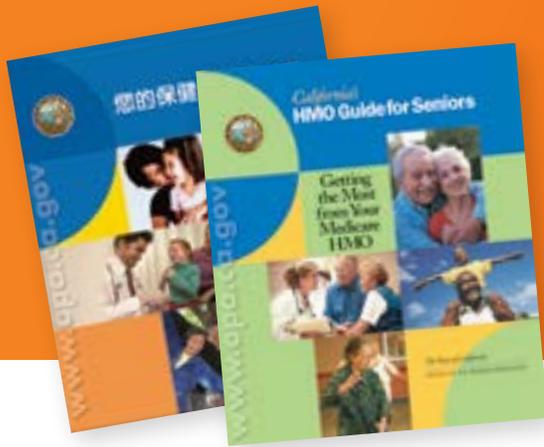


# HOW TO BETTER USE YOUR HEALTH PLAN



[www.opa.ca.gov](http://www.opa.ca.gov)

OPA offers information to help guide you to get the most out of your health plan.



**YOU CAN GET MORE INFORMATION OR ORDER MATERIALS AT NO-COST:**

- How to Use Your Health Plan Guide
- HMO Guide for Seniors
- Worksheets, posters, videos and other brochures
- Referrals and other resources

## Need Help or have a Problem with your Health Plan?

If you are an HMO member call DMHC Help Center:  
**1-888-466-2219**

If you are a member of:

- Blue Cross PPO or Blue Shield PPO, call DMHC Help Center:  
**1-888-466-2219**
- All other PPO members, call Department of Insurance:  
**1-800-927-4357**

If you have Medicare, call HICAP:  
**1-800-434-0222**

If you have Medi-Cal Managed Care, call Medi-Cal Ombudsman:  
**1-888-452-8609**

If you are unsure who to call, contact OPA:  
**1-866-466-8900**

## Health Plan Basics

You can get better care and save money if you know the basics about your plan. Ask your doctor or the health plans for:

- A list of services covered in my plan.
- A list of all the doctors, hospitals and laboratories that are in my plan.
- A referral to get other services when needed.
- Information on what to do when you want to see a doctor who is not on the list, and ask how much it will cost.

## Ask for Services in Your Language

Health plans must provide no-cost assistance to their members who don't speak English.

- Ask for a certified interpreter for your appointments with the doctor, at the lab, for mental health care and other types of visits.
- Ask for materials in your language such as consent forms, treatment plans and information about your medicines.
- Ask for a list of doctors who speak your language.

## You Have Patient Rights. You can...

- Choose a doctor you trust.
- Change to another doctor if you are not satisfied with your doctor.
- Ask for a written diagnosis or description of your health problem.
- Ask for a second doctor's opinion about a serious health problem.
- Accept or refuse treatment for yourself, including surgery or medicine.
- Get a copy of your medical records. (You may be charged for the copying).
- Ask for an explanation of side effects of surgery, treatment or medication.
- Bring someone with you to the appointment for support.



FINDOPAON:



## Health Plan Costs - Important Terms to Know

**PREMIUM** is the amount you pay each month to keep your insurance. Your employer or the government may pay for all or a part of your premium.

**DEDUCTIBLE** is the amount you pay each year before your health plan starts to pay for your covered health care services.

**CO-PAY** is a fee, like \$20, that you pay at each doctor visit or when you fill a prescription.

**CO-INSURANCE** is the portion that you pay for a service. This amount is usually a percent, like 20%, of the total cost.

### LIFETIME AND YEARLY LIMITS

Most plans can no longer put a lifetime cost limit on your benefits. Yearly limits will end in 2014.

### HEALTHINSURANCECANCELLATION

A plan cannot cancel your health insurance because you need costly care. However, your insurance can be cancelled if you do not pay your premiums or if you do not fill out your application truthfully.

## What to do in an Emergency

- Call 9-1-1 or go to the nearest emergency room.
- If you require emergency care, your health plan must cover the charges wherever you go. You may have to pay a co-payment.
- 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. An injury or a sudden illness can be an emergency.



## Health Plan Benefits

Benefits are the services covered by your health plan when needed. Ask your health plan for a summary of your benefits. Health plans in California generally cover basic services like:

- Doctor and specialist visits
- Emergency and hospital care
- Mental health care
- Lab tests and screening
- Surgery
- Physical therapy
- Preventive Care: Most health plans must now cover many preventive care services with no additional cost to you. Preventive care includes vaccines, many lab tests, cancer screenings, birth control, well child examinations and other services.

## You and Your Doctor Visits

- Make a list of your questions before your appointment.
- Tell your doctor as much as you can about your health.

Go to [www.opa.ca.gov](http://www.opa.ca.gov) for free Health Worksheets.

## Health Care Reform Changes in 2014

Health care reform changes will make it easier to get affordable insurance. Tax credits will be available for people with low to moderate incomes. Learn more at [www.healthcare.gov](http://www.healthcare.gov)

## How Soon Can You Get an Appointment?

HMOs and some PPOs (Blue Cross & Blue Shield) are required to offer appointments within these time periods:

- For urgent care, you should get an appointment in 48 hours or in 96 hours if pre-approval is needed.
- For regular care, you should be able to get an appointment in 2 to 3 weeks.

When you call your doctor about a health problem, a doctor or nurse should return your call in 30 minutes or less. To learn more about appointment time limits, visit [www.dmh.ca.gov/timely\\_access](http://www.dmh.ca.gov/timely_access)

## Pre-Existing Conditions

If you have an existing health problem, it is important to know:

- Health insurance that you get through your job must cover you even if you have a health problem like diabetes, heart problems or cancer.
- Individual plans can reject you or even charge higher premiums. This will no longer be allowed starting in 2014.
- Most plans cannot reject a child with a health problem. However, until 2014, they may charge higher premiums.
- If you have difficulty buying health insurance, California has two programs for people with serious health problems: PCIP and MRMIP. For more information, call 1-800-289-6574 or visit [www.pcip.ca.gov](http://www.pcip.ca.gov)