

Insurance members have a responsibility to:

Exercise Their Rights:

- **Choose a primary care physician from the plan's network** and form an ongoing patient-physician relationship.
- Help their health care professional make decisions about their health care.

Follow Instructions:

- **Show their member ID card** to health care professionals before getting care from them.
- **Pay the copayments required by their plan at the time of service.**
- See the specialists their primary care physician refers them to.
- Make sure they have the appropriate authorization for certain services, including inpatient hospitalization and out-of-network treatment.
- **Read and understand their plan and benefits. Know the copayments and what services are covered and what services are not covered**
- Follow the directions and advice they and their health care professionals have agreed upon.
- Promptly follow their plan's complaint procedures if they believe they need to submit a complaint.
- **Treat physicians and all providers, their staff, and the staff of the plan with respect.**
- Not be involved in dishonest activity directed to the plan or any health care provider.

Communicate:

- **Tell their health care professionals if they do not understand the treatment they receive and to ask if they do not understand how to care for their illness.**
- Tell their health care professional promptly when they have unexpected problems or symptoms.
- **Consult with their primary care physician for referrals to non-emergency covered specialists or hospital care.**
- **Call Member Services about their plan if they do not understand how to use their benefits.**
- **Give correct and complete information to physicians and other health care professionals who care for them.**
- **Advise your insurance carrier about other medical insurance coverage they or their family members may have.**
- Ask their treating physician about all treatment options and the physician's compensation arrangement with your insurance carrier.

Members may have additional rights and responsibilities, depending upon any state law applicable to their plan. If you would like a copy of this document, ask the front staff.