

US FAMILY HEALTH PLAN MEMBER RIGHTS AND RESPONSIBILITIES

Information Disclosure

Members have the right to receive accurate, timely, and easily understood information, including information about covered benefits, cost sharing, the provider network, and US Family Health Plan policies and procedures.

Members or their legal representatives have the right to obtain complete and accurate information about their diagnosis, treatment, and prognosis from their health care provider.

Members have the right to obtain information necessary to give informed consent from their health care provider, before the start of any procedure or treatment. Except in emergencies, this information should include the name of the specific procedure or treatment, the medically significant risks and benefits involved, and the probable length of recovery.

Members have the right to information about alternatives for care or treatment.

Members have the right to know the name of the health care provider responsible for coordinating their care and the name of the provider responsible for a particular procedure or treatment.

Members have the right to be notified if their treatment is part of an experimental, research, or educational project that will affect their care. Members have the right to refuse to participate in such projects.

Members have the right to information about the relationship of the Plan to other health care or educational institutions.

Health Information and Personal Privacy

Members have the right to communicate with health care providers and the Plan in confidence and to have the confidentiality of their individually identifiable health care information protected.

Members have the right to expect that all records and communications about their care are confidential and will not be released without their written permission, except when release is required or authorized by federal or state law. Health information concerning members will be secured from unauthorized access.

Members have the right to review, copy, and request amendments to their own medical and Plan records.

Members have the right to every consideration of their privacy and confidentiality of information, within the limits of the law. Case discussion, consultation, examination and treatment are confidential and should be conducted discretely. Those not directly

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involved in their care must have their permission to be present. Their legal representative has the right to access information contained in the medical record within the limits of the law.

Members have the right to personal privacy in the course of receiving medical care, including privacy in the exam rooms, offices, labs, procedure rooms, and all other clinical areas. Members have the right to expect that all appropriate courtesies and cautions will be extended by staff, especially when disrobing and after having disrobed.

Choice of Health Care Providers

Members have the right to a choice of health care providers that is sufficient to ensure access and high-quality health care.

Access to Emergency Services

Members have the right to access emergency services when and where the need arises. The Plan provides payment when a member presents to an emergency department with acute symptoms of sufficient severity such that a prudent layperson could reasonably expect the absence of medical attention to result in placing the member's health in serious jeopardy, serious impairment to bodily functions, or serious dysfunction of any bodily organ or part.

Participation in Treatment Decisions

Members have the right and responsibility to participate fully in all health care decisions. Members who are unable to participate fully in treatment decisions have the right to be represented by parents, guardians, family members, or other conservators. Members have the right, as permitted by law, to have a designated representative decision maker in the event members should become incapable of making an informed decision.

Members or their legal representatives have the right to obtain from their health care provider complete and current information about their diagnosis, treatment and prognosis in words members can understand.

Members or their legal representatives have the right to participate in decisions about the intensity and scope of their treatment, within the limits of the organization's philosophy and mission and applicable law and regulation.

Members have the right to expect reasonable continuity of care.

Members have the right to express their wishes regarding their future health care by way of a living will or advance directives. Members have the right to be educated and informed about advance directives. The advance directive will be documented in their medical record. Members have the right to expect their health care provider to abide by their advance directive to the extent provided by law.

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Members have the right to refuse treatment to the extent permitted by law. Members have the right to be informed of the medical consequences of refusing treatment.

Members have the right to participate in the consideration of ethical issues that arise in their health care.

Appeals, Complaints and Grievances

Members have a right to a fair and efficient process for resolving differences with the Plan and health care providers including a system of internal review and an independent system of external review.

Members have the right to express complaints and concerns about the quality of their care without fear of reprisal or compromise of future access to care.

Nondiscrimination and Respect

Members have the right to be treated with dignity and respect, to receive care without regard to race, color, creed, religion, sex, age, national origin, sexual orientation, or disability. Members have the right to access to an interpreter when members do not understand the language of the community.

Members have the right to respectful, responsive care directed to fostering their comfort and dignity, providing appropriate treatment for primary and secondary symptoms as desired by members or their designated representative, appropriately managing pain and responding to members and their family's psychosocial, spiritual, and cultural concerns.

Member Responsibilities

Members are responsible for becoming knowledgeable about their health plan coverage including all covered benefits, limitations, and exclusions. Members are also responsible for becoming knowledgeable about US Family Health Plan policies and procedures including rules regarding the use of emergency services, the use of network providers, and referral and authorization requirements. Members are responsible for following the administrative and operational procedures of the Plan and all health care providers.

Members are responsible for providing accurate and complete information about present complaints, past illness, and allergies, hospitalizations, medications, and other matters relating to their health. Members are responsible for reporting unexpected changes in their condition to their health care provider.

Members are responsible for making it known whether they clearly comprehend a contemplated course of action and what is expected. Members are also responsible for clearly communicating wants and needs.

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Members are responsible for working with the health care provider to develop a treatment plan and for following the recommended treatment plan. Members are also responsible for the consequences of refusing treatment or failing to follow instructions provided by their health care provider.

Members are responsible for keeping appointments and, when unable to do so, for notifying the appropriate health care professional.

Members are responsible for being considerate of the rights and property of other patients and health care personnel.

Members are responsible for informing the Plan of any change in name, address, phone number, or other health insurance information and for maintaining up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS).

Members are responsible for informing their health care provider if they have an advance directive, living will, or a durable power of attorney for health care or similar documents.

Members are responsible for informing health care providers of problems with their care so that they may assist members in resolving them.

Members are responsible for maintaining healthy habits and avoiding knowingly the spread of disease.

Members are responsible for using the Plan's internal complaints, grievances, and appeals processes to address concerns.

Members are responsible for recognizing the risks and limits of medical care and the human fallibility of the health care professional.

Members are responsible for reporting wrongdoing, fraud, and abuse to the appropriate Plan or legal authorities.

Members are responsible for being aware of the health care provider's duty to be reasonably efficient and equitable in providing services.