

The Health Insurance Portability & Accountability Act

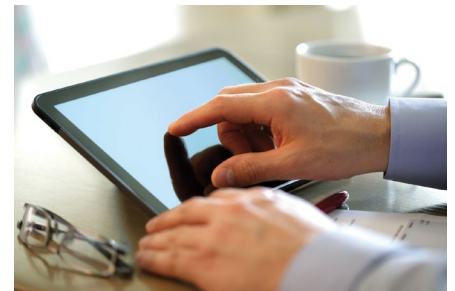
HIPAA's Privacy and Security provisions protect the confidentiality of our members' health care information. This protection is accomplished by making sure that Protected Health Information ("PHI") is properly handled.

When the following information is in the hands of a Covered Entity or Business Associate, these pieces are considered to be PHI, and so HIPAA Privacy and Security protections will apply:

- Information regarding the past, present, or future physical or mental condition of the member
- Information regarding the provision of health care to the member
- Information regarding the past, present, or future payment for the provision of health care to the member
- Demographic information which reasonably could be used to identify the member

Some of the HIPAA requirements include:

- Using and disclosing PHI only as authorized and as required under the law
- Securely destroying PHI
- Honoring member rights to amendments, accountings, access, and requests for restrictions or confidential communications



REMEMBER:

Limit your disclosure of PHI to permitted recipients, and limit the amount of PHI disclosed to the minimum amount necessary to accomplish the permitted task.

HIPAA

ERISA

COBRA

FMLA

ACA