

POLICY and PROCEDURE

TITLE: CP 5007 Protected Health Information			
Version: 11	Responsible Position: Director of Compliance	Responsible Department: Compliance	
Origination Date: 12/01/2013	Last Review Date: 05/07/2020	Approval Date: 06/05/2020	Next Review Date: 06/15/2021
Organization: Banner Health Insurance Division			
Population (Define): This policy applies to all Medicaid and Medicare lines of business			
Policy Replaces: CP 6007			

I. Purpose/Expected Outcome:

- A. To ensure Banner Medicaid and Medicare Health Plans implements appropriate processes to protect member’s Protected Health Information (PHI). Banner Medicaid and Medicare Health Plans educates members, employees and First Tier, Downstream and Related Entities (FDRs) about the ways in which member’s may obtain or otherwise manage access to their PHI in accordance with Banner Medicaid and Medicare Health Plan’s and Banner Health’s code of conduct and as required by the Health Insurance Portability and Accountability Act’s (HIPAA).

II. Definitions:

- A. Please refer to the link below for full definitions:
<http://sharepoint/sites/hppandp/new/Lists/Definitions/PP%20Definitions.aspx>

III. Policy:

- A. Banner Medicaid and Medicare Health Plans takes appropriate measures to secure and protect member PHI and communicates these measures to members. Banner Medicaid and Medicare Health Plans provides members with mechanisms to access and manage their PHI. Banner Medicaid and Medicare Health Plans will use and disclose PHI in accordance with the uses and disclosures stated within the Privacy Notice.

IV. Procedure/Interventions:

- A. Banner Medicaid and Medicare Health Plans has established protocols to maintain secured access to Banner Medicaid and Medicare Health Plans computer systems, electronic mail, internet and to remove access for terminated employees upon employee exit.
- B. Mandatory HIPAA Education
 - 1. As a condition of employment with Banner Medicaid and Medicare Health Plans, all Banner Medicaid and Medicare Health Plans employees are required to receive mandatory education on HIPAA within 60 days of hire or association with Banner Medicaid and Medicare Health Plans and annually thereafter.

(Note: During National/State emergencies, due dates are extended to 120 days for new employees).

- a. All Banner Medicaid and Medicare Health Plans FDRs are required to sign a Business Associates Agreement (BAA) and to abide by the BAA's HIPAA requirements.
- b. Banner Medicaid and Medicare Health Plans Compliance Department ensures annual training and education for Banner Medicaid and Medicare Health Plans employees. Participation in these educational programs will be documented in the Banner Learning Center.

C. Banner Medicaid and Medicare Health Plans Employee "Need to Know"

1. In accordance with Insurance Division policy CP 5006 Health Plan Privacy and Security Safeguards, only Banner Medicaid and Medicare Health Plans employees with legitimate "need to know" may access, use or disclose PHI. Employees may only access, use or disclose the minimum information necessary to perform his or her designated role regardless of the extent of access provided.
2. Banner Medicaid and Medicare Health Plans identifies those employees who need access to PHI in order to carry out their duties as well as the type of PHI access is needed.
 - a. Each Department is responsible for identifying any conditions that may have an impact on an employee's ability to access and/or disclose the PHI they are authorized to access.

D. Minimum Necessary

1. Banner Medicaid and Medicare Health Plans will make reasonable efforts to limit access of PHI to what is necessary to carry out Banner Medicaid and Medicare Health Plans duties, functions and/or responsibilities.
2. Internal and external requests to access PHI must be in compliance with this policy and may be reviewed by the Compliance Department to determine whether it meets the minimum necessary requirements.
3. Banner Medicaid and Medicare Health Plans employees will only use and disclose the amount of PHI minimally necessary except in the following circumstances:
 - a. When the PHI is for use by or a disclosure to a healthcare provider for purposes of providing treatment to the patient;
 - b. When the disclosure is to the member or the member's legally authorized representative;
 - c. When the disclosure is pursuant to a valid authorization, in which case, the disclosure will be limited to the PHI specified on the authorization;
 - d. When the disclosure is to the Secretary of Health and Human Services; or
 - e. When the disclosure is required by law.

- E. Banner Medicaid and Medicare Health Plans Disclosures of PHI
 1. Banner Medicaid and Medicare Health Plans will not disclose PHI unless permitted by Banner Health Corporate or Banner Medicaid and Medicare Health Plans policies or as required by law. Member Protected Health Information (PHI) may be shared with a Covered Entity for purposes of treatment, payment or operations or with the member or member's authorized representative when requested and properly authorized.
 2. Banner Medicaid and Medicare Health Plans does not use or disclose PHI for the purpose of underwriting.
 3. Banner Medicaid and Medicare Health Plans does not use or disclose PHI for the purpose of research.

- F. Notice of Privacy Practice (NOPP)
 1. Banner Medicaid and Medicare Health Plans has developed and maintains a HIPAA-compliant NOPP.
 2. The NOPP is used to notify Banner Medicaid and Medicare Health Plans members of their rights and responsibilities with respect to their PHI. The NOPP also advises members of Banner Medicaid and Medicare Health Plan's responsibilities with respect to the PHI Banner Medicaid and Medicare Health Plans creates, collects and maintains.
 3. The NOPP contains all HIPAA-required elements and describes how Banner Medicaid and Medicare Health Plans may use and disclose a member's PHI. The NOPP states Banner Medicaid and Medicare Health Plan's duties to protect member privacy, provide a notice of privacy practices and abide by the terms of the current NOPP. The NOPP describes a member's rights.
 4. The NOPP includes a point of contact for further information and for making complaints to Banner Medicaid and Medicare Health Plans.
 5. The NOPP will be in plain language and consistent with applicable laws, rules and regulations.
 6. The NOPP will be in English and Spanish and any other language when 1,000 or 5%, whichever is less, members that speak that language have a Limited English Proficiency (LEP).
 7. The NOPP will be made available to members in paper and on Banner Medicaid and Medicare Health Plans websites. The NOPP will be posted in a clear and prominent place in Banner Medicaid and Medicare Health Plans offices.
 8. The NOPP is made available to prospective members through Banner Medicaid and Medicare Health Plans websites and is included with sales and marketing materials.
 9. The NOPP will be issued to each new member upon member's enrollment and members will be reminded annually that a current NOPP can be viewed on Banner Medicaid and Medicare Health Plans websites and is available upon request.

10. The member's right to privacy and right to request a NOPP will be included in member materials which are disseminated to members at time of enrollment and all enrollment renewals or re-enrollment.
11. The Customer Care and Marketing Departments are responsible for maintaining the NOPP on the website and on materials. The Compliance Director is responsible for updating the NOPP. Material revisions to the NOPP will require redistribution of the NOPP to all Health Plan members within 60 days of revision.

G. Member Rights

1. Rights are granted to members related to their Banner Medicaid and Medicare Health Plans Record:
 - a. The right to inspect their health information and to obtain a copy of their Banner Medicaid and Medicare Health Plans Record. Members are given a choice of receiving a paper copy or an electronic email (encrypted or not) copy of their record. Members are provided with information that there is some level of risk that a third party could access their PHI without the member's consent when email is unencrypted and Banner Medicaid and Medicare Health Plans is not responsible for unauthorized access or for any risks such as a virus to the member's computer/device when receiving the PHI in an email. Under very limited situations, a member's request may be denied, such as a request for psychotherapy notes.
 - b. The right to request an Amendment to their Banner Medicaid and Medicare Health Plans Record.
 - c. The right to an accounting of disclosures of the member's Banner Medicaid and Medicare Health Plans Record made by Banner Medicaid and Medicare Health Plans.
 - d. The right to request restrictions on the uses and disclosures of the member's Banner Medicaid and Medicare Health Plans Record made by Banner Medicaid and Medicare Health Plans. The right to request that Banner Medicaid and Medicare Health Plans communicate confidentially with them about their health information in a certain way or at certain locations.
 - e. The right to receive a paper copy of the NOPP even if the member has requested or obtained it electronically.
 - f. The right to complain to Banner Medicaid and Medicare Health Plans, the Department of Health and Human Services or the Office of Civil Rights if the member believes their privacy rights have been violated.
 - g. The right to be notified if the member is subject to a breach of unsecured protected health information.
 - h. Some rights require action on the part of the member before Banner Medicaid and Medicare Health Plans can respond. This includes the member contacting Banner Medicaid and Medicare Health Plan's Customer Care Center and

making any requests in writing and providing a reason that supports their request.

H. Member's Right to Inspect or Obtain Copies of Member's Banner Medicaid and Medicare Health Plans Records

1. Banner Medicaid and Medicare Health Plans has implemented a process to fulfill member requests to access or release some or all of their health information.
2. Requests to release Banner Medicaid and Medicare Health Plans Records must be accompanied by a member signed authorization. Banner Medicaid and Medicare Health Plans has created an "Authorization for Use, Inspection and Disclosure of Protected Health Information" form (Release Authorization). Either the Release Authorization or member-created alternative may be used. Any member-created forms to release records that are not Banner Medicaid and Medicare Health Plans Authorization Release may be accepted as long as these alternative forms contain the ten requirements listed in Banner Medicaid and Medicare Health Plan's Request for Medical Records Desktop.
3. The Release Authorization must include the following:
 - a. Information to be disclosed;
 - b. Name, address etc. of individual/organization to whom Banner Medicaid and Medicare Health Plans Records should be released;
 - c. The purpose for disclosing the information;
 - d. A statement informing the member of his or her right to revoke the authorization in writing, how to revoke the authorization and any exceptions to the right to revoke;
 - e. A statement that information disclosed pursuant to the authorization may be redisclosed by the recipient and is no longer protected by federal privacy regulations unless bound by other regulations such as Part 2 or Arizona Confidential Communications regarding communicable diseases - ARS 36-664;
 - f. A statement that the authorization will expire either on a specific date, after a specific amount of time or upon the occurrence of some event related to the member;
 - g. Agree/Disagree to release Banner Medicaid and Medicare Health Plans Records on Drug/Alcohol Abuse, Psychiatric and HIV/AIDS Genetic Testing records;
 - h. If a member-created form to release record does not contain the ten requirements, The Health Plan Compliance Department will send the Banner Medicaid and Medicare Health Plan's Authorization Form to the requestor for completion before proceeding.
 - i. Upon receipt of appropriately completed and signed Release Authorization, and a copy of identification (Driver's License or Picture ID) or confirmation of the member or authorized representative's identity from the Banner Medicaid

and Medicare Health Plan's ALTCS Case Manager, the Compliance Department will review the request and determine if Banner Medicaid and Medicare Health Plans Records can be released. In the event the copy of identification is not received with the release form, the custodian of records or designee will contact the member with the information contained in Banner Medicaid and Medicare Health Plans Record to confirm the release was sent by the member, if applicable. The records will be provided in the form and format requested by the member if it is readily producible in such form or format; or if not, in a readable hard copy form or such other form or format as agreed upon by Banner Medicaid and Medicare Health Plans Compliance Department and the member.

4. If the Compliance Department determines the request can be fulfilled, the Compliance Department will collect the requested information and supply a copy to the member at no cost. The member will not be charged if the member has only requested to inspect the member's Banner Medicaid and Medicare Health Plans Record.
 5. Under limited situations where the request may be denied, such as a request for psychotherapy notes, the Compliance Officer in consultation with the Chief Medical Officer will review and approve all denials and the member will be notified of the reasons for the denial in writing. Banner Medicaid and Medicare Health Plans Compliance Department will make clear the member's rights to a review of the denial of access.
 6. Banner Medicaid and Medicare Health Plans Compliance Department will fulfill member requests no later than 30 days of receipt of appropriate written request and the completed Authorization Form. If Banner Medicaid and Medicare Health Plans Compliance Department is unable to take action within 30 days, Banner Medicaid and Medicare Health Plans may take an additional 30 days provided Banner Medicaid and Medicare Health Plans Compliance Department advises the member of the reason for the delay and provides the date the request will be completed. The Compliance Department is responsible for this communication to the member or authorized representative.
 7. In the event an Authorization form is not returned to Banner Medicaid and Medicare Health Plans, the Service Request in the Customer Relationship Management System (CRM) for Banner Medicaid and Medicare Health Plans Records will be closed after 30 days.
- I. Member's Right to Amend Member's Banner Medicaid and Medicare Health Plans Record
1. Banner Medicaid and Medicare Health Plans has implemented a process to fulfill a member's requests to Amend the member's Banner Medicaid and Medicare Health Plans Records due to Banner Medicaid and Medicare Health Plans Record being incorrect or incomplete.

2. Upon receipt of a written request to Amend the member's Banner Medicaid and Medicare Health Plans Record from a member or a member's authorized representative, the Compliance Department will review the request and consult with licensed clinical professionals or other subject-matter experts from the appropriate Banner Medicaid and Medicare Health Plans Department to determine if the health information in Banner Medicaid and Medicare Health Plans Record is incorrect or incomplete.
3. After the Compliance Department and subject-matter experts evaluate the accuracy and completeness of Banner Medicaid and Medicare Health Plans Record, they will advise the Compliance Director of their findings. The Compliance Director will then review the findings and any associated documents to determine whether to grant or deny the Amendment request.
4. If the Compliance Director determines the Amendment request can be fulfilled, the Compliance Department will ensure the member's Banner Medicaid and Medicare Health Plans Record is corrected and will provide the member or authorized representative with written confirmation of the Amendment. When the Correction is made, Banner Medicaid and Medicare Health Plans Compliance Department in conjunction with the applicable department will make reasonable efforts to see that the corrected information is provided to Banner Medicaid and Medicare Health Plans FDRs, if applicable.
5. If the Compliance Director determines the Amendment request is denied, the Compliance Director will document the reason(s) for denial and notify the member or member's authorized representative of the denial. Notification of denial must include:
 - a. The basis /reason for denial;
 - b. A notification of the member's right to submit a written "statement of disagreement" with the denial. If the member submits a written "statement of disagreement", Banner Medicaid and Medicare Health Plans will include the member's "statement of disagreement" in the member's Banner Medicaid and Medicare Health Plans Record. Banner Medicaid and Medicare Health Plans must provide documentation of the dispute with any subsequent disclosure of the disputed PHI.
 - c. A description on how the member or member's authorized representative can file a complaint with Banner Medicaid and Medicare Health Plans, the Department of Health and Human Services or the Office of Civil Rights pursuant to HIPAA.
6. The Custodian of Records will ensure all Correction Amendments are maintained and stored in accordance with Federal and State laws in accordance with Insurance Division Policy CP 5230 Custodian of Records.
 - a. Banner Medicaid and Medicare Health Plans will act on the Amendment request within 60 days. If, under certain circumstances, Banner Medicaid and Medicare Health Plans cannot fulfill the request in 60 days, Banner Medicaid

and Medicare Health Plans Compliance Department will notify the member in writing of reasons and their intent to extend an additional 30 days.

- J. Member's Right to Request to Receive an Accounting of Disclosures of Member's PHI
1. Banner Medicaid and Medicare Health Plan's has an implemented process to fulfill a member's request to receive an accounting of Banner Medicaid and Medicare Health Plan's disclosures of the member's PHI.
 2. The NOPP supplies the member with instructions on how to request an accounting of disclosures. The member must contact Banner Medicaid and Medicare Health Plan's Customer Care Center to obtain and complete an "Accounting for Disclosure Authorization Form" (AD Form).
 3. Once the member sends the completed AD Form to Banner Medicaid and Medicare Health Plans, the Compliance Department will research the request, collect the requested disclosure information, and send the information (up to six years) to the member.
 4. The first request is free. Any additional request within a 12-month period may incur a fee.
 5. Banner Medicaid and Medicare Health Plans Compliance Department will provide the member with an accounting of disclosures within 60 days of request.
- K. Member's Right to Request a Restriction on Use or Disclosure of Member's Health Information
1. Banner Medicaid and Medicare Health Plans has implemented a process to fulfill a member's request for restrictions on use or disclosure of member's Banner Medicaid and Medicare Health Plans Record, in electronic or any other form.
 2. The NOPP supplies the member with instructions on how to request a restriction. The member must submit the request for restriction in writing.
 3. Once the request is received by Banner Medicaid and Medicare Health Plans, Banner Medicaid and Medicare Health Plan's applicable department must agree to the restrictions unless the disclosure is for the purposes of carrying out payment or health care operations and is not otherwise required by law. The PHI restriction will be posted as a flag or an alert on the member's account in all Banner Medicaid and Medicare Health Plans systems.
 4. If Banner Medicaid and Medicare Health Plans disagrees to the restrictions, the Compliance Director will document the reasons for disagreement, which are limited to carrying out payment or health care operations or as otherwise required by law. A written notice of disagreement will be sent to the member by the Compliance Department.
 5. Banner Medicaid and Medicare Health Plans may not use or disclose the member's restricted information, except that, if the member who requested the

- restriction is in need of emergency treatment and the restricted PHI is needed to provide the emergency treatment.
6. In the event the any Banner Medicaid and Medicare Health Plans Staff provides the restricted PHI to a provider for emergency treatment, the disclosure will include the request to the providers not to further use or disclose restricted information which was disclosed for emergency purposes.
 7. The termination of a restriction may occur as follows:
 - a. The member agrees to or requests a termination in writing;
 - b. The member orally agrees to the termination and the oral agreement is documented;
 - c. Banner Medicaid and Medicare Health Plans Compliance Department Staff informs the member that it is terminating its agreement to a restriction, except that such termination is not effective for PHI restricted through HIPAA laws and regulations and is only effective with respect to PHI created or received after Banner Medicaid and Medicare Health Plans has informed the member.
 8. Banner Medicaid and Medicare Health Plans will fulfill the request within 30 days of receipt of written request.
- L. Member's Right to Request for Confidential Communication by Alternative Means or Alternative Locations
1. Banner Medicaid and Medicare Health Plans has implemented a process for member's requests for confidential communications by alternative means or at alternative locations.
 2. The NOPP supplies the member with instructions on how to request confidential communications by alternative means or at alternative locations. The member must submit the request in writing.
 3. Once the request is received by Banner Medicaid and Medicare Health Plans, if the member clearly states that the disclosure of all or part of the member's PHI could endanger the member, Banner Medicaid and Medicare Health Plans must accommodate the request to receive communications of PHI from Banner Medicaid and Medicare Health Plans by alternative means or alternative locations. The member's contact information will be updated in all Banner Medicaid and Medicare Health Plans systems, and an alert will be posted in Banner Medicaid and Medicare Health Plans Customer Relationship Management System (CRM) on the members account.
 4. If the member is an AHCCCS member, Customer Care Staff are required to change member contact information within the AHCCCS system. Telephone number and mailing address changes are made by Customer Care Staff logging into the AHCCCS System to make the change if the address remains within the same county. Address changes outside of the county must be made by the member contacting AHCCCS directly.

5. Banner Medicaid and Medicare Health Plans Compliance Department will supply the member with written confirmation of Banner Medicaid and Medicare Health Plan's agreement to the member's request.
6. If Banner Medicaid and Medicare Health Plans denies the member's request for any reason, Banner Medicaid and Medicare Health Plan's Compliance Director will notify the member in writing of the reason for the denial.
7. Banner Medicaid and Medicare Health Plans will fulfill the request within 30 days of receipt of written request or immediately (within one business day) if the member clearly states that the disclosure of all or part of the member's PHI could endanger the member.

M. Discipline for Non-Compliance

1. Banner Medicaid and Medicare Health Plans will take disciplinary action against any employee or FDR who fail to comply with the Banner Health Corporate or Banner Medicaid and Medicare Health Plans Code of Conduct, or policies, Federal and State laws and requirements.
 - a. Employees and FDRs are made aware that failure to report violations due to negligence or reckless conduct may result in disciplinary action.
 - b. Disciplinary actions for FDRs range from contract sanctions to immediate contract termination, as appropriate.

V. Performance and Outcome Measures:

- A. Banner Medicaid and Medicare Health Plans is fully compliant to all HIPAA requirements related to member rights and responsibilities.
- B. The NOPP complies with the Health Insurance Portability and Accountability Act of 1996 (HIPAA)

VI. References:

- A. Health Insurance Portability and Accountability Act of 1996 (HIPAA)
- B. The Health Information Technology for Economic and Clinical Health Act (HITECH)
- C. HIPAA Omnibus Rule
- D. Medicare regulations governing Parts C and D found at 42 CFR§ § 422 and 423 respectively.
- E. NCQA Members Rights and Responsibilities
- F. Banner Health Insurance Division Companies Compliance Program and Fraud, Waste and Abuse Plan.
- G. Title 45 of the CFR, Part 164.522
- H. Title 45 of the CFR, Part 164.526
- I. Title 45 of the CFR, Part 164.528
- J. Title 45 of the CFR, Part 164.508

- K. Title 42 of the CFR, Part 2 – Confidentiality of Substance Use Disorder Patient Records
- L. ARS 36-664
- M. Medicare Managed Care Manual – Chapter 21 – Section 50.3.1 General Compliance Training
- N. Prescription Drug Manual – Chapter 9 – Section 50.3.1 General Compliance Training
- O. AHCCCS Complete Care Contract, Section D, Paragraph 20, Medical Records
- P. AHCCCS EPD ALTCS Contract, Section D, Paragraph 78, Medical Records

VII. Related Policies/Procedures:

- A. Insurance Division Policy: CP 5230 Custodian of Records
- B. Insurance Division Policy: CP 5022 Maintenance and Retention of Health Plan Documents
- C. Insurance Division Policy: CP 5006 Health Plan Privacy and Security Safeguards
- D. Banner Health Policy: 1323 Patient Notice of Privacy Practices
- E. Banner Health Policy: 381 Contracting with Business Associates
- F. Banner Health Policy: 382 Authority to Request Protected Health Information (PHI)
- G. Banner Health Policy: 390 Disclosures of Protected Health Information (PHI) to Law Enforcement/Government Officials
- H. Banner Health Policy: 1336 Use and Disclosure of Protected Health Information (PHI) Requiring Patient Authorization
- I. Banner Health Policy: 405 Use and Disclosure of Mental Health Information
- J. Banner Health Policy: 404 Use and Disclosure of Alcohol and Drug Abuse Records
- K. Banner Health Policy: 408 Using, Disclosing and Requesting the Minimum Necessary Amount of Protected Health Information (PHI)
- L. Banner Health Policy: 406 Use and Disclosure of Protected Health Information (PHI) for Treatment, Payment and Health Care Operations (TPO)
- M. Banner Health Policy: 396 Patient Request for Records
- N. Banner Health Policy: 409 Patient Request to Amend or Supplement Records
- O. Banner Health Policy: 395 Patient Request for Accounting of Disclosures of Protected Health Information (PHI)
- P. Banner Health Policy: 389 Disclosures of Protected Health Information (PHI) Required by Law
- Q. Banner Health Policy: 1466 Disclosures of Protected Health Information (PHI) in Judicial and Administrative Proceedings - Arizona
- R. Banner Health Policy: 1335 Use and Disclosure of Protected Health Information (PHI) Concerning Decedents
- S. Banner Health Policy: 401 HIPAA Privacy and Security Mandatory Training
- T. Banner Health Policy: 2284 HIPAA Sanctions Policy
- U. Banner Health Policy: 1333 Disclosures of Protected Health Information (PHI) to Family Members and Persons Involved in an Individual's Care
- V. Banner Health Policy: 399 Protected Health Information Breach Notification

W. Banner Health Policy: 410 Workforce Confidentiality

VIII. Keywords and Keyword Phrases:

- A. Notice of Privacy Practice
- B. Protected Health Information
- C. HIPAA