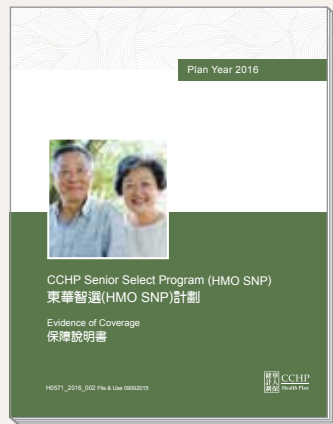


CCHP Medicare Annual Member Notice 2015

Evidence of Coverage (EOC's) Are Available Online

The Evidence of Coverage (EOC) is a booklet that explains important details of your health plan coverage. You can view or download a copy online—anytime—at www.cchphealthplan.com/medicare. If you would like a printed copy, you can contact Member Services to request one and we'll be happy to mail you one.



How to Use ER Services

It is important to know who you should contact when you are in a medical emergency situation. If you are having an emergency medical condition, call 911 or go to the nearest hospital emergency department. An emergency medical condition is a situation where you are having sudden or serious symptoms that are severe enough that not getting immediate medical attention may potentially result in any of the following: (1) placing your health in serious danger; (2) serious damage to bodily functions; or (3) serious damage of any bodily organ or part.

If you are ill but unsure of the seriousness of your condition, you may call your Primary Care Physician (PCP). In all cases, contact your PCP as soon as possible to inform them about your condition.

No Incentives for Utilization Decisions

In order to ensure that all authorization decisions are fair, CCHP uses pre-established rules to make these decisions. CCHP reviewers who use these guidelines receive no financial benefits to approve or deny any service. Members may request to see these rules by contacting our Member Services.

Fraud Awareness

You are one of the first lines of defense against Medicare fraud. There are many ways you can help CCHP combat fraud, waste and abuse:

1. Report services or items that you have been billed for, but did not receive. You can review your plan statement and be on the lookout for this scheme:
 - Make sure you received the services or items billed.
 - Check the number of services billed.
 - Ensure the same service has not been billed more than once.
2. Medical transport services are sometimes necessary, but be aware that some ambulance companies are inappropriately billing Medicare billions of dollars each year. These suspect medical transport companies may bill for services that you may not have received; such as oxygen, cardiac monitoring, and more. If you suspect a medical transport company has committed fraud, you must report the matter in order to protect yourself and your health care benefits.
3. Be on the lookout for fraudulent schemes such as:
 - People going door to door to sell you health-care items or services (only your doctor knows what you need).
 - People calling you to ask for your Medicare or health plan numbers.
 - People offering you money or other incentives for health care services you don't need.
 - People using your Medicare or health plan member number for reimbursements of services you never received.
4. You can protect your identity and your benefits:
 - Never give out your Social Security, Medicare, health plan numbers, or banking information to someone you don't know.
 - Carefully review your Plan Statement to ensure all the information is correct.
 - Know that free services DO NOT require you give your plan or Medicare number to anyone.

To discuss benefit, coverage or claims payment concerns, contact Member Services.

To report suspected fraud, waste, or abuse, please call the CCHP confidential Corporate Compliance Hotline at 1-415-955-8810.



Notice of CCHP Privacy Practices and HIPAA

CCHP and its affiliated health care providers appreciate the opportunity to provide health care benefits to you and your family. CCHP understands the importance of privacy, and we are committed to maintaining the confidentiality of your medical information. We abide by the Health Insurance Portability and Accountability Act (HIPAA), a law that protects the privacy, confidentiality, and security of your health information.

HIPAA consists of several parts, which include the Privacy Rule and the Security Rule. The Privacy Rule gives you the rights over your health information and sets rules and limits on who can review your health information. It applies to all forms of protected health information, whether electronic, written, or oral. The Security Rule protects health information in electronic form and requires entities covered by HIPAA to ensure that electronic protected health information is secure.

HIPAA also requires that you receive a “Notice of Privacy Practices” from CCHP to help you understand when and how your protected health information is used and released, as well as your rights and what to do if you feel your privacy rights have been breached and to whom you can complain.

In the course of providing the health benefit programs that we administer or offer, CCHP must collect, use, and disclose protected health information. This information is considered confidential and private. It is protected against unlawful use and disclosure. The “Notice of Privacy Practices” can be viewed on our website at www.CCHPHealthPlan.com/medicare. You may also request a paper copy of the notice by contacting Member Services.

Know Your Healthcare Rights

It is important that you know your healthcare Rights and your Responsibilities as a member of CCHP.

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. Receive information about CCHP, its services, its practitioners / providers, and members' rights and responsibilities.
3. Make recommendations regarding CCHP's member rights and responsibilities policy.
4. Be informed about their available health plan benefits, including a clear explanation about how to obtain services.
5. Receive appropriate preventive health services as indicated in their Evidence of Coverage (EOC).
6. Receive upon request, names, specialties and titles of the professionals responsible for their care.
7. Amend their own health care information that CCHP has when they consider it is incorrect or incomplete.
8. Participate with practitioners in the decision making regarding their health care.
9. Inspect and copy their own medical information used to make decisions about their health care.
10. Request a confidential or candid discussion with CCHP's qualified Medical Management staff regarding one's health matter and appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
11. 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.
12. Additional medical or surgical opinions from out-of-network providers, in situations when your treating physician or the Plan feels this would be helpful in determining a diagnosis or course of treatment (with an approved referral).
13. Be represented by parents, guardians, family members or other conservators for those who are unable to fully participate in their treatment decisions.
14. Be fully informed of CCHP's grievance procedure and how to use it without fear of prejudicial treatment from their health care provider.

15. Voice complaints or appeals about CCHP or the care provided.
16. A timely response to request for services, complaints and inquiries regarding their health benefits and services.
17. Request a copy of CCHP'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. To understand their health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible.
5. For cooperating with those providing health care services; however, they have the right to refuse medical treatment.
6. To follow the plans and instructions for care that they have agreed upon with their practitioners.
7. 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.

If you have any questions about your rights or responsibilities as a member of CCHP, please contact Member Services.



How to File Grievances and Appeals

CCHP wants to ensure that all members are satisfied with our services. If you have any questions or concerns regarding medical care or prescription drugs, you are encouraged to ask for assistance at the time and place where the problem occurs.

Any physician, supervisor or manager in the medical facility, and our Member Services representatives, are available to assist you in resolving your concerns.

You also have the right to file a grievance or complaint for any dissatisfaction regarding the plan and/or a provider. You, your representative, or your doctor may file a grievance or complaint regarding quality of service or an appeal to ask us to review a service we denied.

You may submit your grievance or appeal orally or in writing using the following methods:

By Telephone: 1-888-775-7888
(TTY) 1-877-681-8898

By Fax: 1-415-397-2129

In Person: *Member Services Center*
845 Jackson Street
San Francisco, CA 94133

By Mail: *CCHP Member Services Center*
445 Grant Avenue, Suite 700
San Francisco, CA 94108

You may obtain copies of the grievance and appeal forms on our website at www.cchphealthplan.com/medicare. You may also complete the online grievance and appeal form on our website and submit it to us electronically.

Please refer to Chapter 9 (What to do if you have a problem or complaint (coverage decision, appeals, and complaints) of your Evidence of Coverage booklet for more information regarding the grievance and appeals process. For assistance with this process, you may contact Member Services. You may also contact

the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222.

24-hour Nurse Advice Line

In order to better serve you, CCHP offers a Nurse Advice Line that is available 24 hours a day, seven days a week. Please keep in mind that your primary care provider (PCP) is the best resource to answer your questions about your health. If you need advice and your PCP is not available, you can call the CCHP Nurse Advice Line at 1-888-243-8310. Our nurses will help answer your health questions.



Literacy/Translation Services

CCHP provides free language interpreter services for non-English speaking members who may have difficulty communicating with their providers. In addition, we offer materials in other languages. Please call our Member Services Center for assistance.

Member Services Center Contact Information

You may visit us in person at:

845 Jackson Street, San Francisco, 94133
Monday – Friday: 8:00a.m. to 8:00p.m.
Saturday: 9:00a.m. to 5:00p.m.
Sunday: Closed

You can also call us:

8a.m. to 8p.m., 7 days a week
1-415-834-2118
1-888-775-7888 (toll free)
1-877-681-8898 (TTY)

CCHP is a Medicare Advantage HMO plan organization with a Medicare contract. Enrollment in CCHP Medicare Advantage plans depends on contract renewal.

CCHP es una organización con planes de atención coordinada de Medicare Advantage que tiene un contrato con Medicare. La inscripción en los planes Medicare Advantage de CCHP depende de la renovación del contrato.

華人保健計劃 (CCHP) 是一個 Medicare Advantage HMO 計劃機構與聯邦保健簽有合約，而華人保健計劃 (CCHP) 的 Medicare Advantage 計劃能否接收會員取決於這合約是否獲得續約。

This information is available for free in other languages. Please contact our customer service number at 1-888-775-7888 (TTY 1-877-681-8898) from 8:00am to 8:00pm, seven days a week.

Esta información está disponible gratuitamente en otros idiomas. Por favor póngase en contacto con nuestro número de servicio al cliente al 1-888-775-7888 (TTY 1-877-681-8898) de 8:00am a 8:00pm, siete días a la semana.

此文件有其它的語言版本免費提供。了解詳情請致電 1-888-775-7888 與會員服務中心聯絡 (聽力殘障人士請電 TTY 1-877-681-8898)，每週 7 天，上午 8 時至晚上 8 時。

