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Group Health Plan

Your Information. Your Rights. Our Responsibilities.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.**

The City and Borough of Juneau (CBJ) Group Health Plan includes medical, dental, vision, prescription drug, and other health benefit programs, such as our wellness program. CBJ is the Plan Sponsor of these health benefit programs. In some cases, these benefit programs are administered by our third party administrator (TPA) and health insurance issuers. Currently, our TPA is Premera Blue Cross/Blue Shield of Alaska (Premera) and our stop loss health insurance issuer is LifeWise Assurance Company.

Your Rights

You have the right to:

Get a copy of your health and claims records

- You can ask to see or get a copy of your health and claims records and other information the TPA has about you. Ask us how to do this.
- The TPA will provide a copy or summary of your health and claims records, usually within 30 days of your request. The TPA may charge a reasonable, cost-based fee

Correct your health and claims records

- You can ask the TPA to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- The TPA may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communication

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
 - We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.
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Your Rights (Cont'd.)

Ask us to limit the information we share

- You can ask the TPA **not** to use or share certain health information for treatment, payment, or health care operations.
- The TPA is not required to agree to your request, and we may say “no” if it would affect your care.

Get a list of those with whom we've shared your information

- You can ask for a list (accounting) of the times the TPA has shared your health information for six years prior to the date you ask, who they shared it, with and why.
- The TPA will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). The TPA will provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney, or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you believe your privacy rights have been violated

- You can complain if you feel we have violated your rights by contacting us – see our contact information at the top of page 1.
 - You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.
 - We will not retaliate against you for filing a complaint.
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Your Choices

You have some choices in the way that we use and share information. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation
- Contact you for fundraising efforts

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety

In these cases we *never* share your information unless you give us written permission:

- Marketing purposes
 - Sale of your information
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Our Uses and Disclosures

How do we typically use or share your health information?

We typically use or share your health information in the following ways.

Help manage the health care treatment you receive, through our plan administrator, Premera Blue Cross/Blue Shield of Alaska (Premera or TPA)

- The TPA can use your health information and share it with professionals who are treating you.

Example: A doctor sends the TPA information about your diagnosis and treatment plan so they can arrange additional services.

Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.

Example: We use health information about our members to develop better services.

Our Uses and Disclosures (Cont'd.)

Pay for your health services (Premera function)

- The TPA can use and disclose your health information as they pay for your health services.

Example: The TPA shares information about you with your dental provider to coordinate payment for your dental work.

Administer your plan

Premera may disclose your health information to CBJ (your health plan sponsor) for plan administration.

Example: CBJ contracts with Premera to provide health plan administration, and Premera provides CBJ with certain statistics to explain the health insurance premium rates.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see:

www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

Help with public health and safety issues

The TPA can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

- The TPA can use or share your information for health research.

Comply with the law

- We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Our Uses and Disclosures (Cont'd.)

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

- We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. When changes to this notice are made, the new notice will be available upon request, on our web site, and we will provide information about the new notice in our periodic mailings to you.