

Important HIPAA and Health Advocate information for Members . . .

Remember that piece of paper that you have to sign, when you see your doctor, often even if you saw them the previous day? That is your HIPAA Authorization Form.

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.

Safeguarding your Protected Health Information (PHI)

The Retiree Benefit Trust Board cannot accept PHI. It is AGAINST THE LAW for us to have ANY PHI without implementing costly HIPAA required safeguards. The Trust Board is made up of volunteers with no single physical office at which to reasonably implement these requirements.

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

If your email to a Trust Board Member contains PHI, we will delete it at the point we realize it contains PHI and reply with a request that you contact a *Personal Health Advocate* with your question. Letters containing PHI will be shredded at this same point.

The Trust Board was made aware of HIPAA law requirements and penalties during our planning with J. Smith Lanier & Co. in 2009. A Board HIPAA policy was adopted in June 2009, and updated for 2010. The above instructions were communicated to Trust Plan Members June 2009. They have been repeated in the Open Enrollment and enrollment packages for those about to turn age 65.

Health Advocate Resources

Recognizing that Members will still need individual assistance with health care information, issues and planning, the Trust Board put *Health Advocate* in place for all Medical Plan participants and those retirees considering Trust plans as they near or reach age 65, effective 10/01/09, and communicated this to all such Members.

Your *Personal Health Advocate* is the appropriate resource for obtaining all the assistance you need concerning any Trust plan or Medicare. Health Advocate will also assist retirees turning age 65 with questions concerning Medicare, Trust Plan options, or other Medicare Supplement options available.

Health Advocate is not Marsh or an insurance company. They are an independent support service for you as a Medical Plan Member, **or** if you are a retiree considering coverage under the Trust plans.

Remember, Marsh is only responsible for handling Medical claims and benefits, and eligibility and premiums on all plans, and assisting with your questions on those issues. Health Advocate or the appropriate carrier handle all other questions. Please ensure you are speaking with the correct entity.

Contacting Trust Board Members

The Trust Board is informing all Trust Plan Members with this communication, that the Trust Board has adopted a resolution stating that Trust Board Members may not receive PHI, and must refer any Health Plan Member's service questions to **Health Advocate**, if the Member has not already done so.

Remember, Trust Board Members are your last resort if you **have** contacted a **Personal Health Advocate** and your questions were not addressed in the manner you needed. If that should occur, please do contact the Trust Board in a manner which includes NO PHI, and we will forward your concern to our broker, J. Smith Lanier & Co. to see that the matter is resolved and any necessary action is taken. All phone calls involving **Health Advocate** and/or Marsh are recorded, and these will be reviewed by the management of the respective companies, with a summary to our broker. Findings and any corrective measures will be reported back to you in a timely fashion.

Please note:

- The Retiree Benefit Trust Board Members oversee the Medical and other Health & Welfare plans that the Trust sponsors. That is their only function as Trust Board Members.
- The DALRC Board is not involved with DALRC Retiree Benefit Trust business, and is a separate entity. Please contact only the Trust Board concerning benefits.

Health Advocate is Only a Phone Call Away!

Health Advocate has proven an excellent resource for many Members. Following are some of the comments received so far from Trust Plan Members:

"The insurance company finally processed and paid my claim that you helped us with. Thanks so very much for your help"

"You really helped me tremendously. You are very special. Not many people would go that extra mile"

"You have been great sticking with me through this entire ordeal. I am not sure I could have straightened this mess out without your help."

"If everyone was as wonderful as you, my life would be easy. You are amazing and went above and beyond."

CALL HEALTH ADVOCATE for a **Personal Health Advocate** at 1-877-325-7265, for personalized and professional assistance with ANY healthcare related question. They are equipped to handle your PHI appropriately, and will help you to obtain the best health care and health care service.