Chapter 11: Legal notices

[*Plans should refer to other parts of the Enrollee Handbook using the appropriate chapter number and section. For example, "refer to* ***Chapter 9****,* ***Section A****." An instruction* [*insert reference, as applicable*] *appears with many cross references throughout the Enrollee Handbook. Plans can always include additional references to other sections, chapters, and/or enrollee materials when helpful to the reader*.]

Introduction

This chapter includes legal notices that apply to your enrollment in our plan. Key terms and their definitions appear in alphabetical order in the last chapter of this *Enrollee Handbook.*

[*Plans can include other legal notices, such as a notice of enrollee non-liability or a notice about third-party liability, if they conform to Medicare and Medicaid laws and regulations*.]

[*Plans must update the Table of Contents to this document to accurately reflect where the information is found on each page after plan adds plan-customized information to this template*.]

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# Notice about laws

Many laws apply to this *Enrollee Handbook*. These laws may affect your rights and responsibilities even if the laws aren’t included or explained in this *Enrollee Handbook*. The main laws that apply are federal laws about the Medicare and DC Medicaid programs. Other federal and District laws may apply too.

# Notice about nondiscrimination

We don’t discriminate or treat you differently because of your race, ethnicity, national origin, color, religion, moral beliefs, sex, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. We must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, and all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment:

* Call the Department of Health and Human Services, Office for Civil Rights at 1‑800-368-1019. TTY users can call 1-800-537-7697. You can also visit [www.hhs.gov/ocr](http://www.hhs.gov/ocr) for more information.
* Call your local Office for Civil Rights. [*Plans insert contact information for the local office.*]
* If you have a disability and need help accessing health care services or a provider, call Enrollee Services. If you have a complaint, such as a problem with wheelchair access, Enrollee Services can help.

# Notice about Medicare as a second payer and DC Medicaid as a payer of last resort

Sometimes someone else must pay first for the services we provide you. For example, if you’re in a car accident or if you’re injured at work, insurance or Workers Compensation must pay first.

We have the right and responsibility to collect for covered Medicare services for which Medicare isn’t the first payer.

We comply with federal and District laws and regulations relating to the legal liability of third parties for health care services to enrollees, including Section 1902(a)(25) of the Social Security Act, 42 C.F.R. Part 433, Subpart D, and the Health Care Assistance Reimbursement Act of 1984 (DC Law 5-86: DC, Code Section 3-501 et seq.). We take all reasonable measures to ensure that DC Medicaid is the payer of last resort.