

# CONNECTICUT LAWS PROTECT YOU!



As a Connecticut citizen you have certain rights when it comes to your managed care health plan.

Managed care can be confusing - there are many different types of plans and each type may have different requirements or restrictions. Make sure you understand your coverage, your rights and your responsibilities. You may need to check with your employer or the health plan to find out if these state laws apply to you.

Please keep in mind that this brochure is for informational use only. For specific questions or concerns, refer to your Explanation of Benefits, or contact us toll-free at 1(866) HMO-4446.

State of Connecticut  
**Office of Managed Care Ombudsman**  
P.O. Box 1543  
Hartford, Connecticut 06144



## Your Rights Under Managed Health Care



OFFICE OF MANAGED CARE  
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## KNOW YOUR RIGHTS

In Connecticut you have certain rights as a managed care member. Since each managed care plan may have different rules, make sure you know if Connecticut state laws apply to you.

Under State of Connecticut law, you have the right to...

- Appeal a decision made by your health plan.
- Initiate a first level appeal over the telephone.
- Receive mental health services at no more cost than your medical coverage.
- Access emergency care services if your health is in danger without prior approval from your health plan.
- Receive insurance coverage for certain Lyme disease treatments.
- Receive insurance coverage for cancer screenings for prostate cancer, colorectal cancer and cervical cancer.
- Receive insurance coverage for certain medical equipment and education if you have been diagnosed with diabetes.
- Receive insurance coverage for mammography exams according to specific criteria.

If you have questions about any laws listed above or to find about other laws, contact the **Office of Managed Care Ombudsman**.



## KNOW YOUR RESPONSIBILITIES

As a member of a managed care health plan, you have the responsibility to understand your health insurance coverage. It is your responsibility to...

- Read your benefits manual before you need to use a medical service and ask questions when you don't understand something about your health plan.
- Follow your plan's procedures regarding referrals, preauthorization, appeals and other requirements in your policy.
- Pay your co-payment or deductible according to your agreement with your health plan.
- Notify your plan if there is a change, such as a birth or adoption of a child, divorce, death or any other status change.
- Keep all paperwork that pertains to medical services that you have received.
- Know what is required to ensure that your full-time student has health coverage.



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## KNOW YOUR PLAN

There are many differences between health plans. You need to know if you belong to a self-insured plan or a fully insured plan. Your employer determines which. This is important because there are two types of private health insurance:

- (1) state-licensed health plans, and
- (2) self-funded health plans.

State-licensed managed care plans are regulated under state law. The laws listed in this brochure pertain to these types of health plans.

Self-funded health plans operate under federal law. The laws listed in this brochure may not be offered under your plan. However, you have rights under federal law and we can help you.

It is important that you understand your health coverage before you need it. Selecting the right health plan for you and your family is important.

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**TOLL FREE**

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