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that this organization provides excellent medical care coverage.

"Honey, I'm writing an article on health care and wellness, can you give me a few tips for an article?" Yes, it was a simple question. Open, honest communication on my part, seeking to be enlightened by my wife's new found career. "Sure," she replied.

"I just can't give you any proprietary information." Well, well. I wasn't looking for a CIA report on counter-terrorism but I was happy to have a place to start.

"You should probably write something about HIPAA" she offered.

"That is one of the most important things that people should know." Now we were getting somewhere. I have an acronym that I don't have a clue about, but I have an indication that this HIPAA may hold some importance. I decided to investigate.

HIPAA stands for the "Health Insurance Portability and Accountability Act" of 1996. This is a new privacy regulation (compliance with this federal regulation was to begin on April 14, 2003) that ensures privacy protection for patients, by limiting the ways that health plans, hospitals, pharmacies and other covered entities can use patients' personal medical information. Portability does not mean that you'll have the same benefits, premiums, co-payments or deductibles when you move from one health plan to another. Ok. So now this stuff has begun to get more interesting.

I decided to seek out what provisions are included in this new HIPAA regulation. Understanding your rights under the law is pretty important.

Health care providers now have their patients sign, initial or otherwise acknowledge that they received a notice of their respective privacy rights. This has important implications. Patients may ask to restrict the use of disclosure of

their medical information. Patients have to sign a specific authorization before a covered entity could release their medical information to a life insurer, a bank, a marketing firm or another outside business for purposes that are not related to their health care. I certainly don't want my banker to know my personal health. I know that she gets feeling ill just knowing my personal wealth! Her ability to laugh at my account balance always makes me feel good.

HIPAA affects confidentiality. Under this law, a patient can ask for and get a list of who was provided their health

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information. You can ask your provider or health insurer not to share your health information with certain people, groups or companies. A doctor can still communicate various treatment options for health-related information, but certain disclosures are protected.

HIPAA says that you cannot be denied coverage because of mental illness, genetic information, disability or the claims you have filed in the past. HIPAA also states that group health plans cannot deny your application for coverage based solely on your health status. For example, this allows workers who might lose their job, better access to health insurance, through limiting exclusions of existing conditions. For instance, group health plans cannot consider pregnancy a pre-existing condition and can't exclude coverage for prenatal care or your baby's delivery.

HIPAA requirements do not apply to

A Secret of Healthcare

By Kurt Neufang

IF YOU DON'T POSSESS A SECRET SECURITY CLEARANCE, you probably should not read this article. Ok, since you're persistent, I'll share with you a little information about HIPAA. I happen to hold a secret security clearance and I was told by my wife that she could only provide me limited knowledge about health care provisions..... for proprietary reasons!

NEWS BULLETIN: My wife (who I also consider my banker) is now working for a major health care provider. I can't give out many specifics, but the logo for this company contains the color blue, has a shield and a cross. Following a stealthy investigation on my part, I found

certain types of “excepted benefit” plans. These include:

- Liability insurance
- Supplements to liability insurance
- Workers compensation or similar insurance
- Automobile medical payment insurance
- Credit-only insurance
- Coverage for on-site medical clinics
- Coverage only for accident (including dismemberment) or disability income insurance.

The law was designed to assist patients with the ability to move from one company to another without fear of losing health benefits. The drawback to HIPAA is that there is no protection if you switch from one individual health plan to another individual health plan. Buying individual plans can be difficult because insurers can turn away people who have chronic medical problems.

Whenever you leave any health plan, individual or group, you should always receive a “certificate of creditable coverage” in writing. This needs to be requested so that you can ensure your rights under HIPAA. It is important that this certificate states the following information:

- Any family members included under your coverage
- Your specific coverage dates
- Your policy ID number
- Your correct address and contact information

The accuracy of this information is your responsibility. By working with a plan administrator, you can help the transition by providing this certificate.

It is common practice for people to frequently change jobs. I have held many in my professional career and usually, because of the nature of my work, I was not very concerned about the health care coverage that was offered. I have been fortunate to work for state, local and federal agencies, and the health care options have always been good. Many people who work for small businesses or

who are self-employed have some very serious concerns facing them regarding health care coverage.

The cost of health care continues to escalate and at some point, we all will have to face the reality of changing how we have traditionally looked at health care alternatives. Who knows, it may even become a hotly contested political

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issue some day. We are not getting younger and as the overall population ages, we all need to be aware of examining our insurance and the benefits we need.

I recommend that you ask your provider about HIPAA and how your health care information is recorded, used and shared. For

more information about your health care privacy rights, or if you need to file a complaint, please contact: www.hhs.gov/ocr/hipaa/ or call 1.866.627.7748. This phone call is free of charge.

In retrospect, I really believe that the secret of quality healthcare is to find a good provider that will meet your individual needs. Options are many as the industry is very competitive. The costs can be considerable, but as is usually the case, you get the return on what you invest. Always review your alternatives and find out what plan best suits your needs.

Remember that protecting the privacy of our health information is a very personal matter. It is indeed important to protect and continue that open and honest communication with your spouse. Your personal health may depend on it.

As a matter of fact, I’m not feeling too well. I think I’ll call my banker. .

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