Chapter 11: Legal notices

Introduction

This chapter includes legal notices that apply to your membership in <plan name>. Key terms and their definitions appear in alphabetical order in the last chapter of the *Member Handbook*.

[**Note:** You may include other legal notices, such as a notice of member non-liability or a notice about third-party liability. Such notices may be added only if they conform to Medicare laws and regulations.]

[Plans should refer members to other parts of the handbook using the appropriate chapter number, section, and/or page number. For example, “refer to Chapter 9, Section A, page 1.” An instruction [plans may insert reference, as applicable] is listed next to each cross reference throughout the handbook.]

[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 *Member Handbook*. These laws may affect your rights and responsibilities even if the laws are not included or explained in this handbook. The main laws that apply to this handbook are federal laws about the Medicare and Medical Assistance (Medicaid) programs. State laws about the Medical Assistance (Medicaid) program also apply. Other federal and state laws may apply too.

# Notice about nondiscrimination

Every company or agency that works with Medicare and Medical Assistance (Medicaid) must obey laws that protect you from discrimination or unfair treatment. We don’t discriminate or treat you differently because of your age, claims experience, color, ethnicity, evidence of insurability, gender, genetic information, geographic location within the service area, health status, medical history, mental or physical disability, national origin, race, religion, or sex. In addition, we don’t treat you differently because of your marital status, medical condition, political beliefs, public assistance status, receipt of health services, or sexual orientation.

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.
* Contact the Office for Civil Rights, Midwest Region, at 233 N. Michigan Ave., Suite 240, Chicago, IL 60601. You can also call the toll-free numbers above, fax 1-202-619-3818, or email [ocrmail@hhs.gov](mailto:ocrmail@hhs.gov).
* Call the Minnesota Department of Human Rights (MDHR) at 1-800-657-3704. TTY users can call 711. These calls are free. You can also visit [www.mn.gov/mdhr](https://mn.gov/mdhr/) for more information.

If you have a disability and need help accessing health care services or a provider, call Member Services at the number at the bottom of this page. If you have a complaint, such as a problem with wheelchair access, Member Services can help.

# Notice about Medicare as a second payer

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

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the first payer.