

# Health Care Change in California: What It Means to You



## IF YOU NEED HELP WITH YOUR HEALTH PLAN

You can get help when you have a problem with your health plan.

- You have the right to file a complaint or appeal.
- California has programs that can help. These programs can help you save time and money and get the health care you need.

### ► File a complaint with your plan.

Kendra requested a referral for her daughter to go to an asthma specialist for children. After her health plan denied the referral, Kendra filed a complaint with the plan and got her daughter's doctor to write a letter explaining why the specialist was needed. The plan changed its decision and approved the referral.

- If talking with your doctor or your plan about a problem does not help, you can file a formal complaint with your plan.
- A complaint is also called a *grievance* or an internal *appeal*.
- Your plan must give you a written decision.
- If you disagree with the plan's decision, you can file a complaint with an independent reviewer. Contact the Department of Managed Health Care (**1-888-466-2219**) or the Department of Insurance (**1-800-927-4357**).
- This kind of appeal is called an *Independent Medical Review* or an external *appeal*.



Do you have a problem with your health plan? Start by calling your plan or the Consumer Assistance Program listed below.

### ► Get help with complaints and appeals.

Tony's health plan would not pay any of his emergency room bill. He called the Consumer Assistance Program and they helped him file an appeal. He won the appeal and only had to pay his co-pay.

#### For help:

- Contact the Health Consumer Alliance for free local assistance. To find the office nearest you, go to **HealthConsumer.org**
- Call the Consumer Assistance Program at **1-888-466-2219**. The Consumer Assistance Program can help you file a complaint or appeal, or request an Independent Medical Review.



## **I have an urgent health problem. How soon will my plan respond to my complaint?**

When you file your complaint, be sure to explain that it is urgent. Most plans should respond to urgent problems within 3 days.

For help, you can also call the agency that oversees your plan. This is usually either the Department of Managed Health Care (**1-888-466-2219**) or the Department of Insurance (**1-800-927-4357**). If you aren't sure who oversees your plan, call the Consumer Assistance Program listed below.

## **Can I call the Consumer Assistance Program even if I do not have a low income?**

Yes. People with all income levels can get help from the Consumer Assistance Program.



## **Make the most of the help offered to you.**

- Write down your questions.
- Take notes during your call or meeting.
- Have someone with you to help you ask questions and take notes.
- Ask for an interpreter if you need one.

## **Contact your health plan.**

Call your plan's Customer Services or Member Services phone number for help with a problem. This phone number is usually listed on your membership card.

## **Find local help.**

These groups provide free local assistance. Usually you can meet with someone face-to-face.



- Call the Health Consumer Alliance. To find the office nearest you, go to **HealthConsumer.org**.
- For Medicare assistance, call HICAP, the Health Insurance Counseling and Advocacy Program. To find the office nearest you, go to **Aging.ca.gov/hicap** or call **1-800-434-0222**.

## **Consumer Assistance Program**

Free help in many languages

**1-888-466-2219**  
**HealthHelp.ca.gov**

