



Testimony submitted to the Joint Committee on Financial Services
In Support of S.591/H.2960 – An Act to protect access to confidential healthcare
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Insurers routinely send explanation of benefits (EOB) notices detailing the type and cost of medical services received to the primary subscriber each time an enrollee on the plan accesses care. Confidential information may be disclosed in an EOB, violating the basic right of privacy for anyone enrolled as a dependent on another's policy, such as a young adult, minor or spouse.

Now that adult children may be covered on a parent's insurance plan until the age of 26, this bill will ensure that the information goes to them not to their parent. The League of Women Voters believes decisions should remain between patient and doctor. Knowing that their sense of privacy will be maintained, the adult child is more apt to seek needed health care.

In cases of domestic violence, the current system of sending out EOBs to the subscriber instead of the patient may be a deterrent to seeking needed health care. The League of Women Voters' health care position supports a set of clearly defined protocols for treating domestic violence victims.

HIPAA does give all patients their rights over their health information. In addition, HIPAA allows that a health care provider or insurer may choose not to treat a person as a personal representative (i.e. primary subscriber) if the provider or insurer reasonably believes that this might endanger the patient in situations of domestic violence, abuse, or neglect.

It is important to establish a mechanism that, when multiple adults are on the same insurance plan, confidential health information not be shared with anyone other than the patient without their approval.

Thank you for your attention.

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