BELOIT COLLEGE
PRIVACY PRACTICES NOTICE

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. THE PRIVACY OF YOUR MEDICAL INFORMATION IS IMPORTANT TO US.

Summary of Our Privacy Practices

We may use and disclose your medical information, without your permission, for treatment, payment, and health care operations activities. We may use and disclose your medical information, without your permission, when required or authorized by law, for public health activities, law enforcement, judicial and administrative proceedings, research, and certain other public benefit functions.

We may disclose your medical information to your family members, friends, and others you involve in your care or payment for your care. We may disclose your medical information to appropriate public and private agencies in disaster relief situations.

We may disclose to your employer whether you are enrolled or disenrolled in the health plans it sponsors. We may disclose summary health information to your employer for certain limited purposes. We may disclose your medical information to your employer to administer your group health plan if your employer explains the limitations on its use and disclosure of your medical information in the plan document for your group health plan.

We will not otherwise use or disclose your medical information without your written authorization.

You have the right to examine and receive a copy of your medical information. You have the right to receive an accounting of certain disclosures we may make of your medical information. You have the right to request that we amend, further restrict use and disclosure of, or communicate in confidence with you about your medical information.

Please review this entire notice for details about the uses and disclosures we may make of your medical information, about your rights and how to exercise them, and about complaints regarding or additional information about our privacy practices.

Contact Information

For more information about our privacy practices, to discuss questions or concerns, or to get additional copies of this notice, please contact our Contact Office.

Contact Office: Beloit College Human Resources Office

Telephone: 608-363-2630  Fax: 608-363-2221

E-mail: rheadl@beloit.edu

Address: 700 College Street, Beloit, WI 53511
Organizations Covered by this Notice

This notice applies to the privacy practices of the organizations listed below. These organizations participate in an organized health care arrangement. They may share with each other your medical information, and the medical information of others they service, for the health care operations of their organized health care arrangement.

- Beloit College Employee Health Benefit Plan
- Beloit College Section 125 Flexible Spending Plan

Our Legal Duty

We are required by applicable federal and state law to maintain the privacy of your medical information. We are also required to give you this notice about our privacy practices, our legal duties, and your rights concerning your medical information.

We must follow the privacy practices that are described in this notice while it is in effect. This notice takes effect April 14, 2004, and will remain in effect unless we replace it.

We reserve the right to change our privacy practices and the terms of this notice at any time, provided such changes are permitted by applicable law. We reserve the right to make any change in our privacy practices and the new terms of our notice applicable to all medical information that we maintain, including medical information we created or received before we made the changes. Before we make a significant change in our privacy practices, we will change this notice and send the new notice to our health plan subscribers at the time of the change.

Uses and Disclosures of Medical Information

Treatment: We may disclose your medical information, without your permission, to a physician or other health care provider to treat you.

Payment: We may use and disclose your medical information, without your permission, to pay claims from physicians, hospitals and other health care providers for services delivered to you that are covered by your health plan, to determine your eligibility for benefits, to coordinate your benefits with other payers, to determine the medical necessity of care delivered to you, to obtain premiums for your health coverage, to issue explanations of benefits to the subscriber of the health plan in which you participate, and the like. We may disclose your medical information to a health care provider or another health plan for that provider or plan to obtain payment or engage in other payment activities.

Health Care Operations: We may use and disclose your medical information, without your permission, for health care operations. Health care operations include:

- health care quality assessment and improvement activities;
- reviewing and evaluating health care provider and health plan performance, qualifications and competence, health care training programs, health care provider and health plan accreditation, certification, licensing and credentialing activities;
- conducting or arranging for medical reviews, audits, and legal services, including fraud and abuse detection and prevention;
- underwriting and premium rating our risk for health coverage, and obtaining stop-loss and similar reinsurance for our health coverage obligations; and
- business planning, development, management, and general administration, including customer service, grievance resolution, claims payment and health coverage improvement activities, de-identifying medical information, and creating limited data sets for health care operations, public health activities, and research.

We may disclose your medical information to another health plan or to a health care provider subject to federal privacy protection laws, as long as the plan or provider has or had a relationship with you and the medical information is for that plan’s or provider’s health care quality assessment and improvement activities, competence and qualification evaluation and review activities, or fraud and abuse detection and prevention.
Your Authorization: You may give us written authorization to use your medical information or to disclose it to anyone for any purpose. If you give us an authorization, you may revoke it in writing at any time. Your revocation will not affect any use or disclosure permitted by your authorization while it was in effect. Unless you give us a written authorization, we will not use or disclose your medical information for any purpose other than those described in this notice.

Family, Friends, and Others Involved in Your Care or Payment for Care: We may disclose your medical information to a family member, friend or any other person you involve in your care or payment for your care. We will disclose only the medical information that is relevant to the person’s involvement.

We may use or disclose your name, location, and general condition to notify, or to assist an appropriate public or private agency to locate and notify, a person responsible for your care in appropriate situations, such as a medical emergency or during disaster relief efforts.

We will provide you with an opportunity to object to these disclosures, unless you are not present or are incapacitated or it is an emergency or disaster relief situation. In those situations, we will use our professional judgment to determine whether disclosing your medical information is in your best interest under the circumstances.

Your Employer: We may disclose to your employer whether you are enrolled or disenrolled in a health plan that your employer sponsors. We may disclose summary health information to your employer to use to obtain premium bids for the health insurance coverage offered under the group health plan in which you participate or to decide whether to modify, amend or terminate that group health plan. Summary health information is aggregated claims history, claims expenses or types of claims experienced by the enrollees in your group health plan. Although summary health information will be stripped of all direct identifiers of these enrollees, it still may be possible to identify medical information contained in the summary health information as yours.

Health-Related Products and Services: We may use your medical information to communicate with you about health-related products, benefits and services, and payment for those products, benefits and services, that we provide or include in our benefits plan. We may use your medical information to communicate with you about treatment alternatives that may be of interest to you. These communications may include information about the health care providers in our networks, about replacement of or enhancements to your health plan, and about health-related products or services that are available only to our enrollees that add value to our benefits plan.

Public Health and Benefit Activities: We may use and disclose your medical information without your permission when required by law, and when authorized by law for the following kinds of public health and public benefit activities:

- for public health, including to report disease and vital statistics, child abuse, and adult abuse, neglect or domestic violence;
- to avert a serious and imminent threat to health or safety;
- for health care oversight, such as activities of state insurance commissioners, licensing and peer review authorities, and fraud prevention agencies;
- for research;
- in response to court and administrative orders and other lawful process;
- to law enforcement officials with regard to crime victims and criminal activities;
- to coroners, medical examiners, funeral directors, and organ procurement organizations;
- to the military, to federal officials for lawful intelligence, counterintelligence, and national security activities, and to correctional institutions and law enforcement regarding persons in lawful custody; and
- as authorized by state worker’s compensation laws.

Your Rights

Access: You have the right to examine and to receive a copy of your medical information, with limited exceptions. You should submit your request in writing to our Contact Office. We may charge you reasonable, cost-based fees for a copy of your medical information, for mailing the copy to you, and for preparing any summary or explanation of your medical information you request. Contact our Contact Office for information about our fees.

Disclosure Accounting: You have the right to a list of instances after April 13, 2004 in which we disclose your medical information for purposes other
than treatment, payment, health care operations, as
authorized by you, and for certain other activities.

You should submit your request to our Contact
Office. We will provide you with information about
each accountable disclosure that we made during the
period for which you request the accounting, except
we are not obligated to account for a disclosure that
occurred more than 6 years before the date of your
request and never for a disclosure that occurred
before April 14, 2004.

**Amendment.** You have the right to request that
we amend your medical information. You should
submit your request in writing to our Contact Office.

We may deny your request only for certain
reasons. If we deny your request, we will provide
you a written explanation. If we accept your request,
we will make your amendment part of your medical
information and use reasonable efforts to inform
others of the amendment who we know may have and
rely on the unamended information to your detriment,
as well as persons you want to receive the
amendment.

**Restriction:*** You have the right to request that
we restrict our use or disclosure of your medical
information for treatment, payment or health care
operations, or with family, friends or others you
identify. We are not required to agree to your
request. If we do agree, we will abide by our
agreement, except in a medical emergency or as
required or authorized by law. You should submit
your request to our Contact Office. Any agreement
we may make to a request for restriction must be in
writing signed by a person authorized to bind us to
such an agreement.

**Confidential Communication:** You have the
right to request that we communicate with you about
your medical information in confidence by means or
to locations that you specify. You must make your
request in writing, and your request must represent
that the information could endanger you if it is not
communicated in confidence as you request. You
should submit your request in writing to our Contact
Office.

We will accommodate your request if it is
reasonable, specifies the means or location for
communicating with you, and continues to permit us
to collect premiums and pay claims under your health
plan. Please note that an explanation of benefits and
other information that we issue to the subscriber
about health care that you received for which you did
not request confidential communications, or about
health care received by the subscriber or by others
covered by the health plan in which you participate,
may contain sufficient information to reveal that you
obtained health care for which we paid, even though
you requested that we communicate with you about
that health care in confidence.

**Electronic Notice:** If you receive this notice on
our web site or by electronic mail (e-mail), you are
entitled to receive this notice in written form. Please
contact our Contact Office to obtain this notice in
written form.

### Complaints

If you are concerned that we may have violated
your privacy rights, or you disagree with a decision
we made about access to your medical information,
about amending your medical information, about
restricting our use or disclosure of your medical
information, or about how we communicate with you
about your medical information, you may complain to
our Contact Office.

You also may submit a written complaint to the
Office for Civil Rights of the United States

Department of Health and Human Services, 200
Independence Avenue, SW, Room 509F,
Washington, D.C. 20201. You may contact the
Office for Civil Rights’ Hotline at 1-800-368-1019.

We support your right to the privacy of your medical
information. We will not retaliate in any way if you
choose to file a complaint with us or with the U.S.
Department of Health and Human Services.