Health Care Rights and Responsibilities

Describe your medical care rights and responsibilities

Discuss how to get protection you need from your health plan
Patient’s Bill of Rights

- Passed by Senate and House of Representatives in 2001
  - Each passed a different version
  - Final bill not voted on
  - Not a law, but many insurance companies and health care providers voluntarily follow the guidelines.
Your Proposed Rights

1. You have the right to receive accurate, easily understood information about health plans, professionals, and facilities.
   - Including costs, benefits, etc
   - Including information about qualifications and experience of health care providers.
2. You have the right to a choice of health care providers that is sufficient to ensure access to appropriate high-quality health care

- Plans should provide sufficient numbers and types of health care providers
3. You have the right to access emergency health care services when and where the need arises.

- Should educate members about availability, location, and appropriate use of emergency services
- Should cover emergency services without prior authorization.
4. You have the right and responsibility to fully participate in all of your health care decisions.

- You have the right to fully participate in your health care decisions.
- You have the right to be represented by family members and/or guardians
- Providers should make information/options easy to understand
5. You have the right to considerate, respectful care from all members of health care system and nondiscrimination in delivery of service.
6. You have the right to communicate with health care providers in confidence and to have the confidentiality your health care information protected.

- You can review your medical records
- Medical records are for health care only without written consent.
Your Proposed Rights

7. You have the right to fair and efficient resolution of differences with your health care provider.
Your Responsibilities

- Practice Healthful Habits
- Become involved in your health care decisions
- Inform providers of relevant information
- Address your concerns with your health plan
- Avoid knowingly spreading disease
Your Responsibilities

- Recognize limits and risks of medical science
  - Understand human fallibility of health care professionals
- Be aware of health care professionals obligation to be reasonable efficient and fair in providing care to patient’s other than you.
Your Responsibilities

- Become knowledgeable about your health care plan
- Show respect for other patient’s and health care workers
- Make a good faith effort to meet your financial obligations
- Abide by the procedures and recommendations of health care providers
- Report wrongdoing and fraud to authorities
Take Charge of Your Health Care

- Insurance companies are in business to earn a profit
- You are the one most concerned about YOUR health.
- You need to understand your health plan and how it works.
- Family members should know what to do in case of an emergency.
Referrals

- A referral is an approval to seek services from a specialist.
  - Comes from primary care physician
  - Insurance may not pay specialists if not referred
  - WHY???
    - Specialists generally charge higher fees
  - Insist on seeing doctor if you feel it is medically necessary to do so.
In-Plan Providers

- **Companies require you to see a provider included in plan.**
  - You may have to pay yourself if you go outside plan

- **Pre-Approval**
  - Some plans require pre-approval for operations

- **Second Opinion**
  - Can get a third if you feel necessary.
Pre-Existing Conditions

- Federal law prohibits insurance companies from excluding pre-existing conditions for continuous coverage for the previous 12 months
  - Some companies try to get around it.
  - Contact Attorney General if you feel you have been discriminated against because of pre-existing conditions.
Experimental Treatments

- Insurance Companies usually do not pay for experimental drugs/treatments
  - They have not been proven effective
  - Costs would skyrocket if they did pay for them
Appeals Process

- If you are dissatisfied with your insurance plans decision, follow the appeals process outlined in your policy.

- You may switch plans within the company if you feel a different plan would better meet your needs.
  - If you have a serious medical condition, you may have trouble getting a new company to cover you.
The Appeals Process...

- **If you have an appeal**
  - **Start with the company**
  - **Keep written records**
    - Document phone conversations, claim forms, bills correspondence
  - **Follow appeals process in policy**
  - **Contact State Insurance Commissioner if necessary**