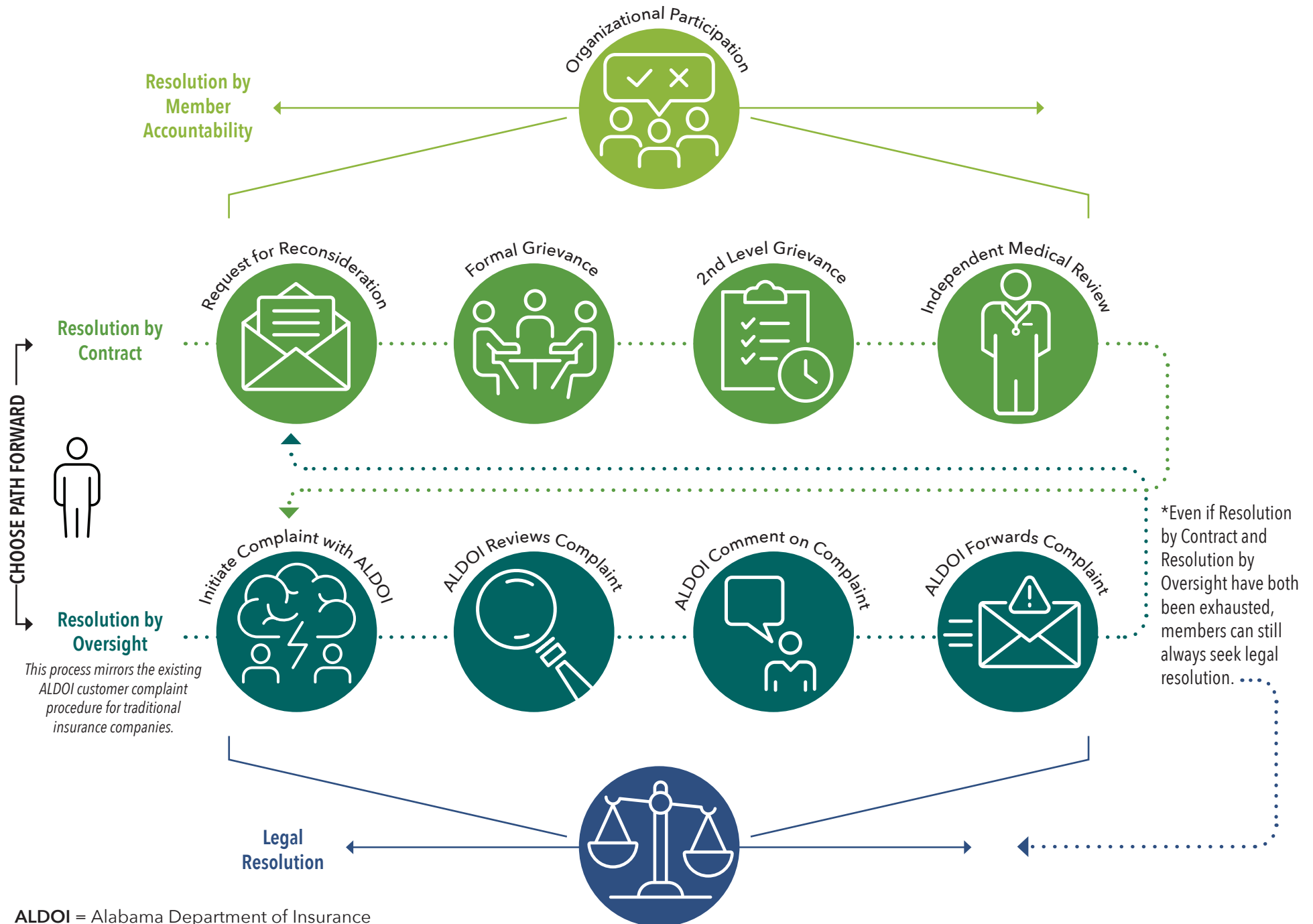


COMPLAINT RESOLUTION PROCEDURES FOR ALFA HEALTH PLANS



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Organizational Participation. *At any point, members can reach out directly to their county board of directors to express concern and hold them accountable for how the member is treated. Farmers can also participate in the process by voting for county and state leadership to insure their interests are represented.*



Request for Reconsideration. *An informal method to ask questions or attempt to resolve a dispute. This step does not delay the deadline for submitting a formal complaint.*



Formal Grievance. *The first official step to dispute a decision. Must be filed within 180 days of the issue. (i) Members submit a written request using an available form. (ii) A committee or reviewer(s) will evaluate the grievance and any additional information. Those involved in any prior decisions cannot vote. (iii) The member will receive a written explanation of the decision, including the reasoning and supporting documentation.*



2nd Level Grievance. *If dissatisfied, a member may request another review within 90 days of the first decision. (i) A different group will review a member's case, ensuring no prior decision-makers are involved. (ii) Members have the option to present new information, answer committee questions, and have a representative. (iii) The committee meets privately to decide and provides a member a written explanation.*



Independent Medical Review. *If the dispute involves medical necessity, members can request a neutral third-party review within 180 days of the prior decision. If chosen after the first grievance, members waive the second-level review.*



Initiate a Complaint with ALDOI. *Members can initiate a complaint with ALDOI identical to their Consumer Services Complaint.*



ALDOI Reviews Complaint. *ALDOI will review this complaint the way it would review any other complaint related to dissatisfied consumers.*



ALDOI May Comment on Complaint. *The ALDOI can comment on the complaint and make recommendations the way it could to another company.*



ALDOI Forwards Complaint. *ALDOI will forward the complaint, and its comments (if any) to the established Ombudsman of the Alabama Farmers Federation. A member can then initiate the Alfa Health Plan Customer Complaint Process or can turn to the Courts for a legal remedy requesting specific performance under contract law.*

This process would be additional, as an extra consumer protection to Alfa Health Plan members, that would not be available to 1.5 million Alabamians who are on self-funded plans.



Legal Recourse. *At any point, or at the conclusion of either process, a member can go directly to a court and sue for breach of contract and request the court order specific performance.*