

# What's in the Guide

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Human Issues Collaborative



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## Questions & Answers

### Q: Why do I need health insurance?

**A:** Insurance costs a lot, but if you don't have it, one accident or serious illness could leave you in debt.

### Q: Can I keep my old doctor if I join an HMO?

**A:** Only if your doctor belongs to the HMO's network. Otherwise you must choose a new doctor in the HMO's network. See page 22.

### Q: Will I be able to see a specialist if I need one?

**A:** Yes, but you will have to follow your HMO's referral guidelines. Usually you must see a specialist in the HMO's network. See page 38.

### Q: Can I keep my HMO if I move to another city?

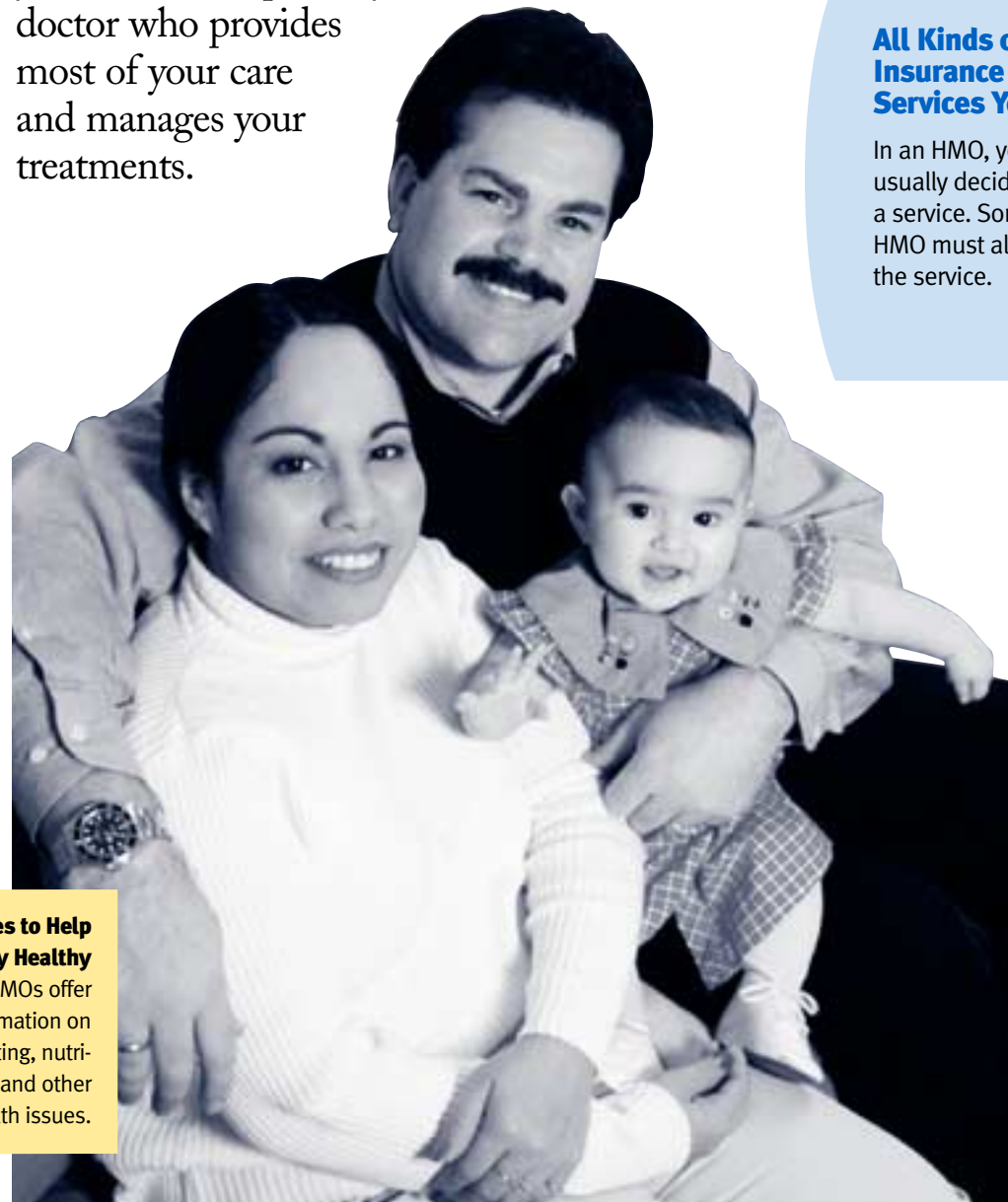
**A:** It depends on your HMO's service area. This is the specific area your HMO serves. If you are outside that area, only emergency or urgent care is covered. See page 44. HMOs can change areas. They can move into or out of the area where you live.

**M**ost people in California belong to a health maintenance organization—an HMO. Like other kinds of health insurance, HMOs have guidelines for getting services. This guide can help you learn about these guidelines and get the services you need.

HMOs differ from most other kinds of health insurance in several ways. Each HMO has a network of doctors, labs, hospitals and other providers that work for the HMO or have a contract with it. You will get your health care services from the providers in this network. And usually you will have a primary care doctor who provides most of your care and manages your treatments.

### All Kinds of Health Insurance Limit the Services You Get

In an HMO, your doctor usually decides if you need a service. Sometimes your HMO must also approve the service.



### Services to Help You Stay Healthy

Many HMOs offer information on parenting, nutrition and other health issues.



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#### Tom Likes His HMO

“I know where to go and what to expect.” But Ed disagrees.

“The plan at my new job is an HMO. I had to change doctors, and I can’t see the specialists I used to see.”

### HMOs Limit Which Doctors You Can See

Usually, an HMO pays only for services you get from the doctors, hospitals and other providers in its network. Ask for a list of your HMO’s providers.

## things you can do

### If You Have Health Insurance Through Your Job

- Most people get health insurance through their job. Insurance you get through a job is called group coverage.
- Ask for information about all the plans your employer offers. The plans can change from year to year. The benefits and fees in each plan can also change.
- Your dependents, such as your spouse, domestic partner or children, may get insurance through your job. If they are no longer your dependents or your insurance changes, their insurance changes, too. See page 14.

### There Are Different Kinds of HMOs

- Most HMOs have contracts with many doctors and hospitals. Each doctor may belong to several HMO networks.
- In some HMOs the providers work for the HMO and all their patients belong to that HMO.
- For information on Medi-Cal HMOs, see page 18.
- For information on Medicare HMOs, see page 20.
- For low-cost HMOs for women and children, see page 36.
- For general information on HMOs, visit [www.opa.ca.gov](http://www.opa.ca.gov).

### Help with Your Health Plan

- If you have a question or a problem, first call your HMO’s **Member Services**. Find the number on your membership card or on page 60.
- If you have a problem you can’t resolve with your HMO, see page 50 or call **HMO Help Center**.
- If your health plan is not an HMO, you can get help from **Department of Insurance**.

## where to find help

### Department of Insurance

Information and help for consumers

**1-800-927-4357**

[www.insurance.ca.gov](http://www.insurance.ca.gov)

### HMO Help Center

Information and assistance for California HMO members

**1-888-HMO-2219**

[www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)

### Member Services

To find your HMO’s phone number, see page 60

### Office of the Patient Advocate

Report cards with information on California HMOs

**1-866-466-8900**

[www.opa.ca.gov](http://www.opa.ca.gov)

### Notes:

## Questions & Answers

### Q: Am I the only one who thinks HMOs are confusing?

**A:** No. Learning to use the HMO system can be hard. This guide can help you.

### Q: Does it help to speak up about a problem?

**A:** Yes. Studies have shown that hospital patients who complain and demand better care really do get better care. They also recover faster.

### Q: How do I know what rights I have?

**A:** You can learn about your rights in this guide. The more you know about your rights, the more likely you are to get what you need. Also visit [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov) or [www.calpatientguide.org](http://www.calpatientguide.org).

**M**aking health care decisions can be difficult—whether you are choosing an HMO, finding a doctor or deciding about treatments. If you are well informed and know what you need, you will probably get better care.

The information in this book can help you make better decisions. You can also talk to your doctor and other health care providers. And you can find more information in the library, on the Internet and at your HMO's health education office.

If you are informed and speak up for your needs, you and your family will be able to make the most of the services your HMO offers.

### Take Charge— When You Need Information

- Make a list of your questions.
- Be persistent. Ask questions until you get the information you need.
- Take notes.
- Get the name of the person you are talking to.
- For extra support, have a friend or relative with you.
- If you can't get an answer to your question, ask whom to call or ask to speak to a supervisor.
- Keep copies of important papers.

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### At First We Were Confused

“There was so much information about choosing an HMO. But we asked a lot of questions, and we’re happy with the HMO and the doctor we chose.”



© Joe Patronite/Getty Images/The Image Bank

### It's Your Choice

Lia and her doctor talked about different things she could do to manage her high blood pressure. Then she decided what would work best for her.

## Take Charge— When You Need Treatment

Before you or your children receive medical treatment, you will be asked to sign a consent form. Before you sign, make sure you understand what is being done and why. Ask about risks, benefits and other treatments. Don't make important decisions when you are drowsy, sedated or under a lot of stress. See page 26.

## things you can do

### Get to Know Your HMO

- Carry your HMO membership card with you at all times.
- Know what's covered by your HMO. See page 32.
- Know what to do if you have a problem. See page 50.

### You Have the Right to See and Copy Your Medical Records

- It's a good idea to get a copy of your records—in case you change doctors or health plans.
- You should be able to see your records 5 days after you ask for them in writing.
- In most cases, your records are private. They must be kept confidential unless you give written consent.
- If you disagree with something in your records, call your **Member Services**. Visit [www.calpatientguide.org](http://www.calpatientguide.org).

### Keep All Your Records in One Place

- Save your lab reports and vaccination records.
- Save copies of test results and treatment information.
- Save copies of medical bills.
- Save copies of any letters you send to your HMO.
- Save information your HMO sends you about its services.

### Protect Your Wishes

You can choose someone to make decisions about your health care if you cannot. You can also choose what treatments you want or don't want. Fill out a form called an Advance Health Care Directive. Give a copy to your doctor. See page 49. To get a form, call **California Healthcare Association**.

## where to find help

### California Healthcare Association

Free Advance Health Care Directive forms

**1-800-494-2001**

[www.calhealth.org](http://www.calhealth.org)

### California Patient's Guide

A guide to health care rights

[www.calpatientguide.org](http://www.calpatientguide.org)

### HMO Help Center

Information and assistance for California HMO members

**1-888-HMO-2219**

[www.hmohelp.ca.gov](http://www.hmohelp.ca.gov)

### Member Services

To find your HMO's phone number, see page 60

### Notes: