

Have a Problem With Your HMO? Here's How to Get Help.....

The State of California Department of Managed Health Care's *HMO Help Center* can help resolve problems with health plans, including issues about medical care, prescriptions, preventive testing and mental health services.

The first step is to file a complaint with your health plan, but the *HMO Help Center* can also assist with information about any HMO's complaint process. The phone numbers for the HMO Help Center are (888) HMO-2219 or TDD (877) 688-9891. They will also help with questions about California's complaint process and your health care rights. Or, you can easily access their website through a direct link on the front page of Vital Connections <www.vitalco.net> .

If your health plan does not resolve your complaint to your satisfaction within the required 30 days, you can then file a complaint with the Department of Managed Health Care. The Department's complaint process consists of a review of all written information provided by both you and the health plan, including relevant medical records, if necessary. Every attempt is made to resolve complaints within 30 days.

To file a complaint with the Department of Managed Health Care, you must complete a "Consumer Complaint Form" (call to request or download from website) and send it in with a signed "Authorization for Release of Medical Records" to the address on the Complaint Form. Supporting documents should be attached. The Complaint Form and copies of documents may also be faxed to the *HMO Help Center* at (916) 229-0465.

If your dispute involves a serious or imminent threat to your health (such as denial of treatment for life-threatening cancer), inform the Center your call is an urgent matter. Assistance is available 24 hours a day, seven days a week at the toll free Consumer Help Line: (888) HMO-2219 or (877) 688-9891 (TDD).

If the Department resolves the complaint in your favor, the health plan will be ordered to provide the required services, pay for the services, or take the necessary action. If the health plan refuses, the matter will be referred to the Department's enforcement or licensing attorneys for possible assessment of administrative penalties or formal enforcement actions.

The Department of Managed Health Care's complaint process does not take the place of a civil action. The HMO Help Center will not give legal advice or act as your attorney. The complaint process should not be considered a way to gather facts in preparation for any potential legal action. You can, however, take legal action at any time during the complaint process unless your plan requires that disputes be submitted to arbitration or your plan requires use of the Department's Independent Medical Review process before you can take legal action.

If you are a member of a Medicare HMO, you have special rights to appeal the HMO's refusal to provide or pay for any service. Also, if you are a Medicare



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beneficiary, you may ask for help from the Health Insurance Counseling and Advocacy Program (HICAP) (800) 434 - 0222.

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