

# Understanding Rights and Responsibilities

## Key Facts

We all have rights as health insurance consumers, Medicaid and Medicare members, and patients when it comes to our health and health care. These rights may be ensured federally or by certain states to uphold protections for patients.

Typically, health care facilities maintain a patient bill of rights guaranteeing patient privacy, fair treatment, and independence in making medical decisions. Along with these rights, we also have responsibilities as patients. These responsibilities mean that patients hold themselves accountable for their actions and decisions in all aspects of their health insurance.



## Patient Rights and Responsibilities

It is important that people with I/DD understand their rights as an insurance consumer. As an Oregon Health Plan member:

Some **rights** include:

- Being treated with dignity, respect, and consideration for member privacy
- Choosing or changing doctors
- Having a friend, family member, or support person present during office visits

Some **responsibilities** include:

- Choosing a provider or clinic once enrolled
- Treating all providers and their staff with respect
- Arriving on time for appointments or calling in advance if cancellation is needed
- Using urgent care and emergency services appropriately



## Patient Protections

In the United States, certain laws and protections regarding patient and health care coverage rights are also in place. Some of these laws include:

- The Patient Safety and Quality Improvement Act (Public Law 109-41) seeks to improve patient safety by encouraging voluntary and confidential reporting of any events that poorly affect a patient. It creates Patient Safety Organizations (PSOs) to confidentially collect and analyze information reported by health care providers.
- The Affordable Care Act (ACA) provides protection for patients. This healthcare law protects people from employer retaliation, makes it illegal for health insurance companies to cancel health insurance for being sick, and requires insurance plans to cover people with pre-existing health conditions, such as I/DD.

*This fact sheet was updated in June 2021.*

*The fact sheet contains general information only and does not take into account individual circumstances. It should not be relied on for medical advice. We encourage you to look at the information in this fact sheet carefully with your health professional to decide whether the information is right for you.*

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