

INSURANCE AND LEGAL RESOURCES

QUESTIONS TO ASK ABOUT YOUR INSURANCE

To ask your insurance company:

- Are annual examinations and mammograms covered?
- Are the procedures that my doctor is requesting covered?
- What is the policy on new therapies or participation in clinical trials?
- If I seek care from doctors outside my plan group will my insurance cover my care?
- Do I need to call my insurance company to confirm that I am using a contracting doctor, hospital or facility?
- Who can I talk to if I am not satisfied with my health care?
- Who do I call if my insurance company is not paying my bills

To ask your healthcare provider:

- Are you a contracting provider with my insurance company?

INSURANCE RESOURCES

For insurance questions:

California Department of Insurance

Consumer Communications Bureau **800-927-4357**

300 S. Spring Street, South Tower, Los Angeles, CA 90013

www.insurance.ca.gov

This is a government agency that provides information and handles complaints or inquiries about insurance companies, agents or brokers.

For life insurance questions:

American Council of Life Insurers **202-624-2000**

101 Constitution Avenue, Suite 700 West, N.W., Washington, DC 20001

www.acli.org

Offers information for cancer survivors on obtaining life insurance.

For HMO, Blue Cross and Blue Shield plan questions:

California Department of Managed Health Care..... 800-400-40815

www.hmohelp.ca.gov

Provides information and handles complaints and the Independent Medical Review process related to HMO's and all Blue Cross and Blue Shield plans.

For major risk insurance questions:

Major Risk Medical Insurance Program (MRMIP)..... 800-289-6574

P.O. Box 9044, Oxnard, CA 93031

www.mrmib.ca.gov/MRMIB/MRMIP.shtml

A state program that provides health insurance for Californians who, due to pre-existing conditions, have been denied coverage in the individual health insurance market within the previous 12 months. Qualifying Californians participate in the cost of their coverage by paying annual deductibles, premiums, and co-payments.

For Medicare & Medi-Cal questions:

Medicare 800-MEDICARE

www.medicare.gov

(800-633-4227)

A federal program for people over 65 years of age or under 65 and permanently disabled. A free Medicare handbook outlining the benefits is available from the Social Security Administration.

Medi-Cal..... 877-597-4777

www.ladpss.org/new_portal/dpss_medical.cfm

A state-run program for people who are elderly, disabled and parents of children up to age 21. Please call your nearest Medi-Cal Field Office which can be found in the White Pages of your phone directory. If you would like a mail-in application, call the number listed above.

For other insurance related questions:

Center for Health Care Rights

Health Insurance Counseling Advocacy Program 800-824-0780

520 S. Lafayette Park Place, Suite 214, Los Angeles, CA 90057

www.healthcarerights.org

Sponsored by the California Department on Aging, this program assists with medical billing and will help you compare supplemental and long-term care policies. Legal assistance is also available.

Health Consumer Center of Los Angeles 800-896-3203
TTY 818-834-7575

13327 Van Nuys Blvd., Pacoima, CA 91331

www.healthconsumer.org

Helps low-income residents of Los Angeles County navigate through Medi-Cal. Staff speak English, Spanish, Armenian, Cambodian, Chinese, Korean, and Vietnamese. Other languages can be served through a language line.

Lumetra..... 800-841-1602
TTY 800-881-5980

One Sansome Street, San Francisco, CA 94104

www.lumetra.com

Provides information about Medicare coverage and mammography. Advises Medicare beneficiaries of their rights and handles quality of care complaints for Medicare recipients.

LEGAL RESOURCES

2.1.1. of Los Angeles County211 or 800-339-6993
TTY 800-660-4026

www.211losangeles.org

Trained specialists are on duty 24 hours a day/ 7 days a week to provide information and referrals to community agencies that can provide legal assistance.

Bet Tzedek Legal Services 323-939-0506

145 S. Fairfax Avenue, Suite 200, Los Angeles, CA 90036

www.bettzedek.org

Legal services for low and moderate-income residents with an emphasis on landlord/tenant issues and benefits advocacy.

Cancer Legal Resource Center 866-843-2572
TTY 213-736-8310

919 S. Albany Street, Los Angeles, CA 90015

www.disabilityrightslegalcenter.org/about/cancerlegalresource.cfm

A national program providing free information and resources on all types of cancer-related, legal issues, (including employment, insurance, government benefits and estate planning), to survivors, caregivers, employers, healthcare professionals, and others coping with cancer. Staff speak English and Spanish, and other languages can be served through a language line

Centro Shalom 562-591-2214

2131 Long Beach Blvd., Long Beach, CA 90806

Offers free paralegal clinics on a first-come, first-served basis.

LawHelpCalifornia

www.LawHelpCalifornia.org

Helps people find free legal aid programs in their communities and answers to questions about their legal rights.

Los Angeles County Bar Association 213-627-2727

www.lacba.org

Hosts a Lawyer Referral Service for Los Angeles County.

Patient Advocate Foundation 800-532-5274

700 Thimble Shoals Blvd., Suite 200, Newport News, VA 23606

www.patientadvocate.org/index.php

A national organization that acts as a liaison between patients and insurers, employers and creditors to resolve insurance, job discrimination, and/or debt crisis matters.

Smartlaw 213-243-1500

Free, pre-recorded general legal information.