



# **CENTRAL VALLEY HEALTH CONSUMER CENTER**

*A Project of:*

**Central California Legal Services, Inc.  
2115 Kern Street, Suite 1  
Fresno, CA 93721**

***We believe getting, keeping, and being able to use your health insurance is essential to keeping you and your family healthy***





# **THE AFFORDABLE CARE ACT – “OBAMACARE”**

- **Creates a health insurance mandate and health insurance exchange – Covered CA**
- **Expansion of Medi-Cal – Adults without children, ages 19-64**
- **Individuals cannot be denied health insurance coverage for having pre-existing conditions**
- **Children can stay on their parents health insurance until they are 26 years old**

# **PATIENT PROTECTED HEALTH RIGHTS**

- **Right to File a Complaint if you have a Problem with Your Health Plan**
- **Right to Ask for an Independent Medical Review**
- **Right to Choose Your Own Doctor**
- **Right to Receive Services in Your Preferred Language**
- **Right to Receive Copies of your Medical Records**
- **Right to Keep Your Medical Information Private**

***“My insurance plan wasn’t listening to me at all. Thank goodness I found the Consumer Center.”***



# **CENTRAL VALLEY CONSUMER CENTER: WHAT WE DO**

**Provides No-Cost Consumer Health Care Assistance on:**

- **HEALTH INSURANCE ELIGIBILITY:**
  - Interact directly with health plans to get people covered – Medi-Cal, Covered California, Medicare, Other Health Plans
- **ACCESS TO HEALTH CARE SERVICES:**
  - File grievances and appeals of decisions by Medi-Cal, Covered California, Medicare, and Private Insurance plans
  - Provide attorney representation at appeal hearings
  - File Complaints and request Independent Medical Reviews (IMRs) with the Department of Managed Health Care (DMHC)
- **MEDICAL DEBT AND BILLING**
- **MEDI-CAL ESTATE RECOVERY**
- **OTHER HEALTH MATTERS**

# HEALTH INSURANCE ELIGIBILITY ISSUES

Help patients get and/or transition into health insurance plans through:

- **MEDI-CAL**
- **MEDICARE**
- **COVERED CALIFORNIA**
- **DENTI-CAL**

# **ACCESS TO HEALTH CARE SERVICES DENIALS – GRIEVANCES & APPEALS**

- **ASSIST PATIENTS WITH ACCESS TO CARE ISSUES:**
  - Filing grievances and appeals related to medical services denials, high medication costs, and/or medical billing to providers, health insurance plans, or state agencies
- **ATTORNEY REPRESENTATION AT HEARINGS:**
  - Before the Department of Managed Health Care, Department of Health Care Services (Medi-Cal), health insurance companies, etc.



# COMPLAINTS & INDEPENDENT MEDICAL REVIEWS (IMR)

Department of Managed Health Care (DMHC) is a state agency that ensures basic health care services and mandated benefits are provided:

- **DMHC HELP CENTER:** Resolves consumer complaints related to health care services denials and other disputes with your health plan for **FREE**
  - Determines whether the case meets the criteria for an Independent Medical Review (IMR)
  - Doctors outside of your health plan review your case and make a decision whether you need that specific medication, medical test, or surgery in an IMR
- **WEBSITE:** [HealthHelp.ca.gov](http://HealthHelp.ca.gov); **DMHC HELP CENTER:** 1-888-466-2219

# **SERVICES WE DON'T PROVIDE**

Central Valley Health Consumer Center DOES NOT represent patients on cases related to:

- **MEDICAL MALPRACTICE**
- **WORKER'S COMPENSATION**
- **BANKRUPTCY**
- **PERSONAL INJURY**



# **COUNTIES THAT WE SERVE**

- **FRESNO**
- **KINGS**
- **MADERA**
- **MARIPOSA**
- **MERCED**
- **MONTEREY**
- **SAN BENITO**
- **SAN LUIS OBISPO**
- **STANISLAUS**
- **TULARE**
- **TUOLUMNE**



# **CENTRAL VALLEY HEALTH CONSUMER CENTER – FUNDERS**

- **CA DEPARTMENT OF MANAGED HEALTH CARE (DMHC)**
- **COVERED CALIFORNIA**
- **THE CALIFORNIA ENDOWMENT**
- **BLUE SHIELD**

# HOW YOU CAN REACH US

- **CALL: (800) 675-8001; Monday – Friday 8:30 to 5 PM**
- **EXT. “1271” for HEALTH**
- **You’ll connect with our Intake Specialist, who will get some initial information about your health issue**
- **You will then be assigned to a Health Advocate**

# THANK YOU

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