



Annual Member Notice

Issue Date
1/1/2020

NEW AND IMPROVED CCHP MEMBER PORTAL

In an effort to serve you better, we are introducing our completely new and improved Member Portal starting **January 1, 2020**. The CCHP Member Portal makes accessing your health plan information and services more convenient.

With the new CCHP Member Portal, you can:

- Check your plan benefit details like your summary of benefits
- Look up providers
- Obtain/request a new Member ID
- Check the status of your claims
- View and pay your bills
- Contact Member Services
- And more...

You will need to register for a new account at www.cchphealthplan.com

Please note that if you are currently registered, your current username and password will not work beyond this date. You will need to register a new account at www.cchphealthplan.com

If you have any questions, please contact Member Services at:

BY EMAIL:

MemberServices@CCHPHealthPlan.com

BY PHONE:

1-888-775-7888

(TTY callers: 1-877-681-8898)



COBRA / Cal-COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that applies to employers with 20 or more employees. This law may offer members a temporary extension of their current health coverage for at least 18 months. Cal-COBRA is the California version of Federal COBRA which applies to employers with 2 to 19 employees. It may let you keep your health coverage for a total of up to 36 months. Also, once your 18 months of federal COBRA is exhausted, Cal-COBRA may extend continuation coverage for an additional 18 months, which can result in a total of 36 months of coverage.

Please contact your employer with specific questions about your rights for continuation of such coverage. Your employer is responsible for providing you with a notice of your right to receive continuing coverage under COBRA. If you are eligible for Cal-COBRA, we will send you a notice of your coverage rights.

Be sure to look into Covered California health insurance exchange at www.Coveredca.com. You may find lower cost options and financial help for those who qualify.

You may also contact Member Services regarding your rights to other coverage.

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 80% of the premiums they receive on health care services and activities to improve health care quality (in the large group market, this amount is 85%). This is referred to as the Medical Loss Ratio (MLR) rule. If a health insurer does not spend at least 80% 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 2020 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, waste and abuse (FWA). There are many ways you can help CCHP combat FWA:

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. 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 healthcare items or services (only your doctor knows what you need).

- People calling you to ask for your health plan number.
- 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.

To discuss benefit, coverage or claims payment concerns, please 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.

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 during after hours, on a weekend or a holiday, please consider going to a nearby Urgent Care Center for symptoms such as:

- Flu
- Common cold
- Cough
- Sore throat
- Fever
- Vomiting
- Diarrhea
- Abdominal pain
- Minor burns, cuts and abrasions
- Simple broken bones

During normal 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
Health Plan

年度保健會員資訊

發行日期
1/1/2020

新及更完善的CCHP會員專屬網站

CCHP致力為您提供更優質的服務！從**2020年1月1日**開始，全新的CCHP會員專屬網站將為您提供簡便易用的服務，讓您靈活快捷地獲取個人健康資訊。

透過全新CCHP 會員專屬網站，您可以：

- 查閱福利及保障資料
- 搜尋 CCHP 醫療提供者
- 補領會員卡
- 查閱索償狀況
- 查閱賬單及付款
- 發送訊息或疑問至會員服務中心
- 及更多。

請到以下網址來建立一個新的用戶帳號：

www.cchphealthplan.com

舊有的用戶名稱及密碼將於2020年1月1日失效，請到以下網址來建立一個新的用戶帳號：

www.cchphealthplan.com

如有任何疑問或需要協助，請聯絡會員服務中心。

電郵：

MemberServices@CCHPHealthPlan.com

電話：

1-888-775-7888

（聽力殘障人士請電 TTY 1-877-681-8898）



COBRA / Cal-COBRA

COBRA 是一項聯邦法案，適用於有 20 名或以上員工的公司。如果員工失去醫療保健，該法例可能會暫時提供會員至少 18 個月原有的醫療保健。

Cal-COBRA 是一項加州法例，適用於有兩名到 19 名員工的公司。該法例可能為您保障長達 36 個月的保健權利。一旦聯邦 COBRA 用盡，Cal-COBRA 可能為您延長保障合共 36 個月。

有關您延長保障權利的詳細問題，請聯絡您的僱主。僱主有責任向您提供一份說明書，說明您有權利繼續享有 COBRA 延長保障的權利。如果您符合資格享有 Cal-COBRA，華人保健計劃會寄給您一份權利說明。

請查看 www.Coveredca.com 上的投保加州健康醫療保健的計劃。您可能會找到月費較低的計劃和符合資格獲得財務幫助。

有關其它醫療保健的問題，請與會員服務中心聯絡。

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。

達到醫療賠付率

《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 80% 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 80% 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 2020 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

您是防禦欺詐，浪費和濫用的首衛者。您有很多方法可幫助華人保健計劃打擊欺詐，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書，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，但請留意，某些救護車公司的不當費用。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、心臟監測等。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。

- 仔細閱讀您的計劃聲明，確保所有資訊正確無誤。
- 免費服務是不您向任何人提供您的計劃號碼。

若要詢問福利、承保範圍或索賠付款事宜，請聯絡會員服務中心。

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、保健計劃號碼或者銀行資料。

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。

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

如果在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
- 普通的骨折

如果您在醫生診所正常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
- 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：1-800-913-9197；或 King-American ambulance：1-415-931-1400。