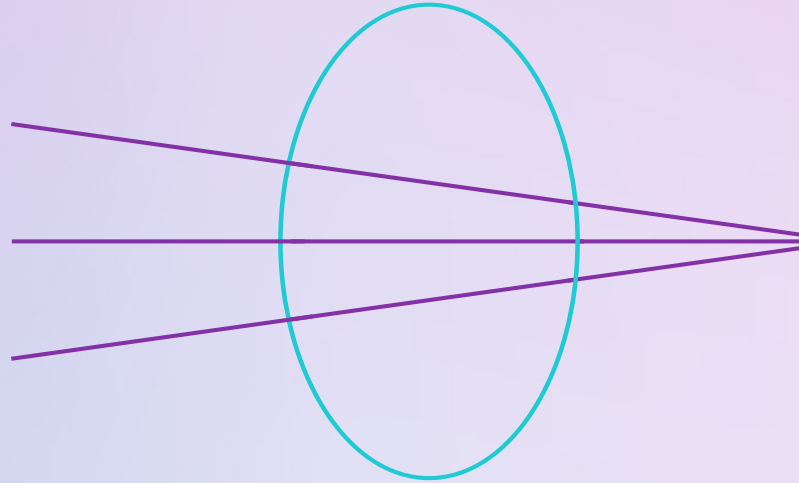


# Sensitive Claims Overview



## ***Sensitive Conditions for Minors & Dependents***

*(Minn. Stat. § 144.343 & Minn. Stat. § 144.3441)*

Minnesota law allows minors and adult dependents the right to give consent to certain services and medications. These services are related to the following conditions:

- Pregnancy and the prevention of pregnancy or other treatment related to pregnancy
- Sexually transmitted disease
- Chemical dependency
- Abortion
- Hepatitis B
- Mental health services relating to the above conditions
- All medications

SimplePay Health™ is required to protect Protected Health Information (PHI) related to sensitive services and medications that a minor or adult dependent may receive without parental (policy holder) knowledge. To comply with this rule, we protect all sensitive services received by minors and adult dependents by not including claim details for dependents age 12 and older.

## **Release of Protected Health Information**

HIPAA requires authorization from an individual to release PHI about certain sensitive conditions and medications. These certain conditions are related to:

- Mental health records
- Drug, alcohol, or substance abuse records
- Records or tests relating to HIV/AIDS
- Genetic information
- All medications

We protect these sensitive conditions by not including claim details for services related to the above items for all dependents age 12 and older.

## **Frequently Asked Questions**

**Why can I not see claim details for my dependents or view the EOB (Explanation of Benefits)?**

If you are unable to see your dependent's claim, that means that claim is protected under Minnesota state law.

### **Why are claims masked for sensitivity?**

Claims are masked to safeguard personal health information and maintain confidentiality of dependents ages 12 and older.

### **How can I view the details of my dependents claim?**

If a dependent would like to authorize the disclosure of their protected health information, they must fill out the Authorization for Disclosure of Health Information form. Contact a Health Valet to learn more.

### **Can my dependent view the details of their claim?**

For those age 13 years or older, they may establish their own portal account. This account will display only their individual claims and PHI.

### **Am I still responsible for the charges associated with my dependent's masked claim?**

Yes. The primary account holder is responsible for payment of the minimum amount due on their statement.

### **Does HIPAA allow me to access my minor's PHI?**

Yes. However, Minnesota law is more restrictive than federal law (HIPAA), therefore Minnesota law controls and requires PHI about the sensitive conditions of minors to be masked unless there is a valid authorization from the minor.

### **Can a dependent verbally authorize a Health Valet to share that dependent's PHI with a parent, guardian, or sibling over the phone?**

Yes, we do allow verbal authorization over the phone authorizing SimplePay to speak with someone other than the member. In order to obtain verbal authorization, the member must also be on the phone and verbally authorize the Health Valet to speak with a specific person. Members should be specific as to what information they are authorizing to be shared. For example, a member might say, "I authorize SimplePay to discuss information related to my 1/12/25 visit with my mother, Linda." This verbal authorization is valid for this call only.

### **Still have questions?**

**Contact a Health Valet by calling the number on the back of your member ID card.**