



What Can I Do if I Get a Medical Bill?

What are my rights if I have Medi-Cal?

Health care providers cannot charge you for services that Medi-Cal covers when the provider knows that you have Medi-Cal and accepts you as a Medi-Cal patient.

If you got a bill, ask these questions:

- **Look at the bill. Did you or your child get those services?** Call the provider if you think you did not get the services in the bill, or if the bill is unclear. You have the right to ask for a detailed bill that lists all the services you got and the dates you got them.
- **Did you show your Medi-Cal card (BIC) to the provider?** If you did not show your Medi-Cal card to the provider or the provider's staff, you should take your card to the provider. Ask the provider to bill Medi-Cal for the services. Do this right away! In the future, always show your Medi-Cal card when you get care.
- **Did you have Medi-Cal coverage for the month when you got the services?** Check with your Medi-Cal eligibility worker if you are not sure that you had coverage that month.
- **Did you have a share of cost for the month when you got the services?** A share of cost is an amount you must pay or agree to pay for health services each month before Medi-Cal will pay for your health care for that month. Most people on Medi-Cal do not have a share of cost. If you have a share of cost, Medi-Cal will not pay for bills that month until you have received services that add up to your share of cost for that month. If you cannot afford to pay your share of cost now, you must ask your provider to bill you for the share of cost and you must agree to pay it in the future.



Please turn the page for more information ►

- **Are you in a Medi-Cal managed care plan?**

If you are in a managed care plan, you have to get your medical care from providers in your plan, unless it is an emergency. You may have to pay the bill yourself if you went to a provider who is not in your managed care plan without getting approval from the plan before going. The only exception is if you had a medical emergency. Call your plan's Member Services phone number if you are billed - either by a provider in your plan or for an emergency. See if they will agree to pay the bill. You can also ask your plan's Member Services how to file a grievance if the plan does not pay the bill. The phone number for Member Services is on your insurance card.

If the plan will not resolve the bill or if you still get bills, you can ask for a State Fair Hearing by calling **800-952-5253**. If you got a denial letter from your plan, you must ask for a State Fair Hearing within 90 days from the date of the letter, unless you and your provider want to keep your treatment going. Then, you must ask for a State Fair Hearing within 10 days. Call us for advice about a hearing.

If your health plan does not resolve your grievance within 30 days, you can file a complaint with the Department of Managed Health Care. Call **888-466-2219** or **TDD 877-688-9891**.

You can ask for an Independent Medical Review (IMR) if the plan refuses to pay the bill because it does not think the services you got were "medically necessary" or if you have paid the bill and the service was an emergency or urgent. An IMR is a review by another doctor who is not part of your health plan. If the IMR doctor finds that the medical services you got were medically necessary then the plan will have to pay the medical bill. In most cases, you must file a grievance against your health plan and wait 30 days before asking for an IMR. You cannot get an IMR if you have already had a State Fair Hearing. To ask for an IMR, call **888-466-2219**.

- **Are you in regular Medi-Cal?**

Providers do not have the right to bill you if they accept you as a Medi-Cal patient and Medi-Cal should pay for the service. Send the health care provider a letter that tells them to bill Medi-Cal [you can fill out Sample Letter 1 in this packet]. If you still get bills, call us for advice.

Call us if you need help.

Health Rights Hotline

519 12th Street, Sacramento, CA 95814

1-888-354-4474

www.healthconsumer.org