

Aetna's Privacy Practices

Notice of Privacy Practices 7/25/13, 10/3/13

Aetna considers personal information to be confidential and has policies and procedures in place to protect against unlawful use and disclosure. By "personal information," we mean information that relates to a patient's physical or mental health or condition, the provision of health care to the patient, or payment for the provision of health care to the patient. Personal information does not include publicly available information or information that is available or reported in a summarized or aggregate fashion but does not identify the patient. When necessary or appropriate for your care or treatment, the operation of our health plans or other related activities, we use personal information internally; share it with our affiliates; and disclose it to health care professionals (doctors, dentists, pharmacies, hospitals and other caregivers), payers (health care professional organizations, employers who sponsor self-funded health plans or who share responsibility for the payment of benefits, and others who may be financially responsible for payment for the services or benefits you receive under your plan), other insurers, third-party administrators, vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential, as provided by applicable law.

Participating network physicians and healthcare professionals are also required to give you access to your medical records within a reasonable amount of time after you make a request. Some of the ways in which personal information is used include claims payment; utilization review and management; coverage reviews; coordination of care and benefits; preventive health, early detection, and disease and case management; quality assessment and improvement activities; auditing and anti-fraud activities; performance measurement and outcomes assessment; health claims analysis and reporting; health services research; data and information systems management; compliance with legal and regulatory requirements; formulary management; litigation proceedings; transfer of policies or contracts to and from other insurers, HMOs and third-party administrators; underwriting activities; and due-diligence activities in connection with the purchase or sale of some or all of our business.

We consider these activities key for the operation of our health plans. To the extent permitted by law, we use and disclose personal information as provided above without patient consent. However, we recognize that many patients do not want to receive unsolicited marketing materials unrelated to their health benefits. We do not disclose personal information for these marketing purposes unless the patient consents. We also have policies addressing circumstances in which patients are unable to give consent.

For a copy of our Notice of Privacy Practices, which describes in greater detail our practices concerning use and disclosure of personal information, call the toll-free Member Services number on the member's ID card or visit the Aetna website at www.aetna.com.

Privacy FAQs taken from Aetna's website

Is my personal health information private?

The Health Insurance Portability and Accountability Act ("HIPAA") includes a privacy rule that require people who manage your health care keep your information private (other federal and state laws include privacy protections as well). Health care companies must follow the HIPAA privacy rule. So must health care providers. Examples of health care companies and health care providers include:

- Doctors Dentists Psychologists Chiropractors Pharmacies Hospitals Clinics Nursing homes

What sort of health information is considered private?

Here are some examples of protected information:

- Anything your doctors, nurses, and others put in your medical record
- Conversations your doctor has about your care or treatment with nurses and others
- Information about you in an insurer's computer system
- Billing information about you at a doctor's office, clinic or hospital

What are my rights with regard to my privacy?

You have the right to:

- Know who has your personal health information
- Request limits on who can see this information
- Get a copy of this information
- Be provided with privacy notices that explain our use and disclosure of your information
- Have this information safeguarded
- Request corrections to your information
- Decide if you want to give your permission before your information can be used or shared for certain purposes, such as for marketing
- Get a report on when and why your information was shared for certain purposes
- File a complaint if you feel your right to privacy has been violated

What are Aetna's responsibilities with regard to my privacy?

We have the responsibility to:

- Put safeguards in place to protect your information
- Limit the use and disclosure of your information to the minimum needed to accomplish our goals
- Enter into agreements with our contractors and others to make sure they use and disclose your information properly and safeguard it appropriately
- Have procedures in place to limit who can see your information
- Hold training programs for employees to learn how to protect your information

I am an Aetna member. How do I exercise my privacy rights?

Call us at the number on your member ID card. Tell us what you need. For example, you may want to:

- Request information on how we may use or share your health information
- See what health information we have about you
- Authorize someone else to see your private health information
- Ask us to refrain from sharing your information under certain circumstances. You may need to complete and send in a form depending on your request. Our response will depend on the nature of your request.

What can I do if I think my privacy rights have been violated?

Contact us if you think your rights are being denied or your health information isn't being protected. Call the number on your member ID card. **Or write to:**

Aetna Privacy Office
Aetna Inc.
151 Farmington Avenue, RC61
Hartford, CT 06156

You may also write to: the Secretary of the U.S. Department of Health and Human Services. You will *not* be penalized for filing a complaint.

Signature of **Policy Holder and/Legal Guardian**

Date

Signature of **Client (17 yrs +)**

Date