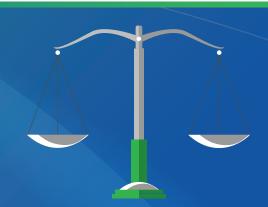


# 2.8 MILLION CONSUMERS ASSISTED

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.



# **29.7 MILLION**

CALIFORNIANS' HEALTH CARE RIGHTS

ARE PROTECTED BY THE DMHC

96%

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



### \$126.1 MILLION

dollars assessed against health plans that violated the law

143
LICENSED
HEALTH PLANS



## \$296.1 MILLION

dollars saved on Health Plan Premiums
through the Rate Review Program since 2011



97

**FULL SERVICE** 



46

SPECIALIZED

**Approximately** 

**68**%

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



\$43.8 MILLION

dollars recovered from health plans on behalf of consumers



\$194.3 MILLION

dollars in payments recovered to physicians and hospitals







### **KNOW YOUR HEALTH CARE RIGHTS**

#### In California, health plan members have the right to:

- basic health care services
- choose your primary doctor
- an appointment when you need one (timely access to care)
- see a specialist when medically necessary
- receive treatment for all mental health and substance use conditions
- get a second doctor's opinion
- · know why your plan denies a service or treatment
- understand your health problems and treatments
- know your out-of-pocket costs & if you met your deductible or out-of-pocket max
- see a written diagnosis (description of your health problem)

- give informed consent when you have a treatment
- file a complaint and ask for an Independent Medical Review (an external appeal of your plan's denial of services or treatment)
- a copy of your medical records (you may be charged)
- translation and interpreter services
- continue to see your doctor, even if they no longer participate in your plan (under certain circumstances)
- be notified of an unreasonable rate increase
- not be illegally balance billed by a health care provider
- not be excluded from health plan coverage because of a pre-existing condition
- guaranteed availability to renew or purchase commercial health plan coverage

The California Department of Managed Health Care protects consumers' health care rights and ensures a stable health care delivery system.

#### How can you get help from the DMHC?

The DMHC protects you by making sure your health plan follows the law and ensures health plans are spending money in a way that helps you.

Most people who live in California are enrolled in a health plan regulated by the DMHC. Because of this, the DMHC Help Center is a good place to start if you have a problem with your health plan.

The DMHC Help Center assists consumers with understanding their health care rights, benefits and to resolve health plan issues.

If you are having issues with your health plan, you should file a grievance with your plan. If you are not satisfied with your health plan's resolution of the grievance or have been in your plan's grievance system for 30 days for non-urgent issues, you should contact the DMHC Help Center for assistance. If your issue is urgent, you should contact the DMHC Help Center immediately.

The DMHC Help Center provides help in all languages. Help is available by calling 1-888-466-2219 (TDD: 1-877-688-9891) or at www.HealthHelp.ca.gov. **ALL SERVICES ARE FREE**.





