Bill No. CS for SB 874

Amendment No. ____

	CHAMBER ACTION Senate House
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11	Senator Campbell moved the following amendment:
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13	Senate Amendment (with title amendment)
14	On page 35, after line 31,
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16	insert:
17	Section 24. Health Care Consumer Bill of Rights and
18	Responsibilities
19	(1) INFORMATION DISCLOSURE Consumers have the right
20	to receive accurate, easily understood information, and some
21	require assistance in making informed health care decisions
22	about their health plans, professionals, and facilities. For
23	purposes of this section, the term "health plans" refers
24	broadly to indemnity insurers and managed care organizations,
25	including, but not limited to, health maintenance
26	organizations and preferred provider organizations.
27	(2) CHOICE OF PROVIDERS AND PLANS Consumers have the
28	right to a choice of health care providers which is sufficient
29	to ensure access to appropriate high-quality health care.
30	(3) ACCESS TO EMERGENCY SERVICESConsumers have the
31	right to access emergency health care services when and where
•	5:29 PM 04/07/98 1 s0874c1c-33k2s

the need arises. Health plans should provide payment when a consumer presents to an emergency department with acute symptoms of sufficient severity—including severe pain—such that a prudent layperson could reasonably expect the absence of medical attention to result in placing that consumer's health in serious jeopardy, serious impairment to bodily functions, or serious dysfunction of any bodily organ or part.

- (4) PARTICIPATION IN TREATMENT DECISIONS.--Consumers have the right and responsibility to fully participate in all decisions related to their health care. Consumers who are unable to fully participate in treatment decisions have the right to be represented by parents, guardians, family members, or other conservators.
 - (5) RESPECT AND NONDISCRIMINATION. --
- (a) Consumers have the right to considerate, respectful care from all members of the health care system at all times and under all circumstances. An environment of mutual respect is essential to maintain a quality health care system.
- (b) Consumers must not be discriminated against in the delivery of health care services consistent with the benefits covered in their policy or as required by law based on race, ethnicity, national origin, religion, sex, age, mental or physical disability, sexual orientation, genetic information, or source of payment.
- (c) Consumers who are eligible for coverage under the terms and conditions of a health plan or program or as required by law must not be discriminated against in marketing and enrollment practices based on race, ethnicity, national origin, religion, sex, age, mental or physical disability, sexual orientation, genetic information, or source of payment.

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- (6) CONFIDENTIALITY OF HEALTH INFORMATION.--Consumers have the right to communicate with health care providers in confidence and to have the confidentiality of their individually identifiable health care information protected. Consumers also have the right to review and copy their own medical records and request amendments to their records.
- (7) COMPLAINTS AND APPEALS.--All consumers have the right to a fair and efficient process for resolving differences with their health plans, health care providers, and the institutions that serve them, including a rigorous system of internal review and an independent system of external review.
- (8) CONSUMER RESPONSIBILITIES.--In a health care system that protects consumers' rights, it is reasonable to expect and encourage consumers to assume reasonable responsibilities. Greater individual involvement by consumers in their care increases the likelihood of achieving the best outcomes and helps support a quality improvement, cost-conscious environment.
- of a person in violation of this section may bring a civil action against the person committing the violation in the circuit court of the county in which the alleged violator resides or has a principal place of business or in the county wherein the alleged violation occurred. Upon an adverse adjudication, the defendant is liable for damages, together with court costs and reasonable attorney's fees incurred by the plaintiff. When so awarded, court costs and attorney's fees must be included in the judgment or decree rendered in the case.

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    (Redesignate subsequent sections.)
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   ====== T I T L E A M E N D M E N T =========
 5
   And the title is amended as follows:
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          On page 5, line 4, after the semicolon;
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    insert:
9
          providing for a health care consumer's bill of
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          rights and responsibilities; providing for
11
           enforcement;
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