

UNIVERSAL CARE Notice of Privacy Practices

Effective: April 14, 2003

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED, AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

At Universal Care the protection of your confidential health information is very important. We know you count on us to keep this information private and confidential. This Notice tells you how we may use and share your information, and what your privacy rights are.

OUR PRIVACY PRACTICES

We maintain physical, electronic, and process safeguards to restrict unauthorized access to the private health information of our members, both past and present. These include secure office buildings, locked file cabinets, controlled computer network systems, and passwords. Employee access to your health information is limited to a business ‘need-to-know’ basis, such as to manage your medical care, make benefit determinations, pay your medical claims, perform quality assessments, and provide customer service.

All of our employees are required to follow our privacy policies and procedures. If we find that an employee did not follow these requirements, we will take appropriate action.

Other people that we do business with must also protect your health information if we give it to them. We have special agreements with these people that require them to keep your information confidential if we give it to them for a specific reason. The reason will relate to helping us with our health care operations or to provide you with services. If we find that one of them is not following these processes, we will take appropriate action.

WHAT DO WE MEAN BY “HEALTH INFORMATION?”

“Health Information” is information about you that is used to identify you, including your birth date, your address, your member identification number, and your social security number. This information is also anything about your past, present, or future medical or mental health condition, the evaluation and treatment of any such condition, and related health services.

HOW WE RECEIVE INFORMATION ABOUT YOU

We receive information about our members in several ways, depending on the benefit plan each person has. The following are some examples, which may or may not apply specifically to you:

- From your enrollment application
- From the doctors, clinics, labs, and hospitals that provide medical care
- From employers, or a Medi-Cal plan, or Medicare, or benefit sponsor or association
- From consumer or medical reporting agencies or other third parties
- From our affiliates, contracted medical groups, or our pharmacy benefit manager

HOW WE MAY USE AND SHARE INFORMATION ABOUT YOU

The following categories describe how we are permitted to use and share the health information of our members and patients. Not every category will list every use or disclosure. And, the examples may not apply to all our members or to those patients assigned to us by another health plan.

For Treatment: We may share health information with your doctors or hospitals to help them provide medical care for you. We may also share it with others to help coordinate and manage your health care.

For Payment: We review, approve, and pay for health care claims sent to us for your medical care. When we do this, we share information with the doctors, clinics, and others who bill us for your care. And, we may forward bills to other health plans or organizations for payment.

For Health Care Operations: We may use information in your health record to judge the quality of the health care you receive. We may also use this information in the general administration of our health plan, in regulatory or other audits, in legal investigations, in our fraud and abuse program, when checking your eligibility, enrollment, or amount of medical aid, and when checking the quality of the services we provide.

For Appointment Reminders, Treatment Alternatives and Health-Related Benefits and Services: We may use your protected health information to contact you with appointment reminders, information about treatment alternatives or other health-related benefits and services that may be of interest to you.

OTHER USES FOR YOUR HEALTH INFORMATION

- You or your doctor, hospital, and other health care providers may appeal decisions made by Universal Care, or have a grievance about the way that we managed your care. Your health information may be used so that we can make decisions about these appeals and grievances.
- We may share your health information with the federal government when it is checking on how we are meeting privacy rules.
- Sometimes a court of law will order us to give your health information to another person.
- We may also share your health information if otherwise required by law.

WHEN YOUR WRITTEN PERMISSION IS NEEDED

If we need to share your information for any purpose that does not fall into a category of treatment, payment for claims, and health care operations, we will ask for your written permission. If you give us your permission, you may take it back in writing at any time.

WHAT ARE YOUR PRIVACY RIGHTS?

- You have the right to ask us not to use or share your personal health care information in the ways described above. We may not be able to agree to your request.
- You have the right to ask us to contact you in a certain way if you believe it is necessary for your safety. For example, you might ask us to contact you only in writing, or at a different address or post office box. Or you might ask us not to send you anything but only to contact you at a certain telephone number. If for some reason we can't do this for you, we will notify you of the reason.
- You, or your personal representative, have the right to get a copy of your health information. If you make this request, it must be in writing. We may charge a fee for the costs of copying and making the copy available to you. We will tell you if there is a charge and how much it will be. The law allows us to keep certain information from you in some cases. If we cannot provide the information to you we will notify you of the reason.
- You have the right to ask that information in your records be amended if you believe it is not complete or correct. We may refuse your request in some cases and if we do not agree to change the information, we will notify you.
- If we don't make the changes you ask for, you may ask that we review our decision. You may also send a statement saying why you disagree and your statement will be kept with your records.

*******IMPORTANT*******

IF YOU SELECTED A CONTRACTED MEDICAL GROUP FOR YOUR MEDICAL CARE, UNIVERSAL CARE WILL NOT HAVE COMPLETE COPIES OF YOUR MEDICAL RECORDS. IF YOU WANT TO LOOK AT, GET A COPY OF, OR CHANGE YOUR MEDICAL RECORD, PLEASE CONTACT THE DOCTOR OR MEDICAL GROUP THAT YOU SELECTED FOR YOUR CARE.

After April 14, 2003 you may ask us for an accounting of non-routine disclosures of your health information. This list will not include the times that we share information with you or with others with your written permission, or when we share it for treatment, payment, or health plan operations. You may have one free accounting in any 12-month period. We may charge you reasonable fees if you ask for more in that time. An accounting will include the following information:

- Who we shared your health information with,
- When we shared it,
- For what reason, and
- What information we shared.

HOW YOU CAN CONTACT US
TO USE YOUR PRIVACY RIGHTS

If you want to use any of the privacy rights explained in this Notice, please call or write us at:

Universal Care Privacy Office
1600 East Hill Street
Signal Hill, CA 90755
562-424-6200, extension 4498
TDD# 1-866-321-5955

DO YOU HAVE A CONCERN ABOUT YOUR PRIVACY?

If you believe that we have not protected your privacy and want to file a complaint with us, you may call or write to us at the address and phone number shown above. You may also contact the U.S. Department of Health Services by sending your concern to them in writing at the following location:

Secretary of the U.S. Department of Health and Human Services
Office for Civil Rights

Attention: Regional Manager
50 United Nations Plaza, Room 322
San Francisco, CA 94102

For additional information, call (800) 368-1019
or
U.S. Office for Civil Rights at (866) OCR-PRIV (866-627-7748)
or (866) 788-4989 (TTY)

YOU WILL NOT BE PENALIZED FOR FILING A COMPLAINT. You may also use your privacy rights without fear of being punished.

CHANGES TO NOTICE OF PRIVACY PRACTICES

Universal Care must obey the Notice currently in effect. We have the right to change these privacy practices. If we do make changes after April 14, 2003, we will revise this Notice and send it to you.

If you would like additional copies of the Notice, please contact the Universal Care Privacy Office at the above address and phone number.

You can also find this Notice on our website at: <http://www/universalcare.com>

DO YOU HAVE QUESTIONS?

If you have any questions about this Notice and want further information, please contact our Privacy Office at **562-424-6200, extension 4498**.