



## 2.3 MILLION CONSUMERS ASSISTED

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

**125**

LICENSED HEALTH PLANS



**78**

FULL SERVICE



**47**

SPECIALIZED



**\$29.6 MILLION**

dollars recovered from health plans on behalf of consumers



**96%**

of commercial and public health plan enrollment is regulated by the DMHC

**\$226 MILLION**

dollars saved on Health Plan Premiums through the Rate Review Program



**\$96.2 MILLION**

dollars in payments recovered to physicians and hospitals

more than

**26 MILLION**

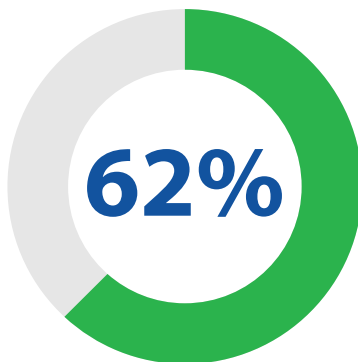
Californians' health care rights are protected by the DMHC



**\$73 MILLION**

dollars assessed against health plans that violated the law

### INDEPENDENT MEDICAL REVIEW (IMR)



Approximately **62%** of consumer appeals (IMRs) to the DMHC resulted in the consumer receiving the requested service or treatment from their health plan

## 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 translation and interpreter services
- 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 (an external appeal of your health plan's denial of services or treatment)
- The right to a copy of your medical records (you may be charged for the copy)
- The right to continue to see your doctor, even if they no longer participate in your plan (under certain circumstances)
- The right to be notified of an unreasonable rate increase
- The right to not be illegally billed by a health care provider

Created by consumer-sponsored legislation in 1999, the DMHC regulates the majority of health coverage in California including 96% of enrollment in the commercial and government markets.

The DMHC is funded by health plan assessments on the 125 licensed plans it regulates, with no taxpayer contributions. This includes 78 full-service health plans that provide health coverage to more than 26 million enrollees and 47 specialized plans such as dental and vision.

### 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 all languages. 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 the 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.