

House Committee On Health Care

Fiscal: Has minimal fiscal impact

Revenue: No Revenue Impact

Action Date: 04/20/15

Action: Do Pass As Amended And Be Printed Engrossed.

Meeting Dates: 02/25, 04/08, 04/20

Vote:

Yeas: 5 - Clem, Greenlick, Keny-Guyer, Lively, Nosse

Nays: 4 - Buehler, Hayden, Kennemer, Weidner

Prepared By: Sandy Thiele-Cirka, Committee Administrator

WHAT THE MEASURE DOES:

Prohibits carriers and third-party administrators from disclosing to anyone other than the enrollee receiving services, personal information about an enrollee, upon the request of the dependent enrollee. Specifies procedure for enrollees making a confidential communication request. Requires Department of Consumer and Business Services to submit report no later than December 1, 2016 on the effectiveness of the process. Changes the definition of personal health information to protected health information. Protects confidential communication in appeal of adverse benefit determination. Declares an emergency, effective on passage.

ISSUES DISCUSSED:

- Patient privacy and sensitive medical services
- Young adult children on parents health insurance plan
- Explanation of benefits form
- Personal health information and confidentiality
- Issues between parent and children
- Concerns associated with spouses and domestic violence
- Concerns relating to the age requirement

EFFECT OF COMMITTEE AMENDMENT:

Prohibits carriers and third-party administrators from disclosing to anyone, other than the enrollee receiving services, personal information about an enrollee, upon the request of the enrollee. Adds that Department of Consumer and Business Services submit report no later than December 1, 2016 on the effectiveness of the process. Changes the definition of personal health information to protected health information. Modifies the communication requirements. Protects confidential communication in appeal of adverse benefit determination.

BACKGROUND:

The Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule provides federal protections for individually identifiable health information held by covered entities and their business associates and gives patients rights with respect to that information. Confidentiality is a fundamental role in accessing health care services. Disclosure of information through certain insurance communications can create a barrier to those services.

Currently, health information through insurance communication (explanation of benefits) affects individuals as a dependent in a health plan, especially minors, and young adults insured on their parents' plan. House Bill 2758-A requires carriers to send any protected health information directly to the enrollee receiving the services, not the policyholder.