



Continuity of Care Your Rights Under the Illinois Managed Care Reform and Patient Rights Act

The Managed Care Reform and Patient Rights Act gives Illinois consumers more control of their health care by placing stricter requirements on HMOs, insurance companies, doctors, and other health care providers. The Act also provides consumers with more control of their health care by giving them specific rights.

One of the rights afforded by the Act is **the right to receive continuing care** by your physician, under certain circumstances, when your health plan changes, and your doctor is not included in the new plan or your physician terminates his or her relationship with the health care plan.

The Act generally applies to state regulated managed care plans, including all state regulated HMOs. The Act does not apply to indemnity health insurance policies, plans that offer only dental or vision coverage, Preferred Provider Administrators, ERISA plans, care provided pursuant to the Workers' Compensation Act or the Workers' Occupational Diseases Act, or not-for-profit voluntary health services plans with health maintenance organization authority in existence as of January 1, 1999, that are affiliated with a union and that only extend coverage to union members and their dependents.

Continuity of Care, Termination, and Non-Renewal of Your Current Treating Physician

What happens if my health care plan changes and my current physician is not included in the new health care plan? Do I need to find a new physician right away?

No. As long as your current physician agrees to follow the new health care plan's policies and procedures, you may continue to seek treatment from your current physician for a period of 90 days or, if you are in your third trimester of pregnancy, you can keep your current physician through your delivery and postpartum care directly related to the delivery.

However, your health care plan has the right to refuse to pay for services once notice has been given if your current physician was terminated for situations involving imminent harm to a patient or a final disciplinary action by a state licensing board.

What happens if my current physician decides to leave my health care plan? Do I have to stop seeing my physician?

No. As long as your current physician agrees to follow the health care plan's policies and procedures, you may continue to seek treatment from your current physician for a period of 90 days or, if you are in your third trimester of pregnancy, you can keep your current physician through your delivery and postpartum care directly related to the delivery.

However, your health care plan has the right to refuse to pay for services once notice has been sent if the physician does not remain within the health care plan's service area.

How much notice does my health care plan have to give me for termination or non-renewal of my health care provider?

Your health care plan must give you 60 days notice of termination or non-renewal of a health care provider. However, immediate written notice may be provided if a health care provider has been disciplined by a state licensing board.

CONTINUITY OF CARE*

Physician plans to leave the health plan's provider network.
(but remains within the health plan's service area)



**Within 60 days or more prior to leaving,
health care plan must notify enrollee.**

Notice must include: name & address to which an enrollee may direct comments and concerns regarding non-renewal or termination.



Enrollee **CAN CONTINUE TO SEEK TREATMENT from current doctor for a period of 90 days from receipt of notice from health care plan** if current physician agrees to follow health care plan policies and procedures;

OR

if enrollee is in her third trimester of pregnancy, she can keep her current doctor through delivery and postpartum care directly related to the delivery.
(This also applies to a new enrollee whose doctor is not a member of the network.)

* Does not apply to termination of a contract in situations involving imminent harm to a patient or a final disciplinary action by a state licensing board.

If you believe you were denied services to which you were entitled or require assistance in pursuing your appeal, contact the Illinois Attorney General's Health Care Helpline at 1-877-305- 5145.

Please visit

www.IllinoisAttorneyGeneral.gov

Chicago
1-800-386-5438

Springfield
1-800-243-0618

Carbondale
1-800-243-0607

Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.

