



A Guide to Becoming Your Own Advocate

TAKING CONTROL OF YOUR CARE

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Introduction

As the healthcare system becomes more difficult to navigate, patients (like you and me) are left feeling overwhelmed. Whether it is your first time or not, everything from making an appointment to reading your bill can feel intimidating. Understanding these processes can take a lifetime, and even then, it can feel like there is always something standing between you and affordable, quality care. To take back control of your care, it is very important that you not only understand healthcare processes and systems, but how you can use this knowledge to make better decisions about your health and get the care you need more easily.

This handbook is here to help you with practical tips and information all in one place, so you can feel more confident and in control when faced with everyday healthcare situations. Think of this handbook as the first step in becoming your own advocate. Use it as a guide when you have questions related to your patient rights or care.

After reading this handbook, you will:

1. Understand your rights as a patient
2. Be able to find the right healthcare providers and health insurance for you
3. Be more prepared for appointments
4. Understand why it is important to keep a personal health record
5. Have access to resources that support you in your healthcare journey

Understanding Your Patient Rights

As a patient, you have a right to decide what is done with your information and body without judgement. By understanding your rights, you are able to recognize when a provider or healthcare facility has overstepped, or is denying you care you have a right to. This section covers federal laws and additional sources of patient rights.

HIPAA Privacy Rule

Chances are you have filled out a HIPAA consent form when first visiting a provider's office or healthcare facility. HIPAA stands for the Health Insurance Portability and Accountability Act. HIPAA is a federal law made up of three rules; however, for the purposes of this handbook, we will be discussing the **HIPAA Privacy Rule**. The HIPAA Privacy Rule is important because it gives you rights over your **protected health information**.

The rights you have under the HIPAA Privacy Rule are:

- Viewing or requesting a copy of your medical records
- Correcting or adding information to your medical records
- Control over who has access to your health information and how they use it

The most your provider or a healthcare facility can charge you for your medical records is 75 cents per page and postage. If your records include radiographic materials, your provider can at most charge the cost to reproduce them.

To request your medical records, contact your provider or the medical records department at the healthcare facility you are requesting from. The process may differ between providers, but requests must be made in writing, with a form of identification, and a signature from an **authorized** person. Since medical records are long, requests should be as specific as possible. Work with your healthcare provider to know what parts of your medical record to request.

Violations of the HIPAA Privacy Rule

Here is a list of what providers are *not* allowed to do when you request your medical records as per the HIPAA Privacy Rule:

- Your provider *cannot* deny you a copy of your medical records because you are unable to pay for them
- Your provider *cannot* charge you a search or retrieval fee

Navigating the Healthcare System

You may have heard the phrase “navigating the healthcare system” in other patient guides or resources related to receiving medical services; however, this phrase is hardly explained. Navigating the healthcare system means understanding how to find and use medical services, communicate with healthcare providers, and manage health-related tasks like appointments, insurance, and treatments. Although these things may seem straightforward, **they can be one of the largest barriers in receiving care.** This section covers each of these parts of navigation in detail, so you can find your way through the healthcare system.

How to Find and Use Medical Services

Whether you are having trouble connecting to your provider, or are worried about the costs of services, there are many reasons why finding and using medical services can be difficult. Regardless of whether you are insured or not, there are programs and organizations within the NYC area that can assist you in finding and using medical services.

Before we continue, here is a list of terms within this section that you may be unfamiliar with:

- Affordable Care Act (ACA): ...
- Network: ...

Finding a Healthcare Provider

If you are insured, start by accessing your insurance website’s directory to view providers within your **network**. Since directories may not always be accurate, always confirm with the provider that you are covered under your:

- Group number (your employer’s health plan)
- Member number (your individual health plan)

You can find this information on your insurance card. Depending on your insurance, the wording may be different. For example “member” may be replaced with “subscriber” or “number” may be replaced with “ID”. For additional help reading your insurance card, call the customer service number on your insurance card.

Some insurers may *not* have a group number. For example, if you are insured through Medicare or purchased insurance through the **Affordable Care Act (ACA)**, your