Member Rights and Responsibilities

Blue Shield has established Member Rights and Responsibilities that all Blue Shield members receive in their Evidence of Coverage.

Statement of Member Rights

Blue Shield health plan members have the right to:

1. Receive considerate and courteous care, with respect for their right to personal privacy and dignity.
2. Receive information about all health services available to them, including a clear explanation of how to obtain health services.
3. Receive information about their rights and responsibilities.
4. Receive information about their health plan, the services we offer them, the physicians and other practitioners available to care for them.
5. Select a primary care physician and expect their team of health workers to provide or arrange for all the care that they need.
6. Have reasonable access to appropriate medical services.
7. Participate actively with their physician in decisions regarding their medical care. To the extent permitted by law, they also have the right to refuse treatment.
8. A candid discussion of appropriate or medically necessary treatment options for their condition, regardless of cost or benefit coverage.
9. Receive from their physician an understanding of their medical condition and any proposed appropriate or medically necessary treatment alternatives, including available success/outcomes information, regardless of cost or benefit coverage, so they can make an informed decision before they receive treatment.
10. Receive preventive health services.
11. Know and understand their medical condition, treatment plan, expected outcome, and the effects these have on their daily living.
12. Have confidential health records, except when disclosure is required by law or permitted in writing by them. With adequate notice, they have the right to review their medical record with their primary care physician.
13. Communicate with and receive information from member services in a language they can understand.
14. Know about any transfer to another hospital, including information as to why the transfer is necessary and any alternatives available.
15. Obtain a referral from their primary care physician for a second opinion.
16. Be fully informed about the Blue Shield grievance procedure and understand how to use it without fear of interruption of health care.
17. Voice complaints about the health plan or the care provided to them.
18. Participate in establishing public policy of the Blue Shield health plans, as outlined in their Evidence of Coverage or Health Service Agreement.
19. Make recommendations regarding Blue Shield’s member rights and responsibilities policy.
Member Rights and Responsibilities (cont’d.)

Statement of Member Responsibilities

Blue Shield health plan members have the responsibility to:

1. Carefully read all Blue Shield health plan materials immediately after they are enrolled so they understand how to use their benefits and how to minimize their out-of-pocket costs. Ask questions when necessary. They have the responsibility to follow the provisions of their Blue Shield health plan membership as explained in the Evidence of Coverage or Health Service Agreement.

2. Maintain their good health and prevent illness by making positive health choices and seeking appropriate care when it is needed.

3. Provide, to the extent possible, information that their physician, and/or the plan need to provide appropriate care for them.

4. Understand their health problems and take an active role in developing treatment goals with their medical care provider, whenever possible.

5. Follow the treatment plans and instructions they and their physician have agreed to and consider the potential consequences if they refuse to comply with treatment plans or recommendations.

6. Ask questions about their medical condition and make certain that they understand the explanations and instructions they are given.

7. Make and keep medical appointments and inform the plan physician ahead of time when they must cancel.

8. Communicate openly with the primary care physician they choose so they can develop a strong partnership based on trust and cooperation.

9. Offer suggestions to improve the Blue Shield health plan.

10. Help Blue Shield to maintain accurate and current medical records by providing timely information regarding changes in address, family status, and other health plan coverage.

11. Notify Blue Shield as soon as possible if they are billed inappropriately or if they have any complaints.

12. Select a primary care physician for their newborn before birth, when possible, and notify Blue Shield as soon as they have made this selection.

13. Treat all plan personnel respectfully and courteously as partners in good health care.

14. Pay their dues, copayments, and charges for non-covered services on time.

15. For all mental health and substance abuse services, follow the treatment plans and instructions agreed to by them and Blue Shield’s mental health services administrator (MHSA) and obtain prior authorization for all non-emergency mental health and substance abuse services.