

Have a question?
Need some help?



Call 1 (800) 527-4613 today!
Benefits Information Center

The purpose of the call center is to speed up phone call processing and reduce wait times for customer service. All of our customer service representatives in BIC have been trained to take care of all calls pertaining to claims, member records and employer accounts.

Questions on pension and annuity are forwarded to the Pension/Annuity department for handling.

All calls needing customer service are forwarded to the Benefits Information Center (BIC) where the members and/or the providers receive one-stop assistance for all of their benefit questions. In the event that your inquiry cannot be immediately resolved, a customer service request will be initiated on your behalf and forwarded to the appropriate department for handling.

Call us today and we will do our best to help you with your inquiries and questions. Be sure to have your medical ID number or your social security number handy for identification purposes.

If you call the Trust Office and need to leave a voicemail message, please remember to:

Speak slowly and clearly.

Include your name and phone number.

Include the reason for your call.

After the message, please repeat your name and phone number.

DISCLOSURE:

Any information contained in this brochure does not supersede any of the information contained in your **Summary Plan Description** and should be considered only as a tool for your use. This publication does not contain all of the rules and regulations pertaining to the subject discussed in this publication and are subject to change at any time. For full disclosure of all of the rules and regulations pertaining to any of your benefits, please refer to your **Summary Plan Description** and any accompanying **Rules and Regulations** and then contact the Trust Office with your questions.

For more information. If you have questions about your HIPAA rights, you may contact your state insurance department or the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) toll-free at 1-866-444-3272 (for free HIPAA publications ask for publications concerning changes in health care laws). You may also contact the CMS publication hotline at 1-800-633-4227 (ask for "Protecting Your Health Insurance Coverage"). These publications and other useful information are also available on the Internet at <http://www.dol.gov/ebsa>, the DOL's interactive web pages – Health laws, or <http://cms.hhs.gov/hipal>.

8/7/2013

**HIPAA
and You**



**Ironworker Employees'
Benefit Corporation**

I.E.B.C.
Administrator for

**California Field Ironworkers
Trust Funds**

Pension Trust • Welfare Plan
Vacation Trust • Annuity Trust
Apprenticeship Training &
Journeyman Retraining Fund
Ironworkers Workers'
Compensation Program (ADR)

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What is HIPAA?

HIPAA is the Health Insurance Portability and Accountability Act of 1996. Congress enacted HIPAA, in part, to protect the privacy and security of protected health information (PHI) maintained by covered entities.

What is Protected Health Information (PHI)?

Information collected from an individual by a covered entity that relates to the past, present or future health or condition of an individual and that either identifies the individual or there is a basis to believe that the information can be used to identify the individual and thus must be protected.

The U.S. Department of Health and Human Services (HHS) is responsible for enforcing HIPAA. The two principal sets of regulations issued by HHS to implement HIPAA are the Standards for Privacy of Individually Identifiable Health Information (the "HIPAA Privacy Rule") and the Security Standards for Individually Identifiable Health Information (the "HIPAA Security Rule").

The HIPAA Privacy Rule.....

Requires covered entities to implement policies and procedures to ensure that:

- > Workforce members use and disclose PHI only for permissible purposes.
- > Patients and insured's can exercise their HIPAA-mandated rights, such as the rights to access and to amend PHI.

- > Requires appropriate safeguards to protect the privacy of personal health information, and sets limits and conditions on the uses and disclosures that may be made of such information without patient authorization.
- > Gives patients rights over their health information, including rights to examine and obtain a copy of their health records, and to request corrections.

The HIPAA Security Rule.....

Addresses the privacy protection of electronic protected health information (PHI). It is similar to the Privacy Rule; however the Security Rule deals with identifiable health information as defined by specific HIPAA identifiers. The Security Rule defines standards, procedures and methods for protecting electronic PHI with attention to how PHI is stored, accessed, transmitted and audited.

The HIPAA Security Rule....

Requires covered entities to implement policies and procedures:

- > to ensure the confidentiality, integrity, and availability of PHI in electronic form;
- > to protect against reasonably anticipated threats or hazards to the security or integrity of electronic PHI;
- > and to protect against reasonably anticipated uses or disclosures of electronic PHI in violation of the HIPAA Privacy Rule.

From time to time we receive inquiries from members regarding the use of their social security numbers as a means of identification for access to their records here at the Trust. As a result of the questions posed and in light of the importance of our compliance with all of the rules and regulations associated with HIPAA, you need to realize we take our responsibility associated with the use of each member's health information and the use of their social security number very seriously. Your concern regarding "identity theft" is valid and it is mandatory that each one of us here at the Trust Office use extreme care with each member's information and follow the safe practices. It is only through the use and application of our required office practices that we can safely protect your health information and your identity.

Social security numbers may be included in applications and forms sent by mail, including documents sent as an application or part of an enrollment process, or to establish, amend or terminate an account, contract or policy, or to confirm the accuracy of the social security number.

Nothing in the California law prohibits the **internal use** of social security numbers by an entity so long as the prohibited activities discussed above are avoided.

HIPAA also allows a health plan to use an individual's protected health information, including a person's social security number, for internal administrative purposes.