

EMERGENCY SERVICES INFORMATION

What is considered an emergency?

An emergency is defined as the sudden beginning of a medical condition with symptoms of great severity, including sudden and unexpected pain or symptoms which the patient feels if not attended to immediately, could result in any of the following:

- Placing the patient's health in serious jeopardy.
- Serious impairment to bodily function.
- Serious or permanent dysfunction of any bodily part or organ.
- Other serious medical consequences

Any situation reasonably perceived by a layperson to require emergent service is considered an emergency.

What is considered urgent?

A symptom or condition that is felt by the patient to require treatment within 24-48 hours and where delay would be considered dangerous to their health and well being.

If you need emergency or urgent medical services and you are in the Humboldt County area, you have three options for care:

1. Contact your Primary Care Physician
2. Go to St. Joseph Urgent Care (next to Emergency Room) Dolbeer Street, Eureka
3. Go to one of the local hospital emergency rooms

Remember the patient's cost for Urgent Care services is much less than the emergency room co-payment.



HEALTH EDUCATION ALLIANCE

The Health Education Alliance (HEA) teaches people how to stay healthy while living with diabetes. HEA is recognized by the American Diabetes Association for Quality Self Management Education. HEA's services are offered at the Foundation in Eureka and Redwood Memorial Hospital in Fortuna. HEA accepts and bills most insurance and offers a sliding scale for uninsured patients. Call (707) 443-01234 for more information.

OUR PATHWAYS TO HEALTH

"Pathways" offers free self-management training for persons living with chronic conditions such as diabetes, high blood pressure, or heart disease. Pathways workshops are presented by people who have experience living with chronic conditions. These free workshops are two hours each over a six week period. The goal of Pathways is to teach people who have any chronic condition(s) to manage their health and maintain active and fulfilling lives. Training includes:

- Working with your provider
- Dealing with negative emotions
- Managing symptoms
- Setting weekly goals
- Managing medications
- Effective problem-solving
- Relaxation techniques
- Living a fuller, happier life

For more information, contact the Community Health Alliance at (707) 445-2806.



PPO

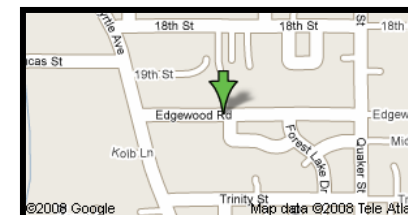
MEMBER

HEALTH PLAN Information

P.O. Box 1395

3100 Edgewood Road

Eureka, CA 95501



CUSTOMER SVC: (707) 443-4563 x 5

TOLL FREE: (866) 443-4563

FAX: (707) 443-2527

WWW.HDNFMC.COM

HOURS OF OPERATION

MONDAY THROUGH FRIDAY 8:00-5:00



THE FOUNDATION

WHO ARE WE?

The Humboldt-Del Norte Foundation for Medical Care was formed in the 1960's by local physicians to contract with local health plans.

WHAT DO WE DO?

The Foundation administers insurance plans in both Humboldt and Del Norte Counties. Our services include:

- Customer Service
- Claim processing
- Authorization Review
- Case Management and Care Coordination
- Provider Network Development
-

CUSTOMER SERVICE

HOW CAN WE HELP YOU?

We can answer your questions regarding:

- Finding a Network Provider
- Benefits/services covered by your Health Plan
- Services that need prior authorization
- How to obtain prior authorization
- Service/claim payments
- Obtaining a new Health Plan ID card
- Your out-of-pocket expenses for specific services.

We are available to assist you via telephone, email and in person at our office.

FREQUENTLY ASKED QUESTIONS

WHAT IS A PRIMARY OR PERSONAL CARE PHYSICIAN (PCP)?

A physician who provides your routine healthcare services and coordinates your specialist care services. PCP's include family practitioner, internists, OB/Gyns and Pediatricians. Some plans have a lower co-payment for PCP visits as compared to specialist visits.

WHAT IS A SPECIALIST PHYSICIAN?

A physician who specializes in the treatment of a specific system of the body, such as cardiology or neurology.

WHY SEE A "NETWORK" PROVIDER?

Network Providers have agreed to accept health plan allowed amounts for payment, which decreases the cost of services.

HOW CAN I FIND A NETWORK PROVIDER?

You can choose a network provider by your geographic location. To find a provider in

- Humboldt and Del Norte counties go to www.hdnfmc.com
- California, outside of local area, go to www.cfmnet.org
- Other states go to www.coalitionamerica.com

WHO ARE OUT-OF-NETWORK PROVIDERS?

Physicians and other providers who have NOT agreed to accept the health plan's rates. Your benefit coverage will not be as generous when you receive services from an out-of-network provider.

HEALTH PLAN DEFINITIONS

ALLOWED AMOUNT The amount a network provider has agreed to accept as payment from your health plan. The network provider will adjust off the difference between the billed and allowed amount for your services and will not bill you for that amount.

CLAIM The detailed bill for services submitted by the provider for reimbursement from your health plan.

CO-PAYMENT The flat fee that some health plans require you pay for an office, emergency room, or urgent care visit and with some other services.

CO-INSURANCE The amount you owe to the provider after the claim has been processed. Co-insurance is based on a percentage of the amount allowed for the services provided.

DEDUCTIBLE The amount you must pay for covered expenses before your health plan begins to pay for some or all of your services.

PRIOR AUTHORIZATION Some services require prior approval in order to be covered by your health plan. In this case, your provider must contact the Foundation prior to services being performed. The foundation does not motivate providers or employees financially to restrict services or payment.

SUBSCRIBER The employee under whose name the insurance is listed.