

Member Rights & Responsibilities

Welborn Health Plans (WHP) wants to keep you and the members of your family healthy. To do this, we need you to be an active participant of WHP. The list below will help you do that. By exercising your rights and fulfilling your responsibilities, you will help WHP preserve your health and provide the highest quality health care services.

MEMBERS HAVE THE RIGHT TO:

- ◆ Obtain information about the qualifications of Providers and to select your Primary Care Physician (PCP) from among WHP's PCPs.
- ◆ Expect your PCP to provide and coordinate your health care.
- ◆ Be informed about WHP, its policies and procedures regarding services and benefits, and any significant changes in those policies and procedures.
- ◆ Expect your health care and financial records to be kept confidential and released only with you or your authorized representative's written permission, except as required by law and specified in the Employer and Member Health Services Agreement.
- ◆ A candid discussion of appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage.
- ◆ Receive sufficient information about medical treatment, alternatives, and risks to enable you to give informed consent before the initiation of any procedure or treatment.
- ◆ Be informed of your diagnosis, course of treatment and prognosis in terms you can reasonably be expected to understand.
- ◆ Participate in decisions made concerning your health.
- ◆ Discuss your medical records with your Physician and receive, upon written request (within the guidelines of Indiana State law), a copy of those records.
- ◆ Have access to Emergency services twenty-four (24) hours a day, seven (7) days a week, when Medically Necessary.
- ◆ Be treated privately, with dignity and respect.
- ◆ Refuse the treatment recommended by Participating Providers. By refusing treatment, you assume total responsibility for you and your family's medical outcome and financial risk.
- ◆ Express a complaint as outlined in WHP's Grievance Procedure and expect a response to that complaint within a reasonable period of time.
- ◆ Make recommendations regarding the organizations' Member's rights and responsibilities policies.

MEMBERS ARE RESPONSIBLE FOR:

- ◆ Choosing a PCP from the list of WHP Providers accepting new patients and obtaining your medical care from or through the PCP selected.
- ◆ Obtaining authorization from your PCP before seeking a consultation or Emergency services, except in potentially life-threatening situations.
- ◆ Assisting WHP by providing truthful and accurate information and authorizing WHP to obtain necessary medical information.
- ◆ Keeping your PCP informed of your health status and any changes that could influence your treatment.
- ◆ Complying with WHP's suggested preventive health care measures, such as recommended physical exams, immunizations, pap smears, mammograms and prenatal visits.
- ◆ Obtaining and carefully considering all information you may need or desire in order to give informed consent for a procedure or treatment.
- ◆ Following instructions and guidelines given by those providing your health care services and weighing the potential consequences of refusal to comply with those instructions or recommendations.
- ◆ Keeping appointments and informing office personnel as early as possible, during regular business hours, when cancellations are unavoidable.
- ◆ Informing WHP of any changes of your residence or membership status.
- ◆ Paying applicable Copayments and/or Coinsurance at the time of service.
- ◆ Paying applicable Deductibles or Coinsurance amounts when billed after the service is performed.
- ◆ Being considerate and cooperative in dealing with WHP Providers and for respecting the rights of fellow WHP Members.
- ◆ Reading and being aware of all material distributed by WHP that explains policies and procedures regarding services and benefits, and complying with all WHP procedures, rules and limitations.
- ◆ Expressing opinions, concerns, or complaints in a constructive manner; and
- ◆ Using participating providers consistent with the applicable benefit plan offered.
- ◆ Understanding your health problems and participating in developing mutually agreed-upon treatment goals to the degree possible.