

Getting the Health Care You Need From Your Managed Care Plan

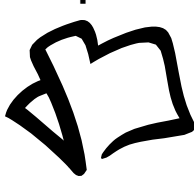
Take Charge of Your Health Care!

Health care has changed in the last few years. Today, many people have to fight to get the right health care. Speak up for yourself and your family if you need health care! The rest of this sheet tells you how to do this.

Get to Know Your Primary Care Provider

Most of the time, you must see this doctor first to get care. You should make an appointment with the provider for a check-up so he or she will know about you. Your primary care provider (sometimes called a PCP) will decide what other care you need.

Keep Your Paperwork



Keep the state, county, or insurance company brochures and booklets. They tell you what they cover and what services you get. Also keep any letters or other papers that say “no” to what you want. If anyone needs to see your papers, make copies. Do not give away your originals.

Take Good Notes

Write down the name and job title of every person you see or talk to. Also note the date of the call or visit. Write what you said and what the other person said. Keep your notes and papers in a notebook.



What if Your Health Plan Says “No” To Care You Need?

Learn Who Decided

Once you know who denied the service or care, you will know who you need to talk to first. Who turned you down? Was it:

- a. **Your primary care provider?** This is a doctor or nurse who must agree before you see a specialist or go to the hospital.
- b. **Your medical group?** That is a group of doctors who take care of you. Some insurance companies pay a medical group for all your health care. Sometimes, a medical group denies care to save money.

Materials developed by:



The Health Consumer
ALLIANCE

For more information, please contact your local
Health Consumer Center or legal services office.

- c. **Your health plan or HMO?** That is the insurance company.

Ask For A Decision In Writing

A written decision should say what was decided. It should also say the reasons for the decision.

Ask For A Second Opinion

Sometimes a doctor or nurse thinks that you do not need certain health care. Maybe another doctor will feel differently. See if your health plan will pay for a second opinion from someone within the plan, or even outside the plan. You might want to think about paying for a second opinion if your health plan will not pay.



Make Your Case In Two Short Sentences

In one short sentence, say what you want. For example, “I think you should cover the medication my doctor prescribed.” Then say why you should get it, using another short sentence. Practice until it is easy saying these two sentences.

Use Your Health Plan’s Member Services Department

Their job is to help you get the health care you need. Try them first – you may get results! If that does not work, move on to the next step, explained below.



Be Ready to Fight on Many Sides at Once

Consider taking **all** these steps:

- a. **File a grievance with the health plan.** That is a letter explaining why you did not like how you were treated.
- b. **File an appeal with the health plan.** That is another letter asking for a new decision giving you the health care you need.
- c. **If you are in Medi-Cal or Medicare, ask for a hearing.** A judge will hear both sides of the story. For Medi-Cal, call **1-800-952-5253** to ask for a hearing. For Medicare, call the number on the back of the denial letter.
- d. **File complaints with the government.** We can tell you which government agency hears complaints like yours.

