



Colorado Choice Health Plans
Member Rights & Responsibilities
(For Commercial and Self-Funded (if applicable) Members)

Member Rights

Each Member Has The Right To:

- Receive information about Colorado Choice, its programs and services, and its participating provider network.
- Receive information regarding the terms and conditions of your health care benefits.
- Receive quality health care through providers in a timely manner and in a medically appropriate setting.
- Obtain complete information from a provider regarding your diagnosis, recommended treatment, alternative treatment options and risks and benefits of each, and prognosis in a language and with terms you can reasonably understand.
- Talk with your Primary Care Physician (PCP) about your medical condition and the appropriate medically necessary treatment options, regardless of the cost or what your benefits are.
- Make decisions about your health care, including the decision to stop treatment or services, or stop participating in a health management program.
- Request or refuse treatment to the extent of the law and to know what the outcomes may be, and/or obtain a second opinion.
- Instruct providers about your wishes related to advance directives (such as having a medical durable power of attorney, living will or organ donation option).
- Receive medically necessary covered services without regard to race, religion, age, gender, national origin or ancestry, physical or mental disability, sexual identity or orientation, marital status, family composition or size, medical condition or stage of illness.
- Expect that your personal health information will be maintained in a confidential manner.
- Keep your personal and medical information and records confidential, unless you say differently, and know how Colorado Choice keeps your information confidential.
- Request and receive a copy of your medical records and request that they may be amended or corrected.
- Submit a suggestion, inquiry complaint, grievance or appeal to Colorado Choice about the programs and services provided under your health benefit plan, and to have Colorado Choice investigate and take appropriate action without fear of reprisal.
- Receive information about your rights and responsibilities as a Colorado Choice member and be free to exercise those rights without any adverse effect on the way Colorado Choice or its providers treat you.

- Be treated with courtesy, dignity, fairness and respect.

Member Responsibilities

Each Member Has The Responsibility To:

- Read and understand the information you received from Colorado Choice in your Welcome Packet at the time of initial enrollment in your health benefit plan BEFORE you receive health care services. If you have a question about your coverage, call Customer Service at 719-589-3696 from within the San Luis Valley or 1-800-475-8466 from outside of the San Luis Valley.
- Complete the available health risk assessment. Understand that daily decisions about what you eat and drink, whether you use tobacco, and whether you exercise have an impact on your health.
- Choose or change your Primary Care Provider (PCP) within the Colorado Choice participating provider network, and build a relationship with him or her.
- Cooperate with your PCP and staff, and treat them with courtesy, dignity and respect. This includes being on time for your appointment, or calling your PCP if you need to cancel or reschedule an appointment.
- Give accurate & honest information to Colorado Choice, your PCP, and any other provider. This will help you receive better care and ensure that claims for health care services are processed correctly.
- Tell Colorado Choice about any changes to your family status, contact information, and any other insurance coverage you may have.
- Pay your health care bills (premiums, co-pays/coinsurance, deductible amounts, and non-covered services when applicable) in a timely manner.
- Participate in understanding your health problems and developing mutually agreed upon treatment goals with your provider. Follow plans and instructions for care that you have agreed upon with your provider.
- Have your Colorado Choice ID Card available at the time of service and protect it from being used in a fraudulent manner.
- Ensure your provider gets pre-certification (authorization for services or referral to a specialty care provider) from Colorado Choice before treatment is provided, as required.
- Assume responsibility for your own health and well-being.
- Notify your provider or Colorado Choice about concerns you have regarding the services or medical care you receive. Inform your provider or Colorado Choice's Customer Service when not pleased with care or service.

You will be notified of any changes made to your health plan benefits or services and/or rights and responsibilities through individual correspondence, or through updates to the Evidence of Coverage, Summary Plan Description and/or Summary of Benefits and Coverage.

Refusal to Follow Recommended Treatment

If you refuse treatment that has been recommended by an in-network provider, the provider may decide that your refusal compromises the provider-patient relationship and makes the provision of proper medical care difficult. Providers will try to deliver all necessary and appropriate services according to your wishes, when they are consistent with the provider's judgment. If you refuse to follow the recommended treatment or procedure, you are entitled to see another provider of the same specialty for a second opinion. You can also pursue the appeal process, if the second provider's opinion upholds the first provider's opinion and you still refuse to follow the recommended treatment.

We want you to be satisfied with your health care. Contact us promptly if you have questions regarding your care. Also we encourage you to speak with the provider treating you; in most cases, they can provide answers right away and hopefully resolve your questions or concerns.

Advance Medical Directives

Advance Medical Directives provide a way for members to make their wishes known regarding care and treatment decisions in case a member becomes incapacitated and is unable to do so.

Advance Medical Directives:

- ✓ Protect your right to make medical decisions and choices about your health care
- ✓ Help family members make decisions if you cannot
- ✓ Help your doctors by telling them your wishes

There are 3 kinds of Advance Medical Directives:

- **Living Will**
A living will tells your doctor whether to use artificial life support if you become “terminally ill” (deathly sick). Living will forms can be found at health care facilities, doctors’ offices or office supply stores.
- **Medical Durable Power of Attorney** (also called a “Health Care Proxy”)
A “medical durable power of attorney” gives a person you choose the right to make health care choices for you if you cannot speak for yourself.
- **Cardiopulmonary Resuscitation (CPR) Directive**
CPR is performed to get someone’s heart and /or breathing started again. If you have a “CPR Directive,” medical staff will not try to get your heart or breathing started.

You will get more information on advance medical directives if you are admitted to a hospital. Please understand that you are not required to have an advance directive in order to receive care, treatment or for admission to a facility. If you decide to have or change an advance medical directive, it is important to talk to your doctor, family and other people about your choices. Give copies of your advance medical directive to your doctor, family members, and healthcare proxy if you have one.

If you have prepared and signed an advance directive, it will represent your wishes if you become unable to make health care decisions for yourself. These documents do not take away your right to decide what you want, if you are able to do so at the time a decision is needed.

If you have an advance directive and your doctor didn't follow it, you can file a grievance with Colorado Choice by calling at 719-589-3696 from within the San Luis Valley or 1-800-475-8466 from outside of the San Luis Valley. TTY and translation services are available.

Member Confidentiality

Colorado Choice will keep your medical information confidential. This includes any medical records, computer data, reports, or records about you or your health care. You have the right to keep your medical information and records confidential, unless you say differently. You also have the right to review, request corrections to, and receive a copy of your medical records or protected health information. Contact Customer Service from within the San Luis Valley at 719-589-3696 or at 1-800-475-8466 from outside of the San Luis Valley for assistance.

Some of the things Colorado Choice does to keep your information private:

- Colorado Choice's participating providers and their staff are required to treat your medical records and personal information with care and privacy.
- Colorado Choice will only release member and eligibility information to contracted providers after that provider has given positive identification.
- Colorado Choice will not reveal confidential member's information except for member treatment, payments, or health care operations. Every precaution is taken so that information transmitted is handled in a confidential manner. Transfer of such information is allowable under current regulations.
- Colorado Choice will not disclose confidential information that is not used for treatment, payment, or health care operations without your full authorization in accordance with federal and state laws and regulations.
- Colorado Choice will keep your confidential information private within Colorado Choice because only certain employees are permitted to have access to your confidential information.
- You have the right to access your confidential medical information. Colorado Choice will provide you with access and an accounting of disclosures upon request. You also have the right to amend your confidential medical information and request restrictions on the use and disclosure of your confidential medical information
- Colorado Choice takes its commitment to confidentiality seriously and has policies in place that protect your confidential information secure from oral, written, or electronic disclosure.

You have the right to report any incident that you believe results in an unauthorized disclosure of confidential information. You should report the incident to Colorado Choice's Privacy Officer by calling 719-589-3696 from within the San Luis Valley or 1-800-475-8466 from outside of the San Luis Valley.

Please refer to your Colorado Choice Health Plans Privacy Notice included in your Welcome Packet for further information regarding Colorado Choice's privacy practices, or call Customer Service at 719-589-3696 from within the San Luis Valley or 1-800-475-8466 from outside of the San Luis Valley for a copy of the Privacy Notice.