

The DMHC protects the health care rights of more than



**1.6 million**  
 CONSUMERS ASSISTED



The DMHC Help Center educates consumers about their rights, resolves consumer complaints, helps consumers to navigate and understand their coverage and ensures access to health care services



- **92,257** telephone inquiries in 2014
- **7,940** consumer complaints in 2014
- **1,821** Independent Medical Review cases in 2014



**\$41 million**

Saved in health care premiums through our rate review program in 2014

**\$101 million**

Saved in health care premiums through our rate review program since January 2011



More than **\$20 million** recovered from Health Plans on behalf of Californians



**\$53 million**

Assessed in fines and penalties against health plans that violated the law



**\$50 million RECOVERED**

In payments owed to physicians and hospitals.



Created by consumer-sponsored legislation in 1999, the DMHC regulates the majority of health coverage in California including more than 90 percent of the commercial market and most Medi-Cal enrollees.

The DMHC is funded by health plan assessments on the 121 licensed plans it regulates, with no taxpayer contributions. This includes 71 full-service health plans that provide health coverage to more than 25 million enrollees and 50 specialized plans such as dental and vision.

## KNOW YOUR HEALTH CARE RIGHTS

In California, health plan members have many rights.

- The right to choose your primary doctor
- The right to an appointment when you need one
- The right to see a specialist when medically necessary
- The right to receive treatment for certain mental health conditions
- The right to get a second doctor's opinion
- The right to know why your plan denies a service or treatment
- The right to understand your health problems and treatments
- The right to see a written diagnosis (description of your health problem)
- The right to give informed consent when you have a treatment
- The right to file a complaint and ask for an Independent Medical Review
- The right to a copy of your medical records (you may be charged for the copying)
- The right to continue to see your doctor if they are no longer covered in your plan under certain circumstances (continuity of care)

*Visit [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov) for more information on your rights. If you feel your health care rights have been violated contact the DMHC Help Center at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov) or by calling 1-888-466-2219.*

### The DMHC Protects Consumers' Health Care Rights

The DMHC provides assistance to all California health consumers through the Help Center. The Help Center assists consumers with understanding their health care rights, benefits and to resolve health plan issues.

The Help Center provides help in many languages and formats. Help is available by calling 1-888-466-2219 or at [www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov). **All services are free.**

The DMHC protects consumers' health care rights through enforcing the Knox-Keene Act, a body of law first established in 1975 that laid the foundation for robust health plan regulation and consumer protections. The Department works to aggressively monitor and take timely action against plans that violate the law.

### The DMHC Ensures a Stable Health Care Delivery System

The Department's focus is to protect consumers' rights while advancing coverage models that maximize access, quality and affordability. The DMHC does this through licensing health plans that operate in California, conducting medical surveys of licensed health plans and actively monitoring the financial stability of health plans and medical groups to ensure consumers get the care they need.

The DMHC also reviews proposed health plan premium rates to protect consumers from unreasonable or unjustified increases. The Department's efforts improve transparency and accountability in health plan rate setting; however, the DMHC does not have the authority to deny rate increases.