

What does HIPAA privacy protect?

The HIPAA Privacy Regulation creates national standards to protect an individual's personal health information and gives patients and insureds increased access to their medical information. It has always been Solstice's goal to ensure the protection and integrity of our members' personal and health information. We will comply with the privacy requirements of the HIPAA as well as other laws aimed at safeguarding privacy. We also have our own privacy policies and procedures in place. These are designed to protect customer privacy. We will continue to make this a priority.

What is PHI?

Protected health information (PHI) is health information that is created or received by a covered entity and relates to the past, present or future medical or mental condition of an individual and the provision or payment of that health condition. In order to be PHI, the information must identify the individual or provide a reasonable basis for identifying the individual. Information acquired or maintained in connection with Life and Disability Income coverage is not considered PHI.

What is a covered entity?

Covered entities that must comply with the HIPAA Privacy Rule are health plans, health care clearinghouses and those health care providers that submit or maintain certain health information in electronic format.

What is the definition of a Health Plan?

The definition of a health plan under the regulation includes health insurers that provide treatment for medical, dental, vision and/or prescription drug services or reimbursement for these health benefits. Group Health Plans include employer sponsored plans.

What coverages are affected?

The HIPAA Privacy Rule affects health information provided under a Medical, Dental, and Vision and/or Prescription Drug plan.

How will HIPAA affect Solstice insureds?

As a covered entity, Solstice will be fully compliant with all aspects of the HIPAA Privacy Regulation. An important part of our compliance initiative includes fulfilling our obligations to enable our members to exercise certain rights assured them under the Privacy Rule. These rights include:

- *The right to have access to designated records that contain protected health information (PHI).*
- *The right to request restrictions on the use and disclosure of PHI.*
- *The right to appoint personal representatives.*
- *The right to receive confidential communications at an alternate address or location.*
- *The right to request an accounting of disclosures of PHI.*
- *The right to request an amendment of PHI.*
- *The right to file a complaint.*
- *The right to receive a Privacy Notice.*

While we will administer these rights for individuals we insure, as a general rule, we will look to our self-funded group health plans to administer these rights for their insureds.

How does the individual file a complaint?

An individual will not be penalized for filing a complaint. A person who believes a covered entity is not complying with a requirement of the Privacy Rule may file with Office of Civil Rights a written complaint, either on paper or electronically. This complaint must be filed within 180 days of when the complainant knew or should have known that the act had occurred.

*Office for Civil Rights
U.S. Department of Health and Human Services
Jacob Javits Federal Building
26 Federal Plaza, Suite 3312
New York, New York 10278
Telephone: 212-264-3313
Fax: 212-264-3039
www.hhs.gov*

*In addition, individuals have a right to file a complaint directly with Solstice at the address below;
Attention: Solstice Compliance Officer*

*Address: Solstice
P.O. Box 19199
Plantation, FL 33318*

What if a person wants a copy of their PHI?

The request to inspect and copy protected health information should be submitted in writing. The letter should include:

- Specifics of the requested information*
- The covered time frame*
- The name, address and telephone number of the individual who is to receive the PHI.*

*The letter should be directed to the following address:
Attention: Solstice Compliance Officer*

*Address: Solstice
P.O. Box 19199
Plantation, FL 33318*

When can Solstice use PHI without an individual's authorization?

Solstice will only use and disclose protected health information (PHI) without an individual's specific authorization as described in our Notice of Privacy Practices. Authorization is not required for the purposes of treatment, payment and health care operations.