

HIPAA PRIVACY NOTICE

The Municipal Health Benefit Fund (MHBF) is subject to the PRIVACY, SECURITY and ELECTRONIC DATA INTERCHANGE components of the Health Insurance Portability and Accountability Act (HIPAA) passed by Congress in 1996. HIPAA requires privacy and security safeguards for Protected Health Information (PHI). PHI is generally defined as "any individually identifiable health information element that is transmitted or maintained in any form that could identify the subject (person) of the information". PHI can include all forms of information, including paper records, electronic records, or oral communications. PHI data elements include such items as: name; address; birth date or age; telephone number; medical record number; biometric identifiers; health plan numbers; occupation; photo; employer; etc.

MHBF has adopted sufficient policies, procedures and safeguards (including employee training and sanctions for failure to comply) in order to comply with HIPAA and safeguard member PHI. Under HIPAA, members have the right to access their own PHI (at a time and place and at a cost as determined reasonable by the MHBF) and to request modifications to such records should they find errors. **YOUR PHYSICIAN OR MEDICAL INSTITUTION IS THE BEST, MOST COMPLETE SOURCE OF MEDICAL RECORDS INFORMATION.**

MHBF takes a "minimum necessary" approach to the release of member PHI. Releases of PHI to persons other than the members themselves will only be made with the express consent of the member, unless required by law, and such releases will be documented. MHBF is not required to, nor will it provide an accounting for disclosures which are made for the purposes of health care treatment, operations or payments. However, MHBF will provide an accounting of any disclosures required by law.

A complaint process is available to MHBF members who believe that a violation of the PHI privacy or security requirements has occurred. Member may notify the Arkansas Municipal League Privacy Officer at League Headquarters in North Little Rock at (501-374-3484). The Privacy Officer will investigate the complaint and insure that the MHBF Board and the AML Executive Director are aware of the issue and the resolution of the complaint. If you are dissatisfied with the internal resolution, or if you prefer, you may submit a written complaint to the Office of Civil Rights, which enforces HIPAA.