



# BCBSRI

## Protecting Your Information

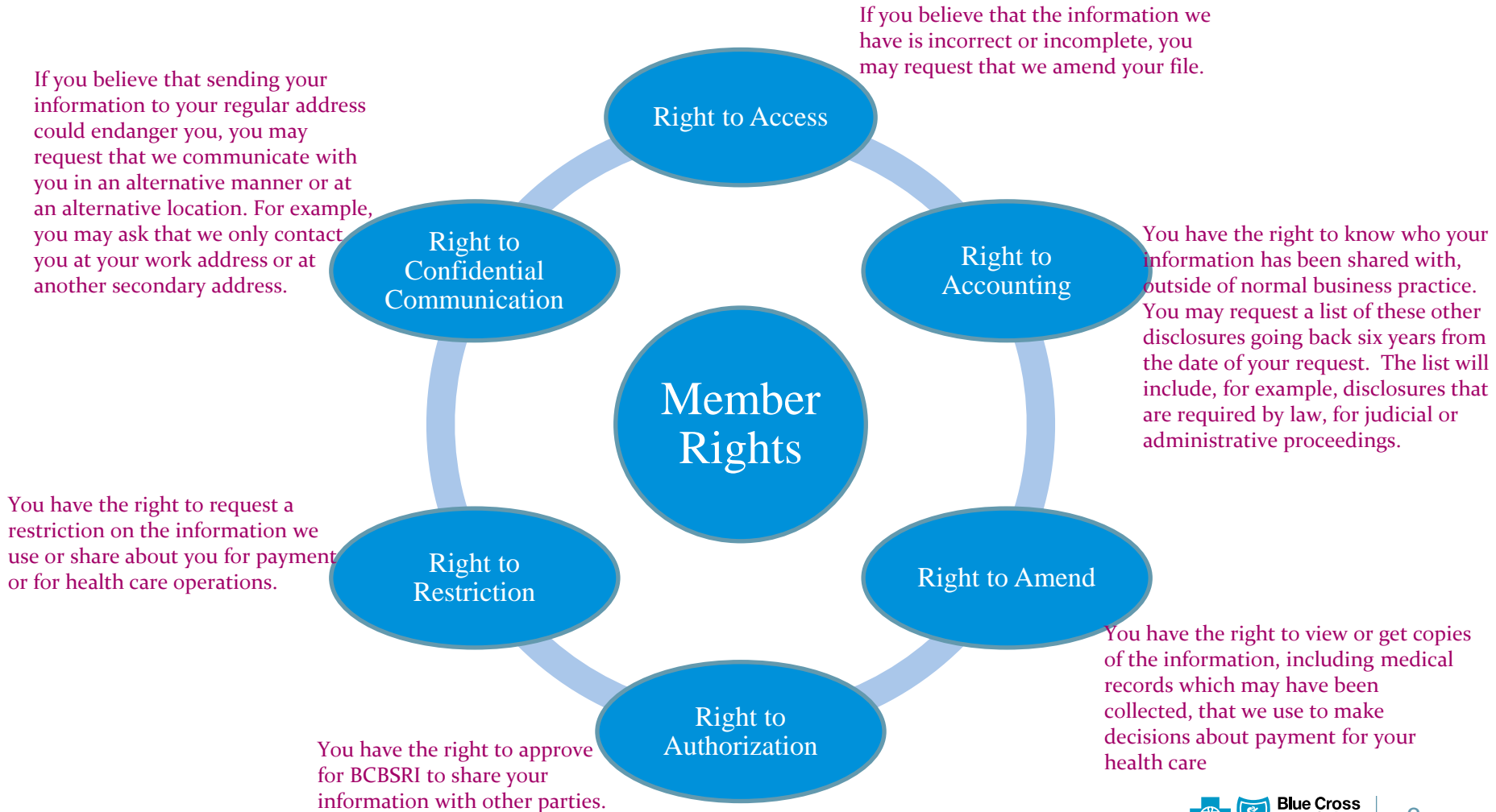
OED: January 2014  
REV: November 2015



# Notification of Privacy Practices

- All members, as well as prospective members, may review and receive a copy of BCBSRI Notice of Privacy Practices upon request at any time
- New members are notified of BCBSRI Notice of Privacy Practices by mail following enrollment in a new policy
- Written reminder notifications are sent to each policy household on an annual basis
- BCBSRI Notice of Privacy Practices is available at:
  - [www.bcbsri.com](http://www.bcbsri.com), or
  - Contact BCBSRI Customer Service at 1-800-639-2227, or
  - Contact the BCBSRI Privacy Office at 401-459-1077.

# Member Rights



# Sharing Information

- We use and share information about you for the purpose of ensuring
  - you receive treatment from doctors,
  - your claims are paid, and
  - other healthcare related operations.





## Examples of when we share information

- **Treatment** - we may share information about medications to your doctor so that s/he can better understand how to provide you medical care.
- **Payment** - we may use and share your information to pay claims from doctors or to determine your eligibility for benefits.
- **Healthcare Operations** - we may use or share your information to conduct quality assessment and improvement activities, to review performance of your doctors, or to engage you in programs such as care coordination. Other examples include underwriting, enrollment, and other activities related to creating, renewing, or replacing a benefits plan.

Note: We may not, however, use or disclose genetic information for underwriting purposes.








# Protecting Your Information

- Blue Cross is dedicated to protecting the privacy and confidentiality of your information. We maintain, use, and share confidential information as permitted or required by applicable state and federal laws.
- All oral, written, and electronic information is protected
- All Blue Cross Blue Shield of Rhode Island employees are trained in confidentiality and our privacy policies and procedures and are required to read and sign a confidentiality statement upon hire and then each year afterwards.





# Protecting Your Information

- We have in place administrative, technical, and physical safeguards to protect the privacy and security of your information. Including, but not limited to the following,
  -  Encryption technology
  -  Secured building
  -  Locking cabinets and storage rooms
  -  Policies and Procedures
  -  Internal Audits
  -  Monitoring tools
  -  Frequent training, testing, communications, reminders, etc.
- To further protect the privacy of our members' , employees' access to information is limited to only the information that they need to do their jobs. Any employee who violates the confidentiality policy will be subject to disciplinary action.



# Sharing With Your Employer

- If you are covered by an insurance plan that is sponsored by your employer (or employee organization, such as a union), we generally cannot share your information with the employer (or other sponsor).
- BCBSRI does share information about who is enrolled or has disenrolled from the insurance plan.
- BCBSRI will also give the employer/plan sponsor a summary of claims history, claims expenses, or types of claims experienced by the enrollees in your group health plan to use for obtaining premium bids for insurance coverage or for deciding whether to modify, amend, or terminate the group insurance plan.
- The summary reports do not include demographic information about specific members and BCBSRI takes additional steps to review the reports to avoid accidental identification for small groups.





# Resources

- [www.bcbsri.com](http://www.bcbsri.com)
  - Member Handbook
  - Notice of Privacy
- Customer Service, 1-800-639-2227
- Privacy Office, 401-459-1077

