Genetic Testing
Genetic testing is special blood testing that is ordered by your physician and helps determine how likely you are to get certain conditions.

To contact the Board of Directors:

*Denotes Enrollee Director

To contact PHP Customer Service:

If you have questions or concerns about genetic testing talk to your physician.

Medication Safety
Making sure you are taking medications safely and efficiently is vital when it comes to maintaining a healthy lifestyle. Here are some things you can do to be sure you are taking medications safely:

• Make a list of all the medicines you take.
• Talk with your pharmacist or doctor before taking any new prescription.
• Take your medicines as your doctor or instructions say.
• Use a drug interaction checker.
• Use one drugstore or pharmacy if possible.

Call or Visit
You may call the PHP Customer Service Department at 1-800-832-9186 during normal business hours: Monday-Friday, 8:00am-5:00pm. You may also visit us in person on Monday-Friday 8:00am-5:00pm at 1400 E. Michigan Avenue Lansing, Michigan 48912

TDD/TTY Service
You may use the TTY/TTD service if you are deaf, hard of hearing, or have trouble speaking. You must have a phone with a device called a Telepartyer or a Telecommunications Device for the Deaf if you have one of these special devices, call 800-445-7717 to reach the Telepartyer who will help you call the Customer Service Department.

translAtion to english
If English is not your native language, you can call the Customer Service Department. Simply state what language you speak and the Customer Service Specialist will have an interpreter translate your questions and explain the answers to you. If you would like to designate someone to help you, let us know PHP will work with other family members or caregivers.

Pays into assistance it is equal.

with almost all years of health care experience, Mr. Schneider has developed and operated leading insurance organizations and hospitals in multiple markets.

He previously served as CFO for Mercy Health Plan in St. Louis, Missouri. Mr. Schneider was also a Principal at Mandelstar, a healthcare consulting firm, where he was responsible for innovative population health management, value-based care, and spoke at the Brookings Institution regarding value based reimbursement.

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Your Appeal and Grievance Rights

You have the ability to appeal a decision regarding your health plan, including benefits and eligibility determinations. PHP follows State of Michigan and U.S. Department of Labor regulations with respect to our Appeal and Grievance processes.

If you disagree with the decision made in step one, you can request a formal review. This must be submitted in writing. An Appeal/Grievance Form is available on our website. This is not necessary but does help us obtain the necessary documentation you will need to support your request. You may contact PHP to verify the participation status of the physician by contacting Customer Service or using our interactive provider directory, located on our website. Visit www.phpmichigan.com to use the directory and for other information.

Member Rights and Responsibilities

Your Rights

PHP Enrollment with Appointment

1. Be given information about your rights and responsibilities as a member.
2. Be treated at all times with respect and recognition of your dignity and right to privacy.
3. Be able to change a primary care physician from a list of network physicians upon request.
4. Be given information about the care and treatment (generally within 24 hours of onset) to avoid jeopardy to your health or safety.
5. Be informed of your health plan's network of providers, the names and locations of all providers through online forms in an understandable manner or by contacting Customer Service.
6. Be given access to personal addresses, social security numbers, dependent information, medical claims information, and other information. We limit the collection of personal information to that which is necessary to conduct business and provide products and services. We do not share personal information with affiliates and non-affiliated entities without your permission.
7. Be given information about PHP, its services, and the physicians and practitioners who provide health care services, including qualifications and complaints.
8. Make suggestions regarding PHP’s member rights and responsibilities policies.

Your Responsibilities

As a member, you are expected to:

1. Select or assign a Primary Care Physician (PCP) from PHP’s list of network providers and notify PHP when you have a change in your PCP.
2. Be aware that all hospitizations must be authorized in advance by PHP and arranged by your PCP or PCP’s network specialist, except in emergencies of urgent need for health services.
3. Use emergency services only for treatment of a serious medical condition resulting in an immediate threat to your life or health.
4. Always carry your PHP ID card, present it to the provider each time you receive care and treatment (generally within 24 hours of onset) to avoid jeopardy to your health or safety.
5. Notify the health plan of any changes in address, changes in eligible family members and/or relationships, or if you acquire other health insurance coverage.
6. Provide complete and accurate information (to the extent possible) that PHP and the insurance company need to process your claim.
7. Participate in understanding your health problems and developing treatment goals you agree upon with your PCP.
8. Be given information about the health plan and any changes to your health plan that you agree on with your PHP provider.
9. Understand what services have deductibles, co-insurance and/or copays, and pay those costs when due. If you believe you have paid too much, you may submit a written complaint to PHP within 180 days of the date of the determination.
10. Respond to PHP’s certificate of coverage and other PHP member materials and become familiar with and exercise the rights and responsibilities listed in your health plan and the procedures.
11. Report health care fraud and/or wrongdoing to PHP.

More information on your Member Rights and Responsibilities is available on our website and in your PHP Certificate of Coverage.

PHP Privacy Statement

Physicians Health Plan respects your privacy and has always followed strict procedures to maintain confidentiality of your health plan information.

TYPES OF INFORMATION WE COLLECT

We collect a variety of personal information to provide our services to you. This information is provided by members, employers, or other insurers and may be obtained directly from you or third parties through authorized forms in an understandable manner. We maintain the confidentiality of your health plan information and other information. We limit the collection of personal information to that which is necessary to conduct business and provide products and services. We do not share personal information with affiliates and non-affiliated entities without your permission.

HOW WE PROTECT YOUR INFORMATION

We share only information as permitted or required by law. Sharing of information may be necessary to conduct business with employers and other authorized representatives such as our attorneys, accountants, and others who assist us in providing health care services. Health care providers, including PHP, are subject to laws governing access to personal health information. They must be aware of their responsibilities to protect personal health information. They may share personal health information with other PHP employees, insurance agents, physicians and other persons who need to know and train those persons to protect personal health information, to provide services, or to conduct business. The PHP Notice of Privacy Practices provides more information on how we protect personal information and the rights you have under federal law.

A copy of the PHP Notice of Privacy Practices may be downloaded from the PHP website, or you can request a copy through PHP’s Customer Service Department at 517.364.8500 or 800.832.9186.

Your Appeal and Grievance Rights

The Woman’s Health & Cancer Rights Act of 1998

The Women’s Health and Cancer Pain Relief Act of 1998 protects women from the unreasonable denial of medically necessary health services for breast health conditions or breast cancer. Medical service coverage includes:

• Surgery and reconstruction of the breast.
• Medical care for physical complications through all stages of a mastectomy, including swelling associated with lymphatic drainage, and physical complications that may result from the removal of lymph nodes.
• Treatment determined in consultation with the attending physician and patient.

Grapefruit Juice & Medicines

When a medicine does not get broken down within your intestines, it stays in your blood too long. When a medicine does not get broken down properly in the intestines, it stays in your blood too long and can make side effects worse. This happens because grapefruit juice may keep down properly in the intestines.

Grapefruit Juice


Your Appeal and Grievance Rights

You can also contact PHP to verify the participation status of the physician by calling Customer Service or using our interactive provider directory, located on our website. Visit www.phpmichigan.com to use the directory and for other information.

Grapefruit Juice & Medicines

Grapefruit Juice affects medicines

Grapefruit Juice contains chemicals that can cause problems with enzymes that break down certain types of medicines in your intestines. When a medicine does not get broken down properly in the intestines, you can have too much medicine in your blood. Having too much medicine in your blood increases your chances of having side effects.

How does grapefruit juice affect medicines?

Grapefruit Juice affects medicines in four ways:

• Treatment determined in consultation with the attending physician and patient.
• Medical/surgical coverage includes:
• Prostate (enlarged)
• Infection
• HIV
• High cholesterol
• Heart attack or heart disease
• Sugar abnormalities
• Allergies
• Anxiety
• Asthma
• Emphysema
• Prostate (enlarged)
• Sprain
• Arthritis
• High blood pressure
• Pregnancy
• Cancer
• Allergies
• Depression
• Heart attack or heart disease

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