



## Your Rights and Responsibilities as a Blue Cross and Blue Shield of Nebraska Member

---

### You have the right to:

- Be treated with respect and dignity.
- Privacy of your personal health information that we maintain, following state and federal laws.
- Receive information about the benefits, limitations and exclusions of your health plan, including how to access our network of hospitals, physicians and other health care providers.
- Work with your doctor and other health care professionals about decisions regarding your treatment.
- Discuss all of your treatment options, regardless of cost or benefit coverage.
- Make a complaint or file an appeal about your health plan, any care you receive or any benefit determination your health plan makes.
- Make recommendations to us about this rights and responsibilities policy.
- Give us suggestions about how we can better serve you and other members.

### You have the responsibility to:

- Read and be familiar with your health plan coverage information and what your plan covers and doesn't cover, or ask for help if you need it.
- If your plan has different in- and out-of-network benefits, understand how your choice of an in- or out-of-network health care provider will impact what you pay out of your own pocket, or ask for help if you need it. [Click here](#) to access additional information regarding out-of-network provider fees.
- Give us all the information we need to process your claims and provide you with the benefits you're entitled to under your plan.
- Give all your health care providers the information they need to appropriately treat you.
- Advise us of any changes that affect you or your family, such as a birth, marriage/divorce or change of address.