

MEMBER RIGHTS and RESPONSIBILITIES

Member's Rights

As a valued StayWell Member, you have the right to:

- Be treated with respect, consideration, and dignity regardless of race, religion, national origin, gender, cultural background, educational or economic status, age, sexual orientation, type of illness, or mental or physical disability
- Privacy and confidentiality of health information. Member disclosures and records are treated confidentially. Members are given the opportunity to approve or refuse the release of records except when required by law
- Receive information about the out-of-pocket share and fees you must pay
- Receive information about your plan benefits, coverage, limitations, and exclusions
- Be advised by a health care professional on how to schedule appointments and get health care during and after office hours, and for emergent care. This includes continuity of care
- Obtain medically necessary emergency and urgent care
- Know your access to out of area care and covered services, as applicable
- Access the network for primary and specialty care, including behavioral/mental health care
- Select and change providers within your plan's network. Refer to the provider directory for a list of all participating providers
- Know the names, credentials, and qualifications of healthcare professionals providing your health treatment
- Talk about appropriate or medically necessary care options, regardless of cost or coverage
- Be informed if a healthcare professional plans to use an experimental treatment or procedure.
- You have the right to refuse to participate in research projects
- Complete an advance directive, living will, or other directive, and to place that directive in your medical record
- Actively participate in decisions that relate to your health and your medical care through discussions with your health care provider or through written advance directives
- Receive complete information concerning your evaluation, diagnosis, treatment, and prognosis
- Receive interpretive services, as necessary
- File complaints or grievances about the plan, your provider, or care you receive
- File an Appeal for reconsideration of an Adverse Determination of a health service request or benefit.
- Have any questions or concerns about your rights and protections answered by us

Member's Responsibilities

As a valued StayWell Member, you are responsible to:

- Treat all healthcare providers, staff, and others with respect
- Provide an accurate health history, including information about medications and over-the-counter products, dietary supplements, and allergies or sensitivities
- Follow the treatment plan prescribed by your provider and to participate in your care
- Inform your provider about any living will, medical power of attorney, or other directive that could affect your care
- Accept personal financial responsibility for any charges not covered by insurance, if applicable
- Be familiar with your coverage. Pay your premiums and any copayments, coinsurance, and deductibles you may owe

