

YOUR RIGHTS KNOX-KEENE
UNDER DENTAL MANAGED CARE

IF YOU DO NOT AGREE WITH THE DECISION YOUR DENTAL PLAN MADE FOR YOUR DENTAL CARE YOU CAN ASK YOUR DENTAL PLAN FOR AN APPEAL.

HOW DO I ASK FOR AN APPEAL?

You have 60 days from the date of this Notice of Action letter to ask for an appeal. If your dental plan decided to reduce, suspend or terminate a service(s) you are getting now, you may be able to keep getting the service(s) until your appeal is decided. This is called Aid Paid Pending. To qualify for Aid Paid Pending, you must ask your dental plan for an appeal within 10 days from the date of this Notice of Action letter, or before the date your dental plan says the change to your service(s) will happen. Even though your dental plan must give you Aid Paid Pending when you ask for an appeal within these timelines above, you should let your dental plan know when you ask for an appeal that you want to get Aid Paid Pending until your appeal is decided.

If you miss the 10-day period to request an appeal OR do not ask for an appeal before the date the change to your service(s) will happen, you still have 60 days from the date of this Notice of Action letter to ask for an appeal. However, you will not get Aid Paid Pending while your appeal is being decided.

You can ask for an appeal yourself. Or, you can have someone like a relative, friend, advocate, dentist, or attorney to ask for one for you. This person is called an Authorized Representative. Your dental plan can provide a form for you to identify your Authorized Representative. You, or your Authorized Representative, can send in anything you want your dental plan to look at to make a decision on your appeal. A dentist who is different from the dentist who made the first decision will look at your appeal.

You can file an appeal by phone, in writing, or electronically:

- By phone: Contact *[Dental Plan]* between *[Hours of Operation]* by calling *[Telephone Number]*. If you cannot hear or speak well, please call *[TTY/TDD Number]*.
- In writing: Fill out an appeal form or write a letter and send it to:

[Dental Plan]
[Address]

Your dentist's office will have appeal forms available. Your dental plan can also send a form to you.

- Electronically: Visit your dental plan's website. Go to *[Dental Plan's Weblink]*.
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WHEN WILL MY APPEAL BE DECIDED?

For Standard Appeals, your dental plan must respond to your appeal in writing within 30 days. If you think waiting 30 days will hurt your health, you may be able to get a decision in 72 hours. When you ask for an appeal with your dental plan, say why waiting will hurt your health. Make sure you ask for an Expedited Appeal.

For Expedited Appeals, your dental plan must try to give you an oral notice of its decision on your appeal. For both Standard and Expedited appeals, your dental plan will mail you a Notice of Appeal Resolution letter. This letter will tell you what your dental plan decided on your appeal.

CAN I ASK FOR AN INDEPENDENT MEDICAL REVIEW AND A STATE HEARING?

An Independent Medical Review is where a dentist(s) that is not related to the dental plan will review your case. A State Hearing is where a judge will review your case.

If you disagree with your dental plan's decision regarding your service(s), you can ask your dental plan for an appeal. If you still disagree with your dental plan's decision on your appeal, or it has been at least 30 days since you filed your appeal with your dental plan, you can request an Independent Medical Review with the Department of Managed Health Care (DMHC). DMHC staff will determine whether your issue qualifies for an Independent Medical Review.

In most instances, you are not eligible to request a State Hearing until you have first completed your dental plan's internal appeal process. However, there are times when you can directly request a State Hearing. This can happen if your dental plan did not notify you correctly or timely about your service(s). This is called Deemed Exhaustion. Here are some examples of Deemed Exhaustion:

- The dental plan did not make this Notice of Action letter available to you in your preferred language.
- The dental plan made a mistake that affects any of your rights.
- The dental plan did not give you a written Notice of Action letter informing you of its intended action regarding your service(s).
- The dental plan made a mistake in its written Notice of Appeal Resolution letter.
- The dental plan did not decide your appeal within 30 days and send you a Notice of Appeal Resolution letter.
- The dental plan decided your case was urgent, but did not respond to your appeal within 72 hours and send you a Notice of Appeal Resolution letter.

Sometimes, you can ask for both an Independent Medical Review and a State Hearing at the same time. You can also ask for one before the other to see if one will resolve your problem first. For example, if you ask for an Independent Medical Review first, and you do not agree with what was decided, you can ask for a State Hearing. But, if you ask for a State Hearing first, and your hearing has already taken place, you cannot ask for an Independent Medical Review. In this case, the State Hearing has the final say.

For Knox-Keene Plans (NOA)

You will not have to pay for an Independent Medical Review or a State Hearing.

HOW DO I REQUEST AN INDEPENDENT MEDICAL REVIEW?

The paragraph below provides you with information on how to request an Independent Medical Review with DMHC.¹ Note that the term grievance is talking about both complaints and appeals:

“The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your dental plan, you should first telephone your Dental plan at (***Dental Plan’s telephone number***) and use your dental plan’s grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your dental plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a dental plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number (**1-888-466-2219**) and a TDD line (**1-877-688-9891**) for the hearing and speech impaired. The department’s internet website <https://www.dmhca.gov> has complaint forms, IMR application forms, and instructions online.”

HOW DO I REQUEST A STATE HEARING?

As stated above, you may be eligible to request a State Hearing.

You can ask for a State Hearing in the following ways:

- Online at <https://www.cdss.ca.gov/>
- By phone: Call 1-800-743-8525. This number can be very busy. You may get a message to call back later. If you cannot speak or hear well, please call TTY/TDD 1-800-952-8349.
- In writing: Fill out a State Hearing form or write a letter. Send it by mail or fax to:

¹ Health and Safety Code (HSC) Section 1368.02(b). HSC is searchable at: <https://leginfo.ca.gov/faces/codesTOCSelected.xhtml>

For Knox-Keene Plans (NOA)

Mail: California Department of Social Services
State Hearings Division
P.O. Box 944243, Mail Station 9-17-37
Sacramento, CA 94244-2430

Fax: (916) 309-3487 or toll-free at 1-833-281-0903

A State Hearing Form is included with this letter. Be sure to include your name, address, telephone number, Social Security Number and/or CIN number, and the reason you want a State Hearing. If someone is helping you ask for a State Hearing, add their name, address, and telephone number to the form or letter. If you need an interpreter, tell the State Hearings Division what language you speak. You will not have to pay for an interpreter. The State Hearings Division will get you one. If you have a disability, the State Hearings Division can get you special accommodations free of charge to help you participate in the hearing. Please include information about your disability and the accommodation you need.

After you ask for a State Hearing, it could take up to 90 days to decide your case and send you an answer. If you think that waiting 90 days will hurt your health, you can request an Expedited Hearing. If the State Hearings Division approves your request for an Expedited Hearing, you may be able to get a hearing decision within 3 days from the date it receives your case file from your dental plan.

You can ask for an Expedited Hearing by calling the State Hearings Division at the number above. Or, you can send the State Hearing form or a letter to the State Hearings Division. You must explain how waiting for up to 90 days for a decision will harm your life, health or ability to get or keep maximum function. You can also get a letter from your dentist to help show why you need an Expedited Hearing.

You can speak for yourself at the State Hearing. Or, you can have someone like a relative, friend, advocate, dentist, or attorney speak for you. If you want someone else to speak for you, then you must sign a form telling the State Hearings Division that the person can speak for you. This person is called an Authorized Representative.

LEGAL HELP

You may be able to get free legal help. Call the *[Name and Telephone Number of the County's Consumer Rights Hotline]*. You may also call the local Legal Aid Office in your county at 1-888-804-3536.