

Medical Privacy Notice

Deseret Mutual Benefit Administrators

Deseret Mutual Insurance Company

Deseret Healthcare Employee Benefit Trust

2003

Notice of Deseret Mutual's Privacy Policy

At Deseret Mutual, we share your concerns for privacy and security of personal information. Because we value your privacy, we do not sell or trade any personal information that you have entrusted to us. To help you better understand our privacy policy and practices, we have prepared this notice for you.

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

1. Understanding Your Health Record/Information

Each time you visit a hospital, physician, or other health care provider, a record of your visit is made. Typically, this record contains your symptoms, examination and test results, diagnoses, treatment, and a plan for future care or treatment. It may also contain correspondence and other administrative documents. Your medical records are used by medical providers and facilities to bill Deseret Mutual, obtain preauthorizations, and verify medical necessity.

Deseret Mutual receives and stores this information to provide you with medical benefits. Personal health information (or "PHI") is any personally identifying information which when linked to health data could be used to identify an individual. This information may be stored or transmitted in any form (for example, paper, electronic, verbal, etc.). All of this information, often referred to as your health or medical record, serves as a:

- Basis for planning your care and treatment
- Means of communication among the many health professionals who contribute to your care
- Legal document describing the care you received
- Means by which you or a third-party payer can verify that services billed were actually provided
- Tool in educating health professionals

- Source of data for medical research
- Source of information for public health officials charged with improving the health of the nation
- Source of data for facility planning and marketing
- Tool by which we can assess and monitor the health care being provided and the outcomes achieved.

2. *Your Health Information Rights*

Although your health record is the physical property of the health care practitioner or facility that compiled it, the information belongs to you. Federal law gives you the right to:

- Inspect and obtain a copy of your health record
- Amend your health record
- Request a restriction on certain uses and disclosures of your information
- Obtain a paper copy of the notice of information practices upon request
- Obtain an accounting of disclosures of your health information (other than for purposes of treatment, payment, and health care operations)
- Request communications of your health information by alternative means or at alternative locations
- Revoke your authorization to use or disclose health information except to the extent that action has already been taken.

3. *Our Responsibilities*

Our organization is required to:

- Maintain the privacy of your health information
- Provide you with notice of our legal duties and privacy practices regarding information we collect and maintain about you
- Abide by the terms of this notice
- Notify you if we are unable to agree to a requested restriction

- Accommodate reasonable requests you may have to communicate health information by alternative means or at alternative locations.

We will not use or disclose your personal health information without your authorization, except as provided by law.

Federal Standards for Privacy of Individually Identifiable Health Information go into effect on or after April 14, 2003. Therefore, we reserve the right to change our practices and make the new provisions effective for all PHI we maintain. If our information practices change, we will make the new version available to you.

We are required to abide by the terms of the written Privacy Notice currently in effect. We reserve the right to change the terms of our Privacy Notice from time to time and to amend or make new notice provisions effective for all PHI we maintain. Anytime Deseret Mutual makes such revisions, we will distribute revised notices by mail to all members in any plans currently administered by Deseret Mutual. A material change (except when required by law) may not be implemented before the effective date of the notice in which the material change is reflected.

4. For More Information or to Report a Problem

If you have any questions or if you would like additional information, you may contact Deseret Mutual's Compliance Specialist or Compliance Officer by telephone (801-578-5899), by mail (60 East South Temple, Salt Lake City, Utah 84111), or by fax (801-578-5906).

If you believe your privacy rights have been violated, you can file a complaint with Deseret Mutual's Compliance Specialist or Compliance Officer, or with the Office for Civil Rights (OCR). Complaints must be in writing and can be filed either by mail or electronically. OCR will provide further information on its Web site about how to file a complaint (www.hhs.gov/ocr/hipaa/). Please note, there will be no retaliation for filing a complaint.

5. Examples of Disclosures for Treatment and Health Care Operations

Pursuant to law and the authorization form which you have signed:

- **Treatment, Payment, and Health Care Operations:** We may use your health information for treatment, payment and health care operations. For example, information obtained by a nurse, physician, or other member of your health care team will be recorded in your record and used to determine the course of treatment that should work best for you. We will use that information for preauthorization purposes.

We may use your health information for payment. For example, a bill may be sent to you or a

third-party payer. The information on or accompanying the bill may include information that identifies you, as well as your diagnosis, procedures, and supplies used. In the event that payment is not made, we may also provide limited information to collection agencies, attorneys, credit reporting agencies, and other organizations as are necessary to collect for services rendered.

- **Food and Drug Administration (FDA):** We may disclose to the FDA health information relative to adverse events with respect to food, supplements, product and product defects, or post-marketing surveillance information to enable product recalls, repairs, or replacement.
- **Workers' Compensation:** We may disclose health information to the extent authorized by and to the extent necessary to comply with laws relating to workers' compensation or other similar programs established by law.
- **Public Health:** As required by law, we may disclose your PHI to public health or legal authorities charged with preventing or controlling disease, injury, or disability.
- **Correctional Institution:** If you're an inmate of a correctional institution, we may disclose to the institution or agents thereof PHI necessary for your health and for the health and safety of others.
- **Law Enforcement:** We may disclose certain PHI for law enforcement purposes as required by law or in response to a valid subpoena.