



**Arkansas
BlueCross BlueShield**

An Independent Licensee of the Blue Cross and Blue Shield Association

NOTICE OF PRIVACY PRACTICES

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.

By law, Arkansas Blue Cross and Blue Shield and its affiliated companies (referred to for convenience as a group as “Arkansas Blue Cross”) is required to protect the privacy of your protected health information. We also must give you this notice to tell you how we may use and give out (“disclose”) your protected health information held by us. Throughout this notice we will use the name “Arkansas Blue Cross” as a short-hand reference for not only Arkansas Blue Cross and Blue Shield, but also for its affiliated company, HMO Partners, Inc., doing business as Health Advantage. Please note that although we are combining this privacy notice in this way for convenient, short-hand reference, and to make it more efficient to inform you about your privacy rights, these companies remain separate companies, each with their own operations, management and compliance responsibilities. Arkansas Blue Cross must use and give out your protected health information to provide information:

- § To you or someone who has the legal right to act for you (your personal representative);
- § To the Secretary of the Department of Health and Human Services, if necessary to make sure your privacy is protected, and;
- § Where required by law. Arkansas Blue Cross has the right to use and give out your protected health information to pay for your health care and to perform business operations. For example:
 - We can use your protected health information to pay or deny your claims, to collect your premiums or to share your benefit payment with other insurer(s).
 - We can use your protected health information for regular health-care operations. Members of our staff may use information in your health record to assess our efficiency and outcomes in your case and others like it. This information then will be used in an effort to continually improve the quality and effectiveness of benefits and services we provide.
 - We may disclose protected health information to your employer if your employer arranges for your insurance. If your employer meets the requirements outlined by the privacy law, we can disclose protected health information to the appropriate areas so they can modify benefits, work to control overall plan costs, and improve service levels. This information may be in the form of routine reporting or special requests.
 - We may disclose to others who are contracted to provide services on our behalf. Some services are provided in our organization through contracts with others. Examples include pharmacy management programs, dental benefits and a copy service we use when making copies of your health record. Our contracts require these business associates to appropriately protect your information.



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§ Our health professionals and customer service representatives, using their best judgment, may disclose to a family member, other relative, close personal friend or any other person you identify, health information relevant to that person's involvement in your care or payment related to your care. An example would be your spouse calling to verify a claim was paid, or the amount paid on a claim. Arkansas Blue Cross may use or give out your protected health information for the following purposes, under limited circumstances:

- To state and other federal agencies that have the legal right to receive Arkansas Blue Cross data (such as to make sure we are making proper payments).
- For public health activities (such as reporting disease outbreaks).
- For government health-care oversight activities (such as fraud and abuse investigations).
- For judicial and administrative proceedings (such as in response to a subpoena or other court order).
- For law enforcement purposes (such as providing limited information to locate a missing person).
- For research studies that meet all privacy law requirements (such as research related to the prevention of disease or disability).
- To avoid a serious and imminent threat to health or safety.
- To contact you regarding new or changed health-plan benefits.

By law, Arkansas Blue Cross must have your written permission (an "authorization") to use or give out your protected health information for any purpose other than payment or health-care operations or other limited exceptions outlined here or in the Privacy regulation. You may take back ("revoke") your written permission at any time, except if we already have acted based on your permission.

Your Rights Regarding Medical Information About You

By law, you have the right to:

- § See and get a copy of your protected health information that is contained in a designated record set that was used to make decisions about you.
- § Have your protected health information amended if you believe that it is wrong, or if information is missing, and Arkansas Blue Cross agrees. If Arkansas Blue Cross disagrees, you may have a statement of your disagreement added to your protected health information.
- § Receive a listing of those getting your protected health information from Arkansas Blue Cross. The listing will not cover your protected health information that was given out to you or your personal representative, that was given out for payment or health care operations, that was given out based on an authorization signed by you, or that was given out for law enforcement purposes.



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- § Ask Arkansas Blue Cross to communicate with you in a different manner or at a different place (for example, by sending your correspondence to a P.O. Box instead of your home address) if you are in danger of personal harm if the information is not kept confidential.
- § Ask Arkansas Blue Cross to limit how your protected health information is used and given out to pay your claims and perform health-care operations. Please note that Arkansas Blue Cross may not be able to agree to your request.
- § Get a separate paper copy of this notice.

To Exercise Your Rights

If you would like to contact Arkansas Blue Cross or Health Advantage for further information regarding this notice or exercise any of the rights described in this notice, you may do so by contacting Customer Service at the following telephone numbers:

Little Rock Toll Free

Arkansas Blue Cross (501) 378-2010 1-800-238-8379

Health Advantage (501) 378-2363 1-800-843-1329

You also may get complete instructions and request forms from the Arkansas Blue Cross or Health Advantage Web sites at: www.ArkansasBlueCross.com
www.HealthAdvantage-hmo.com

Changes to this Notice

We are required by law to abide by the terms of this notice. We reserve the right to change this notice and make the revised or changed notice effective for medical information we already have about you as well as any future information we receive. When we make changes, we will notify you by sending a revised notice to the last known address we have for you. We also will post a copy of the current notice on the Arkansas Blue Cross and Health Advantage Web sites.

Complaints

If you believe your privacy rights have been violated, you may file a complaint with Arkansas Blue Cross or one of its affiliated companies, or with the Secretary of the U.S. Department of Health and Human Services. You may file a complaint with Arkansas Blue Cross or one of its affiliated companies by writing to the following address:

Privacy Office

ATTN: Privacy Officer

P.O. Box 3216

Little Rock, AR 72201

We will not penalize or in any other way retaliate against you for filing a complaint with the Secretary or with us. You also may file a complaint with the Secretary of the U.S. Department of Health and Human Services. Complaints filed directly with the Secretary must: (1) be in writing; (2) contain the name of the entity against which the complaint is lodged; (3) describe the relevant problems; and (4) be filed within 180 days of the time you became or should have become aware of the problem.



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Effective Date

The provisions of this Notice became effective April 14, 2003.