Consumer Bill of Rights and Responsibilities

In March 1998, the Advisory Commission on Consumer Protection and Quality in the Health Care Industry issued its final report, which included the Consumer Bill of Rights and Responsibilities. The Commission was appointed by President Bill Clinton, and co-chaired by Donna Shalala, Secretary of the Department of Health and Human Services.

The purpose of the Bill of Rights is:

- To build up consumer confidence in the health care system, by making it easy for consumers to participate actively in their own health care.
- To strongly support the importance of a good healthcare provider and that of a good provider-patient relationship.
- To emphasize and support the importance of the consumers' role in making sure they have rights and responsibilities with regard to health improvement.

The following section, Consumer Bill of Rights, was developed by the federal government. This has been used as a foundation for many health plans, including the federal-government-sponsored health plans.

Consumer Bill of Rights

I. Information Disclosure

You have the right to receive accurate and easily understood information about your health plan, health care professionals, and health care facilities. If you speak another language, have a physical or mental disability, or just don't understand something, assistance will be provided so you can make informed health care decisions.

II. Choice of Providers and Plans

You have the right to a choice of health care providers that is sufficient to provide you with access to appropriate high-quality health care.

III. Access to Emergency Services

If you have severe pain, an injury, or sudden illness that convinces you that your health is in serious jeopardy, you have the right to receive screening and stabilization emergency services whenever and wherever needed, without prior authorization or financial penalty.

IV. Participation in Treatment Decisions
You have the right to know all your treatment options and to participate in decisions about your care. Parents, guardians, family members, or other individuals that you designate can represent you if you cannot make your own decisions.

V. Respect and Nondiscrimination

You have the right to considerate, respectful and nondiscriminatory care from your doctors, health plan representatives, and other health care providers.

VI. Confidentiality of Health Information

You have the right to talk in confidence with health care providers and to have your health care information protected. You also have the right to review and copy your own medical record and request that your physician amend your record if it is not accurate, relevant, or complete.

VII. Complaints and Appeals

You have the right to a fair, fast and objective review of any complaint you have against your health plan, doctors, hospitals or other health care personnel. This includes complaints about waiting times, operating hours, the conduct of health care personnel, and the adequacy of health care facilities.

Consumer Responsibilities

In addition to outlining consumer rights for health care, the Advisory Commission on Consumer Protection and Quality in the Health Care Industry also outlined guidelines for the responsibilities that the consumer has with regard to their own healthcare. The responsibilities outlined are ways that the consumer can work together with the health care provider to achieve the best quality health outcome.

- Take responsibility for maximizing healthy habits, such as exercising, not smoking, and eating a healthy diet.
- Become involved in specific health care decisions.
- Work collaboratively with health care providers in developing and carrying out agreed-upon treatment plans.
- Disclose relevant information and clearly communicate wants and needs.
- Use the health plan's internal complaint and appeal process to address concerns that may arise.
- Avoid knowingly spreading disease.
- Recognize the reality of risks and limits of the science of medical care and the human fallibility of the health care professional.
• Be aware of a health care provider's obligation to be reasonably efficient and equitable in providing care to other patients and the community.
• Become knowledgeable about his or her health plan coverage and health plan options (when available) including all covered benefits, limitations and exclusions, rules regarding use of information, and the process to appeal coverage decisions.
• Show respect for other patients and health workers.
• Make a good-faith effort to meet financial obligations.
• Abide by administrative and operational procedures of the health plans and health care providers.
• Report wrongdoing and fraud to appropriate resources or legal authorities