

CALIFORNIA HEALTH PLANS AND LANGUAGE ACCESS

*ASIAN & PACIFIC ISLANDER AMERICAN HEALTH FORUM
CALIFORNIA PAN-ETHNIC HEALTH NETWORK
CENTER FOR HEALTH CARE RIGHTS
HEALTH ACCESS
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***APIA*HF**



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CALIFORNIA HEALTH PLANS AND LANGUAGE ACCESS

California is a remarkably diverse state. Communities of color make up more than half the state population (53%). Nearly 11 million people in California are Latino, and nearly 4.5 million are Asian or Pacific Islander.¹ At least 43% of Asians and 40% of Latinos in California speak a language other than English at home. In many of these families, adults may not speak English well. In fact, in 1 out of 3 Asian households, nobody over the age of 14 speaks English well.² Many of

Patients need to communicate with their providers and health plans to receive meaningful and appropriate care, which means that health plans need to facilitate access for people who do not speak English well.

these families, regardless of their language abilities, are covered by health insurance and participate in health plans and Health Maintenance Organizations (**HMOs**). The California Department of Managed Health Care estimates that 2 out of 3 Californians -- over 22 million people -- belong to an HMO.³ Health plans and **HMOs** provide many services to facilitate access to care for patients who do not speak English well. However, the types of services offered, and the accessibility of these services is different for each health plan.

Communication is central to a meaningful health care interaction. If a health care provider is unable to communicate with a patient because they do not speak the

same language, the patient is less likely to receive appropriate care. Health plans are required by California law to provide timely and appropriate care to their members.⁴ Federal law also requires health plans that receive any federal funds to provide language assistance services, including interpreter and translation services, for people who do not speak or understand English well.⁵

¹ Census 2000, United States Census Bureau, available at www.census.gov.

² 1990 Census, United States Census Bureau, available at www.census.gov.

³ California Department of Managed Health Care

⁴ Knox-Keene Act, California Health and Safety Code §§ 1340 et seq.

⁵ Title VI of the 1964 Civil Rights Act and US Department of Health and Human Services, Office for Civil Rights Guidance on the Prohibition Against National Origin Discrimination as it Affects Persons with Limited English Proficiency. *Federal Register* 65(169): 52762-52774; August 30, 2000.

Health Plan Services For Patients Who Do Not Speak English Well

The Department of Managed Health Care (DMHC) and the **Office** of Patient Advocate (OPA) were required by the state legislature to issue an HMO Report Card on health plans in California. The health plans provided **all** information voluntarily, showing their commitment to help patients make informed choices about their health care and the health plan that best fits their needs. The HMO Report Card, released on September 24, 2001, rates health plans on several quality indicators such as Managing Disease and Staying Healthy. Several of the indicators target diseases and conditions such as high blood pressure, diabetes and asthma which research shows affect communities of color disproportionately. This information on how health plans care for conditions in which there are well-established racial disparities is a key indicator of the responsiveness of health plans to the needs of all Californians.

The HMO Report Card on health plans in California is on the web at www.hmohelp.ca.gov.

The HMO Report Card also provides information on whether health plans offer certain services for people who do not speak English well. Given California's increasing cultural and linguistic diversity, access to services that are linguistically appropriate are a necessity for millions of patients. This is the first time that a report card has included information about language access and it is a significant step forward in addressing the needs of people who do not speak English well. Health advocates around California applaud the DMHC and OPA for including this critical information and look forward to improving the cultural and linguistic information to be included in the HMO Report Card next year.

Unfortunately, the DMHC was able to include only a small portion of the information it collected from health plans on cultural and linguistic issues. This report **fills** in some of the missing pieces of information on cultural and language services offered by the health plans discussed in the HMO Report **Card**.⁶ It explains how and why this information is important for patients, and gives more details about the services that health plans provide to people who do not speak English well. This report focuses on 3 main areas: (1)how health plans can help patients communicate with providers, (2)whether health plans notify members of services and materials for people who do not speak English well, and (3)how health plans demonstrate their commitment to provide culturally and linguistically appropriate services. In addition, this report offers some simple tips for patients on what to look for from your health plan regarding culturally and linguistically appropriate services. This way, families can make more informed choices on selecting the health plan that best fits their needs.

1. HELPING PATIENTS COMMUNICATE WITH PROVIDERS

Patients and health care providers must be able to communicate with each other. If a doctor can't ask the patient basic questions about what is wrong, her medical history, and circumstances of the illness, the doctor is less likely to be able to diagnose the patient quickly and accurately. Even if the doctor does manage to figure out what is wrong with the patient and recommends treatment, the patient may not understand the diagnosis or treatment options, and may not understand instructions for taking medications.

⁶ Patient advocates received this information from DMHC and OPA through a Public Records Act Request

Does the Health Plan give members a list of bilingual providers?

Health plans have many options to make sure that patients and providers are able to communicate with each other. The best option is to help patients select a bilingual provider who fluently speaks the language preferred by the patient. If the doctor and patient speak the same language, they will be able to communicate with each other and are more likely to have a successful medical encounter. Health plans often provide patients with an online or printed provider directory of physicians and other health care providers in their regional area. Some health plans include the provider's language skills in their directory, making it easier for patients to select a provider who is bilingual and can communicate with them more effectively. Unfortunately, bilingual provider directories may not always be up-to-date, and often include the languages spoken by the provider's staff. This makes it unclear whether the provider is actually bilingual or whether they use a staff person, who may not be trained as an interpreter, to communicate with patients who speak certain languages.

Aetna US Health-care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National Med	Pacifi-Care	Universal Health Care	Western Health Advantage
Unclear	Yes	Yes	Yes	Yes	No	Yes	Unclear	Unclear	Yes-Medicare Only	No	In Development	Unclear

Interpreters

People in California come from many countries and speak a vast number of languages. In some cases, bilingual providers may be unavailable to serve the needs of certain patients.

Friends and family are not trained in medical terminology, may not provide correct information, and should not be used as medical interpreters.

For example, in rural areas, for specialized care, or for less common languages, there may not be a provider locally available who can speak the language required by a particular patient. In these situations, health plans may be able to provide

'' Health Net and it's contracting providers provide (Medi-Cal and Healthy Families) members (who do not speak English well) free interpreter services through (bilingual) staff, telephone Interpreters, or face-to-face interpreters. ''
-Health Net

trained medical interpreters to help bridge the communication gap. All interpreter services should be free of cost to most patients.

Patients should not rely on family members or friends to serve as interpreters. Friends and family members are much less likely to interpret medical information accurately. In addition, both the patient and the person serving as the interpreter may be uncomfortable with sensitive information, and the interaction may no longer be confidential. Children should never be asked to serve as interpreters for their parents or other **adults**.⁷ Patients should always request trained medical interpreters to help them communicate during a medical encounter.

⁷ Perkins et al., 'Ensuring Linguistic Access in Health Care Settings: Legal Rights and Responsibilities,' National Health Law Program and the Henry J. Kaiser Family Foundation; January 1998.

Does the Health Plan provide face-to-face interpreters?

A preferred method of interpretation is to have a trained medical interpreter in the same room with the doctor and patient. This face-to-face interpretation allows the doctor and patient to communicate freely with each other, and can also facilitate cultural understanding, interpreting of hand gestures and body language, and other non-verbal cues.

Aetna US Health-care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National Med	Pacifi-Care	Universal Health Care	Western Health Advantage
Unclear	Yes-For some members	No	No	Only for Medi-Cal & Healthy Families	No	No	Yes	No	No	No	Yes	Unclear

Does the Health Plan provide telephone interpreters?

When face-to-face interpreters are unavailable, interpreters can still help over the telephone. These telephone interpreters can be helpful in facilitating communication between the doctor and patient, but are not present in the room. Telephone interpreters therefore will not pick up any non-verbal interactions. There are currently several research projects that are studying videoconferencing and other interpretation methods, which may improve the use of telephone interpreters in the future. However, the health plans listed here rely mainly on traditional telephone interpreter services. Some health plans provide face-to-face interpreters for their patients, while others use only telephone interpreters.

Aetna US Health-care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National Med	Pacifi-Care	Universal Health Care	Western Health Advantage
Unclear	Yes	Yes	Yes	Yes-For Some Members	In Development	Yes	Yes	Yes	Yes	Yes	Yes	Yes

2. NOTIFYING HEALTH PLAN MEMBERS ABOUT SERVICES AND MATERIALS FOR PEOPLE WHO DO NOT SPEAK ENGLISH WELL

Health plan members who do not speak English well may have difficulty communicating with their health plan. They may not understand how the health plan works, or know what services are available to them. There are many ways that health plans can help patients learn about the services and materials that they can receive. One important step a health plan can take is to notify members that they can request an interpreter at no cost to them.⁸ Health plans can also translate important membership and patient education materials into the languages read by patients.

“Information about how to obtain interpreter services and a statement of the Title VI Civil Rights Act is provided in a brochure available at most Health Plan facilities”

-Kaiser Health Plan

Does the Health Plan provide notification to all members about free language assistance?

Health plans can help patients with language needs by making sure their members know that free language assistance is available to them if they need it. Although language can be a major barrier to accessing health care services, health plans can help by notifying members that a free interpreter is available to help them meet this challenge. This demonstrates to patients that the health plan is ready to work with them, and that the health plan recognizes that communication is central to staying healthy. Unfortunately, few health plans notify their members of **free** language assistance services.

Veritas Health-Care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National Med	Pacific-Care	Universal Health Care	Western-Health Advantage
Yes	No	Unclear	No	No	In Development	No	Yes	Yes	Yes	No	Unclear	No

⁸ The USDHHS OCR Guidance requires **all** entities that receive federal funds to provide interpreter services at no cost to patients. If a health plan does not receive federal funds, this requirement may not apply.

Does the Health Plan provide materials in non-English languages?

*‘ Enrollment materials and presentations in a variety of languages are available to Plan members (who do not speak English well), including but not limited to Tagalog, Vietnamese, Japanese, and Spanish. ’
-Cigna HealthCare California*

Health Plans can help patients overcome language difficulties by providing brochures and other materials in the languages spoken and read by their patients. Translating materials so that patients have something to read in their own language can help them feel more comfortable with their health plan and the care they receive. Some health plans do not translate any materials, or translate them into only one non-English language. In addition, some health plans translate only membership or marketing materials, while others also translate health education brochures,

grievance forms, patient’s rights information, and other patient education material that can be very valuable for members.

Aetna US Health-care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National	Pacific-Care	Universal Health Care	Western Health Advantage
Yes-Spanish	Yes-For some members	Yes-Spanish	Yes- Japanese, Spanish, Tagalog, Vietnamese	Yes- Chinese Spanish	Yes-Spanish	Yes-Spanish	Yes-Chinese, Spanish	Yes- Unclear what languages	Yes-Spanish	Yes-Unclear what languages	Yes-For Some Members	Yes-Spanish

3. COMMITMENT TO CULTURALLY AND LINGUISTICALLY APPROPRIATE SERVICES

Health plans show their commitment to serving their members’ needs in many ways. To demonstrate their commitment to diverse, multiethnic, and multilingual communities, some health plans assess the cultural and linguistic needs of the communities they serve, have a written policy on the provision of culturally and linguistically appropriate services, and provide trainings for doctors regarding these policies and how to respond to patients with cultural and linguistic needs. Some health plans also monitor complaints from patients that result from differences related to culture and/or language.

*‘ ‘ The members’ preferred language is noted in the medical record and updated in the computer system. ’ ’
-Universal Care*

Does the Health Plan assess the cultural and linguistic needs of its members?

Health plans have to understand the needs of their members in order to serve them in an effective way. This means that health plans need to collect basic demographic information on its patient population, including cultural and linguistic needs. There are many ways that a health plan can do this kind of assessment: some methods will probably provide a more accurate picture of the plan's patient population than others. The better a plan is at being able to assess the cultural and linguistic needs of its members, the more likely it is to meet patient needs effectively.

Aetna us Health- care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National Med	Pacifi- Care	Universal Health Care	Western Health Advan- tage
Yes	Yes	Yes	Yes	Yes	In Develop ment	Yes	Unclear	Yes	No	Yes	Yes	Unclear

Does the Health Plan have a written policy about how to provide services for patients who do not speak English well?

Some health plans have already embraced the value of providing culturally and linguistically appropriate services, while others are just beginning to understand the importance of these values. A written policy on the provision of culturally and linguistically appropriate services can help to focus a health plan's commitment to serving diverse communities. The policy can provide a clear guideline for staff and providers to follow regarding what they should do when serving a patient with specific needs due to a cultural or language difference. The policy can also help the Department of Managed Health Care and other state and federal agencies to evaluate whether plans are complying with their own guidelines.

Aetna US Health- care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National Med	Pacifi- Care	Universal Health Care	Western Health Advan- tage
No	Yes-For Some Members	Unclear	Yes	No	No	Unclear	No	No	Unclear	Yes	Yes	Yes

Does the Health Plan have trainings for health care providers to ensure they understand the plan's policies and procedures for members who do not speak English well?

'' Universal Care provides consistent and on-going training to providers and staff so that they understand the Plan's (language access) policies. Universal Care disseminates... policy and procedures information to providers through...provider committee meetings, cultural diversity training, cultural competency training, medical interpretation training, (in addition to other methods).''

-Universal Health Care

Having a cultural and linguistic policy can be a good start to making sure that patients receive appropriate services. However, regardless of whether there is a specific policy in place, providers need to be aware of the cultural and language needs of their patients, and know how to serve them. To help

providers better prepare for patients with cultural and language backgrounds different from their own, some health plans offer special trainings. These trainings can show doctors effective ways of communicating with diverse patients, educate providers regarding specific cultural values, and demonstrate to doctors the proper way to work with interpreters.

Aetna us Health-care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National Med	Pacifi-Care	Universal Health Care	Western Health Advantage
No	Yes-For Some Providers	Yes	No	Yes-For Some Providers	In Development	No	Unclear	No	No	No	Yes	No

Does the Health Plan monitor complaints specifically related to language barriers?

"(The) Blue Cross State Sponsored Programs division has a grievance process that monitors member complaints. The grievance system was updated in 2000 to capture any grievances of complaint codes of a cultural or linguistic nature."
-Blue Cross Health Plan

When patients are not satisfied with the services they receive, they should call the health plan or a consumer advocacy agency to make a complaint. Health plans should regularly monitor these complaints to identify areas for improvement. Some health plans claim to monitor complaints due to cultural or linguistic problems and identify these complaints separately from other grievances. Being able to track complaints based on the

specific cause, such as culture and/or language, can help health plans see patterns and trends more clearly. Tracking complaints by the primary language and ethnicity of members can also highlight service needs for particular communities. In addition, specifically monitoring complaints related to culture and language shows that the health plan is committed to identifying these issues, and recognizes that cultural and linguistic concerns require special attention.

Aetna us Health-care	Blue Cross	Blue Shield	CIGNA HealthCare California	Health Net	Health Plan of the Redwoods	Inter Valley	Kaiser	Lifeguard	National	Pacifi-Care	Universal Health Care	Nestern Health Advan-age
No Response	Yes-For Some Members	No	Yes	Unclear	No	No	No Response	No	Unclear	Unclear	Yes	Unclear

WHAT SHOULD PATIENTS LOOK FOR?

Choosing a health plan can be an important and complicated decision, especially for people who do not speak English well. To make the choice that is best for each individual and family, patients should learn about the cultural and linguistic services offered by each health plan. Some health plans are likely to offer services that are more appropriate for certain communities. For example, one health plan may have providers who speak Korean, while another may have providers who speak Armenian.

There are many things patients can look for when choosing a health plan. Below are some questions to ask health plans to make sure they provide the culture and language services you may need.

Does my health plan:

1. Give me an up-to-date list of health care providers who speak my language?
2. Provide free trained face-to-face interpreters when I need to communicate with a doctor who does not speak my language?
3. Provide free trained telephone interpreters during medical encounters when a face-to-face interpreter is not available?
4. Have information about the health plan and membership rights in my language?
5. Have patient education materials in my language?
6. Have a representative I can talk to that speaks my language when I have questions about my benefits or my bill?
7. Have a representative I can talk to that speaks my language when I want to make a complaint about problems I have with my provider or health plan?

If you feel you have been treated unfairly by your health plan, you can call the DMHC Hotline at 1-888-466-2219. The Hotline staff use Telephone Interpreters to assist patients, and can help to resolve problems between you and your health plan. You may also file a complaint with the Office for Civil Rights at 1-800-368-1019 if you feel you have been discriminated against because you do not speak English well, or because of your race, color, or national origin.

If you would like more information about the HMO Report Card, you can call the Office of the Patient Advocate at 1-213-897-0579. The information contained in this report and on the HMO Report Card has been voluntarily provided by the participating health plans and has not been verified. To make sure a health plan offers a service you need, call the health plan at the numbers provided below.

Contact Information for Health Plans and the Languages they Serve

AetnaUS Healthcare

English, Spanish; Telephone Interpreters, 1-800-756-7039

Blue Cross

Spanish all day, Vietnamese, Tagalog. Chinese from 4pm-12am, 1-800-999-3643

Blue Shield

English; Telephone Interpreters, 1-800-200-3242

CIGNA HealthCare California

English, Spanish; Telephone Interpreters. 1-800-832-321 1, press 1 then press 3

Health Net

English, Other Languages Unit – Northern California, 1-800-638-3889
Southern California, 1-800-522-0088
Cantonese 1-877-891-9050; Korean 1-877-339-8596;
Spanish 1-800-331-1777; Tagalog 1-877-391-9051;
Vietnamese 1-877-339-8621

Health Plan of the Redwoods

20 languages on staff, 1-800-248-2070

Inter Valley

English and Spanish only, 1-800-251-8191

Kaiser

English, Spanish, Cantonese, Mandarin; Telephone Interpreters, 1-800-464-4000

Lifeguard

English; Telephone Interpreters, 1-800-995-0380

National Med

English, Spanish; Telephone Interpreters, 1-800-468-8600

PacifiCare

English, Spanish; Telephone interpreters, 1-800-624-8822

Universal Health Care

English, Spanish; Telephone Interpreters, 1-800-635-6668

Western Health Advantage

English, Spanish; Telephone Interpreters, 1-888-227-5942

¿Qué es lo que los pacientes deben saber?

Hay **mucha cosas** que **los** pacientes **deben** de averiguar antes de escoger un plan de salud. Abajo hay algunas preguntas que **deben** hacerse antes de escoger un plan de salud **para** asegurarse que les **provean** los servicios de **cultura** y **Idioma** que **usted** pudiera necesitar.

Mi plan de salud:

1. ¿Me da una **lista** reciente de proveedores de servicio de salud que hable mi propio **Idioma**?
2. ¿**Provee** interpretes entrenados, **para** interpretar **cara a cara** gratis cuando yo no puedo comunicarme con un doctor que no habla mi **Idioma**?
3. ¿**Provee** interpretes entrenados en **el** telefono gratis durante mi **visita** al medico cuando un interprete de **cara-a-cara** no esta disponible?
4. ¿**Tiene información** sobre mi plan de salud y derechos de membresia en mi **Idioma**?
5. ¿**Tiene** materiales de **educación para** pacientes en mi **Idioma**?
6. ¿**Tiene** un representante que hable mi **Idioma** con el que yo pueda hablar cuando tenga preguntas sobre mis **beneficios** o mi estado de cuenta?
7. ¿**Tiene** un representante que hable mi **Idioma** con **el** que yo pueda hablar cuando quiera reclamar sobre problemas que **tengo** con mi proveedor o plan de salud?

Si usted piensa que ha sido tratado indebidamente en su plan de salud, puede llamar a la línea DMHC al 1-888466-2219. El personal de esta línea tiene interpretes de telefono para asistir a los pacientes, y para ayudar a resolver problemas entre usted y su proveedor. Usted puede tambien archivar una queja con la oficina de Derechos Civiles al 1-800-368-1019, si usted siente que ha sido discriminado por no hablar bien el Inglis, o por su raza, color, o origen nacional.

Si desea obtener **más información** sobre **el** reporte de tarjeta de HMO, puede llamar a la **oficina** de defensor de pacientes al 1-2 13-897-0579. La informacibn que contiene este reporte y en el reporte de tarjeta de HMO ha sido ofrecida voluntariamente por **los participantes** de plan de salud y no ha sido verificada. **Para** asegurarse que un plan de salud ofrece **todo** lo que **usted** necesita, **llame** al plan de salud a **los** siguientes **números** provistos abajo.

Información sobre como contactar un plan de salud y los idiomas que ellos ofrecen

AetnaUS Healthcare

English, **Español**; Interpretes por telefono, 1-800-756-7039

Blue Cross

Español all day, Vietnamese, Tagalog, Chinese from 4pm-12am, 1-800-999-3643

Blue Shield

English; Interpretes por telefono, 1-800-200-3242

CIGNA HealthCare California

English, **Español**; Interpretes por telefono, 1-800-832-321 1, Apriete 1 entonces prensa 3

Health Net

English, Unidad de otros Idiomas – Northern California, 1-800-638-3889; Southern California, 1-800-522-0088; Cantonese 1-877-891-9050; Korean 1-877-339-8596; Spanish 1-800-331-1777; Tagalog 1-877-391-9051; Vietnamese 1-877-339-8621

Health Plan of the Redwoods

Personal con 20 diferentes **Idiomas**, 1-800-248-2070

Inter Valley

English and **Español** only, 1-800-251-8191

Kaiser

English, **Español**, Cantonese, Mandarin; Interpretes por telefono, 1-800-464-4000

Lifeguard

English; Interpretes por telefono, 1-800-995-0380

National Med

English, **Español**; Interpretes por telefono, 1-800-468-8600

PacifiCare

English, Español; Interpretes por telefono, 1-800-624-8822

Universal Health Care

English, **Español**; Interpretes por telefono, 1-800-635-6668

Western Health Advantage

English, Español; **Interpretes** por telefono, 1-888-227-5942

Spanish

如何挑選健康保險計劃？

挑選健康保險計劃有許多考量因素。您可詢問健康保險計劃下列問題以確保您會得到所需的文化和語言服務。

我的健康保險計劃是否會：

1. 為我提供一份隨時更新的名單，列出會說中文的健康醫療者？
2. 在我需要與不會說中文的醫師溝通時，為我免費提供專業現場口譯人員？
3. 在沒有現場口譯人員時，為我免費提供專業電話口譯人員？
4. 有中文說明的健康保險計劃和會員權益資料？
5. 有中文說明的病患教育資料？
6. 在我對保險涵蓋範圍或帳單有疑問時能有會說中文的服務代表與我溝通？
7. 在我要投訴醫療提供者或健康計劃時能有會說中文的服務代表與我溝通？

如果您覺得遭受到健康保險計劃不公平的待遇，您可以致電 **DMHC** 熱線電話 **1-888-466-2219**。熱線工作人員藉助電話口譯人員來協助病人，並能幫助您調解與健康保險計劃之間的糾紛。若您覺得您因為英文不佳或因為您的種族、膚色或原國籍而遭到歧視時，您可以打電話到 1-800-368-1019 向公民權益辦公室提出申訴。

若您想知道更多有關管理式健保計劃(HMO)報告單的訊息，您可以來電 1-213-897-0579 與病人權益擁護辦公室聯繫。報告單上的訊息是由參與健康保險計劃的參與者主動提供，其準確性未經證實。請致電下列健康保險計劃以確認所提供的服務。

健康保險計劃及其語言服務聯絡資訊

AetnaUS Healthcore

English and Spanish. 電話口譯, 1-800-756-7039

Blue Cross

Spanish **all** day, Vietnamese, Tagalog, 中文 **4pm-12am**, 1-800-999-3643

Blue Shield

English, 電話口譯, 1-800-200-3242

CIGNA HealthCare California

English, Spanish, 電話口譯, 1-800-832-321 1, 按 1 然後按 3

Health Net

English, 其他語言單位 - 北加州, 1-800-638-3889; 南加州, 1-800-522-0088

粵語 1-877-891-9050; Korean 1-877-339-8596; Spanish 1-800-331-1777; Tagalog 1-877-391-9051;

Vietnamese 1-877-339-8621

Health Plan of the Redwoods

20 種語言, 1-800-248-2070

Inter Valley

English and Spanish only, 1-800-251-8191

Kaiser

English, Spanish, 粵語, 國語, 電話口譯, 1-800-464-4000

Lifeguard

English and 電話口譯, 1-800-995-0380

National Med

English, Spanish, 電話口譯, 1-800-468-8600

PacificCare

English, Spanish, 電話口譯, 1-800-624-8822

Universal Health Care

English, Spanish, 電話口譯, 1-800-635-6668

Western Health Advantage

English, Spanish, 電話口譯, 1-888-227-5942

Chinese

환자들은 무엇을 고려해야 할까요 ?

환자들은 건강 보험을 고르는데 있어서 고려해야 할 사항이 많습니다. 아래의 사항은 여러분들이 필요한 문화와 언어를 건강보험회사가 제공하는지를 확실히 하기 위해 물어보아야 할 내용들을 정리했습니다.

내 건강 보험은 다음을 제공하는지 ?

- 1 내 모국어를 구사하는 건강 보험회사들에 대한 최신 목록(리스트)을 제공하는지?
- 2 나의 모국어를 구사하지 않는 의사와의 대화가 필요할 경우 내가 직접 얼굴을 맞대고 대화가 가능하도록 훈련이 잘된 통역사를 무료로 제공하는지?
- 3 의료 서비스가 요구되는 상황에서 얼굴을 직접 맞대고 대화할수 있는 통역사의 제공이 가능하지 않을 경우 훈련이 잘된 전화 통역사를 무료로 제공하는지?
- 4 나의 모국어로 된 건강 보험과 가입자의 권리에 대한 정보를 가지고 있는지?
- 5 나의 모국어로 번역이 된 환자 교육에 대한 자료를 가지고 있는지?
- 6 나의 보험혜택과 청구서에 대해 질문이 있을때 나의 모국어를 구사하는 상담원을 제공하는지?
- 7 나의 건강 보험을 제공하는 회사와 문제가 있어 불평사항을 제출하고 싶을 경우 나의 모국어를 구사하는 상담원과의 대화가 가능한지?

만약 여러분의 건강 보험에 의해 여러분이 부당하게 대우를 받았다고 느껴질 경우 **DMHC**의 핫라인 전화번호 **1-888-466-2219** 로 전화 할수 있습니다. 핫라인 직원들은 환자들을 도와주고 여러분과 보험회사 사이에 있을수 있는 문제를 해결하기 위해 전화상으로 통역사를 이용하고 있습니다. 만약 여러분이 영어를 잘 구사하지 못한다거나 인종이나 피부색 또는 출신 국가의 이유로 차별을 당했다고 느끼실 경우, 인권 사무실 **1-800-368-1019** 으로 전화하셔서 불평 신고를 접수할수도 있습니다.

HMO 보고서에 대해 더 자세한 정보를 원하시면 환자 보호 사무실인 1-213-897-0579 로 전화하실수 있습니다. 이 기록서나 HMO 보고서 에 포함되어 있는 정보는 참여한 건강 보험 회사들에 의해 자발적으로 제공됐으며 확인 되지는 않았습니다. 각 회사들로부터 여러분이 필요한 건강 보험 서비스가 제공되는지의 여부를 확인하기 위해서는 열거된 아래의 건강 보험 회사에 전화 하십시오.

건강 보험 회사의 연락처와 제공되는 언어 서비스.

Actna US Healthcare
English and Spanish, 그리고 전화 통역사 제공 1-800-756-7039

Blue Cross
Spanish all day, Vietnamese, Tagalog, Chinese from 4pm-12am, 1-800-999-3643

Blue Shield
English, 전화 통역사 제공 1-800-200-3242

CIGNA HealthCare California
English, Spanish 그리고 전화 통역사 제공 1-800-832-3211; 1 번을 누르고 3 번을 누름

Health Net
English, 다른 언어 부서 - 북가주 1-800-63X-3889, 남가주 1-800-522-0088; Cantonese 1-877-891-9050; 한국어 1-577-339-8596
Spanish 1-800-331-1777, Tagalog 1-877-391-9051; Vietnamese 1-577-339-8621

Health Plan of Redwoods
20 개의 언어가 가능한 직원 대기 1-800-248-2070

Inter Valley
English and Spanish only, 1-800-25 1-8191

Kaiser
English, Spanish, Cantonese, Mandarin, 전화 통역사, 1-800-464-4000

Lifeguard
English 그리고 전화 통역 At, 1-800-995-0380

National Med
English, Spanish, 전화 통역 At, 1-800-468-8600

PacificCare
English, Spanish, 전화 통역 At, 1-800-624-8522

Universal Health Care
English, Spanish, 전화 통역 At, 1-800-635-6668

Western Health Advantage
English, Spanish, 전화 통역 At, 1-885-227-5942

Korean

Những Gì Bệnh Nhân Nên Tìm Hiểu?

Có rất nhiều điều bệnh nhân có thể tìm hiểu khi lựa chọn một chương trình bảo hiểm y tế. Dưới đây là một vài câu hỏi để biết chắc họ có những dịch vụ về văn hóa và ngôn ngữ bạn có thể cần.

Chương trình y tế của tôi có:

1. Cho tôi một danh sách mới của những nhân viên y tế biết nói tiếng Việt?
2. Cung cấp miễn phí các thông dịch viên đã được huấn luyện khi tôi cần tiếp xúc với bác sĩ không nói được tiếng của tôi?
3. Cung cấp miễn phí các thông dịch viên đã được huấn luyện để thông dịch qua điện thoại khi thông dịch viên không thể gặp mặt tôi trong lúc đó?
4. Những tin tức về chương trình và những quyền lợi của hội viên bằng ngôn ngữ tôi?
5. Những tài liệu giáo dục bằng ngôn ngữ tôi?
6. Người đại diện nói được tiếng Việt để tôi có thể tiếp xúc khi tôi có câu hỏi về những lợi ích hoặc hóa đơn của tôi?
7. Người đại diện nói được tiếng Việt để tôi có thể tiếp xúc khi tôi muốn khiếu nại về những vấn đề mà tôi có với nhân viên y tế hoặc chương trình y tế của tôi?

Nếu bạn cảm thấy mình không được đối xử công bình bởi chương trình y tế của mình, bạn có thể gọi Đường dây Đặc biệt của DMHC tại số 1-888-466.2219. Đường dây này có Thông dịch viên qua Điện thoại để giúp đỡ các bệnh nhân, và có thể giúp giải quyết những vấn đề giữa bạn và chương trình y tế của bạn. Bạn cũng có thể khiếu nại với Văn phòng về Nhân quyền tại số 1-800-368-1019 nếu bạn cảm thấy mình bị kỳ thị vì không thông thạo Anh ngữ, vì chủng tộc, màu da, hoặc nguyên quán.

Nếu bạn muốn có thêm tin tức về Phiếu điểm Công ty Y tế (HMO Report Card), bạn có thể gọi Văn phòng Hỗ trợ Bệnh nhân tại số 1-213-897-0579. Những tin tức trong bản tường trình này và trong Phiếu điểm Công ty Y tế đã được cung cấp một cách tự nguyện bởi các chương trình y tế tham dự và chưa được kiểm chứng. Để biết chắc một chương trình y tế có dịch vụ nào bạn cần, hãy gọi chương trình đó bằng các số dưới đây.

Tin tức Liên lạc về Các Chương trình Y tế và Các Ngôn ngữ Họ Có

AetnaUS Healthcare
English and Spanish, and Thông dịch viên qua Điện thoại, 1-800-756-7039

Blue Cross
Spanish all day, tiếng Việt, Tagalog, Chinese từ 4pm-12am, 1-800-999-3643

Blue Shield
English, Thông dịch viên qua Điện thoại, 1-800-200-3242

CIGNA Healthcare California
English, Spanish, Thông dịch viên qua Điện thoại, 1-800-832-3211, nhấn số 1 rồi số 3

Health Net
English, Những nhóm Ngôn ngữ khác - Miền Bắc California, 1-800-638-3889; Miền Nam California, 1-800-522-0088
Cantonese 1-877-891-9050; Korean 1-877-339-8596; Spanish 1-800-331-1777; Tagalog 1-877-391-9051; tiếng Việt 1-877-339-8621

Health Plan of the Redwoods
20 ngôn ngữ trong toàn thể nhân viên, 1-800-248-2070

Inter Valley
English and Spanish only, 1-800-251-8191

Kaiser
English, Spanish, Cantonese, Mandarin, Thông dịch viên qua Điện thoại, 1-800-464-4000

Lifeguard
English and Thông dịch viên qua Điện thoại, 1-800-995-0380

National Med
English, Spanish, Thông dịch viên qua Điện thoại, 1-800-468-8600

PacificCare
English, Spanish, Thông dịch viên qua Điện thoại, 1-800-624-8822

Universal Health Care
English, Spanish, Thông dịch viên qua Điện thoại, 1-800-624-6668

Western Health Advantage
English, Spanish, Thông dịch viên qua Điện thoại, 1-888-227-5942

Vietnamese

Asian & Pacific Islander American Health Forum
942 Market Street, Suite 200; San Francisco, CA 94102
(415) 954-9988
www.apiahf.org

California Pan-Ethnic Health Network
654 Thirteenth Street; Oakland, California 946 12
(510) 832-1 160 voice
www.cpehn.org

Center for Health Care Rights
520 S. Lafayette Park Place, Suite 2 14 ; Los Angeles, CA 90057
(2 13) 383-4519
Toll-free in Los Angeles County: 1-800-824-0780
www.healthcarerights.org

Health Access
Main Office
1600 San Pablo Avenue; Oakland, CA 94612
(510) 873-8787
www.health-access.org

Latino Issues Forum
785 Market Street, Third Floor; San Francisco, CA 94103
(4 15) 284-7220
www.lif.org

National Health Law Program
2639 South La Cienega Boulevard; Los Angeles, CA 90034-2675
(310) 204-6010
www.healthlaw.org

Western Center on Law and Poverty, Inc. (Statewide Support Center)
Sacramento Office
1225 - 8th Street, Suite 415; Sacramento, CA 95814-4879
(9 16) 442-0753
www.wclp.org

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