

# Koj Txoj Cai thiab Kev Tiv Thaiv ntawm Tej Nqi Kho Mob Uas Ceeb

Thaum twg koj txais kev kho mob ceev los sis kev pab cuam los ntawm ib tug kws kho mob sab nraum pab koom tes tom ib lub tsev kho mob los sis qhov chaw phais mob uas nyob hauv pab koom tes, koj muaj kev tiv thaiv ntawm kev sau nqi uas ceeb los sis kev sau nqi seem tshuav.

## Kev sau nqi seem tshuav yog dab tsi (los sis sau nqi uas ceeb)?

Feem ntau cov phiaj xwm kho mob yuav pov hwm ib feem nqi kho mob uas muaj rau hauv cov tuam txhab hauv pab koom tes (rau hauv ib co koom haum thiab tsev kho mob).

Thaum twg koj yuav tsum muaj kev kho mob sab nraum cov tuam txhab hauv pab koom tes, tej zaum koj lub koom haum tuav pov hwm yuav hais kom koj them qhov txawv ntawm tus nqi rau cov tuam txhab hauv pab koom tes thiab cov uas tsis nyob hauv (muab hu ua tus nqi seem tshuav). Tej zaum tus nqi no yuav tsis suav rau qhov txwv them tsis dhau txhua xyoo. Tus nqi seem tshuav tau muab hu ua "tus nqi uas ceeb," vim yus twb tsis paub tias tus nqi yuav los.

## Kev tiv thaiv ntawm kev sau nqi seem tshuav

Muaj cov cai uas txhim tseg kom tiv thaiv koj ntawm kev raug tus nqi rau qhov txawv ntawm tus nqi rau cov tuam txhab hauv pab koom tes thiab cov uas tsis nyob hauv uas loj dua kev sib faib tus nqi (tus nqi them tom rooj sau npe, kev tuav pov hwm los sis tus nqi koj yuav tsum them).

### ***Kev saib xyuas mob ceev rau ntawm ib qho chaw uas tsis nyob hauv pab koom tes***

Tus nqi loj tshaj uas koj txais tau rau kev kho mob xwm txheej ceev twb zoo tib txhij koj lub phiaj xwm tus nqi sib faib rau cov hauv pab koom tes. Qhov no

kuj hais txog kev pab cuam uas tej zaum koj yuav txais tom qab koj zoo mob lawm, tsuas yog koj sau npe rau ntawm ib daim ntawv uas cia peb sau tus nqi seem tshuav rau kev pab cuam ntawd.

### ***Cov tsev kho mob thiab phais mob hauv pab koom tes***

Them nqi tsis tau dhau koj lub phiaj xwm nqi sib faib rau tuam txhab hauv pab koom tes yog koj:

- Mus xyuas ib tug kws phais mob, kho mob los sis kws kho mob tshwj xeeb uas tsis nyob hauv pab koom tes.
- Txais kev pab cuam rau tshuaj tsaug zog, kho kab mob, kev yees duab, tsev kuaj ntsuas, kho me nyuam mos liab kab mob los sis kho mob ceev sab nraum pab koom tes.
- Tsis tau paub tias tus kws kho mob uas koj mus xyuas ntawd tsis nyob hauv pab koom tes los sis tsis muaj ib lub tuam txhab hauv pab koom tes khoom pab.
- Tsis tau paub txog kev pab cuam uas koj tau txais.
- Ib tug kws kho mob tau khaws ib qho mus kuaj ntsuas es tau xa mus rau ib qho chaw kuaj ntsuas uas tsis nyob hauv pab koom tes kom kuaj ntsuas thiab koj tsis tau sau ntawv pub cai ua li no.

Rau tej kev pab cuam uas tsis nyob rau saum no, koj yuav tsum sau ntawv pub cai rau koj tus kws kho mob uas tsis nyob hauv pab koom tes sau nqi seem

tshuav ntawm koj. Kev sau npe rau daim ntawv pub cai yuav xiam koj txoj kev tiv thaiv kom tsisthem tus nqi seem tshuav. Tus kws kho mob thov tsis tau kom koj xiam txoj kev tiv thaiv no.

## Lwm yam kev tiv thaiv

Thaum txwv tsis pub sau nqi seem tshuav, koj tsuas yuav tsum them tus nqi uas koj ib txwm them (xws li kev pab them, tus nqi tuav pov hwm los sis tus nqi uas koj yuav tsum them uas koj yuav them yog tus kws kho mob los sis tsev kho mob nyob hauv pab koom tes.)

Feem ntau koj txoj hau kev rau kev noj qab nyob zoo yuav tsum:

- Pov hwm kev kho mob ceev tiam sis tsis yuam koj txais kev pom zoo rau kev pab cuam ua ntej (pub cai ua ntej tso).
- Pov hwm kev kho mob ceev rau cov tuam txhab uas tsis nyob hauv pab koom tes.
- Yuav sau tus nqi sib faib-rau kev kho mob ceev raws li yuav tau them rau tus kws kho mob los sis tsev kho mob hauv pab koom tes. Tus nqi no yuav tsum tshwm sim rau hauv koj Daim Ntawv Qhia txog Txiaj Ntsig.
- Suav txhua tus nqi uas koj them rau kev kho mob ceev los sis kev pab cuam uas tsis nyob hauv pab koom tes rau koj tus nqi uas koj yuav tsum them thiab qhov txwv them dhau tsis tau.

Koj tsis tas nrhiav kev kho mob sab nraum pab koom tes; koj xaiv tau ib tug kws kho mob los sis tsev kho mob rau hauv koj lub phiaj xwm pab koom tes.

Koj yeej tsis tas xiam koj tej kev tiv thaiv rau kev sau nqi seem tshuav.

## Cov lus yuav tau paub

Ib pab koom tes yog ib pab pawg ntawm kws kho mob (kws kho mob, phais mob, kho mob tshwj xeeb, thiab ntxiv.) thiab tsev kho mob (tsev kho mob, tsev kho mob me, qhov chaw phais mob, thiab ntxiv.) uas sib yeem lus koom tes ua hauj lwm nrog ib lub phiaj xwm tuav pov hwm.

Sab nraum pab koom tes yog cov kws kho mob thiab tsev kho mob uas tsis tau sau ntawv yeem lus nrog ib lub phiaj xwm kho mob. Kev mus xyuas kws kho mob uas sab nraum pab koom tes nyaj yuav kim dua kev mus xyuas kws kho mob hauv pab koom tes. Tej zaum tus nqi no yuav tsis suav rau qhov txwv them tsis dhau txhua xyoo.

Kev sau nqi seem tshuav yog thaum koj tus kws kho mob sau nqi rau tej nqi sab nraum pab koom tes uas lub koom haum tuav pov hwm tsis them.

Tus nqi sib faib yog thaum koj lub koom haum tuav pov hwm sau nyiaj rau koj qhov mus xyuas.

## Rau ntaub ntawv ntxiv

Yog koj ntseeg hais tias koj raug nqi tsis yog lawm, koj tiv tauj mus rau 1-800-985-3059.

Mus xyuas [www.cms.gov/nosurprises/consumers](http://www.cms.gov/nosurprises/consumers) kom tau ntaub ntawv ntxiv txog koj tej cai raws li tseem fwv txoj cai.

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