



Excerpt from the Member Handbook for Medicaid

YOUR MEMBER RIGHTS AND RESPONSIBILITIES

Your rights

As an Anthem member, you have the right to:

Privacy.

Be sure your medical record is private; be cared for with dignity and without discrimination. That includes the right to:

- Be treated fairly and with respect
- Know your medical records and discussions with your providers will be kept private and confidential
- Receive a copy of your medical records (one copy free of charge) and request that the records be amended or corrected

Take part in making decisions about your health care.

Consent to or refuse treatment and actively take part with your providers in treatment decisions; make a living will (advance directive).

Receive care without restraint.

Not be restrained or secluded if doing so is:

- For someone else's convenience
- Meant to force you to do something you don't want to do
- To get back you or punish you

Have access to health care services.

Get health care services that are similar in amount and scope to those given under fee-for-service Medicaid. That includes the right to:

- Get health care services that will achieve the purpose for which the services are given
- Get services that are fitting and are not denied or reduced due to:
 - Diagnosis

- Type of illness
- Medical condition

- Any Native American enrolled in the health plan is eligible to receive care from a participating Indian Health Service, Tribally-operated facility/program, and Urban Indian Clinic, if part of the Provider's network.

Receive all information in a manner that may be easily understood.

Be given information in a manner and format you can understand. That includes:

- Enrollment notices
- Information about your health plan rules, including the health care services you can get and how to get them
- A full discussion of all treatment options and alternatives with your doctor, even if they are not covered services, presented in a manner appropriate to your condition and ability to understand.
- A complete description of disenrollment rights at least annually
- Notice of any key changes in your benefits package at least 30 days before the effective date of the change
- Information on the grievance, appeal and state fair hearing procedures
- Information on your rights and responsibilities in languages you can understand. Anthem provides
- Free oral interpretation services for all languages. Member handbooks are also available in any language spoken by five (5) percent of the potential enrollee or enrollee population, including Spanish, at no charge. If you would like a copy of the Member Handbook in another language, or if you would like oral interpretation services, call Member Services. Anthem complies with the Americans with Disabilities Act of 1990 (ADA) and also provides communications in large print, Braille and audio recording.

Get information about the Anthem health plan prior to joining Anthem.

Get information about Kentucky Medicaid offered through Anthem so that you can make an informed choice. That includes:

- Basic features of the Kentucky Medicaid program
- The populations that may or may not enroll in the program
- Our responsibility to arrange care in a timely manner

Get information on Anthem services.

Anthem provides information deemed mandatory by the Department of Medicaid Services, which includes:

- Covered services
- Procedure for getting services, including any prior approval requirements
- Any copay requirements
- Service area
- Names, locations and phone numbers of, and non-English languages spoken by current contracted providers, including, at a minimum:
 - Primary care providers
 - Specialists
 - Hospitals
- Any restriction on your freedom of choice of network providers
- Names of providers who are not accepting new patients
- Benefits not offered by Anthem but that members can get and how to get them; this includes how transportation is offered

Get information on emergency and after-hours coverage.

Get detailed information on this coverage. That includes:

- What constitutes an emergency medical condition, emergency services and post-stabilization services (Post-stabilization care services are Medicaid covered services that you receive after emergency medical care. You get these services to help keep your condition stable.)
- Post-stabilization rules
- Notice that emergency services do not require prior approval
- The process and procedures for getting emergency services
- The locations of any emergency settings and other sites where providers and hospitals give emergency and post-stabilization covered services
- Your right to use any hospital or other setting for emergency care

Get our policy on referrals.

Get the Anthem policy on referrals for specialty care and other benefits not given by your PCP.

Get help from the Kentucky Cabinet for Health and Family Services, Department for Medicaid Services.

Know the requirements and benefits of the Kentucky Medicaid program.

Get oral interpretation services.

Receive oral interpretation services. That includes the right to:

- Get these services free of charge for all non-English languages, not just those known to be common
- Be told these services are offered and how to access them

Exercise your rights without adverse effects.

Exercise your rights without adverse effects on the way Anthem, our providers or the Kentucky Cabinet for Health and Family Services treats you, including your right to file a grievance or appeal.

Your responsibilities

As an Anthem member, you have the responsibility to:

Learn about your rights.

Learn and understand each right you have under the Medicaid program. That includes the responsibility to:

- Ask questions if you do not understand your rights
- Make recommendations to us concerning our rights and responsibilities policy
- Learn what choices of health plans are available in your area

Learn and follow your health plan and Medicaid rules.

Abide by the health plan Medicaid policies and procedures. That includes the responsibility to:

- Carry your Anthem member and Medicaid ID cards at all times when getting health care services
- Let your health plan know if your Anthem ID card is lost or stolen
- Let your health plan know right away if you have a workers' compensation claim, a pending personal injury or medical malpractice law suit, or been involved in an auto accident
- Learn and follow your health plan and Medicaid rules
- Understand, when explained by Member Services, how to report suspected fraud and abuse
- Make any changes in your health plan and PCP in the ways established by Medicaid and by the health plan
- Keep scheduled appointments

- Cancel appointments in advance when you cannot keep them
- Always contact your PCP first for your nonemergency medical needs
- Be sure you have approval from your PCP before going to a specialist
- Understand when you should and should not go to the emergency room

Tell your providers about your health care needs.

Share information relating to your health status with your health plan and providers so they can arrange and provide the right care and become fully informed about service and treatment options.

That includes the responsibility to:

- Tell your PCP about your health
- Talk to your providers about your health care needs and ask questions about the different ways health care problems can be treated
- Help your providers get your medical records
- Provide your providers with the right information
- Follow the prescribed treatment of care plans and instructions for care you have agreed upon with your provider or let the provider know the reasons the treatment cannot be followed as soon as possible

Take part in making decisions about your health.

Actively participate in deciding service and treatment options and setting treatment goals, make personal choices, and take action to maintain your health.

That includes the responsibility to:

- Work as a team with your provider in deciding what health care is best for you
- Understand your health problems and how the things you do can affect your health
- Do the best you can to stay healthy
- Treat providers and staff with respect

Call Member Services if you have a problem and need help.

We provide health coverage to our members on a nondiscriminatory basis, according to state and federal law, regardless of gender, race, age, religion, national origin, physical or mental disability or type of illness or condition.