

Your Health Care Rights and Responsibilities

Member Rights

As a member of our health plan, you have the following rights:

- Know your rights and responsibilities
- Get the help you need to understand this book
- Get news about our services, doctors, or other health care providers with whom we have contracts
- Have access to your medical records as allowed by federal and state laws
- Talk honestly with your doctors about the right treatment for your condition regardless of the cost or your benefit coverage
- Be told about other treatment choices or plans for care in a way that fits your condition
- Find out how we decide if new technology should be part of a benefit
- Find out how we decide if new treatment should be part of a benefit
- Always be treated with respect
- Have information about your health insurance and medical records kept private by us, your doctors, and all of your other health care providers
- Have problems taken care of fast (This includes things you think are wrong, as well as issues that have to do with getting an OK from us, your coverage, or payment of services.)
- Know that the date you join Anthem is used as the date when your benefits begin (Anthem will not cover services you got before this date)
- Be treated the same as others
- Get care that should be done for medical reasons
- Have access to medical advice from your doctor, either in person or by phone, 24 hours a day, seven days a week (this includes emergency or urgent care)
- Be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience, or retaliation
- Choose a PMP who is part of our network
- Change your PMP without cause or reason
- Be told which hospitals you are to use and have access to them
- Get interpreter services at no charge if you speak a language other than English or if you have hearing or vision loss or speech impairment

- Get information in other formats (if you ask for it) such as:
 - Braille
 - Large-size print
 - Audio
- Ask how to file a grievance with us
- File an appeal if a service that was OK'd before is denied, reduced, or ended (You and your doctor will get a letter telling you why this action took place.)
- File an appeal with the State Medicaid Office for Hearings and Appeals if you are not pleased with the final decision after using our grievance procedure
- Refuse care from your PMP or other health care providers
- Make a living will (also called an “advance directive”)
- Tell us what you would like to change about our health plan
- Question a decision we make about coverage for care you got from your doctor (You will not be treated differently if you file a complaint.)
- Tell us what you do not like about our rights and responsibilities policy
- Ask about our Quality Program and tell us if you would like to see changes made
- Ask us how we do Utilization Review and give us ideas for changing it
- Know that the date you join Anthem is used as the date your benefits begin (We won't cover services you got before this date.)
- Know that we only cover health care services that are part of your plan
- Know that Anthem, your doctors, or your other health care providers cannot treat you differently because of your:
 - Age
 - Sex
 - Race
 - National origin
 - Language needs
 - Degree of illness or health condition
- Know that we can make changes to your health plan benefits as long as we tell you about those changes in writing before they take affect

Member Responsibilities

As a member of our health plan, you have the following responsibilities:

- Tell us, your doctor, and your other health care providers what they need to know to treat you
- Understand your health problems
- Help your doctor set treatment goals
- Follow the treatment plans that you, your doctors, and your other health care providers agree to
- Do the things that keep you from getting sick
- Treat your doctor and other health care providers with respect
- Make appointments with your doctor when needed
- Keep all scheduled appointments
- Be on time for appointments
- Call your doctor if you cannot make it to your appointment
- Always call your PMP first for all of your medical care (unless you have a true emergency)
- Show your ID cards each time you get medical care
- Use the emergency room only for true emergencies
- Pay for services that are not covered by us, including copays
- Know that Anthem does not take the place of workers' compensation insurance
- Tell us and your social worker if:
 - You move
 - You change your phone number
 - You have any changes to your insurance
 - The number of people in your household changes
 - You become pregnant