



THE PATCH ACT PROTECTS YOUR CONFIDENTIAL HEALTH CARE INFORMATION



How Does The PATCH Act Affect You?

The Protect Access to Confidential Healthcare (PATCH) Act allows you to choose how and where your health insurance company sends your summary of payment (SOP), an explanation of services sent from your insurance company after your healthcare visit.

The Law Helps You If You Are...

1. A minor (under 18 years of age) on the same health insurance plan as the policyholder, who is your parent/legal guardian, spouse or partner, and you need certain confidential health services as outlined in state law. A few examples include:

- emergency services to prevent risk to your health or life
- services relating to HIV and sexually transmitted infection (STI) testing, prevention, and treatment
- family planning services

2. A young adult (18-26 years old) on the same health insurance plan as the policyholder

3. Anyone else covered under another person's health insurance plan such as a spouse or partner who is the policyholder

Sensitive Services That Can No Longer Be Specifically Described on Your SOP



Some examples include but are not limited to:

- HIV testing, treatment, and prevention
- Gender identity-related care if you identify as transgender
- Hepatitis B & C testing and treatment
- STI testing, treatment, and prevention
- Sexual and reproductive healthcare or health services
- Domestic violence, relationship abuse, or sexual assault services
- Mental health and substance use disorder services

*Note-The name of your health provider will still appear on your SOP.

How Does It Work?



1. If you have an out-of-pocket cost such as a copay or deductible, you have 2 options for telling your health insurance company how and where you want your SOP sent.

- receive the SOP at any physical address that you choose, or
- receive the SOP directly online -- all health insurance plans are required to offer SOP forms online by April 2019, but some may be doing this already

2. If you don't have an out-of-pocket cost, you can request that your SOP not be sent at all.

How Can You Protect Your Healthcare Information?



- Know your health insurance plan name.
- Find your policy number located on your health insurance card.
- Call the customer service number on your health insurance card and request that the form be sent to a different address or that you want to receive the form online. You can request that the form not be sent at all if you have no out of pocket costs.
- Fill out a request form in writing or online if required by your health insurance plan.

Got Problems? File A Complaint With...

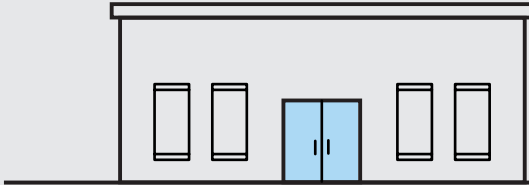


The Massachusetts Division of Insurance at 617-521-7794.

For More Information Visit: <https://www.hcfama.org/confidentiality>

UNDERSTANDING THE PATCH LAW

1 Jesse is 23 and on their mom's health insurance.



2 Jesse goes to get an STD test at their local health center.



3 Jesse's insurance covers the test, and there is no cost due.



4 Jesse's insurance company generates a "Summary of Payments" form, detailing the type and cost of the medical services received.



What's a "Summary of Payments"?

Insurance companies send a Summary of Payments (SOP) form, detailing the type and cost of medical services received, each time someone accesses health care services. An SOP is not a bill and can be sent even when there is no out-of-pocket cost due.

5 Instead of it being sent home to their mom, Jesse has two options. They can request to receive their SOP at their apartment or via a secure website. Or, because there are no out-of-pocket costs for an STD test, they can also request that no SOP be sent.



How the PATCH Law protects Jesse's privacy:



- Jesse's insurance company must clearly inform them of their options to request confidential SOPs.
- Their SOP will use generic information, like "office visit," to describe sensitive services.
- Because there are no out-of-pocket costs, Jesse can request no SOP be sent.
- Jesse can request to receive their SOP at their apartment or via a secure website.
- The SOP will no longer inadvertently reveal to Jesse's mom that they accessed STD testing.

PATCH became law on April 1, 2018.