

Notice of Patient Protections

If you live in Guam, Saipan, or Puerto Rico, you will have a Health Maintenance Organization (HMO) option. If you are enrolled in the Network Only, Choice Lower Deductible, or Choice Higher Deductible Plan through Kaiser Permanente, there is also an HMO option. An HMO is a network of independent health care providers offering a comprehensive package of medical services within a set geographic area. When you enroll in an HMO, you may be required to select a primary care physician (PCP). If your HMO requires PCPs, you will receive benefits only if your medical care is coordinated by your selected PCP. In this case, your PCP would provide all your routine care and refer you to specialists when needed. (An exception is that you do not need a referral to obtain care from a professional in the network who specializes in obstetrical or gynecological care.) The provider, however, may be required to comply with certain rules, including obtaining pre-authorization for certain procedures or following a pre-approved treatment plan or procedures for making referrals. You have the right to designate any in-network PCP who is available to accept you or your family members. For plans that allow for the designation of a PCP for a child, you may designate a pediatrician as the PCP.