Things You Should Know About Your Health Care

Dear HMO Member

We made this flier to help you understand and use your health care. The **HMO Guide** you received has more information.
You can get it in English or Spanish. If you do not read these languages, ask a family member or friend to help you use your **HMO Guide**.

Sincerely,

The Office of the Patient Advocate

Find Services in Your Language

If you speak a language other than English, call before your doctor appointment and ask for an interpreter.

- Call your HMO and ask for a list of doctors who speak your language.
- See the section in your **HMO Guide** called *If English is Not Your Language*.

Find care in an Emergency

Call 9-1-1 or go to the nearest emergency room.

- Tell the 9-1-1 operator where you are.
- Ask for an interpreter if you need one.
- Don't hang up until the operator is done asking questions.

Your HMO must cover emergency care wherever you go.

If you go to an emergency room and it is not an emergency, you may have to pay the bill.

It is an emergency if waiting to get care could be dangerous to your life or a part of your body. A bad injury or a sudden illness can be an emergency. Severe pain and active labor are emergencies.

- Ask your doctor or HMO where the nearest emergency rooms are.
- Read the section in your **HMO Guide** on *Emergencies and Urgent Care*.

Learn About HMOs
Many people in California get health care through an HMO

- An HMO has a list of providers, such as doctors, medical groups, hospitals, and labs. You must get all of your health care from the providers on this list.
- Usually you have a main doctor, who is called your **primary care** doctor and manages your care.
- Your doctor is usually part of a medical group that has a contract with the HMO.
- Your doctor may refer you to another doctor for special services. You often need written approval from your HMO before you get these services.

You may have these costs in an HMO, unless you are in a Medi-Cal plan:

- You pay a monthly bill, called a **premium**. Your job or the government may pay part of your premium.
- Usually you pay a small fee of $5 to $15 for each appointment or prescription. This is called a **co-pay**.
- You may have a yearly **deductible**. This is the amount you must pay each year before your HMO pays for any services.

If You Have a Problem with Your HMO

Sometimes your HMO will not approve the service you want. Or you may have to wait too long for an appointment.

- You can file a complaint with your HMO. Call your HMO and say that you want to file a complaint or **grievance**.
- You can also file a complaint with the California HMO Help Center. See the phone number to the right.
- Read the section in your **HMO Guide** on *If You Have a Problem*.

The California HMO Help Center

is a state agency.
It offers help in many languages and is open 24-hours-a-day, 7 days a week.

Call these toll-free numbers:

1-888-466-2219
1-877-688-9891 (TTY for the deaf and hard-of-hearing)

You and Your Doctor

Be sure to tell your doctor as much as you can about your health. Make a note of the things you want to tell your doctor. Bring notes of things you want to talk about. Bring someone with you for support, if you want. Ask questions if there is anything you do not fully understand. See the section in your **HMO Guide** on *You and Your Doctor.*

You Deserve Good Health Care

Every HMO member should be treated politely and with respect. California law protects your rights.

You can choose a doctor you trust.

- You can change to another doctor in your HMO if you are not satisfied with your doctor.
- You can ask your HMO for a list of primary care doctors.

You have the right to understand your health care.

- You can ask for a written diagnosis (description of your health problem).
- You can ask for a second doctor's opinion about a serious health problem.
- You can accept or refuse treatment for yourself, including surgery or medicine.

Your medical records should be kept private.

- You can get a copy of your records. (You may be charged for the copying).

English

For More Information

Call your HMO

Look for the Member or Customer Service phone number on the back of your membership ID card. Or you can look in the Member Services section of your HMO Guide.

California Health Insurance Counseling and Advocacy Program (HICAP)

Information and help for people with Medicare
1-800-434-0222 (toll-free)

Medi-Cal Managed Care Ombudsman

Free Information and help for people in Medi-Cal Managed Care Plans
1-888-452-8609 (press "3" for services in other languages) (toll free)

Office of the Patient Advocate

We are a state agency that provides education to help HMO members understand and use their health care services. You can call us to:

- Order free materials like this in many other languages.
- Order a free **HMO Guide** or **HMO Guide for Seniors** in English or Spanish.
- Order a free Report Card in English, Spanish or Chinese on California HMOs and medical groups. The Report Card has information about language services and the quality of care. It can help you find the HMO that is best for you and you family.

1-866-466-8900 (toll-free)
1-866-499-0858 (TTY for the deaf and hard-of-hearing)
www.opa.ca.gov