

## Care Coordination

The Humboldt IPA's nurses can assist health plan members who have complex medical conditions and may need help navigating the medical system or locating resources. You or your clinician can request these services.

## Member Rights and Responsibilities

Members of the health plans administered by the Humboldt IPA have specific rights and responsibilities regarding their health care, including how to voice a complaint. This information can be found on our website at [www.humboldtipa.com](http://www.humboldtipa.com), or we will mail you a copy upon request.

## Notice of Privacy Practices

The confidentiality of your medical information is important to us. We follow federal HIPAA laws, which enforce protection of your personal health information. Our Notice of Privacy Practices may be obtained from the Foundation's website at [www.humboldtipa.com](http://www.humboldtipa.com), or we will mail you a copy upon request.

## Advance Directive/POLST

These are legal documents that let your physician and family members know, in advance of an emergency, your input on important decisions in case you are unable to speak for yourself. If you are interested in filling out one of these forms, speak with your physician or visit the United States Living Will Registry website at [www.uslivingwillregister.com](http://www.uslivingwillregister.com) or the Coalition for Compassionate Care of California website at [www.coalitionccc.org](http://www.coalitionccc.org).

## Emergency Services

Emergency Rooms (ERs) are set-up for emergencies, not for routine health care. If you go to the ER for a problem that is **not** an emergency:

- ⇒ You may have to wait a long time to be seen; hours sometimes.
- ⇒ It can cost you up to four (4) times more than it would at your doctor's office.
- ⇒ You will be seen by a doctor who does not know about your individual history and health specific needs.

### What is an Emergency?

Doctors agree that chest pain that could be a heart attack, not being able to breath, severe and uncontrollable bleeding or stroke symptoms warrant a visit to the ER.

Feeling sick or uncomfortable is unpleasant, but it doesn't mean it is an emergency. As a matter of fact, most health problems are not emergencies.

Are you thinking about going to the ER because it's necessary or because it is convenient? If your answer includes convenience consider the following options:

**Call your Doctor!** Unless you are having a clear emergency, you should always try to reach your PCP before going to the ER. *If you have a cell phone, add their number to your contacts.* Many offices offer same day appointments.

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(Write in your doctor's phone number)

# Information for Health Plan Members

### Customer Service

707.443.4563  
Toll free 866-443-4563

### Office Hours

Monday through Friday  
8:00 a.m. to 5:00 p.m.

### Office Location

2662 Harris Street  
Eureka, CA 95503

**Humboldt IPA**

The Humboldt Independent Practice Association (IPA) is a physician-owned organization formed to contract with health plans. Humboldt IPA physicians, nurse practitioners, physician assistants and other health care practitioner members are working to improve patient care in our community.

The Humboldt IPA provides administrative services for health plans including:

- 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:

**2662 Harris Street Eureka, CA 95503**

Phone: 707.443.4563 Toll Free: 866.443.4563

Email: [csr@humboldtipa.com](mailto:csr@humboldtipa.com)

TTY/VCO/HCO to Voice (English) 1.800.735.2929

TTY/VCO/HCO to Voice (Spanish) 1.800.855.3000

## FREQUENTLY ASKED QUESTIONS

### What is a Primary Care Physician (PCP)?

A physician who provides your routine health care services and coordinates your specialist care services. PCPs include family practitioners, internists, OB/Gynecologists and Pediatricians.

### What is a Specialist?

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?

To find a provider in Humboldt and Del Norte Counties, go to [www.humboldtipa.com](http://www.humboldtipa.com) or call Customer Service. If you need specialty services outside of Humboldt and Del Norte counties, call Customer Service or go to our website. Some plans require prior authorization. Check your plan documents or call us for more information.

### Who are out-of-network providers?

Any provider that is not contracted with the Humboldt IPA or with the out of area network is considered out-of-network. You may have coverage for out of network providers, however, your out of pocket may be higher.

program is recognized by the American Diabetes Association for Quality Self Management Education. Services are offered at the Humboldt IPA office in

## 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 Humboldt IPA prior to services being performed. The IPA does not motivate providers or employees financially to restrict services or payment.

**SUBSCRIBER** The employee under whose name the insurance is listed.



To visit us on the web, scan to your smart phone or visit: [www.humboldtipa.com](http://www.humboldtipa.com)