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Chinese
Community
Health
Plan

CCHP



SECTION 16



MEMBER RIGHTS AND RESPONSIBILITIES

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Members Right and Responsibility 會員權利及責任

All CCHP Members have the right to:

1. Courteous and considerate treatment; to be treated with respect and recognition of their dignity and right to privacy.
2. Participate with practitioners in the decision-making regarding their health care.
3. Request a confidential or candid discussion with CCHP regarding ones health matter and appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
4. Receive reasonable information regarding the risk for a given treatment, the length of disability and the qualifications of the care provider prior to giving consent for any procedure.
5. Additional medical or surgical opinions from out-of-network providers when medically necessary, in situations when you, your treating physician or the Plan feels this would be helpful in determining a diagnosis or course of treatment.
6. Inspect and copy their own medical information that is used to make decisions about their health care.
7. Amend their own health care information that CCHP has when they consider it is incorrect or incomplete.
8. Be represented by parents, guardians, family members or other conservators for those who are unable to fully participate in their treatment decisions.
9. Be fully informed of CCHP's grievance procedure and how to use it without fear of prejudicial treatment from their health care provider.
10. Receive information about CCHP, its services, its practitioners / providers, and members' rights and responsibilities.
11. Voice complaints or appeals about CCHP or the care provided.
12. A timely response to a request for services, complaints and inquiries regarding their health benefits and services.
13. Receive upon request, the names, specialties and the titles of the professionals responsible for their care.
14. Be informed about their available health plan benefits, including a clear explanation about how to obtain service.
15. Receive appropriate preventive health services as indicated in their Evidence of Coverage (EOC).
16. Request a list of restriction or limitation of their protected health information that CCHP has made, used or disclosed.
17. Request a copy of Chip's Notice of Privacy Practices.

Members are responsible:

1. For knowing and understanding their health benefits and services and how to obtain them.
2. For contacting their physician or CCHP coordinator with any questions or concerns regarding health benefits or services.
3. To provide, to the extent possible, information that CCHP and its practitioners / providers need in order to care for them.
4. For cooperating with those providing health care services; however, they have the right to refuse medical treatment.
5. To follow the plans and instructions for care that they have agreed upon with their practitioners.
6. To provide CCHP with information when another source responsible to pay for health care is involved, such as liability insurance after an accident. In these cases, members have the responsibility to cooperate with their health plan for proper reimbursement of injury treatment by the other source to their health plan.

華人保健計劃的會員是有權利:

1. 得到有禮貌及細心款待，而會員的尊嚴及私隱權是會獲得尊重。
2. 與醫護人員一同參與其治療方法的決定。
3. 要求《華人保健計劃》用保密或坦率的方式來討論有關其病情的適當治療或醫學上認為必要的選擇，而這些討論是不會因為費用多少或保障範圍而受到限制。
4. 在決定接受治療前，可索取有關該項治療的危險性，病期長短及醫護人員資格的資料。
5. 在醫療上需要時可以要求從計劃醫療網外獲取第二醫療意見去幫助會員，醫生及保健計劃來決定治療的步驟。
6. 查閱或複印其個人資料而該資料是用作對其健康護理的決定。
7. 在懷疑自己在《華人保健計劃》的個人醫療資料不正確或不完整時提出修正。
8. 在不能全權參與治療前作出決定時的情況下，可以經由其父母，監護人，家庭成員或其他監管人員作為其代表。
9. 知道《華人保健計劃》的投訴程序及運作而無需懼怕受到醫護人員的歧視。
10. 知道有關《華人保健計劃》的服務，醫生及醫護人員的資料及會員本身的權利與責任。
11. 作出投訴或上訴有關《華人保健計劃》或其所授與的護理服務。
12. 在要求服務，投訴或查詢時，應當得到及時與合理的回應。
13. 提出要求獲得為其服務的醫護人員的姓名，專科職銜等資料。
14. 對保障福利及如何使用這些福利所應得到的明確通知及解釋。
15. 使用在保障說明書內所聲明的預防性健康服務。
16. 要求一份目錄有關限制或有限度透露《華人保健計劃》有關會員受保護的醫療資料。
17. 要求得到一份《華人保健計劃》的 [執行資料保密規定]通知書。

會員責任包括:

1. 了解其保障內容及醫療服務的使用方法。
2. 向主治醫生或《華人保健計劃》的職員查詢有關醫療保障內容及醫療服務的問題。
3. 盡量向《華人保健計劃》及其他醫護人員提供所需的資料，以便作出適當的護理。
4. 與醫護人員在醫療程序上一同參與其治療方法，但會員亦有權利拒絕接受治療。
5. 在同意接受某種治療後，遵照該醫療的程序及醫生的指示。
6. 向《華人保健計劃》提供有關在其它途徑取得支付其醫療護理費用的資料，例如在意外發生後的責任保險。在這情況下，當會員在責任保險取得的醫療補償金後，會員是有責任償還給其醫療保健計劃公司為其支付受傷的治療費用。