



CCHP Medicare Annual Member Notice 2018



CCHP Earns 4½ Stars Out of 5 for 2018!

CCHP Received a 4.5-Star Rating

Chinese Community Health Plan (CCHP) received a 4.5-Star Rating (out of 5) from the Centers for Medicare and Medicaid Services (CMS), the federal agency that administers Medicare programs. It is a way of saying CCHP is doing a good job.

At CCHP, we are proud to be among the few Medicare Advantage health plans in our service area to receive a 4.5-Star Rating. It is especially noteworthy since Star Ratings are based on surveys CCHP members completed.

We thank our members for recognizing the quality of service CCHP and our doctors and providers are delivering year after year.

Medicare Diabetes Prevention Program (MDPP)

Beginning April 1, 2018 MDPP services will be covered for eligible Medicare beneficiaries under all Medicare health plans including CCHP.

MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle.

There is no coinsurance, copayment, or deductible for the MDPP benefit. CCHP members, can call Member Services at 1-415-834-2118 for more information.

If you are looking for a certified Diabetes or Pre-diabetes Management Program, please call 1-415-677-2458 Chinese Hospital Diabetes Management Program to find more information.

No Incentives for Utilization Decisions

In order to assure that all authorization decisions are objective, CCHP uses pre-established criteria to make these decisions. CCHP reviewers who use these guidelines do not receive any financial incentives to approve or deny services. Members may request these criteria by contacting our Member Services.

Medical Loss Ratio Was Met

The Affordable Care Act requires health insurers in the individual and small group markets to spend at least 85% of the premiums they receive on health care

services and activities to improve health care quality. This is referred to as the Medical Loss Ratio (MLR) rule. If a health insurer does not spend at least 85% of the premiums it receives on health care services and activities to improve health care quality, the insurer must rebate the difference to its customers.

You are receiving this notice because CCHP had a Medical Loss Ratio for 2017 that met the required Medical Loss Ratio. No refund is due to members. For information on Medical Loss Ratio, visit www.HealthCare.gov.

Fraud Awareness

You are one of the first lines of defense against fraud. There are many ways you can help CCHP combat fraud, waste, and abuse:

1. Report services or items that you have been billed for, but did not receive. You can review your plan statement and be on the lookout for this scheme:
 - Make sure you received the services or items billed.
 - Check the number of services billed.
 - Ensure the same service has not been billed more than once.
2. Medical transport services are sometimes necessary, but be aware that some ambulance companies are inappropriately billing billions of dollars each year. These suspect medical transport companies may bill for services that you may not have received; such as oxygen, cardiac monitoring, and more. If you suspect a medical transport company has committed fraud, you must report the matter in order to protect yourself and your health care benefits.
3. Be on the lookout for fraudulent schemes such as:
 - People going door to door to sell you health-care items or services (only your doctor knows what you need).
 - People calling you to ask for your Medicare or health plan numbers.
 - People offering you money or other incentives for health care services you don't need.
 - People using your health plan member number for reimbursements of services you never received.
4. You can protect your identity and your benefits:
 - Never give out your Social Security, Medicare, health plan numbers, or banking information to someone you don't know.
 - Carefully review your Plan Statement to ensure all the information is correct.

- Know that free services DO NOT require you to give your plan or Medicare number to anyone.

To discuss benefit, coverage or claims payment concerns, contact Member Services.

To report suspected fraud, waste, or abuse, please call the CCHP confidential and anonymous Corporate Compliance Hotline at 1-415-955-8810.



Notice of CCHP Privacy Practices and HIPAA

CCHP and its affiliated health care providers appreciate CCHP and its affiliated health care providers appreciate the opportunity to provide health care benefits to you and your family. CCHP understands the importance of privacy, and we are committed to maintaining the confidentiality of your medical information. We abide by the Health Insurance Portability and Accountability Act (HIPAA), a law that protects the privacy, confidentiality, and security of your health information.

HIPAA consists of several parts, which include the Privacy Rule and the Security Rule. The Privacy Rule gives you the rights over your health information and sets rules and limits on who can review your health information. It applies to all forms of protected health information, whether electronic, written, or oral. The Security Rule protects health information in electronic form and requires entities covered by HIPAA to ensure that electronic protected health information is secure.

HIPAA also requires that you receive a "Notice of Privacy Practices" from CCHP to help you understand when and how your protected health information is used and released, as well as your rights and what to do if you feel your privacy rights have been breached and to whom you can complain.

In the course of providing the health benefit programs that we administer or offer, CCHP must collect, use, and disclose protected health information. This information is considered confidential and private. It is protected against unlawful use and disclosure. The "Notice of Privacy Practices" can be viewed on our website at www.CCHPHealthPlan.com. You may

also request a paper copy of the notice by contacting Member Services.

Know Your Healthcare Rights

It is important that you know your healthcare Rights and your Responsibilities as a member of CCHP.

All CCHP Members have the right to:

1. Courteous and considerate treatment; to be treated with respect and recognition of their dignity and right to privacy.
2. Receive information about CCHP, its services, its practitioners / providers, and members' rights and responsibilities.
3. Make recommendations regarding CCHP's member rights and responsibilities policy.
4. Be informed about their available health plan benefits, including a clear explanation about how to obtain services.
5. Receive appropriate preventive health services as indicated in their Evidence of Coverage (EOC).
6. Receive upon request, names, specialties and titles of the professionals responsible for their care.
7. Amend their own health care information that CCHP has when they consider it is incorrect or incomplete.
8. Participate with practitioners in the decision making regarding their health care.
9. Inspect and copy their own medical information used to make decisions about their health care.
10. Request a confidential or candid discussion with CCHP's qualified Medical Management staff regarding one's health matter and appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage.
11. Receive reasonable information regarding the risk for a given treatment, the length of disability and the qualifications of the care provider prior to giving consent for any procedure.
12. Additional medical or surgical opinions from out-of-network providers, in situations when your treating physician or the Plan feels this would be helpful in determining a diagnosis or course of treatment (with an approved referral).
13. Be represented by parents, guardians, family members or other conservators for those who are unable to fully participate in their treatment decisions.
14. Be fully informed of CCHP's grievance procedure and how to use it without fear of prejudicial treatment from their health care provider.

15. Voice complaints or appeals about CCHP or the care provided.
16. A timely response to request for services, complaints and inquiries regarding their health benefits and services.
17. Request a copy of CCHP's Notice of Privacy Practices.

Members are responsible:

1. For knowing and understanding their health benefits and services and how to obtain them.
2. For contacting their physician or CCHP coordinator with any questions or concerns regarding health benefits or services
3. To provide, to the extent possible, information that CCHP and its practitioners / providers need in order to care for them.
4. To understand their health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible.
5. For cooperating with those providing health care services; however, they have the right to refuse medical treatment.
6. To follow the plans and instructions for care that they have agreed upon with their practitioners.
7. To provide CCHP with information when another source responsible to pay for health care is involved, such as liability insurance after a proper accident. In these cases, members have the responsibility to cooperate with their health plan for reimbursement of injury treatment by the other source to their health plan.

If you have any questions about your rights or responsibilities as a member of CCHP, please contact Member Services.

Member Services Center Contact Information

There are many ways to reach us:

You may visit us in person at:

845 Jackson Street, San Francisco, 94133
Monday – Friday: 8:00a.m. to 8:00p.m.
Saturday & Sunday: 9:00a.m. to 5:00p.m.

386 Gellert Boulevard, Daly City, CA 94015
Monday – Friday: 9:00am to 5:30pm
Saturday & Sunday: Closed

You can also call us:

8a.m. to 8p.m., 7 days a week
1-415-834-2118, 1-888-775-7888 (toll free)
1-877-681-8898 (TTY)

Or, you can email us:

MemberServices@CCHPHHealthPlan.com

CCHP Member Portal or App:

Visit: www.CCHPHHealthPlan.com/mportal

Or, download the app:



24-hour Nurse Advice Line vs. Urgent Care vs. ER

When choosing between emergency care and urgent care, (when your doctor is not available), ask yourself: Is this injury or illness life-threatening or life-altering? If the answer is yes, go immediately to the emergency room. If the answer is no, call the 24-hour Nurse Advice Line or go to the closest urgent care facility.

24-hour Nurse Advice Line



If you need advice and your physician is not available, you can call the CCHP Nurse Advice Line at 1-888-243-8310 available 24 hours a day, seven days a week—including weekends and holidays. A nurse will call you back within 30 minutes if you leave a voicemail.

Your call will be answered by a registered nurse who is fluent in both English and Cantonese. For other languages, an interpreter service will be used.

Our nurses will help answer your health questions and advise on whether you should go to urgent care or the emergency room or if you can wait to make an appointment with your doctor.

Urgent Care



If you are unable to reach your doctor and it is after hours, on a weekend or a holiday please consider going to a nearby Urgent Care Center for symptoms suggestive of: flu, common cold, cough, sore throat, fever, vomiting, diarrhea, abdominal pain, minor burns, cuts and abrasions and simple broken bones.

During day time office hours, please call your doctor for an appointment if you are experiencing these symptoms.

No appointment or prior authorization is necessary.

Emergency



If you consider your condition an emergency (chest pain, shortness of breath, stroke, unconsciousness, head injury and other conditions your doctor has discussed with you) go to the emergency room at Chinese Hospital or the nearest emergency room.

In an emergency, you may call 9-1-1 or call directly to the dispatcher at AMR ambulance at 1-800-913-9197; or King-American ambulance 1-415-931-1400.

CCHP is a Medicare Advantage HMO plan organization with a Medicare contract. Enrollment in CCHP Medicare Advantage plans depends on contract renewal. CCHP es una organización con planes de atención coordinada de Medicare Advantage que tiene un contrato con Medicare. La inscripción en los planes Medicare Advantage de CCHP depende de la renovación del contrato. 華人保健計劃 (CCHP) 是一個 Medicare Advantage HMO 計劃機構與聯邦保健簽有合約，而華人保健計劃 (CCHP) 的 Medicare Advantage 計劃能否接收會員取決於這合約是否獲得續約。Chinese Community Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Chinese Community Health Plan no excluye a las personas ni las trata de forma diferente debido a su origen étnico, color, nacionalidad, edad, discapacidad o sexo. CCHP 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。This information is available for free in other languages. Please contact our customer service number at 1-888-775-7888 (TTY 1-877-681-8898) from 8:00am to 8:00pm, seven days a week. Esta información está disponible gratuitamente en otros idiomas. Por favor póngase en contacto con nuestro número de servicio al cliente al 1-888-775-7888 (TTY 1-877-681-8898) de 8:00am a 8:00pm, siete días a la semana. 此文件有其它的語言版本免費提供。了解詳情請致電 1-888-775-7888 與會員服務中心聯絡 (聽力殘障人士請電 TTY 1-877-681-8898)，每週 7 天，上午 8 時至晚上 8 時。

Important Plan Information 計劃重要資料



華人保健計劃 2018 年度聯邦保健會員資訊



CCHP 榮獲2018年4½星級殊榮（滿分為5星）！

華人保健計劃（CCHP）榮獲聯邦保健 4½ 星評級！

華人保健計劃（CCHP）獲得負責監督聯邦保健 Medicare 運作的機構「聯邦醫療保健及醫療輔助服務中心」（CMS）評為 4½ 星級醫療保健計劃的殊榮。這表示本計劃的表現良好。

華人保健計劃很自豪能夠成為我們的服務範圍為數不多的 Medicare Advantage 醫療保健公司獲得 4½ 星的好評（五星為最高）。「聯邦醫療保健及醫療輔助服務中心」（CMS）的評估是基於華人保健計劃會員填寫的調查表評審本計劃表現的五星評級制度。

我們非常感謝會員對 CCHP、醫生及醫療護理提供者的支持及服務質素的認可。

聯邦保健糖尿病預防計劃（MDPP）

從 2018 年 4 月 1 日起，所有聯邦保健醫療計劃將會向所有合資格的醫療保健受益人提供聯邦保健糖尿病預防計劃（MDPP）服務，包括華人保健計劃（CCHP）。

此計劃是一個有結構的健康行為干預措施，為改善長期飲食習慣、提高運動量及解決問題的策略提供實用的培訓，以面對控制體重及維持健康生活模式的挑戰。

合資格人士享有此承保項目無需支付共付費、自付費或扣除額。華人保健計劃的會員可致電 1-415-834-2118 聯絡會員服務部了解詳情。

如您需要認證的糖尿病護理或糖尿病前期護理計劃，東華醫院有專業的醫生和醫護人員團隊為糖尿病患者提供輕鬆及便利的環境下接受此項服務。請致電 1-415-677-2458 查詢有關資料。

不受誘導的醫療決策

為確保所有醫療決定的公正，華人保健計劃使用預先制定的標準來做此類決定。遵從這些指引的醫生和護士不會因批准或否決醫療服務而獲得任何利益獎勵。會員可聯絡會員服務中心來索取有關指引的詳細資料。

達到醫療賠付

《可負擔健保法案（The Affordable Care Act）》規定個人和小公司團體市場的健康保險公司至少花費 85% 的月費收入於醫療保健服務和活動以提高醫療保健質素。這被稱為醫療賠付率（MLR）規則。如果一個健康保險公司未花費至少 85% 月費收入於醫療保健服務和活動

以提高醫療保健質素，該保險公司必須向會員退還差額。

華人保健計劃的 2017 年醫療賠付率達到了所需的醫療賠付率。無須退款於會員。有關醫療賠付率的信息，請瀏覽 www.HealthCare.gov。



防欺詐意識

您是防禦聯邦保健（Medicare）欺詐的保衛者。您有很多方法可以幫助華人保健計劃打擊詐騙，浪費和濫用：

1. 舉報您被要求支付費用但並未接受的服務或項目。您可細閱您的計劃聲明，及留意以下事宜而避免被欺詐：
 - 確保您接受了收費服務或項目。
 - 核對收費服務編號。
 - 確保相同服務的收費次數不超過一次。
2. 醫療載送服務有時是必需的，但請瞭解，某些救護車公司每年不當收取數十億美元的費用。這些可疑的醫療載送公司可能就您並未獲取的服務收費，例如輸氧、心臟深測器等。若您懷疑某一醫療載送公司涉嫌欺詐，您必須予以舉報，以保護您自身和您的醫療保健福利。
3. 隨時留意欺詐伎倆：
 - 逐門逐戶向您推銷醫療項目或服務（只有您的醫生知道您的需求）。
 - 透過電話向您索取您的保健計劃號碼。
 - 就您不需要的醫療保健服務向您提供金錢或其他好處。
 - 利用您的保健計劃會員號碼報銷您從未接受的服務費用。
4. 您可保護您的個人身份與福利：
 - 切勿向陌生人透露您的社會安全號碼、Medicare 號碼、保健計劃號碼或者銀行資料
 - 仔細閱讀您的計劃聲明，確保所有資訊正確無誤。

- 免費服務是不需您提供您的計劃或 Medicare 號碼。

若要查詢福利、承保範圍或索賠付款事宜，請聯絡會員服務中心。

若要舉報疑似欺詐行為，浪費和濫用：請致電華人保健計劃企業合規保密熱線：1-415-955-8810。



華人保健計劃（CCHP）資料保密規定通知及 HIPAA

CCHP 及其隸屬的醫療護理機構，非常榮幸能為閣下及其家人提供醫療服務。CCHP 明白醫療資料私隱的重要性，故此必遵從 HIPAA 一項保護個人醫療資料的私隱、機密及安全的法例，對閣下的醫療資料保持機密。

HIPAA 包括隱私權條款（Privacy Rule）及安全條款（Security Rule）。私隱權條款讓您擁有掌握醫療資料的權利，並設定誰能夠參閱您的醫療資料的法規與限制。私隱權條款適用於任何受保護醫療資料，包括電子版本，書面或口頭形式的資料。安全條款是用作保護電子版本的醫療資料，規定受 HIPAA 約束下的各機構必須確保電子形式的醫療資料的安全。

HIPAA 也要求 CCHP 為您提供一份「資料保密規定通知（Notice of Privacy Practices）」，為您解釋受保護的醫療紀錄資料何時和怎樣被使用，以及若發覺私隱權利被侵犯時應如何處理。



在提供及管理醫療服務過程中，我們必須收集，使用及透露有關閣下受保護的醫療資料。我們將這些資料視為機密及隱私，防止有不合法的使用及泄露。欲了解「資料保密規定通知（Notice of Privacy Practices）」的詳情，請瀏覽網址 www.CCHPHHealthPlan.com，或與會員服務中心聯絡要求一份印刷版本。

了解您的醫療權利

身為華人保健計劃的會員，您應了解您的醫療權利和責任。

華人保健計劃的會員擁有權利：

1. 得到有禮貌及細心的款待，而會員的尊嚴及私隱權也獲得尊重。
2. 知道有關《華人保健計劃》的服務，醫生及醫護人員的資料及會員本身的權利與責任。
3. 提出有關《華人保健計劃》的會員權利及責任的建議。
4. 對保障福利及如何使用這些福利應得到明確的通知及解釋。
5. 使用在保障說明書內所聲明的預防性健康服務。
6. 提出要求獲得為其服務的醫護人員的姓名，專科職銜等資料。
7. 在懷疑自己在《華人保健計劃》的個人醫療資料不正確或不完整時提出修正。
8. 與醫護人員一同參與其治療方法的決定。
9. 查閱或複印其個人資料而該資料是用作對其健康護理的決定。
10. 要求《華人保健計劃》有資格的醫療管理職員用保密或坦率的方式來討論有關其病情的適當治療或醫學上認為必要的選擇，而這些討論是不會因為費用多少或保障範圍而受到限制。
11. 在決定接受治療前，可索取有關該項治療的危險性，病期長短及醫護人員資格的資料。
12. 在醫療上需要時可以要求從計劃醫療網外獲取第二醫療意見去幫助醫生及保健計劃來決定治療的步驟（經批准的轉介）。
13. 在不能全權參與治療前作出決定時的情況下，可以經由其父母，監護人，家庭成員或其他監管人作為其代表。
14. 知道《華人保健計劃》的投訴程序及運作而無需懼怕受到醫護人員的歧視。
15. 作出投訴或上訴有關《華人保健計劃》或其所授與的護理服務。
16. 在要求服務，投訴或查詢時，應當得到及時與合理的回應。

17. 要求得到一份《華人保健計劃》的執行資料保密規定通知書。

會員責任包括：

1. 了解其保障內容及醫療服務的使用方法。
2. 向主治醫生或《華人保健計劃》的職員查詢有關醫療保障內容及醫療服務的問題。
3. 盡量向《華人保健計劃》及其他醫護人員提供所需的資料，以便作出適當的護理。
4. 了解其健康問題並在可能的程度上一同參與制定雙方同意的治療目標。
5. 與醫護人員在醫療程序上一同參與其治療方法，但會員亦有權利拒絕接受治療。
6. 在同意接受某種治療後，遵照該醫療的程序及醫生的指示。
7. 向《華人保健計劃》提供有關在其它途徑取得支付其醫療護理費用的資料，例如在意外發生後的責任保險。在這情況下，當會員在責任保險取得的醫療補償金後，會員是有責任償還給其醫療保健計劃公司為其支付受傷的治療費用。

身為華人保健計劃的會員，如果您對會員權利或責任有疑問，請聯絡會員服務中心。



會員服務中心聯絡資料

地址及辦公時間：

三藩市積臣街 845 號

星期一至星期五：上午 8 時至下午 8 時

星期六及星期日：上午 9 時至下午 5 時

帝利市 386 Gellert 大道

星期一至五：上午 9 時至下午 5 時 30 分

星期六及星期日：休息

每週七天，每天上午 8 時至晚上 8 時可致電：

1-415-834-2118, 1-888-775-7888（免費電話）

1-877-681-8898（聽力殘障人士 TTY 電話）

您亦可發電郵到會員服務中心：

MemberServices@CCHPHealthPlan.com

CCHP 會員醫護資料網站：

www.CCHPHealthPlan.com/mportal

或下載到 App Store or Google play 下載手機程式



怎樣使用 24 小時護士諮詢專線、急診護理及急症室服務？

當您有醫療需要而未能聯絡您的醫生時，要選擇急診護理或到急症室之前先問問自己：這種傷害或疾病是否會危及生命或改變往後的生活？如果“是”的話，請立即前往急症室。如果答案為否，請致電 24 小時護士諮詢專線或去最近的緊急護理中心。

24 小時護士諮詢專線



如果您未能聯絡您的醫生，但您需要醫療諮詢，您可以致電 CCHP 護士諮詢專線 1-888-243-8310，每週7天，每天 24 小時提供服務 - 包括週末和假期。

您的電話會由一位能說流利的英語和廣東話的註冊護士來接聽。對於其他語言，我們會提供翻譯服務。

我們的護士將幫助回答您的健康問題，並告知您是否應該接受急診護理或到急症室，或者是否可以等待約見您的醫生。

急診護理中心



如果醫生診所關門後無法聯絡您的醫生，或週末及假期時出現以下症狀，請考慮前往附近的急診護理中心：流感，普通感冒，咳嗽，喉嚨痛，發燒，嘔吐，腹瀉，腹痛，輕微燒傷，割傷和擦傷以及普通的骨折。

如果您在白天醫生診所辦公時間有這些症狀，請致電約見您的醫生。

此服務不需要預約或事先授權。

急症室



如果您認為您的情況緊急（胸部疼痛，呼吸困難，中風，意識不清，頭部受傷以及出現醫生與您討論過的其他病況），請到東華醫院的急症室或最近的急症室。

在緊急情況下，您可撥打 9-1-1 或直接致電 AMR 救護車服務的接線員，電話號碼是 1-800-913-9197；或 King-American ambulance 1-415-931-1400。

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