

# your Guide to Needed Care

**IEHP**  
Covered

IEHP Covered is committed to giving you the care you need, when you need it – as well as the information you need.

Everything you need to know about your benefits and coverage, including your rights and responsibilities, can be found in our 2026 IEHP Covered Evidence of Coverage, Provider Directory, and other plan materials online at [iehp.org/CCAmemberkit](https://iehp.org/CCAmemberkit).

To help you even more, we've provided a quick reference guide for you below. This will help you find the answers you need, when you need them.

If you have questions along the way, call IEHP Covered Member Services at **1-855-433-IEHP (4347)**, TTY **711**, Monday-Friday, 8 a.m.-6 p.m. You can also request printed copies of our 2026 IEHP Covered Evidence of Coverage, Provider Directory and other plan materials.



## Your Member Handbook includes:

- **Plan Benefits and Costs:**
  - What's covered and what's not
  - How medicines are managed
  - What you might have to pay (like copayments)
  - Rules about getting care outside our network
- **How to Get the Care You Need:**
  - How to find IEHP Covered network doctors and pharmacies
  - How to get primary care, specialty care, mental health care and hospital services
  - What to do if you need care after hours or in an emergency
  - What to do if you're outside of Riverside and San Bernardino counties
- **If You're Not Happy with Your Care:**
  - How to file a complaint
  - How to appeal if you disagree with a decision about your coverage or benefits
  - Information about external reviews
  - How we decide if new technology should be covered by our health plan
- **Our Formulary and Your Prescriptions:**
  - Covered pharmaceuticals
  - Copayment details, including tiers
  - When prior authorization is required

# Your Guide to Needed Care (continued)

- Limits on refills, doses or prescriptions
  - Using generic substitutions, therapeutic interchange or step-therapy protocols
  - How our formulary updates are communicated, how often and if scheduled updates apply
- **Other Important Information:**
    - How to get help in your language
    - How to submit a claim for covered services

Need help finding a doctor or pharmacy near you? Give us a call or visit our website!

## Your Rights

As a member of IEHP Covered, you have the right to:

- **Respectful Treatment:** You have the right to be treated kindly and with respect by IEHP Covered doctors and staff. No one can force you to make decisions about your care, retaliate against you, or use any form of physical restraint to control you, whether mechanical or drug related.
- **Privacy:** Your medical information is private. You have the right to a private relationship with your doctor, and your medical records should be kept confidential. You can also get a copy of your medical records and ask for corrections. If you're under 18, some services might not need your parents' permission.
- **Choice in Your Care:** You have the right to information about IEHP Covered, its services and providers. You have the right to choose your own primary care provider from the list on the IEHP Covered website or the provider directory. You should also be able to get appointments within regulatory timely access standards.
- **Talk with Your Doctor:** You have the right to discuss any care your doctor recommends. You can get a second opinion and learn about treatment options, no matter the cost. You can say "no" to any treatment and make decisions in advance about your care in case of a serious illness or injury.
- **Timely Service:** When you call IEHP Covered during business hours, you should wait no more than 10 minutes to speak to someone.
- **Access to Utilization Management (UM) Program Staff:** Our UM staff is available by phone during normal business hours (at least eight hours a day) for UM issues. Our staff will also receive any communication regarding UM after business hours. Our staff is available by name, title and organization name while taking and returning calls. TTY service and language assistance are also available.
- **Speak Up:** You have the right to complain about IEHP Covered, your doctors, or the care you get without worrying about losing your benefits. If you don't agree with a decision, you can ask for a review. You can leave IEHP Covered at any time.
- **File a Complaint:** You can file a complaint in your preferred language with help from an interpreter or by using a translated form on the IEHP Covered website.
- **Get Care Anywhere:** You can get emergency or urgent care even if you are outside of the IEHP Covered provider network, including when you're outside of the U.S. If it's an emergency, you have the right to receive care wherever you are and be reimbursed for the cost.

# Your Guide to Needed Care (continued)

- **Service in Your Language:** You can request a free interpreter, and we will provide one to you at no cost. You can also ask for materials in a language or format (like large print or audio) that you understand.
- **Know Your Rights:** You have the right to get information about your rights and responsibilities. You also have the right to voice your opinion and give recommendations about your rights and responsibilities.

## Responsibilities and Obligations

As a member of IEHP Covered, you have a responsibility to:

- **Be Respectful:** Treat your IEHP Covered doctor and staff with respect. Be on time for your visits or call at least 24 hours in advance if you need to cancel or reschedule.
- **Give Accurate Information:** Provide up-to-date and correct information to help IEHP Covered and your doctors take care of you. Get regular checkups and tell your doctor about any health problems early on. Let IEHP Covered know if you are billed by mistake.
- **Follow Your Doctor's Advice and Take Part in Your Care:** Discuss your health needs with your doctor, set goals together, understand your health issues, and follow the agreed treatment plan. You can choose a primary care doctor from our network, or you can accept the one assigned to you.
- **Use the Emergency Room for Emergencies Only:** Only use the Emergency Room in real emergencies or as directed by your doctor or IEHP Covered's 24-hour nurse advice line. If you're unsure, call your doctor or the Nurse Advice Line at **1-888-244-4347 (TTY 711)**.
- **Report Wrongdoing:** If you see or know of any health care fraud or wrongdoing, report it to IEHP Covered. You can do this without giving your name by calling the IEHP Covered Compliance Helpline at **1-866-355-9038**.



Contact IEHP Covered at **1-855-433-IEHP (4347)**, TTY: **711**, M-F, 8 a.m.-6 p.m., or visit **IEHP.org** to:

- Make a monthly premium payment or ask questions about billing and payments
- Get a new member ID card
- Learn more about your benefits and eligibility
- Change your primary care doctor
- Get help finding doctors or other providers
- Find how claims were paid



Contact Covered California at **1-800-300-1506** or visit **CoveredCA.com** to:

- Update your address and contact information
- Report changes to your income
- Update proof of residency or citizenship
- Make changes to your health coverage
- Cancel your coverage
- Get a copy of your state or federal health insurance tax forms
- Ask questions about financial help