

# Member Rights and Responsibilities

## Blue Shield HMO and PPO Commercial Members

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Blue Shield has established Member Rights and Responsibilities that all Blue Shield members receive in their *Evidence of Coverage (EOC)* or *Certificate of Insurance (COI)*. The information below is taken from the Members EOC/COI.

### Statement of Member Rights

Blue Shield health plan members have the right to:

#### **Receive considerate and courteous care, with respect for your right to personal privacy and dignity.**

1. Receive information about all health services available to you, including a clear explanation of how to obtain health services.
2. Receive information about your rights and responsibilities.
3. Receive information about your Blue Shield plan, the services we offer you, the Physicians and other Health Care Providers available to care for you.
4. Select a PCP and expect their team to provide or arrange for all the care that you need (HMO members only).
5. Have reasonable access to appropriate medical and mental health services.
6. Participate actively with your physician or PCP in decisions regarding your medical and mental health care. To the extent the law permits, you also have the right to refuse treatment.
7. A candid discussion of appropriate or Medically Necessary treatment options for your condition, regardless of cost or Benefit coverage.
8. An explanation of your medical or mental health condition, and any proposed, appropriate or Medically Necessary treatment alternatives, so you can make an informed decision before you receive treatment. This includes available success/outcomes information, regardless of cost of Benefit Coverage.
9. Receive Preventive Health Services.
10. Know and understand your medical or mental health condition, treatment plan, expected outcome, and the effects these have on your daily living.
11. Have confidential health records, except when the law requires or permits disclosure. With adequate notice, you have the right to review your medical record with your Physician or PCP.
12. Communicate with, and receive information, from Customer Services in a language you can understand.
13. Know about any transfer to another Hospital, including information as to why the transfer is necessary and any alternatives available.
14. Be fully informed about the complaint and grievance process and understand how to use it without the fear of interruption in your health care.
15. Voice complaints or appeals about your Blue Shield plan or the care provided to you.
16. Make recommendations on Blue Shield's member rights and responsibilities policies.

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### Statement of Member Responsibilities

Blue Shield health plan members have the responsibility to:

1. Carefully read all Blue Shield health plan materials immediately after you are enrolled so you understand how to:
  - a. Use your benefits;
  - b. Minimize your out-of-pocket costs; and
  - c. Follow the provisions of your health plan as explained in the *Evidence of Coverage or Health Service Agreement*.
2. Maintain your good health and prevent illness by making positive health choices and seeking appropriate care when you need it.
3. Provide, to the extent possible, information needed to provide appropriate care.
4. Understand your health problems and take an active role in developing treatment goals with your Physician or PCP, whenever possible.
5. Follow the treatment plans and instructions you and your Physician or PCP agree to and consider the potential consequences if you refuse to comply with treatment plans or recommendations.
6. Ask questions about your medical or mental health condition and make certain that you understand the explanations and instructions you are given.
7. Make and keep medical and mental health appointments and inform your Health Care Provider ahead of time when you must cancel.
8. Communicate openly with your Physician or PCP so you can develop a strong partnership based on trust and cooperation.
9. Offer suggestions to improve the Blue Shield plan.
10. Help Blue Shield maintain accurate and current medical records by providing timely information regarding changes in your address, family status, and other plan coverage.
11. Notify Blue Shield as soon as possible if you are billed inappropriately or if they have any complaints or grievances.
12. Treat all Blue Shield personnel respectfully and courteously.
13. Pay your Premiums, Copayments, Coinsurance and charges for non-covered Services in full and on time.
14. Follow the provisions of the Blue Shield Medical Management Programs.