

# HEALTH MATTERS

Spring 2013

## Managing Your Family's Health Care?

Our mobile site makes it easy.

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Since many members use smartphones these days, we've added features to the mobile version of our Web site to simplify tasks and improve your EmblemHealth experience.

Thanks to enhancements to **emblemhealth.com** for mobile devices, you can now view a digital version of your temporary ID card, as well as copays and deductibles, on Web-enabled phones. This feature allows a member who has lost his or her ID card to view and e-mail the digital card in advance of a doctor's visit or present it at the doctor's office.

These new capabilities build on the mobile Find a Doctor feature that members love. The mobile doctor search

makes it easy for you to find your doctor's location using your phone's built-in GPS. In addition to mapping and driving directions, our mobile site gives you the option of selecting detailed directions for public transportation. This means you can now select subway, rail and bus, or subway-and-rail-only directions.

### WE'VE GOT YOU COVERED

Since our mobile site is supported on all iPhone, iPad, Android, Windows 7 and BlackBerry devices, chances are we've got you covered. So if you need to manage your family's health care on the go, why not make our mobile site your first stop?

### GO PAPERLESS

And while we're talking about making things easy, consider signing up to go paperless. This way, you'll receive health plan communications online. It's a great way to stay organized, get rid of clutter and keep everything in one safe place. If you're already a paperless member, thank you.

### COMING TO YOUR COMPUTER

To make managing your health care even simpler, look for our redesigned Web site, **emblemhealth.com**, this spring! We've given ourselves a new look and improved navigation to help you learn more about how your plan works and find what you're looking for — simply and quickly.

## Safeguarding Mothers and Babies

### NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996

The federal Newborns' Act protects the amount of time you and your newborn child are covered for a hospital stay after childbirth. Under this law, EmblemHealth may not limit hospital stays in connection with childbirth to less than 48 hours following a vaginal birth or 96 hours following a cesarean delivery. However, your doctor or nurse midwife may decide, after consulting with you, to discharge you or your newborn earlier. Under New York State Law, if you or your baby is discharged earlier, you may receive one home care visit within 24 hours of leaving the hospital.



## WHAT YOU THINK MATTERS

During the year, members rate their satisfaction with their doctors and health plan by completing paper and telephone surveys. One survey, the Consumer Assessment of Healthcare Providers and Systems (CAHPS®), measures how well your expectations are met for:

- Getting the care you need quickly.
- Having your doctors listen to you, explain things in a way you understand and spend time with you.
- Doctors giving you the pros and cons of treatment and discussing which choice may be best for you.
- Having your care coordinated with all your health practitioners.
- Receiving what you need from our customer service staff.
- Getting a flu shot and a pneumonia shot, if needed.
- Talk with your doctor about your cultural and religious needs so you can discuss treatment options that are right for you.
- Use the EmblemHealth Web site for information such as preventing and managing illness, improving health, care coordination and more.
- Search the provider directory for the languages spoken in a doctor's office and if needed, see if the location is wheelchair accessible.
- Call Customer Service for translation services in any language.
- Call your doctor's office about an hour or more before your appointment time. Ask if your doctor is on schedule and plan to arrive when you are most likely to be seen.
- Write a list of questions for your doctor and bring them to your appointment.

We are committed to helping you manage your health. We encourage you to:

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

# Keep Your Treatment Team in the Loop

Many people with medical illnesses, including heart disease, cancer and diabetes, also deal with mental health and substance abuse problems. Medical and behavioral health issues, once seen as separate conditions, are now known to be related. Health plans, doctors and patients need to work together to get a full, true health picture to get the best results. That's why it's important for you to make sure all your doctors know about the medical and behavioral health care you are receiving.

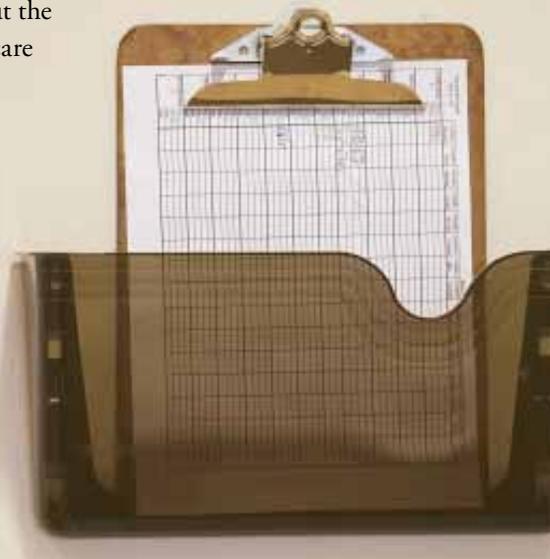
## IS EVERYONE ON THE SAME PAGE?

The best way to do this is by signing a "release of information" form with every practitioner you are seeing. It gives your OK to let the doctors you list know about the medical and behavioral care you get and to share

information about your treatment plan. If your doctor doesn't tell you about the form, be sure to ask for one.

## WHAT YOU CAN EXPECT FROM YOUR HEALTH PLAN

You can count on us to remind doctors in our network to talk with each other and, with your consent, share your health information with your medical team.



## COORDINATE YOUR BENEFITS

Are you covered by more than one health plan? If so, it's important we know if we are primary — the plan that pays your claims first, or secondary — the plan that makes additional payments to your doctor. This sequence of settling claims is known as Coordination of Benefits (COB) and our easy online form can speed up the process quite a bit. When you

complete the form, it helps us:

- Know which health plan pays first
- Process your claim faster
- Reduce your out-of-pocket costs

Please go to the member page at [emblemhealth.com](http://emblemhealth.com), sign in and complete the online COB questionnaire today. It's easy! Just click on Update Profile, then click on Coordination of Benefits (COB) Update.

## YOUR PRIVACY RIGHTS

We respect the confidentiality of your health information and we are committed to ensuring that this information is kept private and secure. The Privacy Notice explains how we use information about you and when we can share that information with others. It also informs you about your rights under our privacy practices. To get a copy, visit [emblemhealth.com](http://emblemhealth.com), call Customer Service or write to us:

**EmblemHealth program members**  
**1-877-842-3625**  
M-F, 8 am – 6 pm

**GHI members**  
**1-800-624-2414**  
M-F, 8 am – 6 pm

**GHI HMO members**  
**1-877-244-4466**  
M-F, 8 am – 6 pm

**HIP and HIPIC members**  
**1-800-447-8255**  
M-F, 8 am – 6 pm

**Write to:**  
Corporate Compliance  
PO Box 2878  
New York, NY 10116-2878

## THE DOCTOR WILL SEE YOU NOW

Doctors are required to provide you with urgent and routine care in a timely manner. For urgent care, you can expect to be seen within 24 hours of calling your doctor for an appointment. For sick visits that are not urgent, appointments are scheduled within 48 to 72 hours of calling your doctor. For routine medical care, you may expect an appointment within four weeks. For routine mental health care or substance abuse concerns, appointments must be available within 10 business days of your request.



## WORKING TO IMPROVE YOUR CARE

Our Quality Improvement Program continually works to improve the medical and mental health care and services that our members receive from our network of doctors, practitioners, hospitals and other providers.

We do this by:

- Helping you stay healthy with educational mailings, call campaigns, newsletters and a Web site that all contain reliable, science-based health information. We include screening and prevention reminders and encourage you to adopt healthy behaviors.
- Helping you get better quickly or live well with chronic illness through our health and case management programs. These programs help you better understand and manage conditions such as cancer, depression, diabetes, high-risk pregnancy, HIV/AIDS, heart disease and organ transplants.
- Providing our doctors with tools and resources so that they can deliver the best care.

Please visit our Web site, **[emblemhealth.com](http://emblemhealth.com)**, for more information on our Quality Improvement Program and achievements.



# Make a Habit

## MAKE SCREENINGS FOR COLORECTAL AND CERVICAL CANCER ROUTINE.

Colorectal cancer and cervical cancer are two of the most treatable forms of cancer — provided they're diagnosed at the earliest stages. That's why routine screenings are so important.

### COLORECTAL CANCER

The average person's lifetime risk of developing colorectal cancer is about 1 in 20, says the American Cancer Society (ACS). Fortunately, early detection can improve treatment outcomes — and even prevent the development of colorectal cancer entirely.

The ACS recommends that men and women at average risk begin routine screenings at age 50. The most common screenings include a choice of a colonoscopy every 10 years,

flexible sigmoidoscopy every five years and annual stool tests. A colonoscopy usually must be performed if the other tests show possible signs of cancer.

People at high risk include those with a personal history of polyps, colorectal cancer or inflammatory bowel disease, or a strong family history of polyps or colorectal cancer.

If you're at high risk, you may need to start testing at an earlier age. Your doctor can advise you about the best screenings and schedule for you.

### CERVICAL CANCER

According to the National Cancer Institute (NCI), the use of Pap tests to screen for cervical cancer has steadily reduced the number of new cases of

cervical cancer since the 1950s.

A Pap test can reveal the presence of abnormal cells that can turn into cancer. Removing these cells can help prevent cervical cancer.

The ACS recommends that all women begin cervical cancer screenings with a Pap test starting at age 21 and continue every three years through age 65. For some women, another option is to have a Pap test and a test for human papillomavirus (HPV), which can cause cervical cancer, every five years between the ages of 30 and 65.

Women who have had abnormal cells removed or have other risk factors may need more frequent Pap tests. Ask your doctor about the schedule that's right for you.

## PREPARING FOR THE FUTURE

### ADVANCE DIRECTIVES PUT YOUR WISHES INTO WORDS



Have you made your medical wishes known? Completing a legal advance directive will provide clear directions for your family and caregivers — and peace of mind for yourself — if you can't express your wishes for medical or end-of-life care.

Two main types of advance directives are:

- **LIVING WILL.** This document records your end-of-life instructions in case you become too ill

to speak for yourself. It allows you to accept or refuse types of medical care. You can specify if you want to be resuscitated or if you'd like to donate certain organs.

- **HEALTH CARE PROXY.** A health care proxy lets you name someone to make medical decisions on your behalf. This person does not have to be a family member. Naming someone you trust allows this person

to make decisions based on individual situations that may arise. Completing these forms may be easier than you think. Sample forms are available online, and you don't need to meet with a lawyer. Once you complete the paperwork, be sure to give copies to your doctor, health care proxy, lawyer and others involved in your care, such as family members. You can update these

forms later if your wishes or medical situation changes. Advance directives prevent confusion and heartache if you become ill. Since accidents and illness aren't age dependent, completing these forms is important for people of all ages.

To learn more and get sample forms, go to [nyc.gov/doh](http://nyc.gov/doh) and type "Advance Directives" in the search field.

## Breast Reconstruction Surgery Benefits

The Women's Health and Cancer Rights Act of 1998 requires health plans to cover breast reconstruction following a mastectomy, and to provide plan participants with a notice of this coverage each year. We understand that there are many important decisions to consider before undergoing reconstructive breast surgery. That's why we want to make sure you're fully aware of your benefits.

If a covered member has a mastectomy, lymph node dissection or lumpectomy and decides, after consulting with her doctor, to have reconstructive surgery, covered services would include:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses.
- Treatment of physical complications at any stage of the mastectomy, including lymphedema care.

Please be aware that this coverage is only for members diagnosed with breast cancer. The benefits do not apply to elective cosmetic surgery, which is not covered. As with your other surgical benefits, this coverage may be subject to a copay or an annual deductible, if your contract requires them. Please refer to your member handbook, contract or certificate of coverage for details.

If you have any questions about this or any of your other benefits, please call the customer service phone number listed on the back of this newsletter.



## A Shot in the Arm: CHILDHOOD IMMUNIZATIONS

You may wonder why you need to immunize your child against certain diseases. You might even have heard people speak against the idea of immunizing children at all.

The facts tell the story: Immunizations help prevent the spread of diseases that could be very serious. Not that long ago, diseases like measles, mumps, pertussis (whooping cough) and chickenpox disabled or killed millions of American children.

Today, these and other diseases like tetanus, rubella and diphtheria are extremely uncommon in the United States because of the

country's high vaccination rate.

It's important to understand, though, that these diseases still exist and could become serious health threats if children and adults don't keep up routine vaccinations. This is why some school systems require certain vaccinations before children can attend classes.

The Centers for Disease Control and Prevention (CDC) has established recommended vaccine schedules for people of all ages. You can find these guidelines on our Web site at [emblemhealth.com/pdf/preventive\\_health\\_guidelines.pdf](http://emblemhealth.com/pdf/preventive_health_guidelines.pdf).

## Seeking Care in New Jersey

Looking for a doctor, hospital or other health care provider in New Jersey? If you have the QualCare logo in the lower left corner of your member ID card, you may use QualCare's network of providers.

Choosing a QualCare provider when seeking care in New Jersey can help reduce out-of-pocket expenses and limit unnecessary paperwork that results when using out-of-network providers.

### BEFORE A PROVIDER SEES YOU

To find a provider who participates in your plan, please use the Find a

Doctor tool at **emblemhealth.com**. When you make your appointment, be sure to confirm that the office still belongs to the QualCare network.

Before providing care, the QualCare provider must contact EmblemHealth at the number on the back of your ID card to confirm your eligibility and benefits, request prior approvals or notify us of an emergency hospital admission. Note: If you have a HIP HMO or HIP POS plan, prior approval is required before receiving any non-emergency care.

If you have questions about QualCare or need help finding a doctor, hospital or other health care provider, please call us at the number on the back of your ID card, Monday through Friday, from 8 am to 6 pm.



## GIVING BACK

Have you been looking for meaningful ways to share your time and talents with others? If so, our volunteer programs offer rewarding ways to lead, support and inspire.

- The **Healthy Living with Chronic Conditions** and **Sweet Success** (diabetes self-management) programs train volunteers to empower those with chronic conditions so they can live a healthier life. These peer-to-peer learning experiences are not just effective — they inspire trainers and trainees alike.
- In the **Hospital Visitation Program**, volunteers learn how to make friendly visits to our hospitalized members. Visitors offer a warm smile, a willing ear and a caring presence. Even small acts of kindness mean a lot during a hospital stay.

If you think you might like to join our close-knit team of people helping people, we would love to hear from you. To learn more about the programs and training, visit **emblemhealth.com/volunteer**. Or, call Cynthia Frazier at **1-646-447-7600** (**cfrazier@emblemhealth.com**) or Denise Thomas at **1-646-447-7656** (**dthomas@emblemhealth.com**).





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Standard Mail  
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# Your Mail Order Pharmacy



If you have prescriptions for medicines you take regularly, ordering them through the mail is easy and may cost less than making a trip to your local pharmacy.\* EmblemHealth's mail order program is provided through Express Scripts, Inc. (ESI). Each year, ESI handles millions of prescriptions through its home delivery service. You'll get your medicine in seven to 14 days, and have online access to manage your mail-order pharmacy account.

## THINGS YOU CAN DO ONLINE WITH YOUR ESI MAIL ORDER PHARMACY:

- Check the cost of a drug.
- Find out if a drug is covered under your plan.
- Get up to a 90-day supply of prescription medicine and free standard shipping.
- Order refills, plus check or review your order status and history.
- Sign up for auto refills, so you'll never miss a prescription refill date.

## WAYS YOU CAN SAVE MONEY AND OTHER TIPS:

- Send your mail order pharmacy requests to ESI.
- When you choose home delivery service from ESI, you may save on your copays.
- If you need your medicine right away, ask your doctor for two prescriptions. Fill the 30-day prescription at your local pharmacy and mail the other that includes refills to ESI.
- Ask your doctor to prescribe a generic drug or a lower cost drug.
- Always check our formulary for your plan at [emblemhealth.com](http://emblemhealth.com). Recent updates may affect you and the medicines you take.

To get started, call ESI at **1-800-585-5786** or sign in to [emblemhealth.com](http://emblemhealth.com).

\*See the pharmacy section of your evidence of coverage or subscriber contract for details.

## HOW TO CONTACT US

**EmblemHealth:** 1-877-842-3625  
**GHI HMO:** 1-877-244-4466  
**GHI PPO:** 1-800-624-2414  
**HIP:** 1-800-447-8255

### Quit Smoking

- **1-866-611-QUIT** (1-866-611-7848 )
- **1-866-NY-QUITS** (1-866-697-8487)
- **1-800-QUIT-NOW** (1-800-784-8669)

### Lab Services — Quest Diagnostics

- **1-888-277-8772** (appointments)
- **1-866-697-8378** (customer service)

### Mental Health and Substance Abuse

- **EmblemHealth CompreHealth HMO/EPO:** 1-877-347-2552
- **EmblemHealth EPO/PPO:** 1-866-208-1424
- **GHI PPO NYC-resident:** 1-800-692-2489
- **GHI PPO non-NYC residents:** 1-866-208-1424
- **GHI HMO:** 1-888-447-2526
- **HIP:** 1-888-447-2526

### Suspect Insurance Fraud?

**1-888-4KO-Fraud**

### Web Resources

- [emblemhealth.com](http://emblemhealth.com)
- [express-scripts.com](http://express-scripts.com) (mail order pharmacy)
- [questdiagnostics.com/patient](http://questdiagnostics.com/patient) (lab)
- [valueoptions.com](http://valueoptions.com) (mental health)

# IMPORTANT INFORMATION ABOUT YOUR PRIVACY RIGHTS

## NOTICE OF PRIVACY PRACTICES

Effective February 1, 2013

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE READ IT CAREFULLY.

EmblemHealth, Inc. is the parent organization of the following companies that provide health benefit plans: Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York, Inc. (HIPIC) and GHI HMO Select Inc. (d/b/a GHI HMO). All of these entities receive administrative and other services from EmblemHealth Services Company LLC which is also an EmblemHealth, Inc. company.

This notice describes the privacy practices of EmblemHealth companies, including GHI, GHI HMO, HIP and HIPIC (**collectively “the Plan”**).

We respect the confidentiality of your health information. We are required by federal and state laws to maintain the privacy of your health information and to send you this notice.

This notice explains how we use information about you and when we can share that information with others. It also informs you about your rights with respect to your health information and how you can exercise these rights.

We use security safeguards and techniques designed to protect your health information that we collect, use or disclose orally, in writing and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

### How We Use or Share Information

We may use or share information about you for purposes of payment, treatment and health care operations, including with our business associates. For example:

- **Payment:** We may use your information to process and pay claims submitted to us by you or your doctors, hospitals and other health care providers in connection with medical services provided to you.
- **Treatment:** We may share your information with your doctors, hospitals, or other providers to help them provide medical care to you. For example, if you are in the hospital, we may give the hospital access to any medical records sent to us by your doctor.

- **Health Care Operations:** We may use and share your information in connection with our health care operations. These include, but are not limited to:
  - Sending you a reminder about appointments with your doctor or recommended health screenings.
  - Giving you information about alternative medical treatments and programs or about health-related products and services that you may be interested in. For example, we might send you information about stopping smoking or weight loss programs.
  - Performing coordination of care and case management.
  - Conducting activities to improve the health or reduce the health care costs of our members. For example, we may use or share your information with others to help manage your health care. We may also talk to your doctor to suggest a disease management or wellness program that could help improve your health.
  - Managing our business and performing general administrative activities, such as customer service and resolving internal grievances and appeals.
  - Conducting medical reviews, audits, fraud and abuse detection, and compliance and legal services.
  - Conducting business planning and development, rating our risk and determining our premium rates. However, we will not use your genetic information for underwriting purposes.
  - Reviewing the competence, qualifications, or performance of our network providers, and conducting training programs, accreditation, certification, licensing, credentialing and other quality assessment and improvement activities.
- **Business Associates:** We may share your information with others who help us conduct our business operations, provided they agree to keep your information confidential.



## Other Ways We Use or Share Information

We may also use and share your information for the following other purposes:

- We may use or share your information with the employer or other health-plan sponsor through which you receive your health benefits. We will not share individually identifiable health information with your benefits plan unless they promise to keep it protected and use it only for purposes relating to the administration of your health benefits.
- We may share your information with a health plan, provider, or health care clearinghouse that participates with us in an organized health care arrangement. We will only share your information for health care operations activities associated with that arrangement.
- We may share your information with another health plan that provides or has provided coverage to you for payment purposes. We may also share your information with another health plan, provider or health care clearinghouse that has or had a relationship with you for the purpose of quality assessment and improvement activities, reviewing the competence or qualifications of health care professionals, or detecting or preventing health care fraud and abuse.
- We may share your information with a family member, friend, or other person who is assisting you with your health care or payment for your health care. We may also share information about your location, general condition, or death to notify or help notify (including identifying and locating) a person involved with your care or to help with disaster-relief efforts. Before we share this information, we will provide you with an opportunity to object. If you are not present, or in the event of your incapacity or an emergency, we will share your information based on our professional judgment of whether the disclosure would be in your best interest.

## State and Federal Laws Allow Us to Share Information

There are also state and federal laws that allow or may require us to release your health information to others. We may share your information for the following reasons:

- We may report or share information with state and federal agencies that regulate the health care or health insurance system such as the U.S. Department of Health and Human Services, the New York State Department of Financial Services and the New York State Department of Health.
- We may share information for public health and safety purposes. For example, we may report information to the extent necessary to avert an imminent threat to your safety or the health or safety of others. We may report information to the appropriate authorities if we have reasonable belief that you might be a victim of abuse, neglect, domestic violence or other crimes.

- We may provide information to a court or administrative agency (for example, in response to a court order, search warrant, or subpoena).
- We may report information for certain law enforcement purposes. For example, we may give information to a law enforcement official for purposes of identifying or locating a suspect, fugitive, material witness or missing person.
- We may share information with a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also share information with funeral directors as necessary to carry out their duties.
- We may use or share information for procurement, banking or transplantation of organs, eyes or tissue.
- We may share information relative to specialized government functions, such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others, and to correctional institutions and in other law enforcement custodial situations.
- We may report information on job-related injuries because of requirements of your state worker compensation laws.
- Under certain circumstances, we may share information for purposes of research.

## Sensitive Information

Certain types of especially sensitive health information, such as HIV-related, mental health and substance abuse treatment records, are subject to heightened protection under the law. If any state or federal law or regulation governing this type of sensitive information restricts us from using or sharing your information in any manner otherwise permitted under this Notice, we will follow the more restrictive law or regulation.

## Your Authorization

If one of the preceding reasons does not apply, we must get your written authorization to use or disclose your health information. If you give us written authorization and change your mind, you may revoke your written authorization at any time, except to the extent we have already acted in reliance on your authorization. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not re-disclose the information.

We have an authorization form that describes the purpose for which the information is to be used, the time period during which the authorization form will be in effect, and your right to revoke authorization at any time. The authorization form must be completed and signed by you or your duly authorized representative and returned to us before we will disclose any of your protected health information. You can obtain a copy of this form by calling the Customer Service telephone number on the back of your ID card or by visiting our Web site at [www.emblemhealth.com](http://www.emblemhealth.com).

## Your Rights

The following are your rights with respect to the privacy of your health information. If you would like to exercise any of the following rights, please contact us by calling the Customer Service telephone number shown on the back of your ID card.

### Restricting Your Information

- **You have the right to ask us to restrict** how we use or disclose your information for treatment, payment or health care operations. You also have the right to ask us to restrict information that we have been asked to give to family members or to others who are involved in your health care or payment for your health care. Please note that while we will try to honor your request, we are not required to agree to these restrictions.

### Confidential Communications for Your Information

- **You have the right to ask to receive confidential communications** of information if you believe that you would be endangered if we send your information to your current mailing address (for example, in situations involving domestic disputes or violence). If you are a minor and have received health care services based on your own consent or in certain other circumstances, you also may have the right to request to receive confidential communications in certain circumstances, if permitted by state law. You can ask us to send the information to an alternative address or by alternative means, such as by fax. We may require that your request be in writing and you specify the alternative means or location, as well as the reason for your request. We will accommodate reasonable requests. Please be aware that the explanation of benefits statement(s) that the Plan issues to the contract holder or certificate holder may contain sufficient information to reveal that you obtained health care for which the Plan paid, even though you have asked that we communicate with you about your health care in confidence.

### Inspecting Your Information

- **You have the right to inspect and obtain a copy** of information that we maintain about you in your designated record set. A “designated record set” is the group of records used by or for us to make benefit decisions about you. This can include enrollment, payment, claims and case or medical management records. We may require that your request be in writing. We may charge a fee for copying information or preparing a summary or explanation of the information and in certain situations, we may deny your request to inspect or obtain a copy of your information.

### Amending Your Information

- **You have the right to ask us to amend** information we maintain about you in your designated record set. We may require that your request be in writing and that you provide a reason for your request. We may deny your request for an amendment if we did not create the information that you want

amended and the originator remains available or for certain other reasons. If we deny your request, you may file a written statement of disagreement.

### Accounting of Disclosures

- **You have the right to receive an accounting** of certain disclosures of your information made by us for purposes other than treatment, payment or health care operations during the six years prior to your request. We may require that your request be in writing. If you request such an accounting more than once in a 12-month period, we may charge a reasonable fee.

Please note that we are not required to provide an accounting of the following:

- Any information collected prior to April 14, 2003.
- Information disclosed or used for treatment, payment and health care operations purposes.
- Information disclosed to you or following your authorization.
- Information that is incidental to a use or disclosure otherwise permitted.
- Information disclosed to persons involved in your care or other notification purposes.
- Information disclosed for national security or intelligence purposes.
- Information disclosed to correctional institutions or law enforcement officials.
- Information that was disclosed or used as part of a limited data set for research, public health or health care operations purposes.

### Collecting, Sharing and Safeguarding Your Financial Information

In addition to health information, the plan may collect and share other types of information about you. We may collect and share the following types of personal information:

- Name, address, telephone number and/or email address;
- Names, addresses, telephone numbers and/or email addresses of your spouse and dependents;
- Your social security number, age, gender and marital status;
- Social security numbers, age, gender and marital status of your spouse and dependents;
- Any information that we receive about you and your family from your applications or when we administer your policy, claim or account;
- If you purchase a group policy for your business, information to verify the existence, nature, location and size of your business.
- We also collect income and asset information from Medicaid, Child Health Plus, Family Health Plus and Healthy New York subscribers. We may also collect this information from Medicare subscribers to determine eligibility for government subsidized programs.

We may share this information with our affiliates and with business associates that perform services on our behalf. For example, we may share such information with vendors that print and mail member materials to you on our behalf and with entities that perform claims processing, medical review and other services on our behalf. These business associates must maintain the confidentiality of the information. We may also share such information when necessary to process transactions at your request and for certain other purposes permitted by law.

To the extent that such information may be or become part of your medical records, claims history or other health information, the information will be treated like health information as described in this notice.

As with health information, we use security safeguards and techniques designed to protect your personal information that we collect, use or disclose in writing, orally and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

## Exercising Your Rights, Complaints and Questions

- **You have the right to receive a paper copy of this notice upon request at any time.** You can also view a copy of this notice on the Web site. See information at the end of this page. We must abide by the terms of this notice.
- **If you have any questions** or would like further information about this notice or about how we use or share information, you may write to the Corporate Compliance Department or call Customer Service. Please see the contact information on this page.
- **If you believe that we may have violated your privacy rights, you may file a complaint.**

### **We will take no action against you for filing a complaint.**

Call Customer Service at the telephone number and during the hours of operation listed on this page. You can also file a complaint by mail to the Corporate Compliance Department at the mailing address on this page. You may also notify the Secretary of the U.S. Department of Health and Human Services.

If we become aware that we or one of our business associates has experienced a breach of your personal information, as defined by federal and state laws, we will take action in accordance with applicable laws, regulations and contracts. This may include notifying you and certain governmental, regulatory and media agencies about the breach.

## Contact Information

Please check the back of your ID card to call us or use the following contact information for your plan. Read carefully to select the correct Customer Service number.

### **Write to:**

Corporate Compliance Dept.  
P.O. Box 2878  
New York, NY 10116-2878

### **Call:**

**EmblemHealth program members:** M-F, 8 am-6 pm,  
**1-877-842-3625, TTY: 1-866-248-0640**

**EmblemHealth Medicare members:** M-Sun., 8 am-8 pm  
PPO: **1-866-557-7300, TTY: 1-866-248-0640**  
HMO: **1-877-344-7364, TTY: 1-866-248-0460**

PDP (City of NY Retirees): **1-800-624-2414,**  
TTY: **1-866-248-0640**

PDP (non-City of NY Retirees): **1-877-444-7241,**  
TTY: **1-866-248-0640**

**GHI members:** M-F, 8 am-6 pm,  
**1-800-624-2414, TTY: 1-866-248-0640**

**GHI HMO members:** M-F, 8 am-6 pm,  
**1-877-244-4466, TTY: 1-877-208-7920**

**HIP/HIPIC members:** M-F, 8 am-6 pm,  
**1-800-447-8255, TTY: 1-888-447-4833**

## Personal Information After You Are No Longer Enrolled

Even after you are no longer enrolled in any plan, we may maintain your personal information as required by law or as necessary to carry out plan administration activities on your behalf. Our policies and procedures that safeguard that information against inappropriate use and disclosure still apply if you are no longer enrolled in the Plan.

## Changes to this Notice

We are required to abide by the terms of this Notice of Privacy Practices as currently in effect. We reserve the right to change the terms of the notice and to make the new notice effective for all the protected health information that we maintain. Prior to implementing any material changes to our privacy practices, we will promptly revise and distribute our notice to our customers. In addition, for the convenience of our members, the revised privacy notice will also be posted on our Web site: **[www.emblemhealth.com](http://www.emblemhealth.com)**.