

Member Rights and Responsibilities

It is your right to:

1. Receive care without regard to your race, religion, age, gender, ability or disability, language, or lifestyle.
2. Be treated with respect when receiving care from any provider.
3. Receive care in a safe, comfortable setting that respects your privacy.
4. Expect your personal information and medical records will be treated with the utmost confidentiality.
5. Change your Primary Care Physician (PCP) and/or Medical Group at any time. Women may also select/change their OB/Gyn at any time.
6. Have reasonable access to medical care based on your symptoms, including emergency treatment.
7. Obtain care from a specialist when necessary (*prior authorization may required by your PCP*).
8. Receive an explanation of the reason for denial and a recommended alternative treatment plan as well as your right to appeal in the event your PCP determines a referral to a specialist is not necessary.
9. Receive a timely written response to formal complaints, grievances or appeals.
10. Expect your PCP or other health care provider will honor wishes expressed in an advanced directive to the extent permitted by law.

It is your responsibility to:

1. Read all material from your Insurance Plan carefully and understand your benefit plan and coverage limits.
2. Treat all health care personnel with respect and be courteous at all times.
3. Keep all scheduled appointments and give ample notice to physician offices if you need to cancel.
4. Pay all office co-payments at time of service.
5. Provide your insurance card each time you seek medical services.
6. Be open and honest with health care providers and provide information such as medical history, family medical history, and other relevant information that may affect decisions relating to your diagnosis and treatment.
7. Visit your Primary Care Physician (PCP) regularly and follow agreed-upon recommended courses of treatment.
8. Understand potential health risks if you refuse to follow recommended treatment plans or the advice of your physician.
9. Ask questions of health care providers when you do not understand the diagnosis, recommended treatment plan or available options for course of treatment.
10. Obtain services from your PCP or obtain a referral from your PCP when seeking care from another provider.
11. Notify your PCP as soon as possible of any emergency care received without prior authorization.
12. Discuss with your PCP or other health care provider and notify your family members of the existence of an advanced directive such as living will or do not resuscitate order.
13. Accept financial responsibility for services not authorized by your PCP or not covered in your scope of benefits.