



The Help Center

A free service for Californians

What can you do if you have a problem with your health plan or a question about health reform?

In California, you have a place to go—the **Help Center**.

The **Help Center** is part of the Department of Managed Health Care (DMHC). DMHC is the state agency that oversees health plans and protects the rights of health plan members. Our staff includes medical and legal experts.

The **Help Center** provides help in many languages. All services are free.

What If I Am Denied Care?

The **Help Center** can help you get an Independent Medical Review if your plan denies care. Independent doctors from outside your health plan will review your case. Your health plan must do what the doctors decide.

You may qualify for a review if:

- Your plan denies the care you need, and says that it is not necessary or is experimental.
- Your plan won't pay for emergency or urgent care that you have already received.

To request a review or other help:

- Call the **Help Center** at **1-888-466-2219**.
- Get forms online at **www.healthhelp.ca.gov**
- If you are not sure what to do, call the **Help Center**. We can explain your rights and options.

The Help Center

Explaining Health Reform

Health reform has already begun. These are some of the new laws in California:

- Plans cannot deny coverage for children under age 19 who have pre-existing conditions.
- You can stay on your parents' plan until you turn 26 years old.
- Plans cannot put a dollar limit on lifetime or yearly coverage.
- Plans must provide preventive care, like vaccinations, well-child visits, and diabetes tests, without a co-pay or deductible.
- Plans cannot cancel your coverage unless you do not pay the premiums or you do not fill out your application truthfully.

Call the Help Center at

1-888-466-2219

for more information.



The Help Center
Protecting Your Rights

Your privacy is safe.

We keep your name and personal medical information private and confidential. It is the law in California.

We make decisions quickly.

If your health problem is urgent, we usually decide your issue in 3-7 days. Other problems are usually decided in 30 days.

We enforce our decisions.

If we decide in your favor, your health plan must do what you requested.

Learn more about your health care rights at:

www.healthhelp.ca.gov

What If I Have a Problem with My Health Plan?

The **Help Center** can help you with problems and concerns like these:

- I can't get the medicine or treatment I need.
- I have to wait too long for a referral, authorization, test, or appointment.
- I am being sent home from the hospital too soon.
- I have a problem with a bill, claim, or co-pay.
- I received a bill for emergency or urgent care.
- I cannot get services in my language.
- My doctor or hospital is no longer with my health plan.

What If I Need Health Insurance?

With health reform, you have more ways to get insurance. If the **Help Center** cannot help you directly, we will connect you to programs that can. Call us with concerns like these:

- Where can I buy health insurance if I have a health condition?
- I lost my job. How do I keep my health insurance?
- My insurance is being cancelled. Is this legal?
- My son is turning 21. How can I keep him on my health plan?
- Our teenage daughter has diabetes. Can she get health insurance?
- Where can I get health coverage if I have a low income or no income?

**California Department of
Managed Health Care *Help Center***

California has the strongest patient's rights laws in the nation. We make sure that your health plan follows these laws.

The **Help Center** provides help in many languages. All services are free.

Voice: **1-888-466-2219**

FAX: **1-916-255-5241**

TTY: **1-877-688-9891**

Website: **www.healthhelp.ca.gov**

Mailing address:

Help Center

Department of
Managed Health Care

980 9th Street, Suite 500

Sacramento, CA 95814-2725



*Making sure you get the
right care at the right time*

