

Important HIPAA and Health Advocate Information

What is HIPAA?

The Health Insurance Portability and Accountability Act (HIPAA) is the law that protects the privacy of every individual's Protected Health Information (PHI). Your doctor must have your permission to share your PHI with those who need to know, such as insurance companies. We all sign this permission slip at least annually, with each medical care provider.

The HIPAA law concerning PHI is serious business with major financial consequences for violations.

What is PHI?

Under HIPAA, Protected Health Information (PHI) is confidential, personal, identifiable health information about individuals that is created or received by a health plan, provider, or health care clearinghouse and is transmitted or maintained in any form. "Identifiable" means that a person reading this information could reasonably use it to identify an individual.

Below are some items, that when combined with information about a medical condition, including prescriptions, make this health related information PHI:

- name
- address
- e-mail address
- birth date (except year alone)
- Social Security number
- company id number
- claim number
- certificate number

PHI includes written documents (including personal notes), electronic files, and verbal information.

Safeguarding your Protected Health Information (PHI)

Health Advocate provides personalized and professional assistance with ANY healthcare related question. Your PHA is equipped to handle your PHI appropriately. **Health Advocate** is an independent support service for you. It is not affiliated with any insurance company.

The Trust Board cannot accept PHI. It is AGAINST THE LAW for the Trust Board to have ANY PHI without implementing costly HIPAA required safeguards. The Board Members of the Insurance Trust for Delta Retirees oversee the service level, plan design, and cost containment for the Medical and other Health & Welfare plans that the Trust sponsors. Those are their only functions.

Contacting Trust Board Members

If you have contacted **Health Advocate** and your questions were not addressed in the manner you needed, then Trust Board Members are your last resort. If that should occur, please contact the Trust Board in a manner which does not include PHI. Your concern will be forwarded to the Trust's broker, J. Smith Lanier & Co. to see that the matter is resolved and any necessary action taken.

All phone calls involving **Health Advocate** are recorded, and will be reviewed by management at the Board's request. A summary of only the issue and NO PHI will be provided to the Trust's broker. Findings and any corrective measures will be reported back to you.

If you call a Trust Board Member with an issue, you will be advised not to disclose any PHI. At the point PHI is disclosed, the Board Member must advise that the call is being terminated and why. You will be advised to call **Health Advocate**.

If you email a Trust Board Member and the message contains PHI, it must be deleted at the point it is discovered to contain PHI, and a reply will be sent with a request that you contact a **Personal Health Advocate** with your question. Letters containing PHI must be shredded at this same point.

Contact Your Personal Health Advocate at 877-325-7265, Option 2. Normal business hours are Monday-Friday between 8:00am and 12:00am (midnight) ET. After hours and during weekends, staff is available for assistance.

Remember: Your Personal Health Advocate is the appropriate resource for obtaining all the assistance you need concerning any Trust benefit plan or Medicare.