



## Member Rights and Responsibilities

As a SIHO member you have certain rights and responsibilities.

You have the right to:

- Be treated with dignity and respect.
- Receive coverage for the medical benefits that are covered under your Summary Plan Description.
- Receive the understandable information you need about your health benefit plan, including information about services that are covered and not covered and any costs that you will be responsible for paying.
- Have access to a current list of in-network doctors, hospitals and places you can receive care.
- Have your health information kept confidential by SIHO. SIHO adheres to all federal, state and accreditation regulations regarding confidentiality and the release of your personal health information.
- Participate in your health care. You have the right to receive information from your provider in language that you can understand.
- Be Heard. Our complaint-handling process is designed to hear and act upon your complaint, provide a courteous, prompt response, and guide you through our grievance process if you do not agree with our decision.
- Make recommendations regarding our policies that affect your rights and responsibilities. If you have recommendations, please call Member Services at the toll-free number on your ID card.

You have the responsibility to:

- Treat all health care professionals and staff with courtesy and respect.
- Review and understand the information that you receive from SIHO. Please call Member Services at the toll-free number on your ID card if you have questions or concerns.
- Show your ID card each time you receive services.
- Schedule an annual appointment with your doctor. You should ask questions and follow your doctor's advice.
- Provide complete and honest information to your doctor.
- Know what medicines you take and why you take them.
- Pay all copays, deductibles and co-insurance for which you are responsible.
- Keep all scheduled appointments and notify the provider office if you need to cancel.
- Notify SIHO with any changes in family size, address or phone number.
- Voice your opinions, concerns or complaints to SIHO Member Services at the toll-free number listed on your ID card.