

Your Rights and Responsibilities as a Member of an AmeriHealth 65 plan

Introduction about your rights and protections

Since you have Medicare, you have certain rights to help protect you. We will explain your Medicare rights and protections as a member of AmeriHealth 65. We will tell you what you can do if you think you are being treated unfairly or your rights are not being respected. If you want to receive Medicare publications on your rights, you may call and request them at 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Your right to be treated with fairness and respect

You have the right to be treated with dignity, respect, and fairness at all times. AmeriHealth 65 must obey laws against discrimination that protect you from unfair treatment. These laws say that we cannot discriminate against you (treat you unfairly) because of your race or color, age, religion, national origin, or any mental or physical disability you may have. If you need help with communication, such as help from a language interpreter, please call the Member Services Department at 1-800-645-3965 (TTY/TDD: 1-888-857-4816).

Your right to the privacy of your medical records and personal health information

There are Federal and State laws that protect the privacy of your medical records and personal health information. We keep your personal health information private as protected under these laws. Any personal health information that you give us when you enroll in this plan is protected. We will make sure that unauthorized people do not see or change your records. Generally, we must get written permission from you (or from someone you have given legal power to make decisions for you) before we can give your health information to anyone who is not providing your care or paying for your care. There are exceptions allowed or required by law, such as release of health information to government agencies that are checking on quality of care.

The laws that protect your privacy give you rights related to getting information and controlling how your health information is used. We are required to provide you with a notice that tells about these rights and explains how we protect the privacy of your health information. For example, you have the right to look at your medical records, and to get a copy of the records (there may be a fee charged for making copies). You also have the right to ask us to make additions or corrections to your medical records (if you ask us to do this, we will review your request and determine whether the changes are appropriate). You have the right to know how your health information has been given out and used for non-routine purposes. If you have questions or concerns about the privacy of your personal information and medical records, please call the Member Services Department.

Your right to get your prescriptions filled within a reasonable period of time

You should get all of your prescriptions filled from a network pharmacy, that is, from pharmacies which contract with AmeriHealth 65. You have the right to go to any network pharmacies in order to get your prescriptions filled at the benefit level. You have the right to timely access to your prescriptions. "Timely access" means that you can get your prescriptions filled within a reasonable amount of time.

Your right to know your treatment choices and participate in decisions about your health care

You have the right to know about the different Medication Management Treatment Programs we offer and in which you may participate. You have the right to be told about any risks involved in your care. You have the right to refuse treatment. This includes the right to stop taking your medication. If you refuse treatment, you accept responsibility for what happens as a result of refusing treatment.

You have the right to receive a detailed explanation from us if you believe that a network pharmacy has denied coverage for a drug that you believe you are entitled to receive or care you believe you should continue to receive. In these cases, you must request an initial decision.

Your right to make complaints

You have the right to make a complaint if you have concerns or problems related to your coverage or care. “Appeals” and “grievances” are the two different types of complaints you can make. Which one you make depends on your situation.

If you make a complaint, we must treat you fairly (i.e., not discriminate against you). You have the right to get a summary of information about the appeals and grievances that members have filed *against* AmeriHealth 65 in the past. To get this information, call the Member Services Department at 1-800-645-3965 (TTY/TDD: 1-888-857-4816).

Your right to get information about your drug coverage and costs

This booklet tells you what you have to pay for prescription drugs as a member of an AmeriHealth 65 plan. If you need more information, please call the Member Services Department.

You have the right to an explanation from us about any bills you may get for drugs not covered by Plan. We must tell you in writing why we will not pay for a drug, and how you can file an appeal to ask us to change this decision.

Your right to get information about an AmeriHealth 65 plan, and network pharmacies

You have the right to get information from us about AmeriHealth 65. This includes information about our financial condition, about our network pharmacies, and about how AmeriHealth 65 compares to other Medicare Prescription Drug plans. To get any of this information, call the Member Services Department at 1-800-645-3965 (TTY/TDD: 1-888-857-4816).

How to get more information about your rights

If you have questions or concerns about your rights and protections, please call the Member Services Department. You can also get free help and information from your State Health Insurance Assistance Program, or SHIP. In addition, the Medicare program has written a booklet called *Your Medicare Rights and Protections*. To get a free copy, call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

What can you do if you think you have been treated unfairly or your rights are not being respected?

If you think you have been treated unfairly or your rights have not been respected, what you should do depends on your situation.

If you think you have been treated unfairly due to your race, color, national origin, disability, age, or religion, please let us know. Or, you can call the Office for Civil Rights in your area.

For any other kind of concern or problem related to your Medicare rights and protections, you can call the Member Services Department at 1-800-645-3965 (TTY/TDD: 1-888-857-4816). You can also get help from your State Health Insurance Assistance Program, or SHIP.

What are your responsibilities as a member of an AmeriHealth 65 plan?

Along with the rights you have as a member of an AmeriHealth 65 plan, you also have some responsibilities. Your responsibilities include the following:

- Become familiar with your coverage and the rules you must follow to get care as a member. Please call the Member Services Department at 1-800-645-3965 (TTY/TDD: 1-888-857-4816) if you have any questions.
- Give your health care provider(s) the information they need to care for you, and follow the treatment plans and instructions given to. Be sure to ask your health care provider(s) if you have any questions.
- Pay your plan premiums and any co-payments you may owe for the covered drugs you get. You must also meet your other financial.
- Let us know if you have any questions, concerns, problems, or suggestions. If you do, please call the Member Services Department at 1-800-645-3965 (TTY/TDD: 1-888-857-4816).