb meem nrog koj qhov kev npaj pab them nqi kho mob thaum koj mus muab cov kev pab kho kev puas siab rau koj tus me nyuam? Koj puas hnov tias koj qhov kev pab them nqi kho mob (insurance) yuav tsis them qhov kev kho koj tus me nyuam los yog hais tias qhov kev kho koj tus me nyuam no tsis yog “qhov mob uas tsim nyog kho”? Ntxiv no mus yog cov hau kev uas yuav tau muab coj los xyuas thaum nrog cov muab kev pab them nqi kho mob no sib hais.

Ua tib zoo nyeem daim ntawv pov thawj hais txog qhov yuav them los yog piav qhia qhov yuav tau txais.

Koj tau txais daim ntawv li hais no tom qab koj tau qhov kev pab them nqi kho mob lawm. Paub qhov yuav tau txais ntawd tias yog dab tsi thiab to taub qhov yuav them txij li cas hauv ib xyoo twg, tseem ceeb yog kev kho kev puas siab. Daim ntawv no yeej muaj ib qho sau qhia txog qhov tshab txhais cov lus hais uas tsis tshua tau hnov dua los. Saib seb koj qhov kev pab them nqi kho mob piav txog qhov yuav them thiab qhov yuav tsis them ntawd yog li cas. Faj txog koj qhov feem xyuam tias yog dab tsi thaum koj xav mus muab cov kev kho tshaj li qhov tau hais lawm. Yog koj tau txais daim ntawv tuaj ntawm koj qhov kev pab them nqi kho mob hais tias yuav tsis them qhov nqi kho kev puas siab, txhob rawm maj lees txais tias qhov kev kho ntawd tsis poob rau qhov them tiag. Ua tib zoo nyeem daim ntawv pov thawj qhia qhov yuav them thiab muab piv rau cov lus hais nyob hauv daim ntawv tias tsis kam them.

Khaws cov ntaub ntawv tseem ceeb.

Nco ntsoov sau cia tias koj tau nrog leej twg tham, lub sij hawm thiab hnuv tau hu tsab xov tooj, tham txog dab tsi, thiab sau qhov xav tias yuav tau los yog cov lus tau hais rau koj. Txhob rawm maj ntseeg cov lus tus sawv cev hauv qhov chaw pab them nqi kho mob tau hais rau

koj hauv lub xov tooj. Yuav tsum nrhiav txoj hau kev los txheeb xyuas cov lus koj tau hnov kom meej. Xyuas kom meej tias qhov hais tias tsis them ntawd yeej muab sau ua ntawv zias xa tuaj rau koj, tsis txhob yog hais hauv lub xov tooj xwb. Yuav tau hais kom muaj kev txiav txim dua los yog hais qhov tsis txaus siab ntawd ua ntawv zias.

Tsim kom muaj kev sib raug zoo nrog koj tus me nyuam tus kws kho mob.

Tus kws kho mob tes dej num pab rau koj tus me nyuam uas muaj ib qho mob zoo tsis tu qab, xws li ib qho kev puas siab uas yog kev lwj siab los yog kev ntxhov siab, thiab lwm yam, yog ib tes tseem ceeb heev. Xyuas kom meej tias koj tus me nyuam tus kws kho mob muaj kev koom tes saib xyuas txoj kev kho. Xyuas meej tias txhua tus kws kho tshwj xeeb los yog kws kho kev puas siab uas kho koj tus me nyuam ntawd muaj kev sib tham nrog nws tus kws kho mob.

Xyuas meej tias tus kws kho mob yog tus hais kom muaj kev pab, xa npe tawm mus rau cov kev pab, los yog hais kom cia li muab kev pab.

Hais kom koj tus me nyuam tus kws kho mob, tus kws kho mob rau koj tsev neeg, tus kws kho kev puas siab los yog lwm tus kws kho mob pab hais thiab xa npe mus muab kev pab, tsis txhob cia cov kws pab kho los yog cov kws ntsuam xyuas tus yam ntxwv ua qhov no.

Xyuas seb koj qhov kev pab them nqi kho mob puas muaj kev pab tuav cov kev kho mob.

Muaj qee qhov kev pab them nqi kho mob yeej muaj kev pab tuav cov kev pab kho mob los pab koj tuav cov kev kho rau koj tus me nyuam. Xyuas seb koj qhov kev pab them nqi kho mob puas muaj qhov no thiab yog muaj mas kuj yuav pab tau koj zoo heev.

Kev koom tes ntawm tsev neeg thooob plaws xeev Minnesota (Minnesota Statewide Family Network—MSFN)

8161 Normandale Boulevard, Minneapolis, MN 55437-1044; Tus xov tooj hais ua los yog 952-838-9000; tus xov tooj ntaus ua ntawv hais yog 952-838-0190; tus xov tooj xa ntawv yog 952-838-0199; tus xov tooj hu tau dawb hauv xeev Minnesota yog 1-866-204-1360; Web site yog www.cmhn.org; Email yog cmhn@cmhn.org

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Yuav tsum npaj txoj kev pab rau thaum muaj mob nyhav uas yog yuav tau muaj ib daim ntawv hais txog kev muaj mob nyhav rau tus me nyuam.

Koj muaj cuab kav muab tau daim qauv hais txog kev muaj mob nyhav nyob hauv AAP qhov web site www.aap.org/advocacy/epc.htm. Koj tus me nyuam tus kws kho mob yeej paub los yog tsis paub qhov hais no los muaj, tab sis yeej meem muab daim ntawv no coj mus nrog tus kws kho mob tham thiab hais kom nws pab ua daim ntawv no kom tiav. Muab ib daim qauv rau koj tus me nyuam tus kws kho mob khaws cia thiab muab rau koj tus me nyuam cov kws kho tshwj xeeb ib leeg ib daim, muab ib daim khaws rau hauv qhov chaw kho mob nyhav, thiab muab ib daim khaws cia rau hauv tsev (lo rau ntawm lub tshuab txias).

Paub txog koj qhov kev pab them nqi kho mob qhov kev hais kom muaj kev txiav txim siab dua.

Txoj cai yeej hais kom cov kev pab them nqi kho mob muaj txoj kev hais kom muaj kev txiav txim siab dua no. Qhov no yuav muaj hais nyob hauv daim ntawv sau piav rau koj hais txog qhov yuav tau txais.

Sau daim ntawv mus hais kom muaj kev txiav txim siab dua raws li qhov paus ntsis tsis kam them.

Qhov tsis kam them rau cov kev kho mob mas yeej muaj ob qho paus ntsis tiag: cov kev kho ntawd tsis yog “qhov kam them” los yog tsis yog “qhov mob uas tsim nyog kho”. Yog hais tias qhov kev kho ntawd yog “qhov tsis kam them”, ces yuav tau tshawb xyuas mus ntxiv seb ho yog li cas tiag. Puas yog qhov poob rau qhov tsim nyog them lawm thiab? Puas yog “qhov yuav tau them” lawm? Yog hais tias tsis yog “qhov mob uas tsim nyog kho” tiag, yuav tau sau hais tias yog vim li cas qhov kev kho koj tus me nyuam no yeej yog “qhov mob uas tsim nyog kho” lawm. Muab kom tau cov ntaub ntawv tseem ceeb uas koj tus me nyuam tus kws kho kev puas siab thiab lwm cov kws kho mob tau hais tias yog vim li cas thiaj yuav tsum muaj qhov kev kho no rau koj tus me nyuam.

Yog xav tau cov ntaub ntawv hais txog kev lis hauj lwm nrog cov kev pab them nqi kho mob thiab cov tswv yim hais kom muab kev txiav txim siab dua, koj hu tau rau Koom haum PACER Center txoj kev pab thoob tswv yim thiab muab tej xov hais txog kev noj qab haus huv, tus xov tooj hais ua lus yog 952-838-9000 los yog tus xov tooj hu tau dawb 1-800-537-2237.