

# Coverage committed to quality



**Brian Hellman**

**T**he NALC Health Benefit Plan is a top-rated Federal Employees Health Benefit Programs plan, and members will find us eager to assist you and ready to provide prompt and safety-minded responses to questions related to your medical care.

These are some of the reasons we continue to be rated as one of the top federal insurance plans for member satisfaction:

- Customer service
- Overall plan satisfaction
- Quick claim service
- Network savings
- Hundreds of thousands of network providers/facilities

The OPM Plan Information website includes a tool to do a comparison of the plans, benefits, premiums and member survey results. Member survey results are collected, scored and reported by an independent organization. Survey categories are overall plan satisfaction, getting needed care, getting care quickly, how well doctors communicate, customer service and claims processing.

You can view the HBP's member survey results under the "About Us" tab on the Plan's website at [nalchbp.org](http://nalchbp.org). Simply click on the blue link at the bottom of the Member Survey page titled, "View NALC Health Benefit Plan Member Survey results, benefit comparison and premiums now."

## Member rights and responsibilities

### Member rights:

- You have the right to receive up-to-date information about your health plan; the benefits available; the health care professionals, hospitals and other providers that participate in this Plan's PPO network and your rights and responsibilities.
- You have the right to receive a copy of the notice of the HBP's privacy practices that outlines your rights and how to designate a personal representative, which allows the Plan to discuss your protected health information.
- You have the right to the privacy and confidentiality of your protected health information in accordance with applicable laws.
- You have the right to be treated with courtesy, dignity and respect.
- You have the right to access quality care, regardless of your race, color, national origin, sex, age or disability.
- You have the right to participate fully with your network providers in decision-making.
- You have the right to receive an explanation of benefits describing the benefits we pay, as well as to be informed

of the reason for any adverse determination on a claim for benefits, including the utilization review criteria, guidelines or provisions used in the determination.

- You have the right to appeal our decision in accordance with the Disputed Claims Process in Section 8 and to voice complaints.
- You have the right to request further information concerning anything you do not understand.
- You have the right to know that utilization management decisions are based only on the appropriateness of care and your current coverage. The HBP does not reward network providers or others for denying coverage.
- You have the right to make suggestions and recommendations regarding the NALC Health Benefit Plan's Member Rights and Responsibilities statement.
- You have the right to receive a prompt reply when you ask us questions or request information.
- You have the right to know that neither you nor your health care provider can be punished for disputing a claim.
- You have the right to refuse to participate in research.

### Member responsibilities:

- Read the information the Plan provides you and ask us questions when you need to know more.
- Make sure you understand your benefits under the NALC Health Benefit Plan, including your costs for services as outlined in Section 4 of our brochure.
- Accept personal responsibility for any charges not covered by this Plan, if applicable.
- Provide information the Plan needs to process your claims (to the extent possible) including other health insurance coverage your family may have.
- Keep your provider informed about your medical history and your current health status, including the medications you take so they can effectively treat you and manage your care.
- Inform your provider about any living will, medical power of attorney, or other directive that could affect your care.
- Participate with your provider to understand your health condition and develop mutually agreed-upon treatment goals to the degree possible.
- Follow your provider's instructions and treatment plan, and ask questions if you don't understand them.
- Treat your health care provider, their staff and others respectfully and honestly.
- Voice your opinions, concerns or complaints to our customer service and/or your health care provider.
- Make sure you obtain authorization required under the Plan for certain services.

## Final Open Season numbers

**Another great Open Season has come to an end, and, as of March 31, we are proud to report that 7,314 new members have joined our HBP family.**