

Members Rights & Responsibilities

As a PreferredOne Insurance Company member, you have the following rights and responsibilities:

1. A right to receive information about PreferredOne, its services, its participating providers and your member rights and responsibilities.
2. A right to be treated with respect and recognition of your dignity and right to privacy.
3. A right to available and accessible services, including emergency services, 24 hours a day, 7 days a week.
4. A right to be informed of your health problems and to receive information regarding treatment alternatives and risks that are sufficient to assure informed choice.
5. A right to participate with providers in making decisions about your health care.
6. A right to a candid discussion of appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
7. A right to refuse treatment.
8. A right to privacy of medical, dental and financial records maintained by PreferredOne and its participating providers in accordance with existing law.
9. A right to voice complaints and/or appeals about PreferredOne policies and procedures or care provided by its participating providers.
10. A right to file a complaint with PreferredOne and the Minnesota Department of Commerce and to initial at legal proceeding when experiencing a problem with PreferredOne or its participating providers. For information contact the Minnesota Department of Commerce at 651.201.5100 or 1.800.657.3916 and request information.
11. A right to make recommendations regarding PreferredOne's member rights and responsibilities policies.
12. A responsibility to supply information (to the extent possible) that PreferredOne participating providers need in order to provide care.
13. A responsibility to supply information (to the extent possible) that PreferredOne requires for health plan processes such as enrollment, claims payment and benefit management, and providing access to care.
14. A responsibility to understand your health problems and participate in developing mutually agreed-upon treatment goals to the degree possible.
15. A responsibility to follow plans and instructions for care that you have agreed on with your providers.
16. A responsibility to advise PIC of any discounts or financial arrangements between you and a provider or manufacturer for health care services that alter the charges you pay.