



## IBITARO BY'ABANA BYA DAYTON AMABWIRIZA YEREKEYE INKUNGA Y'AMAFARANGA

### AMABWIRIZA:

Amabwiriza yerekeye inkunga y'amafaranga itangwa n'ibitaro by'abana bya Dayton (DCH) ayyanye n'intego n'indangagaciro z'ibitaro by'abana bya Dayton kandi agaragaza ko ibyo bitaro byitaye ku miryango migari bibereyeho gufasha. Aya mabwiriza agamije gushyiraho uburyo ngenderwaho mu kwemeza abarwayi b'ibitaro by'abana bya Dayton (DCH) bakeneye guhabwa inkunga.

Serivisi ziteganyijwe muri aya mabwiriza zirimo iz'ubuvuzi bwose bwihutirwa n'izindi serivisi z'ubuvuzi bwa ngombwa butangwa n'ibitaro by'abana bya Dayton n'ibigo bimeze nka byo.

Ibitaro by'abana bya Dayton bitanga serivisi z'ubuvuzi bwihutirwa ku bantu, nta vangura, bititaye ku kuba bujije ibisabwa kugira ngo bemerewe inkunga y'amafaranga. Ibitaro by'abana bya Dayton (DCH) bigendera ku Itegeko rigenga imitangirwe y'ubuvuzi bwihutirwa no kwita ku babyeyi benda kubyara (EMTALA) binyuze mu gukoresha ibizamini by'ubuzima, no gukomeza imivurire ku buryo busanzwe, kurangira cyangwa kohereza umurwayi runaka ku rindi vuriro igihe bibaye ngombwa. Ibitaro by'abana bya Dayton ntibyemera ibikorwa byose byabuza abantu runaka gusaba serivisi z'ubuvuzi bwihutirwa, nko gusaba ko abarwayi bari mu ishami ritanga ubuvuzi bwihutirwa bakwishyura mbere y'uko bahabwa serivisi z'ubuvuzi bwihutirwa cyangwa kwemera ko habaho ibikorwa byo kwishyura umwenda, bikoze nta vangura, bishobora kubangamira itangwa rya serivisi z'ubuvuzi bwihutirwa.

### IBISOBANURO:

**Igihe k'isaba** bivuga igihe Ibitaro by'abana bya Dayton bigomba kwemera no gusuzuma inyandiko isaba inkunga y'amafaranga yatanze n'umuntu ku runaka, hakurikijwe Amabwiriza arebana n'inkunga y'amafaranga (FAP) kugira ngo hakorwe ibishoboka byose mu kwemeza niba umuntu runaka yemerewe ubufasha bw'amafaranga buteganywa n'amabwiriza ya FAP. Igihe k'isaba gitangira ku itariki umurwayi yavuriweho kitarangira ku munsu wa 240 nyuma y'uko hatanzwe inyemezabugizi ya mbere ya serivisi z'ubuvuzi ihabwa umurwayi mbere y'uko asezerwa mu bitaro cyangwa nibura nyuma y'iminsi 30 nyuma y'uko Ibitaro by'abana bya Dayton biherereye umuntu runaka inyandiko imenyeshya rishyiraho umunsu ntarengwa Ingamba zidasanzwe zo kwishyura (ECA) zishobora kutangira kubahirizwa.

**Ubuvuzi bwihutirwa:** Ubuvuzi butangwa ako kanya bukenewe kugira ngo hirindwe akaga kaba ku buzima bw'umurwayi; ubumuga bukomeye bw'imikorere y'umubiri hamwe cyangwa kudakora neza kw'ingingo izo ari zo zose cyangwa ibice by'umubiri.

**Ingamba zidasanzwe zo kwishyura(ECAs)** bisobanura urutonde rw'ibihano bigamije kwishyura, nk'uko bisobanurwa n'Ishami rishinzwe Umutungo, Urwego rushinzwe imisoro n'amahoro(IRS), Ibitaro by'abana bya Dayton(Dayton) bishobora gukora gusa mu gihe hamaze gukorwa ibishoboka byose kugira ngo hemezwe niba runaka yemerewe inkunga. Ingamba zidasanzwe zo kwishyura zikoreshwa ku murwayi zirimo kwishyura serivisi z'ubuvuzi umuntu uwo ari we wese wabyemeye cyangwa ugomba kwemera inshingano zo kwishyurira umuntu runaka amafaranga ya serivisi z'ubuvuzi zatanze n'ibitaro (uzwi na none nk'umwishingizi). Ibihano bya ECAs birimo, ariko ntibigarukira gusa ku:

- a. Rimwe na rimwe, gushyira umwenda w'umurwayi ku wundi muntu;

Gutanga amakuru y'uko umuntu atishyura ku bigo bitanga raporo z'abaguzi bishyurira ku myenda cyangwa ibigo bitanga imyenda;

- b. Gusubika, kwanga cyangwa kwishyura amafaranga mbere yo gutanga serivisi z'ubuvuzi bwa ngombwa (butari ubwihutirwa) kubera umuntu yananiwe kwishyura inyemezabuguzi imwe cyangwa nyinshi z'ubuvuzi yahawe mbere hakurikijwe amabwiriza yerekeye Inkunga y'amafaranga y'ibitaro by'abana bya Dayton (muri rusange byitwa "Gusubika ubuvuzi");
- c. Ingamba zisaba gukurikiranwa mu nkiko, harimo gutanga ikirego k'imbonezamubano kirega umuntu runaka no gufatira umutungo we (n'ubwo mu biseguriwe harimo no gutanga ikemezo kigaragaza ko yagize igihombo hamwe n'ifatirwa ry'imitungo ryakozwe n'ibitaro ritutse ku kemezo cy'urukiko/ku bwumvikane); gufatira umushahara w'umuntu; guhagarika cyangwa gufatira konti ya banki cyangwa undi mutungo bwite w'umuntu; bituma umuntu atangirwa ikemezo cyo gufatira imitungo bwite cyangwa gutabwa muri yombi.

Igikorwa cyo gushyikiriza dosiye y'umurwayi ikigo gishinzwe kwishyura ntabwo biri mu bihano bya ECA.

**Abatanga serivisi ku kigo baturutse hanze:** Amasosiyete ahabwa akazi ko gukora nk'abahagarariye ibitaro mu byerekeye gutanga inyemezabuguzi no kwishyura imyenda.

**Umubare w'abagize umuryango** Harimo umurwayi, uwo bashakanye, hatitawe niba uwo bashakanye aba mu rugo, hamwe n'abana bose b'umurwayi, abo yabyaye cyangwa abo arera atarabyaye, bataruzura imyaka 18 baba mu rugo. Niba umurwayi atagejeje imyaka cumi n'umunani, "umuryango" uba urimo umurwayi, ababyeyi bamubyaye cyangwa umurera (abamurera) bataramubyaye (hatitawe niba babana mu rugo).

**Ibipimo by'Ubukene byashyizweho na Leta Zunze Ubumwe z'Amerika (FPL):** Ikigereranyo gitangwa buri mwaka n'Ishami rishinzwe ubuzima n'imibereho myiza hashingiwe ku mafaranga yinjizwa buri mwaka n'umubare w'abagize umuryango kugira ngo hagaragazwe icyuho cy'ubukene.

**Inkunga y'Amafaranga:** Ni serivisi z'ubuzima zitangwa zitaba zitezweho kuzana amafaranga, serivisi za ngombwa z'ubuvuzi zitangwa nta bwishyu butegerejwe ku bantu bujuje ibisabwa byashyizweho.

**Ifishi isabirwaho inkunga y'amafaranga (FAA cyangwa Inyandiko isaba)** bisobanura inyandiko igomba kuzuzwa n'umurwayi/umwishingizi kandi iherekejwe n'ikemezo cyo gutura (ikemezo gisabwa gusa muri gahunda ya HCAP) n'icy'amafaranga yinjiza hagamijwe kwemerera umurwayi ubufasha bw'amafaranga butangwa muri Gahunda igenewe gufasha abatishoboye cyangwa Gahunda ya HCAP.

**Amafaranga mbumbe yinjizwa:** Amafaranga yinjizwa yose mbere yo gukata imisoro iyo ari yo yose.

**Gahunda ifasha abadashoboye kwishyurira ibitaro (HCAP):** Ni gahunda ya Leta n'igihugu itangwa n'Ishami ry'ubwishingizi bw'ubuzima bwa Medicaid muri Ohio itanga inkunga mu bitaro bifite imyenda minini bibereyemo nk'ikiguzi cya serivisi z'ubuvuzi byahaye abatuye muri Leta ya Ohio bakennye cyane n'abadafite ubwishingizi. HCAP ifasha abatuye muri Ohio, bo mu miryango yinjiza amafaranga angana cyangwa ari muni ya 100% y'Amabwiriza y'ibipimo by'ubukene byashyizweho na Leta Zunze Ubumwe z'Amerika kandi batemerewe ubwishingizi bw'ubuzima bwa Medicaid yo muri Ohio, ubufasha mu kwishyura ideni babereyemo ibitaro.

**Amafaranga yinjizwa:** Harimo ibihembo, inkunga y'amafaranga igenerwa abashomeri, ingurane zihabwa umukozi, ubwiteganyirize bw'abakozi, inyungu yiyongera ku bwiteganyirize bw'abakozi, inkunga ya leta, amafaranga ahabwa abahoze mu ngabo, amafaranga agenerwa abarokotse, amafaranga y'ikiruhuko k'izabukuru, inyungu, inyungu ku migabane, ubukode, ibihembo bikomoka ku bihangano, inyungu ikomoka ku mitungo itimukanwa, ubwishingire, inkunga y'uburezi, indezo, amafaranga yo gufasha umwana, inkunga ituruka ahandi hanze y'urugo n'ahandi hashobora kuva amafaranga. Ibyo ugenererwa bitari amafaranga uhabwa mu ntoki (nk'imfashanyo y'ibiribwa cyangwa inkunga mu kwishyura inzu) ntibibarwa. Amafaranga yinjizwa abarwa mbere yo gukata imisoro iyo ari yo yose kandi ntiharebwa umusoro ku nyongeragaciro cyangwa ibihombo bitagaragajwe. Hashobora kubarirwamo andi mafaranga ubona adaturutse mu kazi ari yo abarwa nk'amafaranga mbumbe aturuka ahandi hatari ku kazi.

**Serivisi z'ubuvuzi bwa ngombwa:** Serivisi z'ubuzima cyangwa ibihabwa umurwayi, yaba uwivuza aba mu bitaro cyangwa uwivuza ataha, mu rwego rwo gusuzuma, kugabanya, gukosora, kuvura cyangwa gukumira indwara zikigaragara cyangwa zirushaho gukara zishobora gushyira ubuzima mu kaga, zitera kubabara cyangwa uburibwe, ubumuga bwo kudakora neza k'umubiri, zishobora guteza cyangwa kongera ubumuga cyangwa zigateza indwara yibasira umubiri wose cyangwa ubumuga.

**Igihe k'imenyeshya** bisobanura igihe k'iminsi 120 nyuma y'itariki yatangiweho inyemezabuguzi ya mbere ya nyuma yo gusezererwa mu bitaro kubera serivisi y'ubuvuzi bwa ngombwa cyangwa ubuvuzi bwihutirwa butangwa.

**Guhita Wishyura** bisobanura kwishyura umwenda mbere cyangwa mu gihe cyo guhabwa serivisi.

### **Serivisi umurwayi yemerewe**

Serivisi umurwayi yemerewe guhabwa ziteganywa n'aya mabwiriza arebana n'inkunga y'amafaranga zirimo:

- Serivisi z'ubuvuzi bujyanye n'ihungabana n'iz'ubuvuzi bwihutirwa zitangirwa ahavurirwa abarwayi barembye.
- Serivisi zitangwa kubera ko mu gihe indwara itavuwe byihutirwa ishobora kugira impinduka zikomeye ku buzima bw'umurwayi.
- Serivisi zihita zitangwa kubera ko hakenewe kuvurwa byihutirwa zigatangirwa mu byumba bidasanzwe bivurirwamo abarwayi barembye.
- Izindi serivisi z'ubuvuzi bwa ngombwa ziteganyijwe kandi zemewe hashingiwe ku bushishozi bw'ibitaro by'abana bya Dayton.

Serivisi umuntu atemerewe ziteganywa n'aya mabwiriza arebana n'inkunga y'amafaranga harimo amafaranga yishyurwa muganga, ayishyurwa nk'uruhare rw'umunyamuryango w'ubwishingizi na serivisi zidasaba guhita zitangwa, nko kubaga umuntu hagamijwe ubwiza bw'umubiri. Amafaranga yo guterwa ikinya, ayo gusesengura ifoto y'uwacye mu cyuma atandukanye n'amafaranga yishyurwa ibitaro kandi ashobora kutemererwa igabanyirizwa. Urutonde rw'abatanga serivisi BATAREBWA n'aya Mabwiriza arebana n'inkunga y'amafaranga (FAP) ruguma ku ruhande. Abaturage bashobora guhita barubona ku buntu banyuze ku rubuga rwa interineti rw'ibitaro by'abana bya Dayton.

### **Amabwiriza ngenderwaho:**

#### **Ibisabwa kuqira ngo wemererwe:**

Abarwayi bose bahabwa cyangwa basaba guhabwa serivisi z'ubuvuzi bwihutirwa cyangwa ubuvuzi bwa ngombwa ku bitaro by'abana bya Dayton bashobora kwandika basaba inkunga y'amafaranga; cyakora ibikurikizwa mu gusuzuma abemerewe bishobora gutandukana hakurikijwe aho umurwayi atuye mu gihe adakeneye ubuvuzi bwihutirwa.

Abatuye muri leta ya Ohio basaba inkunga y'amafaranga bagomba kubanza kwandika basaba kwemererwa Ubwishingizi bw'ubuvuzi bwa Medicaid muri Ohio (gahunda ifasha abana n'abagore batwite ya Health Start and Healthy Families) no kwemererwa Gahunda ifasha adashoboye kwishyura ibitaro (HCAP). Abatuye muri Ohio basonewe imisoro y'Ikigo cy'ubwiteganyirize bw'abakozi n'imisanzu ya Medicare bagomba gutanga ifishi ya 4029 yujujwe neza "Inyandiko isaba gusonerwa ubwiteganyirize bw'abakozi n'imisanzu ya Medicare no kuvanirwaho imisanzu y'ibigenerwa abakozi" hamwe n'inyandiko isaba inkunga y'amafaranga kugira ngo bakurirweho iyi mpamvu. Ababyeyi batuye muri Leta ya Ohio ariko batemerewe gufashwa n'izi gahunda kimwe n'abarwayi badatuye muri Leta ya Ohio bahabwa ubuvuzi bwihutirwa mu Bitaro by'abana bya Dayton (DHC) bashobora kwemererwa inkunga y'amafaranga hashingiwe ku mafaranga mbumbe binjiza no ku mubare w'abagize umuryango mu buryo bukurikira:

- Amafaranga yose yinjizwa n'abagize umuryango angana cyangwa ari muni 100% y'ibipimo by'ubukene byashyizweho na Leta zunze Ubumwe z'Amerika (FPL) agabanyirizwa 100% by'amafaranga umurwayi yagombaga kwishyurwa.

- Amafaranga yose yinjizwa n'abagize umuryango ari hagati ya 101% na 200% y'Ibipimo by'ubukene byashyizweho na Leta Zunze Ubumwe z'Amerika (FPL) agabanyirizwa 80% by'amafaranga umurwayi yagombaga kwishyurwa.
- Amafaranga yose yinjizwa n'abagize umuryango ari hagati ya 201% na 300% y'Ibipimo by'ubukene byashyizweho na Leta Zunze Ubumwe z'Amerika (FPL) agabanyirizwa 60% by'amafaranga yagombaga kwishyurwa.
- Amafaranga yose yinjizwa n'abagize umuryango ari hagati ya 301% na 400% y'Ibipimo by'ubukene byashyizweho na Leta Zunze Ubumwe z'Amerika (FPL) agabanyirizwa 15% by'amafaranga yagombaga kwishyurwa.
- Abarwayi badafite ubwishingizi bo mu muryango winjiza ya 400% y'Ibipimo by'ubukene byashyizweho na Leta Zunze Ubumwe z'Amerika bashobora kugabanyirizwaho 15%.
- Ingoboka y'amafaranga ijyanye na COVID-19: Kuri serivisi z'ubuvuzi zatanze guhera muri Mata 2020 kugeza muri Kamena 2021, Dayton Children's (Ibitaro by'abana bya Dayton) ishobora kwemerera abarwayi irindi gabanyirizwa ry'ingoboka ry'amafaranga ajyanye n'ubuvuzi bwa COVID-19 ku mafaranga agomba kwishyurwa n'umurwayi. Kugira ngo umurwayi/umuryango wemererwe iri gabanyirizwa, bagomba kwandika basaba inkunga y'amafaranga mu buryo busanzwe bwo gusaba nk'uko bwagaragajwe muri aya mabwiriza. Muri icyo gihe, kuzuzwa neza ubu buryo bw'isaba bituma umurwayi/umuryango wemererwa igabanyirizwa ku mafaranga bari kwishyurwa. Iri gabanyirizwa rizajya ritangwa mu bubasha bw'Ibitaro by'abana bya Dayton mu bihe bifitanye isano n'ingaruka za COVID-19 zabaye mu gace k'abagize umuryango mugari wa Dayton.

Inyandiko yerekana amikoro y'umuntu n'inyandiko Isababirwaho inkunga y'amafaranga itangwa n'ibitaro by'abana bya Dayton zibarirwa mu nyandiko zikoreshwa mu gushaka amakuru ajyanye amikoro y'umuntu muri rusange. Inkunga y'amafaranga itangwa gusa nyuma y'uko ibijyanye n'ubwishingizi bwemewe hamwe na gahunda za guverinoma zagenewe gufasha zimaze gusuzumwa, raporo z'imyenda na zo zishobora gukoreshwa, mu gihe bibaye ngombwa, kugira ngo hagenzurwe amikoro y'umuntu runaka. Ibitaro by'abana bya Dayton (DHC) bigena niba umurwayi yemerewe inkunga y'amafaranga iteganywa n'aya mabwiriza bigendeye ku mafaranga mbumbe yinjiza n'umubare w'abagize umuryango nk'uko bigaragazwa mu gice kigaragaza Ijanisha ry'igabanyirizwa.

Mu gihe cyo kugena niba umurwayi yemerewe, Ibitaro by'abana bya Dayton ntibishingira ku ibara ry'uruhu, igitsina, imyaka, imyumvire mu by'ibitsina, idini, imibereho cyangwa sitati y'ubwimukira.

Ishami ry'Ibitaro by'abana bya Dayton rishinzwe kubarira abarwayi ibijyanye n'imari rifite ububasha bwa byuma mu kugena ibijyanye no kwemererwa biteganywa n'aya mabwiriza.

Kuri serivisi z'ubuvuzi zihabwa igabanyirizwa riri muni ya 100% by'ubufasha, nta murwayi wemejwe ko hakurikije amabwiriza ya FAP yemerewe inkunga, ucibwa andi amafaranga ku buvuzi bwihutirwa cyangwa serivisi z'ubuvuzi bwa ngombwa aruta Amafaranga asanzwe yishyuzwa (AGB) ku buvuzi bwihutirwa cyangwa ubuvuzi bwa ngombwa. Amafaranga asanzwe yishyuzwa (AGB) bisobanura amafaranga yishyuzwa muri rusange ku buvuzi bwihutirwa cyangwa izindi serivisi z'ubuvuzi bwa ngombwa ku bantu bafite ubwishingizi bwishyurwa ubwo buvuzi. Mu kubara AGB, Ibitaro by'abana bya Dayton bikoresha uburyo "bwo kubara bagenzura amafaranga ya serivisi zakoreshejwe mbere (Look-back)". Muri ubu buryo, Ibitaro by'abana bya Dayton bikoresha amakuru ashingiye ku nyandiko zishyuzwa zohererejwe Medicare, iz'amafaranga yishyuzwa kuri serivisi zohererejwe Medicaid n'ibigo by'ubwishingizi byigenga hamwe na serivisi z'ubuvuzi bwihutirwa n'ubuvuzi bwa ngombwa zatanze mu mezi 12 aheruka, kugabanya amafaranga yose yishyuzwa muri izo nyandiko kugira ngo hemezwe ijanisha ry'amafaranga mbumbe yemerewe ibyo ibigo by'ubwishingizi. Ibi byitwa ijanisha ku mafaranga asanzwe yishyuzwa (AGB). Igice gifitanye isano n'ayo mafaranga yishyuzwa kwishyurwa n'abafite ubwishingizi mu buryo bw'uruhare rw'abanyamuryango b'ubwishingizi, gufatanya ubwishingizi cyangwa imisoro byongerwamo igihe habarwa ijanisha ku mafaranga asanzwe yishyuzwa. Ijanisha ry'amafaranga asanzwe yishyuzwa rero barikuba n'amafaranga yose atangwa ku buvuzi bwihutirwa n'ubuvuzi bwa ngombwa kugira hagenwe amafaranga yose sanzwe yishyuzwa. Ibitaro by'abana bya Dayton byongerera kubara ijanisha ry'amafaranga yose yishyuzwa buri mwaka kandi bikavugurura aya mabwiriza buri mwaka hagamiywe kugaragaza ibintu bimwe. Kuri ubu, Ibitaro by'abana bya Dayton (DHC) bikoresha ijanisha ku mafaranga asanzwe kwishyurwa nk'uko byagasobanuwe hejuru.

## **Uburyo bwo gusaba inkunga y'amafaranga**

Kugena abahabwa inkunga y'amafaranga bisaba abarwayi gutanga inyandiko isaba inkunga y'amafaranga yujujwe neza (harimo ibyemezo byose bikenewe mu isaba) kandi bishobora kumusaba guhura cyangwa kuganira n'abajyanama b'ibitaro mu bijyanye n'imari. Ibitaro by'abana bya Dayton bifite uburenganzira bwo gusaba kopi za sheki z'umushahara, W-2 na kopi z'inyandiko z'umusoro ku nyungu.

Inyandiko zisaba inkunga y'amafaranga ziboneka mu ishami rishinzwe kubarira abarwayi ibijyanye n'imari uhamagaye kuri telefone numero (937) 641-5727. Inyandiko isabirwaho wayikurura ku rubuga rwa interineti rw'ibitaro by'abana bya Dayton. [http://www.childrensdayton.org/cms/our\\_services/index.html](http://www.childrensdayton.org/cms/our_services/index.html) Inyandiko zisaba inkunga y'amafaranga zishyirwa hamwe n'amakuru y'umwishingizi w'umurwayi Hari abaduhagarariye bafasha imiryango mu bijyanye n'isaba. Kopi z'izo nyandiko zihabwa abarwayi igihe bazisabye kandi nta kiguzi.

*Inyandiko z'isaba zujijwe neza zishobora gutangwa mu buryo bukurikira:*

*Kohereza ku iposita: Dayton Children's Hospital  
Patient Family Financial Advocate  
Department 1A  
One Children's Plaza  
Dayton, Ohio 45404-1815*

*Kuri Fagisi: 937-641-6601  
Yoherejwe: Financial Advocate (Umuwugizi mu by'ubukungu)*

*Kuri Imeyiri: FinancialAdvocates@childrensdayton.org*

Iyo inyandiko isaba ubufasha itanzwe ituzuye, umwishingizi yandikirwa ibaruwa imubaza andi makuru akenewe kugira ngo inyandiko isaba yuzure. Amakuru akwiye yerekeye uko wahamagarwa/wakwandikirwa agomba gushyirwaho, mu gihe umwishingizi afite ibibazo ku nyandiko yawe isaba. Umwishingizi atanga aderesi ikora yoherezwaho ubutumwa mu gihe cy'akazi cyangwa mu gihe yimutse.

## **Kwemererwa/kwemererwa inkunga y'amafaranga**

Ibitaro by'abana bya Dayton bimenyeshya usaba, mu minsi 30 byakiriye inyandiko isaba yuzuye, ko byemeye cyangwa bitemeye ubusabe bw'inkunga y'amafaranga. Nyuma yo kwemererwa inkunga y'amafaranga, inkunga itangwa mu minsi 90 kuva igihe hanzuriwe bwa mbere ko wemerewe, keretse muri cyo gihe k'iminsi 90 imiterere y'amafaranga yinjizwa n'urugo rw'umuntu cyangwa ubwishingizi bihindutse ku buryo umuntu aba atakemerewe inkunga y'amafaranga. Ibitaro by'abana bya Dayton bifite uburenganzira bwo gusaba umuntu kongera kugenzura ibijyanye n'amafaranga yinjizwa mbere yo kubara iby'igabanyirizwa ry'umurwayi. Ibyemezo birebana n'inkunga y'amafaranga bibikwa mu nyandiko mu buryo bukoreshwa mu kubarira abarwayi amafaranga bishyura. Kwemererwa k'umurwayi bizakomeza kugira agaciro kugeza mu mpera z'ukwezi uko kwemererwa kuzarangiriramo. Uramutse waramaze kwishyura ntabwo usubizwa amafaranga; keretse igihe byemejwe na Gahunda yagenewe gufasha abadashoboye kwishyura ibitaro.

## **Kutishyura serivisi z'ubuvuzi**

Umwishingizi abazwa amafaranga yishyuzwa n'Ibitaro by'abana bya Dayton. Ibitaro by'abana bya Dayton bikoresha uburyo bwose kugira byishyuzwe umwenda ndetse bikanakora ibishoboka byose hagamijwe gusuzumwa niba umuntu yemerewe inkunga y'amafaranga. Mu bikorwa bigamije kwishyuzwa harimo koherereza umwishingizi raporo, kumuhamagara kuri telefone no kwitabaza ikigo kigenga gifasha kwishyuzwa imyenda. Ibitaro by'abana bya Dayton ntibifata ingamba izo ari zo zose zidasanzwe zo kwishyuzwa nibura mbere y'iminsi 120 uhereye ku itariki byoherereje umwishingizi raporo ya mbere. Gahunda yo kwishyura (itarenza amezi atandatu) ishobora kwemezwa n'Ishami rishinzwe kubarira abarwayi ibijyanye n'imari. Ibitaro by'abana bya Dayton bishobora kwifashisha abakozi bigenga batanga serivisi ku kigo mu kubifasha kwishyuzwa amadeni.

### **Kuboneka kw'Amabwiriza yerekeye inkunga y'amafaranga n'inyandiko isabirwaho inkunga y'amafaranga**

Iby'ingenzi Ibitaro by'abana bya Dayton bikora birimo ibi bikurikira:

- Kopi z'izo nyandiko zihabwa abarwayi igihe bazisabye nta kiguzi kandi nta wundi usabwe kuzishyura.
- Kopi z'inyandiko zitangirwa aho abarwayi binjira ibitaro bakirirwa cyangwa aho bandikira abarwayi mu Bitaro by'abana bya Dayton ku Ishami ry'ibanze (Harimo Ishami ry'ubuvuzi bwihutirwa) no mu duce two hanze y'ibitaro.
- Amabaruwa n'inyandiko zisaba inkunga y'amafaranga byohererezwa abarwayi/ababyeyi iyo babisabye.
- Inyemezabuguzi zose ziba zometseho inyandiko isaba inkunga y'amafaranga hamwe n'amakuru y'uko wahamagararwa cyangwa wakwadikirwa n'ishami rishobora gutanga ubufasha kuri iryo saba.
- Urubuga rwa interineti rwa DCH: Inyandiko isabirwaho inkunga wayikurura ku rubuga rwa interineti rw'Ibitaro by'abana bya Dayton. [http://www.childrensdayton.org/cms/our\\_services/index.html](http://www.childrensdayton.org/cms/our_services/index.html)
- Inshamake isobanuye y'iyi nyandiko iboneka ku rubuga rwa interineti rw'Ibitaro by'abana bya Dayton, kandi ikaba ihabwa uyasabye nta kiguzi ku Ishami ry'ubuvuzi bwihutirwa cyangwa aho bakirira abarwayi binjira ibitaro/bandikira abarwayi.

Imenyeshya n'amakuru bihabwa abarwayi bari mu bitaro:

- Ibimenyetso biri aho bakirira abarwayi binjira ibitaro cyangwa aho babandikira ku Ishami ry'ibanze ry'Ibitaro by'abana bya Dayton (Harimo Ishami ritanga ubuvuzi bwihutirwa) n'uduce two hanze y'ibitaro mu rwego rwo kumenyeshya abarwayi cyangwa abishingizi babo ko hatangwa inkunga y'amafaranga.
- Abajyanama mu by'imari b'Ibitaro by'abana bya Dayton basura abarwayi bakeneye inkunga y'amafaranga mu byumba by'abo cyangwa mu mavuriro.

Iyo umwishingizi cyangwa undi ugomba kwishyurira umurwayi ananiwe kwishyura igice cy'amafaranga yasigaye kuri dosiye ashobora gushyikirizwa ikigo kishyuzwa. Umwishingizi yohererezwa raporo enye mbere y'uko dosiye ishyikirizwa ikigo cyishyuzwa imyenda kandi agahamagarwa kuri telefone nibura inshuro ebyiri.

**Kwishyura vuba** – Ibitaro by'abana bya Dayton bishobora gutanga igabanyirizwa kuri serivisi z'ubuvuzi igihe zishyuriwe vuba kandi mu gihe giteganyijwe.

**Inyandiko zahinduwe mu zindi ndimi:**

- Amabwiriza yerekeye inkunga y'amafaranga, inyandiko isabirwaho inkunga y'amafaranga, n'Inshamake isobanuye y'amabwiriza yerekeye inkunga y'amafaranga (FAP) ziboneka mu Cyongereza, Ikesipanyolo, Ikirusiya, Ikinyarwanda n'Igiswahili. Kandi, hari n'ishami riduhagarariye rishinzwe abakiriya rivuga ikesipanyolo bibazo by'abatugana.

Amakuru y'uburyo waduhamagara:

<b>Abajyanama</b>	<b>Agace</b>	<b>Telefone</b>
Ibitaro by'abana bya Dayton Abajyanama mu by'imari	Abandi wahamagara One Children's Plaza Kuva saa 08:00 za mugitondo - Saa 05:30 za nimugoroba Kuva ku wa mbere - ku wa Gatanu	937-641-5727 937-641-6601 financialadvocates@childrensdayton.org
Ibitaro by'abana bya Dayton Serivisi ishinzwe abakiriya	Ishami rishinzwe kubarira abarwayi ibijyanye n'imari Duhamagarwa kuri telefone gusa	937-641-3555