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Association of American Physicians and Surgeons, Inc.
A Voice for Private Physicians Since 1943
Omnia pro aegrotis

PATIENTS' BILL OF RIGHTS

adopted in 1995

All patients should be guaranteed the following freedoms:

- To seek consultation with the physician(s) of their choice;
- To contract with their physician(s) on mutually agreeable terms;
- To be treated confidentially, with access to their records limited to those involved in their care or designated by the patient;
- To use their own resources to purchase the care of their choice;
- To refuse medical treatment even if it is recommended by their physician(s);
- To be informed about their medical condition, the risks and benefits of treatment and appropriate alternatives;
- To refuse third-party interference in their medical care, and to be confident that their actions in seeking or declining medical care will not result in third-party-imposed penalties for patients or physicians;
- To receive full disclosure of their insurance plan in plain language, including:
 1. **CONTRACTS:** A copy of the contract between the physician and health care plan, and between the patient or employer and the plan;
 2. **INCENTIVES:** Whether participating physicians are offered financial incentives to reduce treatment or ration care;
 3. **COST:** The full cost of the plan, including copayments, coinsurance, and deductibles;
 4. **COVERAGE:** Benefits covered and excluded, including availability and location of 24-hour emergency care;
 5. **QUALIFICATIONS:** A roster and qualifications of participating physicians;
 6. **APPROVAL PROCEDURES:** Authorization procedures for services, whether doctors need approval of a committee or any other individual, and who decides what is medically necessary;
 7. **REFERRALS:** Procedures for consulting a specialist, and who must authorize the referral;
 8. **APPEALS:** Grievance procedures for claim or treatment denials;
 9. **GAG RULE:** Whether physicians are subject to a gag rule, preventing criticism of the plan.

Name
Date
Address
City
State
ZIP

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