

INSURANCE AND LEGAL RESOURCES

QUESTIONS TO ASK ABOUT YOUR INSURANCE

Ask your insurance company:

- Are annual examinations and mammograms covered by my policy?
- 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's network 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?

Ask your healthcare providers and pharmacies:

- Are you a contracting provider with my insurance company?

INSURANCE RESOURCES

For health insurance questions, call:

**California Department of Insurance
Consumer Communications Bureau 800-927-4357**
www.insurance.ca.gov

This state agency regulates and handles complaints or inquiries about insurance companies, agents or brokers. Also handles the Independent Medical Review process for PPO plans, except Blue Cross and Blue Shield.

For HMO, Blue Cross and Blue Shield plan questions, call:

California Department of Managed Health Care 866-466-2219
www.hmohelp.ca.gov

This state agency regulates and handles complaints and inquiries about HMO's and all Blue Cross and Blue Shield plans. Also handles the Independent Medical Review process for these plans.

For major risk insurance questions, call:

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

www.mrmib.ca.gov

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.

Pre-Existing Condition Insurance Plan (PCIP) 877-428-5060

www.pcip.ca.gov

A federal program which offers health coverage to California residents who have pre-existing conditions. As a result of the federal health care reform, California now offers PCIP for individuals who have been uninsured for at least 6 months. PCIP is run by the California Major Risk Medical Insurance Board.

For Medicare & Medi-Cal questions, call:

Medicare..... 800-MEDICARE

www.medicare.gov

(800-633-4227)

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

Medi-Cal 800-430-4263

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 life insurance questions, call:

American Council of Life Insurers 202-624-2000

www.acli.org

Offers information for cancer survivors on obtaining life insurance.

California Department of Insurance

Consumer Communications Bureau 800-927-4357

www.insurance.ca.gov

This state agency regulates and handles complaints or inquiries about insurance companies, agents, or brokers.

For other insurance-related questions, call:

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

919 Albany Street, Los Angeles, CA 90015
www.CancerLegalResourceCenter.org

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

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.cahealthadvocates.org/HICAP/losangeles.html

Sponsored by the California Department on Aging, this program assists Medicare beneficiaries navigate through Medicare and helps 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.

LEGAL RESOURCES

2.1.1. of Los Angeles County 211 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 Albany Street, Los Angeles, CA 90015

www.CancerLegalResourceCenter.org

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

www.centroshalom.com

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

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.

