

Members Rights & Responsibilities

As a PreferredOne Insurance Company member, you have the following rights and responsibilities:

1. A **right** to receive information about PreferredOne, its services, its participating providers and your member rights and responsibilities.
2. A **right** to be treated with respect and recognition of your dignity and right to privacy.
3. A **right** to available and accessible services, including emergency services, 24 hours a day, 7 days a week.
4. A **right** to be informed of your health problems and to receive information regarding treatment alternatives and risks that are sufficient to assure informed choice.
5. A **right** to participate with providers in making decisions about your health care.
6. A **right** to a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
7. A **right** to refuse treatment.
8. A **right** to privacy of medical, dental and financial records maintained by PreferredOne and its participating providers in accordance with existing law.
9. A **right** to voice complaints and/or appeals about PreferredOne policies and procedures or care provided by its participating providers.
10. A **right** to file a complaint with PreferredOne and the Commissioner of Insurance and to initial at legal proceeding when experiencing a problem with PreferredOne or its participating providers. For information, contact the Minnesota Department of Commerce at 651.201.5100 or 1.800.657.3916 and request information.
11. A **right** to make recommendations regarding PreferredOne's member rights and responsibilities policies.
12. A **responsibility** to supply information (to the extent possible) that PreferredOne participating providers need in order to provide care.
13. A **responsibility** to supply information (to the extent possible) that PreferredOne requires for health plan processes such as enrollment, claims payment and benefit management, and providing access to care.
14. A **responsibility** to understand your health problems and participate in developing mutually agreed-upon treatment goals to the degree possible.
15. A **responsibility** to follow plans and instructions for care that you have agreed on with your providers.