Member Rights and Responsibilities Statement

Members of the American Postal Workers Union (APWU) Health Plan have both rights and responsibilities in the management of their healthcare. Management of their healthcare includes encounters with American Postal Workers Union Health Plan associates, and the provider community.

The following outlines the member rights with the APWU Health Plan:

- Be treated with fairness, respect, and dignity at all times.
- Receive understandable information about APWU programs, services, and contractual relationships in terms and language members understand.
- Receive timely access to covered services and drugs, as applicable.
- Have the privacy of personal health information protected.
- Receive information about the organization, their plan, its network providers and covered services.
- Receive a prompt reply to questions or requests for information.
- Receive a copy of the Member Rights and Responsibilities Statement.
- Clear information on how to file a complaint or appeal and to ask us to reconsider decisions we have made.
- Make recommendations, as well as get more information, about APWU Health Plan's member rights and responsibilities policy.
- Know how APWU Health Plan pays in-network and out-of network healthcare professionals for providing services.
- Participate with health care professionals in making decisions about healthcare.
- Have candid discussions of appropriate or medically necessary treatment options for health conditions, regardless of cost or benefit coverage.
- Receive complete information about diagnosis, evaluation, treatment, and prognosis, or designate another person to receive this information on behalf of the member.
- Know the names and qualifications of healthcare professionals involved in medical treatment.
- Be informed if a health care professional plans to use an experimental treatment or procedure regarding care and to refuse to participate in research projects.

The following outlines the member responsibilities with APWU Health Plan:

- Become familiar with covered services and the rules to follow to get covered services.
- Provide full disclosure of any other health insurance or prescription drug coverage that the member may have.
- Tell the doctor and other healthcare professionals about current enrollment. Help doctors and other providers by providing them with information, asking questions and following through on care.
- Understand health problems and participate in developing mutually agreed-upon treatment goals.
- Agree to follow the treatment plan prescribed by their provider and to participate in their care.
- Treat healthcare professionals, staff and others respectfully.
- Pay what is owed.
- Inform APWU Health Plan if the member moves.
- Contact Customer Service for help with questions or concerns.
- Provide complete and accurate information to the best of their ability regarding their health, medications (including over-the-counter and dietary supplement products), and any allergies or sensitivities.
- Inform the provider about any living will, medical power of attorney, or other directive that could affect their care.

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