

We want you to know...

Your Healthcare Rights

California Law Protects Your Rights

- You have the right to be treated with respect.
- You have the right to accept or refuse medical treatment.
- You have the right to ask for a second opinion.
- If you are in a Knox-Keene health plan, you may have the right to a standing referral to a specialist if your doctor and plan's medical director believe it is necessary.
- You have the right to obtain a copy of your medical records. A nominal charge may apply.
- Your doctors and your health plan must keep your medical records confidential.
- If your doctor is no longer part of your health plan or if you join a new plan that does not include your doctor, you *maybe* entitled to continuing care with that doctor.
- If your health plan denies the treatment or medications your doctor recommends, your health plan must send you a written explanation of the reasons for the denial.
- Health insurance covered under the Department of Managed Healthcare must allow you to continue your medications without changing brands even if the plan changes its formulary.

The Los Angeles County Medical Association and the Neuropathy Action Foundation recognize how difficult it is for patients to navigate the healthcare system in today's complicated environment. It is important that all patients in California understand that they have many health care rights under the law to promote optimal medical care. The front side of this flyer summarizes your most relevant healthcare rights and provides tips to help avoid denials of coverage by your health insurance company before they occur. The back side explains how to file complaints against your health insurance company.



Avoiding Denials of Coverage

One of these days, you might have to battle your health plan over a denial of coverage. There are steps you can take to avoid health insurance denials before they occur:

- ✓ Understand your health insurance policy. Review it on a regular basis, and ensure that you know what is covered and what is not. If you have questions or do not understand your coverage, call your health insurer and make them explain it to you.
- ✓ Maintain an ongoing medication (infusion) log documenting all medications and treatments you are using.
- ✓ Always bring another person to your doctor appointments. They can help you remember what the doctor tells you.
- ✓ Create a folder to keep all documents, logs, test results, and other important records so that all your health information is in one place. Save copies of all paperwork from your doctor and your insurance company.
- ✓ Maintain a detailed log of all healthcare communications (phone, in person, mail, etc.) that you have with your doctor and health insurer.
- ✓ If using an out-of-network provider, establish the care that will be provided to you and the payments required from you before initiating treatment.



Your doctor is a Member of the Los Angeles County Medical Association (LACMA) and as your advocate wants to empower you to ensure you receive the best possible healthcare.

File A Complaint Against Your Health Plan

CALIFORNIA DEPARTMENT OF MANAGED HEALTH CARE (DMHC)

The HMO Help Center is a part of the DMHC. The DMHC oversees HMOs and some other health plans in California. The HMO Help Center can help you with your complaint and can also provide you with an Independent Medical Review (IMR), if you qualify. Visit www.dmhc.ca.gov or call (888) HMO-2219; the TDD line is (877) 688-9891. The HMO Help Center is open 24 hours a day, 7 days a week and can provide help in many languages.



CALIFORNIA DEPARTMENT OF INSURANCE (CDI)

The CDI regulates point-of-service and certain Preferred Provider Organization (PPO) health plans. The CDI toll-free number, dedicated to the handling of complaints and inquiries is (800) 927-HELP for all areas of California except area codes 213, 310, and 818, for which you should dial (213) 897-8921; the TDD line is (800) 482-4833. The CDI also provides a simple complaint form, which is available at www.insurance.ca.gov.



MEDICARE: HOW TO GET HELP

Free individual counseling about Medicare and other health care issues is available through the Health Insurance Counseling and Advocacy Program (HICAP). HICAP counseling is available in every county in California. For counseling or more information call (800) 434-0222 or visit the following website address www.cahealthadvocates.org.



MEDI-CAL MANAGED CARE OFFICE OF THE OMBUDSMAN

The Medi-Cal Managed Care Office of the Ombudsman helps solve problems from a neutral standpoint to ensure that Medi-Cal patients receive medically necessary covered services for which plans are contractually responsible. The Ombudsman considers all sides in an impartial and objective way and develops fair solutions to health care access problems. Contact (888) 452-8609 or www.dhcs.ca.gov/services/medical/Pages/MMCDOfficeoftheOmbudsman.aspx.



OFFICE OF THE LOS ANGELES CITY ATTORNEY

If you believe your health insurance company has wrongfully denied or delayed your claim and/or cancelled your coverage, please contact Office of the Los Angeles City Attorney Rocky Delgadillo. Should an investigation warrant legal action, the City Attorney may seek injunctive relief, restitution for victims and civil penalties. For more information contact (213) 978-8100 or <http://www.protectingtheinsured.org>



Brought to you by:

Los Angeles County Medical Association
707 Wilshire Blvd. Suite 3800
Los Angeles, CA 90017
Phone: (213) 683-9900
www.lacmanet.org



Neuropathy Action Foundation
110 Pacific Avenue #131
San Francisco, CA 94111
Phone: (877) 512-7262
www.neuropathyaction.org

