



Health Services University of Massachusetts Lowell

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As of July 1, 2018, patients in the Commonwealth of Massachusetts now have additional privacy protections available to keep private healthcare information from being shared. If you are on another person's health insurance (like a parent or spouse), you can now submit a request to keep information about your health care services confidential. This new law changes how the **Explanation of Benefits (EOB) statement**, which is generated after a health visit and sent to the insurance subscriber and unintentionally compromises patient confidentiality, can now be redirected.

If you are accessing care here in counseling and health services, or at an outside provider for any of the following "sensitive services" and have a Massachusetts based health insurance plan, you may now request that the EOB statement be sent to you.

These services include:

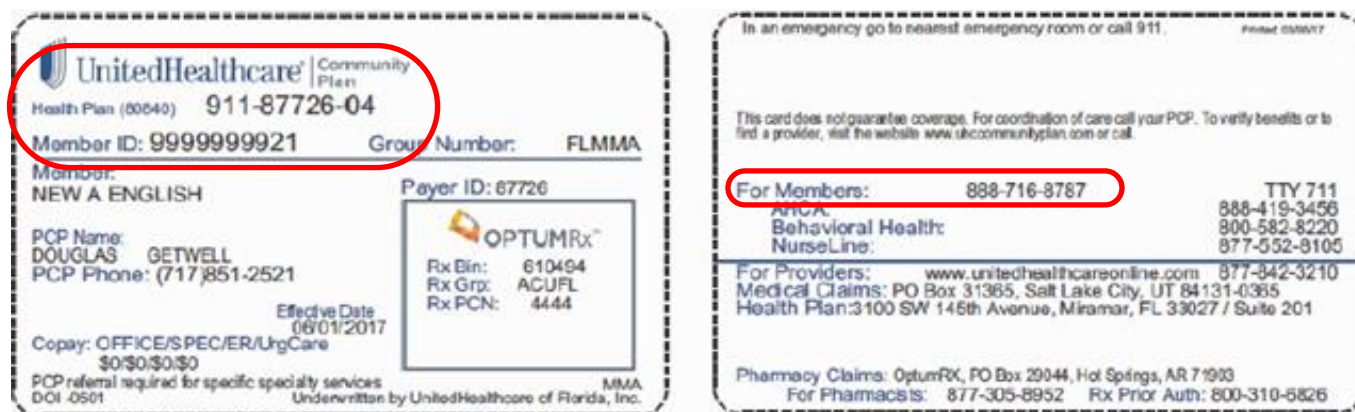
- Mental Health Services
- Substance Use Disorder Services, including Medication and Treatment
- Gender Transition-Related Services
- Testing, Treatment and Prevention of Sexual Transmitted Infections (e.g. HPV vaccines)
- Testing, Treatment and Prevention of HIV and AIDS (including pre-exposure prophylaxis, PrEP)
- Hepatitis C Testing, Treatment and Medication
- Hepatitis B Testing, Treatment and Medication
- Reproductive Services (e.g., breast, cervical and prostate cancer screening, identification and treatment of minor infections)
- Contraceptive Services
- Fertility Services
- Abortion Services
- Pregnancy Testing and Counseling on Pregnancy Options
- Any Visit Including Assessment of Sexual Risk, Pregnancy Intention, and/or Reproductive/Sexual/Pregnancy Coercion
- Services Related to Sexual Assault
- Domestic Violence Diagnosis, Services, Support and Counseling
- Management of Abnormal Pap Smears
- Diagnosis and Treatment of Vaginal Infections
- Prenatal Care

This law protects patient privacy in four main ways:

- Insurance plans must address the EOB form to the patient's name (even if the patient is a dependent on the plan) rather than the policy holder.
- All patients can choose their preferred method of receiving EOB forms, including at a different mailing address or through an online portal.
- EOB forms will contain general information only, such as "office visit" or "medical care," rather than explicit descriptions of sensitive health care services that could violate confidentiality.

All patients will have the option to opt-out of receiving an EOB form when there is no remaining cost-sharing (meaning no copay or deductible) for the health care visit of service.

How to Request Protections for Confidential Healthcare Services



(Example)

1. Find your health insurance your plan name and policy number, which may be listed as member number.
2. Call the customer service phone number on the back of your health insurance card or on your health plan's website. If you have more than one insurance company, you should do this with all of them.
3. Say that you want to request the EOB form to be sent directly to your address and not the policyholder, or that you would like to only receive it online instead of receiving a copy in the mail.
4. Your health plan may want you to make the request in writing and will give you instructions for how to do that.

You can use this script to talk to your insurance company:

- Hello, my name is _____.
- My policy number is _____.
- I do not want information for my health visit on _____ (date) at _____ (clinic name) to be sent to my parents/spouse.
- I want the EOB statement to be sent to _____ (address/email).
- Thank you!

***The best time to make this request is as soon as your health insurance starts and before you receive any medical services.

However, you can still make this request after you received health care services, ideally within a few days from the date of service. You can call your insurance company to find out the status of your request or for confirmation.

If you have additional questions, please request to speak to one of our clinical staff.