



PATIENT'S BILL OF RIGHTS

All patients should be guaranteed the following freedoms:

To seek consultation with the physician(s) of their choice;

To contract with their physician(s) on mutually agreeable terms;

To be treated confidentially, with access to their records limited to those involved in their care or designated by the patient;

To use their own resources to purchase the care of their choice;

To refuse medical treatment even if is recommended by their physician(s);

To be informed about their medical condition, the risks and benefits of treatment and appropriate alternatives;

To refuse third-party interference in their medical care, and to be confident that their actions in seeking or declining medical care will not result in third-party-imposed penalties for patient or physicians;

To receive full disclosure of their insurance plan in plain language, including:

1. **CONTRACTS:** A copy of the contract between the physician and health care plan, and between the patient or employer and the plan;

2. **INCENTIVES:** Whether participating physicians are offered financial incentives to reduce treatment or ration care;

3. **COST:** The full cost of the plan, including co-payments, coinsurance, and deductibles;

4. **COVERAGE:** Benefits covered and excluded, including availability and location of 24-hour emergency care;

5. **QUALIFICATIONS:** A roster and qualifications of participating physicians;

7. **REFERRALS:** Procedures for consulting a specialist, and who must authorize the referral;

8. **APPEALS:** Grievance procedures for claim or treatment denials;