

# Member Rights and Responsibilities



## Member Rights

**With respect to INFORMATION, as a member of MHBP, you have the right to:**

- Know the names and qualifications of health care professionals involved in your medical treatment.
- Get up-to-date information about the services covered or not covered by your Plan and any limitations or exclusions.
- Know how your Plan decides what services are covered.
- Get information about co-payments and fees you must pay.
- Get up-to-date information about the health care professionals, hospitals, and other providers that participate in the Plan.
- Be told how to offer a suggestion or file a complaint, grievance, or appeal with the Plan.
- Know how the Plan pays both in-network and out-of-network health care professionals for providing services to you.
- Receive information from health care professionals about your medication, including over-the-counter medication and dietary supplements, and what the medications are, how to take them, and possible side effects.
- Receive information about any proposed treatment or procedure you may need from your health care professional in order to consent to or refuse a course of treatment. Except in an emergency, this information should include a description of the proposed procedure or treatment, the potential risks and benefits involved, any alternate course of treatment (even if not covered) or non-treatment and the risks involved in each, and the name of the health care professional who will handle the procedure or treatment.
- Be informed by health care professionals about continuing health care requirements after you are discharged from inpatient or outpatient facilities.
- Be informed if a health care professional plans to use an experimental treatment or procedure in your care. You have the right to refuse to participate in research projects.
- Receive an explanation about non-covered services.
- Receive a prompt reply when you ask the Plan questions or request information.

### With respect to **ACCESS TO CARE**, as a member of MHBP, you have the right to:

- Obtain primary and preventive care from the health care professional you chose from the Plan's network.
- Change health care professionals within the Plan.
- Get necessary care from network specialists, hospitals, and other health care professionals.
- Be referred to network specialists who are experienced in treating your illness.
- Be told by your health care professionals how to schedule appointments, how to get health care during and after office hours, and receive continuity of care.
- Contact an emergency response service or go to the nearest emergency facility when you have a medical condition with acute symptoms that are severe enough that a prudent layperson, who has average knowledge of health and medicine, could reasonably expect the lack of immediate medical attention to result in harm or danger to the person's health.
- Receive urgently needed medically necessary care.

### With respect to **THE FREEDOM TO MAKE DECISIONS**, as a member of MHBP, you have the right to:

- Use these rights regardless of your race, ethnicity, gender, sexual orientation, age, any physical or mental disabilities, religion, national origin, cultural or educational background, economic or health status, English proficiency, reading skills, genetic information, or source of payment for your care.
- Have any person who has legal responsibility to make medical care decisions for you make use of these rights on your behalf.
- Refuse treatment or leave a medical facility, even against the advice of health care professionals (provided that you accept responsibility for the consequences of your decision).
- Complete an Advance Directive, Living Will, or other directive and give it to your health care professionals.
- Know that you and your health care professional cannot be punished for filing a complaint or appeal.

### With respect to **PERSONAL RIGHTS**, as a member of MHBP, you have the right to:

- Be treated with respect and consideration for your privacy and dignity.
- Have your medical records kept private and be provided the opportunity to approve or refuse their release, except when permitted by law or with your approval.
- Be involved in deciding on the kind of care you do or do not want.

### With respect to **INPUT and FEEDBACK**, as a member of MHBP, you have the right to:

- Have your health care professional's help when you have to make decisions about the need for services and if you are involved in a complaint process.
- Suggest changes in the Plan's policies and services, including MHBP's Member Rights and Responsibilities policy.

## Member Responsibilities

**With respect to the EXERCISE OF YOUR RIGHTS, as a member of MHBP, you have the responsibility to:**

- Establish and maintain an ongoing patient-physician relationship.
- Help your health care professional make decisions about your health care.

**With respect to FOLLOWING INSTRUCTIONS, as a member of MHBP, you have the responsibility to:**

- Read and understand your Plan and benefits, know your copayments, and know what services are covered and not covered.
- Follow the directions and advice you and your health care professional have agreed upon.
- See specialists as recommended.
- Make sure you have authorization for certain services, including inpatient hospitalization.
- Show your member ID card to health care professionals before getting care from them.
- Pay the copayments required by your Plan.
- Promptly follow your Plan's complaint procedures if you believe you need to submit a complaint.
- Treat all health care professionals, their staff, and the staff of the Plan with respect.
- Not be involved in dishonest activity directed to the Plan or any health care professional.

**With respect to COMMUNICATIONS, as a member of MHBP, you have the responsibility to:**

- Inform your health care professional if you do not understand the treatment you are or will be receiving and speak up if you do not understand how to care for yourself.
- Tell a health care professional promptly when you have unexpected problems or symptoms.
- Understand that network health care professionals who care for you are not employees of MHBP and that MHBP does not control them.
- Call MHBP's Member Services department about your Plan if you do not understand how to use your benefits.
- Give correct and complete information to health care professionals who care for you.
- Tell MHBP about other medical insurance coverage that you or your family members may have.
- Ask your treating health care professional about all treatment options, and how the health care professional is paid by MHBP.