

## Medicare Beneficiary Rights and Responsibilities

As a Medicare Beneficiary enrolled with Community First Health Plans (CFHP) you have rights and responsibilities when being treated by our network of providers and our health plan to ensure a productive partnership.

### **BENEFICIARY RIGHTS:**

You have the right to respect, dignity, privacy, confidentiality, and nondiscrimination. That includes the right to:

- A.** Be treated fairly and with respect.
- B.** Receive help in a prompt, courteous, responsible, and culturally competent manner.
- C.** Know that your medical records and discussions with your providers are kept private and confidential.

You have the right to a reasonable opportunity to choose a health plan provider. This is the doctor or health care provider you see most of the time and coordinate your care with. You have the right to change to another CFHP primary care provider. That includes the right to:

- A.** Change your primary care provider within a reasonably straightforward manner.
- B.** Be told how to change your health plan or your CFHP primary care provider.
- C.** Be provided information about the list of contracted providers in your service area.
- D.** Be told why care or services were denied and not given.

You have the right to ask questions and receive answers about anything you do not understand. That includes the right to:

- A.** Have an honest discussion with your provider in words you understand regarding any medical information, treatment plan, and/or appropriate medically necessary treatment options for your medical care regardless of the cost of benefit coverage.
- B.** Know that doctors, hospitals, and others who care for you can advise you about your health status, medical care, and treatment. Your health plan cannot prevent them from giving you this information, even if the care or treatment is not covered.
- C.** Be given information you can understand about your health plan rules, including any available health care services and how to receive them.
- D.** Go directly to a women's health care specialist without a referral within the plan for routine and preventive health care services.

You have the right to agree to or refuse treatment and actively participate in treatment decisions. That includes the right to:

- A.** Work as part of a team with your provider in deciding what health care is best for you.
- B.** Say yes or no regarding CFHP's intent to release your personal information outside of payment or health plan operations.
- C.** Expect that CFHP not interfere with any contracted providers by speaking with them about their treatment choices for you.
- D.** Have the health plan send you to another contracted provider if you do not agree to a treatment because of moral or religious grounds.

You have the right to use the Appeals and Grievances process available through CFHP and receive a timely response to appeals and grievances. That includes the right to:

- A.** Make a complaint (also known as a “grievance”) to CFHP about the quality of care received, wait times, provider behaviors, lack of cleanliness of a provider’s office/facility, your ability to get information you need, and alleged breach of privacy.
- B.** Receive a timely answer to your grievance or appeal.
- C.** Be provided with information on how to make an appeal regarding denials.
- D.** Receive a coverage decision or coverage information from your plan before receiving services from a provider.

You have the right to timely access to care that does not have any communication or physical access barriers. That includes the right to:

- A.** Have telephone access to a medical professional 24 hours a day, 7 days a week to receive any emergency or urgent care.
- B.** Be able to get in and out of a health care provider’s office. This includes barrier-free access for people with disabilities and/or other conditions that limit mobility in accordance with the Americans with Disabilities Act.
- C.** Have an interpreter, if needed, during appointments with your providers and when talking to your health plan coordinator. Interpreters include people who can speak in your native language, help someone with a disability, or help you understand the information.

You have the right NOT to be restrained or secluded when it is for someone else’s convenience or is meant to force you to do something you do not want to do or to punish you.

You have a right to know that doctors, hospitals, and others who care for you can advise you about your health status, medical care, and treatment. Your health plan cannot prevent them from giving you this information, even if the care or treatment is not a covered service.

You have a right to make recommendations about the health plan’s member rights and responsibilities policy.

You have a right to know that you are not responsible for paying for covered services. Doctors, hospitals, and others cannot require you to pay copayments or any other amounts for covered services.

## **BENEFICIARY RESPONSIBILITIES:**

You must learn and understand each right you have under the Medicare program. That includes the responsibility to:

- A.** Learn and understand your rights under the Medicare program.
- B.** Ask questions if you do not understand your rights.
- C.** Learn what provider options are available in your area.
- D.** Express your opinions, concerns, and complaints in a constructive manner.
- E.** Inform CFHP of any change in your home or mailing address.
- F.** Provide any changes to your or phone number in writing, even if these changes are only temporary.
- G.** Be considerate and cooperative in dealing with your health plan staff and providers, including their office staff, while also respecting other members’ rights.
- H.** Schedule appointments and arrive on time for these scheduled visits. Notify your healthcare provider if you must cancel or be late for a scheduled appointment within a sufficient amount of time.
- I.** Keep your scheduled appointments.
- J.** Verify that your provider is part of the health plan network.

You must abide by the health plan's and Medicare's policies and procedures. That includes the responsibility to:

- A.** Learn and follow your health plan rules and Medicare rules.
- B.** Follow healthcare facility rules and regulations affecting patient care and conduct.
- C.** Choose your health plan primary care provider quickly.
- D.** Make any changes in your health plan and primary care provider in the ways established by Medicare and by the health plan.
- E.** Keep your scheduled appointments.
- F.** Cancel appointments in advance when you cannot keep them.
- G.** Always contact your primary care provider first for your non-emergency medical needs.
- H.** Be sure you have approval from your primary care provider before going to a specialist.
- I.** Understand when you should and should not go to the emergency room.
- J.** Pay all copayments/coinsurance at the time of treatment or premiums by the date they are due.
- K.** Carry your identification card with you at all times and use it while enrolled in CFHP.
- L.** Show your member ID card before receiving services and protect your member ID card from being used by another person.

You must share and provide complete and accurate information about your health with your primary care provider and learn about service and treatment options to care for you. That includes the responsibility to:

- A.** Talk to your providers about your health care needs and ask questions about the different ways your health care problems can be treated.
- B.** Help your providers obtain your medical records.
- C.** Follow the treatment plan agreed upon by your providers and determine any potential consequences of any refusal to observe those instructions or recommendations.
- D.** Talk to your provider to carefully determine all you need to consent to any procedure or treatment.
- E.** Have your provider ask for your permission for all treatment, unless there is an emergency and you cannot sign a consent form and your health is in serious danger.
- F.** Refuse treatment, including any trial treatment, and be told of your choice's possible outcomes.
- G.** Choose an advance directive to pick the kind of care you wish to receive if you become unable to express your wishes.

You must be involved in decisions relating to service and treatment options, make personal choices, and take action to keep yourself healthy. That includes the responsibility to:

- A.** Work as a team with your provider in deciding what health care is best for you.
- B.** Understand how the things you do can affect your health.
- C.** Be honest and open with your physician and report unexpected changes in your condition in a timely fashion.
- D.** Read and be aware of all material provided to you by CFHP regarding services and benefits.
- E.** Do the best you can to stay healthy.
- F.** Treat health plan staff, providers, and office staff with respect.
- G.** Talk to your provider about all your medications.
- H.** Know and confirm your benefits before receiving treatment.

- I. Follow the advice and treatment plan agreed upon by you and your provider and be aware of the possible outcomes if you do not.
- J. Give information when asked to the health plan and contracted providers that would help improve your health status.
- K. Use emergency room services only for an injury or illness that you think might be a serious threat to your life or health.

If you have questions or concerns about your rights and responsibilities, please call Community First Health Plans Member Services at the phone number listed on the back of your member ID card. If you need help with communication, such as help from a language interpreter, Member Services can assist you.

The Medicare program has written a booklet called *Your Medicare Rights and Protection*. To receive a free copy, call 1-800-MEDICARE (1-800-633-4227) or TTY (1-877-486-2048) 24 hours a day, 7 days a week. Or you can access the Medicare Website ([medicare.gov](https://www.medicare.gov)), to order the booklet or print it from your computer.