

# Health Rights Hotline Local Source Scripts – 2001

## The Basics

1. **How You Can Take Charge:** Take charge of your health care needs by becoming an informed health care consumer. Being informed starts with understanding how your health plan works and understanding your health and any conditions that affect your health. You should also know your rights and responsibilities, and understand the choices available to you.

Health care today can be confusing, but you do have rights. If you have a problem, you should first talk to your doctor about it. Your doctor should be your advocate. If you feel you can't talk to your doctor, you have the right to change doctors.

You can also contact your medical group. Most medical groups have patient assistance departments that can help you find a doctor, work out billing problems, or get referrals and authorizations for services.

Your health plan has customer service representatives who should be able to explain the health plan's policies and procedures. Many problems can be resolved if you work with your health plan.

You may need to be persistent in order to get your problem resolved. It's important that you take notes when you talk to representatives at your medical group or health plan and to note what they said they would do and when. If you don't get a response in a timely manner, call again. If you're still having trouble, the Health Rights Hotline may be able to help.

The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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2. **What is Managed Care?:** Health care isn't just about you and your doctor anymore. Your health plan has rules for you and your doctor to follow. Your doctor probably belongs to a medical group that has its own set of rules. To get the health care you need, start by understanding your health plan.

Your Evidence of Coverage or Summary Plan Description is the booklet you get that describes how your plan works. It is important to understand and follow your health plan's rules. If you don't you may have to pay for the care.

Different types of plans have different rules. In a Health Maintenance Organization, or HMO, you must choose a doctor – a Primary Care Physician or PCP – from the medical groups that contract with the HMO. Your Primary Care Physician “manages your care”, providing you with basic health care, requesting tests and other treatments and referring you to a specialist when needed.

If you are in a Preferred Provider Organization, or PPO, you can go to almost any doctor you want with a few exceptions. The cost is higher in a PPO than an HMO because you have the freedom to go to doctors without a referral. If you go to a doctor who is outside the PPO, you will pay a lot more for your visits and treatment than if you go to a doctor within the PPO. Even though your health plan has rules, you have rights. The Health Rights Hotline can help you understand your rights.

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**3. Asistencia en Espanol:** Para mantenerse en buena salud o tomar cuidado de sus necesidades médicas, usted no puede ser un paciente pasivo. Tome control de su cuidado al ser un consumidor informado. El estar informado se comienza por comprender como trabaja su plan de salud y tener un entendimiento de su estado de salud y cualquier condición médica que afecta su salud. También debe entender sus derechos y responsabilidades y comprender las opciones que tiene a su disposición. El cuidado de salud hoy día puede ser muy confuso, pero usted sí tiene derechos. Si tiene un problema, hable con su doctor. También puede comunicarse con su grupo médico o plan de salud. Sea persistente y mantenga buenas anotaciones. Recuerde, no se encuentra solo.

Si desea saber más acerca de como puede tomar control de su cuidado de salud o si tiene otras preguntas, llame a Health Rights Hotline. El Health Rights Hotline es un programa de asistencia gratuito e independiente para consumidores en los condados de Sacramento, Placer, Yolo y El Dorado. El programa tiene consejeros entrenados, disponibles para ayudar a contestar sus preguntas entre semana de 9 a.m. a 5 p.m. Para llamar a Health Rights Hotline, oprima\* o llame al (916) 551-2100.

## **Making Choices**

**4. Choosing a primary care doctor:** Making choices starts with you understanding your needs. Choosing a doctor who is right for you is one of the most important health care decisions you make. Don't simply pick a doctor at random from the health plan or medical group list. You are better off if you decide what is important to you and put some effort into finding the right doctor.

You may want a doctor with an office close to your home but you shouldn't stop there. Consider your needs for a doctor who specializes in treating patients with a particular condition. You may also want a doctor who practices at a particular hospital. To find information about a doctor's background, specialties and credentials, you can ask your health plan or call a physician referral service operated by hospitals and medical groups.

After you have identified a few doctors that interest you, call the doctors' offices to find out if each doctor is accepting new patients. Consider asking for an interview to find out if the doctor is a good fit. If you go for an interview, be prepared with a list of questions and concerns to discuss. Remember you have the right to choose a doctor who will work for you.

If you would like to know more about choosing a primary care doctor or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**5. Choosing a Specialist:** Making choices starts with you understanding your needs. If you think you need to see a specialist, start by talking to your primary care provider, or PCP. Your PCP is the doctor who is responsible for providing your basic care. If you need to see a doctor with special expertise, your PCP may refer you to a specialist. In choosing your specialist, you and your PCP will need to follow your health plan or medical group rules. You can learn about the referral and authorization process by reading your Evidence of Coverage or Summary Plan Description.

Your PCP should be able to help you identify the type of specialist you need and help you find a specialist from within your medical group or health plan. To find information about a doctor's background, specialties and credentials, ask your health plan or medical group. Consider asking for an interview to find out if the doctor is a good fit. If you go for an interview, be prepared with a list of questions and concerns to discuss. If you need a specialist who is not in your health plan or medical group, you may have to show why the specialists in the group or plan are not appropriate.

If you would like to know more about choosing a specialist or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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**6. Choosing a Medical Group:** Making choices starts with you understanding your needs. In many health plans, when you choose an individual doctor you become a member of the medical group your doctor belongs to. You may be limited to certain specialists or hospitals that are connected with that medical group. What is important to you may be the doctors and specialists available in the group, the associated hospitals, and the location of the doctors and hospitals. Choosing a medical group can be confusing. The Health Rights Hotline can help by referring you to information and resources that compare local medical groups.

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**7. Choosing a Health Plan:** Making choices starts with you understanding your needs. Your choice of health plan will depend on how you get your health care. Begin by considering the plans available to you and what benefits and services they offer. Ask your employer or insurance broker for a comparison of covered services and benefits, and for a list of hospitals and doctors, including specialists, available under each plan. If you are on Medicare, the Health Care Financing Administration at 415-744-3617 has information on Medicare health plans. If you are on Medi-Cal, contact Health Care Options at 1-800-430-4263 for information on Medi-Cal health plans.

If you have a medical condition, check the plan benefits to see if there are any restrictions on coverage for the types of treatment, including medications, you may need. You should also check to make sure there are doctors available who specialize in treating your condition. Choosing a health plan can be confusing. The Health Rights Hotline can help by referring you to information and resources that compare local health plans.

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**8. Changing Your Doctor or Medical Group:** Making choices starts with you understanding your needs. You have a right to choose a doctor who works for you, and that right includes changing doctors, if necessary. If you feel your doctor is not meeting your needs, begin by talking to your doctor. If you are still not satisfied, contact your medical group's patient assistance department for information on how to change doctors.

In addition to changing from one doctor to another within a medical group, you can consider changing medical groups altogether. Your ability to change medical groups may depend on the procedures set up by your health plan. Contact your health plan's customer service department for information on changing medical groups.

If you would like to know more about changing your doctor or medical group or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**9. Buying Your Own Coverage:** There are a few health plans that sell individual policies to people who don't have health coverage through their jobs or from a government program. You can contact the health plans directly or you can find an insurance agent or broker who specializes in health care coverage. An agent or broker can help you understand the differences between the health plans that offer individual policies.

You can find a broker by looking in the yellow pages of your phone book, or by contacting a local association of insurance agents. Because you are not part of a larger group, health plans will want to know your medical history and can charge you based on whether the plan thinks you will use a lot of health care services. Buying your own coverage can be expensive.

If you would like to know more about buying your own health coverage or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**Health Coverage & Your Rights**

**10. If you lose employer coverage:** If you lose employer health coverage, you may be able to continue coverage temporarily, at your own cost. To qualify for continuing coverage, also called COBRA coverage, you must have lost the health coverage because you stopped working or your work hours were reduced. Your spouse and dependents also have COBRA rights if you lose coverage or become divorced or legally separated.

Depending on your circumstances, COBRA coverage may last from 18 months to 36 months. Your employer is required to give you information about COBRA coverage when you leave your job or if your hours are reduced. Once you receive a right to elect COBRA coverage, you have 60 days to respond. If you do not respond within 60 days, you lose your right to continuing coverage. There are other steps you must take if you get divorced or separated. Check with your employer or health plan.

If you would like to know more about what you can do if you lose your health coverage or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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11. **Medi-Cal:** Medi-Cal provides health insurance to low income families and individuals who are elderly or have disabilities. Medi-Cal covers a wide range of services, such as basic doctor visits, hospital stays, prescription drugs and preventive screening. Services are provided by an array of doctors and hospitals, and sometimes under a managed care plan such as an HMO. Whether you are in an HMO or traditional Medi-Cal you have certain rights that are guaranteed.

Whether or not you qualify for Medi-Cal can be complicated. If you want information on enrolling in Medi-Cal in Sacramento County, contact the county Department of Human Assistance at (916) 875-8100.

If you would like to know more about Medi-Cal and other coverage options, or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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12. **Medicare:** Medicare provides health insurance to persons age 65 and over and to persons with disabilities. Medicare is divided into two parts: Part A covers hospital services and Part B covers services from doctors and other providers. The Medicare program does NOT cover all health care services and it is NOT free of cost. Whether or not you are eligible for Medicare depends on your age, disability status and other factors.

For information on how to apply for Medicare contact your local Social Security office or the independent Health Insurance Counseling and Advocacy Program (also known as HICAP).

If you enroll in a Medicare HMO, the HMO may provide more benefits (such as prescription drugs or dental care) than would be covered under traditional Medicare. However, with a Medicare HMO, you are limited to using the HMO's doctors and hospitals. Whether you are in a Medicare HMO or traditional Medicare you have rights that are guaranteed.

If you would like to know more about Medicare or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**13. Healthy Families:** In 1998, the state of California started a new program called Healthy Families to expand health insurance coverage for children. Children aged one to nineteen in families that meet certain income standards and who don't have health insurance may be able to get coverage under Healthy Families. Covered children get comprehensive health, dental and vision benefits by choosing a health plan. The amount you pay for coverage depends on your family's size and income. For an application for Healthy Families coverage, call toll-free, 1-888-747-1222.

If you would like to know more about Healthy Families or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**14. Getting Coverage When You Have a Health Condition:** Your ability to get health insurance when you have a health condition depends on how you get your coverage. If you have lost your job due to a health condition, you may be able to temporarily continue the coverage you had from your employer, at your own cost, under a law called COBRA.

If you are changing jobs and had health coverage from your employer or under a policy you bought yourself, you cannot be denied coverage from your new employer because you have a health condition. This protection comes from another law called HIPAA, the Health Insurance Portability and Accountability Act.

*[NOTE TO READER: HIPAA is pronounced hip-uh.]*

If you are trying to buy individual coverage when you have a health condition it can be very hard to find coverage. Health plans do not have to accept you if you have a condition that requires a lot of medical care. If a health plan denies you coverage, **keep the denial letter**. It is required for you to be eligible for the Managed Risk Medical Insurance Program, otherwise known as Mr. Mip.

Mr. Mip is a state program for people who can't get coverage because they have health conditions. There may be a waiting period before you can get coverage through Mr. Mip. Some insurance companies sell policies to cover emergency care while you are waiting for coverage under Mr. Mip. For an application for coverage under Mr. Mip, call 1-800-289-6574.

If you would like to know more about getting health coverage or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**Avoiding and Fixing Problems**

**15. Understanding Your Health Condition:** To understand your health condition and how to treat it, you need to know what is right for you. You can learn about your health condition by talking to your doctor and researching your condition and available treatments. Organizations that provide information and support to people with your condition can also be valuable sources of information.

Your doctor should be your first source of information. You should discuss your health condition with your doctor and ask any questions that you may have. Your doctor should be able to answer your questions or refer you to a specialist, if necessary. You can also research your condition at medical libraries or on the Internet. The Health Rights Hotline can provide you with more information about researching and understanding your health condition.

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**16. Delays in Getting Care:** If you are having a delay in getting needed care, begin by talking to your doctor. You may also need to talk to your medical group or health plan customer service department.

Try to identify the source of the problem, and request that the reason for the delay be put in writing. Be persistent, and take notes, including who you talk to, the date you talk to them and what they said they would do. If necessary, ask to speak to a supervisor.

If you have an urgent need, say so. The health plan must address the problem quickly if the matter is urgent.

Understand the medical group and health plan rules for authorizations and approvals for care, as well as the grievance and appeal procedures. Writing a letter to your doctor, medical group or health plan concerning your difficulty may also help. If you are unable to resolve the problem yourself, ask your employer, insurance broker, or a state agency for help.

If you are having trouble getting care or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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**17. Denials of Care:** If you have been denied care you think you need, begin by talking to your doctor. You may also need to talk to your medical group or health plan customer service department. You should know your medical group and health plan rules concerning authorizations and approvals for care, as well as the grievance and appeal procedures.

Try to identify the source of the problem, and request that the reason for the denial be put in writing. Health plans are supposed to explain the reason for the denial in writing and what steps you can take to appeal the denial. Be persistent, and take notes, including who you talk to, the date you talk to them and what they said they would do. If necessary, ask to speak to a supervisor.

If you have an urgent need, say so. The health plan must address the problem quickly if the matter is urgent.

You have the right to appeal any denial of care. Your right to appeal may include the right to have an “independent review” of the denial by someone that is not part of your HMO, if your HMO claims that care your doctor has requested is not “medically necessary.” Your HMO must give you information about your right to have an independent review of the denial. If you are unable to resolve your problem, or get the information you need, yourself, ask your employer, insurance broker, or a state agency for help.

If you would like to know more about what you can do if you have been denied care or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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**18. Inappropriate Care:** If you feel you have received inappropriate or inadequate care, talk with your doctor about it. If you are still dissatisfied, you might consider getting a second opinion, changing doctors or medical groups, or filing a complaint with your medical group or health plan.

If the problem is particularly serious, you may want to make a formal complaint with the local medical society, or with the state medical board. If you feel that the problem is so serious that you want to talk to an attorney, call the county bar association for a referral. The Health Rights Hotline can help you by referring you to these or other resources.

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**19. Payment and Billing:** If you receive a bill that you believe the health plan should pay, begin by reading the statement. Check to make sure that it is actually a bill and not just a statement saying that your insurance company has been billed. It might be an “Explanation of Benefits”, or EOB, from your health plan stating that a bill has been paid. An Explanation of Benefits is sent after you have received certain services. It should show what is and is not covered, explain the items not covered and show what you are supposed to pay.

If you receive a bill from a doctor or hospital, contact your health plan or insurance company to find out if they have paid the bill. If you disagree with the reason that the bill is not being paid, call or write a letter to your plan or insurance company’s customer service department. You may also want to ask your employee benefits department or your insurance broker to help you resolve the problem. It’s also a good idea to call the doctor or hospital that is billing you and tell them that you are trying to work things out with the health plan.

If you would like help resolving a payment or billing problem, or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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**20. Emergency Care:** If you are having a medical emergency, call 911 or go to the emergency room. Call your medical group or health plan as soon as possible afterwards. If you are not sure if it's an emergency, call your doctor.

Most health plans require you to notify your doctor, your medical group, or the health plan within a specific time period after you have received emergency or urgent care. If you receive a bill for emergency services, read the bill carefully and contact your health plan. If your health plan denies payment, and states that the case was not an actual emergency or that you did not follow health plan rules, you have the right to appeal. Be sure to know your rights and follow your health plan and medical group procedures.

If you would help with a problem regarding emergency care, or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**21. Experimental Treatments:** Experimental treatments are often excluded from health plan coverage. Read your Evidence of Coverage or Summary Plan Description to find out what is covered, what is excluded, and how your plan defines "experimental treatment" and "medically necessary" care.

If you have a life-threatening condition, you may have special legal rights to have a denial of experimental care reviewed by a group that is independent of your health plan. You may be able to receive experimental treatment that is otherwise excluded from your coverage if you have a terminal illness and no other options for treatment. You may also be able to get experimental treatment by becoming part of a clinical trial at an academic medical center or teaching hospital. If you do become part of a clinical trial, make sure you continue to work with your health plan. Understand your rights and the different ways you can resolve problems.

If you would like to know more about getting a treatment that your doctor or health plan says is experimental or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**22. Mental Health Care:** Mental health is an important part of your overall health. If you need mental health care or treatment, read your Evidence of Coverage or Summary Plan Description to understand what your plan covers and what may be limited under your plan.

For people who do not have severe mental illness, mental health care often is limited to certain treatments or numbers of sessions. However, under the law, people with severe mental illnesses, and children with serious emotional disturbances, should have coverage for the medically necessary diagnosis and treatment of their conditions. There should not be limits on the number of visits or different copayments for mental health care for people with severe mental health conditions.

Ask your plan how “medical necessity” is defined for mental health problems, and ask about coverage for conditions falling under the “mental health parity” law. Your medical doctor can also help you deal with problems related to mental health care. How some health plans distinguish between mental health and physical health problems can be confusing.

If you have a problem getting mental health care or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**23. Prescription Drugs:** To understand what is and is not covered under your prescription drug benefits can be confusing. Many health plans will allow you to have drugs prescribed by your doctor that are on the “formulary” which is the plan’s list of approved drugs. In general, it can be difficult to get drugs that are not on the plan’s formulary. Your health plan may also require or encourage you to use generic drugs when they are available.

Where you buy your prescriptions may make a difference in the cost to you. To learn about your prescription drug benefits, read your Evidence of Coverage or Summary Plan Description. Ask your plan for a copy of its formulary, and talk to your doctor about what medications are right for you. If you don’t understand your drug benefits, call your medical group or health plan member services. If you are having trouble getting the medications you need or if you need a drug that is not on your health plan’s formulary, you do have rights.

If you have a problem related to prescription drugs or your health plan’s formulary, or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

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**24. Specialty Care:** If you think you need to see a doctor who is a specialist or if you need special treatment, talk to your primary care doctor. Your ability to see a specialist is generally determined by the rules of your medical group and health plan. These rules can be found in your Evidence of Coverage or Summary Plan Description – the booklet you get that describes how your plan works. The rules may require that you see a specialist in your medical group or health plan, and to have that referral approved ahead of time.

But remember you also have rights. You have a right to find out which specialists are available in your medical group or health plan for your condition, and to request a referral. If the referral is denied, you have a right to be told the reason for the denial, to request a second opinion, and appeal the denial. Ask for the denial in writing and ask your doctor to help you understand why the referral was denied. If your doctor can't help you, talk to your medical group or health plan.

If you have a condition that is life-threatening or will get worse over time, you may be able to get a “standing referral” to a specialist so that you can get continuing care without having to ask for a new referral for each specialist appointment. Your doctor, the specialist, and your medical group or health plan must agree that you need continuing care from the specialist in order for you to get a standing referral. Health plans must have a way to provide for standing referrals.

If you need help with a specialty care problem or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**Making Yourself Heard: Complaints and Appeals**

**25. Within your medical group or health plan:** If you have a problem with your health care or health care coverage, begin by trying to figure out the source of the problem. Talk to your doctor. Read your Evidence of Coverage or Summary Plan Description to learn about the grievance and appeal process. You should also talk to the customer service department of your medical group and health plan. You have a right to make a complaint with your medical group and health plan, and to have your complaint addressed quickly.

You can also file a grievance or an appeal. If you decide to file a grievance or an appeal, be sure to follow the rules and meet time requirements. Be sure you understand what you want and state your request in your grievance. Support your grievance or appeal with medical and other related information, such as a letter from your doctor. You also should state how what you are seeking fits your health plan's policies.

If you would like help resolving a problem with your medical group or health plan, or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

**26. Employers, regulators or legal assistance:** If you have a problem that you have not been able to resolve with your doctor, medical group, or health plan, there are others who can help you. Your employer or insurance broker may be able to help.

If you get your health coverage through your employer, contact your employee benefits, human resources, or personnel department. Your insurance agent or your employer's agent may also help you to resolve a problem with your health plan. There are other private agencies that may be able to help, such as the Health Insurance Counseling and Advocacy Program (also known as HICAP) that serves people on Medicare. There are also state agencies that oversee health plans, medical groups and doctors.

If you would like to know more about resources that can help you resolve a problem, or if you have another question, call the Health Rights Hotline. The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. The Hotline has experienced counselors available to help you and answer your questions weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.

## Health Rights Guide Scripts

### Health Rights Hotline

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**27. Getting help:** If you have a problem related to your health or your health coverage, help is available. Health care problems often occur when you are least able to advocate for yourself. You don't need to go it alone. Talk to your doctor. He or she can be your most important advocate.

If you need help your doctor cannot provide, talk to your medical group and health plan customer service departments. Your employer, insurance broker, or state agency may also be able to help. You have rights, and there are people who can help you understand and exercise your rights.

The Health Rights Hotline is a free independent assistance program for health care consumers in Sacramento, Placer, Yolo and El Dorado counties. If you need help or have a question, experienced counselors are available weekdays between 9 am and 5 pm. To reach the Health Rights Hotline, press \* or call (916) 551-2100.