

Member Rights and Responsibilities



We regard our relationship with you as a vital partnership and want to play a role in improving your health and well-being. Understanding your rights and responsibilities will help you to get the most out of your plan and be your healthiest self.

Member Rights

- You have the right to information about:
 - The organization and our services,
 - Our in-network providers and facilities.
- Benefits and services covered under or excluded from your plan.
- You have the right to information about your out-of-pocket costs, and an explanation of your financial responsibility for the services provided to you.
- You have a right to be treated with respect and recognition of your dignity and right to privacy. We will follow applicable laws and our policies when we handle your information.
- You have a right to participate with your providers in making decisions about your healthcare.
- You have a right to voice complaints or file appeals with the plan or the care provided, and to contact regulatory bodies about the plan.
- You have a right to make recommendations regarding the plan's Member rights and responsibilities policies.
- You have a right to receive appropriate assistance from Community Health Options in a prompt, courteous and responsible manner.
- You have a right to be promptly informed of termination or changes in benefits, services or network providers.
- You have a right to receive an explanation of why a benefit is denied; the opportunity to appeal the denial decision, the right to a second level of appeal with the plan, and the right to contact the Maine Bureau of Insurance.
- You have a right to adequate access to providers near your home or work within the plan's service area.
- You have a right to receive detailed information about which services require Prior Approval and how to request Prior Approval.
- You have a right to have access to a current list of plan providers in the plan's network.
- You have a right to a candid discussion of appropriate or medically necessary treatment options for their conditions regardless of cost or benefit coverage.
- You have a right to have a Member representative help you follow your responsibilities and exercise your rights under the plan.

Member Responsibilities

As a Member of the plan, you MUST:

- Provide honest and complete information to the plan and to your providers to receive care.
- Notify the plan of any errors or omissions in your account upon discovery in a timely manner.
- Choose a network primary care provider (PCP) for yourself and any dependents.
- Present your Member identification card before you receive care or, in emergency situations, after you receive care.
- Pay your applicable deductible, coinsurance, and copayment amounts.
- Make premium payments on time and understand the premium payment grace periods, even if you have made arrangements with a third party to make such payments.
- Inform the plan of any changes in family size, address, phone number, or Member eligibility status in a timely manner.
- Notify the plan if you have any other insurance coverage.

As a Member of the Plan, we strongly suggest that you also:

- Read and understand the information that you receive about your plan.
- Know how to properly access coverage and use your plan.
- Understand your health issues and participate in developing treatment goals that you agree to with your providers.
- See your primary care provider or an appropriate specialist at least once per year, especially if you have a chronic medical condition, so s/he can evaluate your condition and provide updates to your treatment plan as needed.
- Express your opinions, concerns or complaints in a constructive way to the plan or to your provider.
- Follow plans and instructions for care that you have agreed to with your provider.
- Transition to Medicare or Medicaid plans when you are eligible for coverage under these plans.

For more detailed information about our health plans or to review our Member Benefit Agreement and Schedule of Benefits, Provider Directory, Prescription Formulary, or Privacy Notice, please visit our website at HealthOptions.org. If you do not have access to a computer or internet services, please call the phone number listed on the back of your insurance card. A Member Services Associate will be happy to provide you with printed copies and answer any questions you may have.