

Explanation of Benefits (EOB) for Dependents under Someone Else's Health Insurance Plan

What is an EOB?

- An EOB is a document that describes services billed to a health plan that is sent to the policyholder. EOBs exist so the policyholders can track if their deductible has been met and allows them to ensure that their account has not been compromised or used fraudulently. An EOB is usually mailed, but is often also accessible from the insurance's website or app. Because EOBs could include sensitive information like patient name, provider name and type of service, it can inadvertently reveal to the policyholder that someone under their policy is using PrEP.

What should young adults aged 18-26 on their parent health insurance know to help protect their privacy?

- One of HIPPA's privacy rules allows people to request that their health plan suppress the disclosure of sensitive information about their health care. Clients can ask their insurer to not send their EOB to the policyholder's address, but the insurer is not legally obligated to honor this request.
- Clients can also ask for their EOBs to be sent to another address or by email, but insurers are not legally required to do this either.
- Changing access to EOBs may not provide complete privacy as the provider follow-up or pharmacy information may still show services provided.
- Additional emergency protections are available for patients who notify the insurer that disclosing the information would endanger them.
- Some states have taken steps to clarify and strengthen the health insurance confidentiality protections in HIPPA and their enforcement.

Resources on state-specific consent and confidentiality for minors:

- NASTAD: MINOR AND DEPENDENT CONSENT AND CONFIDENTIALITY CONSIDERATIONS FOR PREP WEBINAR
[HTTPS://WWW.YOUTUBE.COM/WATCH?V=02P3U2ODY4Y&FEATURE=YOUTU.BE](https://www.youtube.com/watch?v=02P3U2ODY4Y&feature=youtu.be)
- CDC: MINORS' CONSENT LAWS FOR HIV AND STD SERVICES
[HTTPS://WWW.CDC.GOV/HIV/POLICIES/LAW/STATES/MINORS.HTML](https://www.cdc.gov/hiv/policies/law/states/minors.html)
- NFPRHA: CONFIDENTIALITY
[HTTPS://WWW.NATIONALFAMILYPLANNING.ORG/CONFIDENTIALITY](https://www.nationalfamilyplanning.org/confidentiality)
- O'NEILL INSTITUTE: EXPANDING ACCESS TO PREP FOR ADOLESCENTS AND YOUNG ADULTS
[HTTPS://WWW.AMFAR.ORG/PREP-IN-YOUTH/](https://www.amfar.org/prep-in-youth/)
- SIECUS: PREP EDUCATION FOR YOUTH - SERVING PRIMARY CARE PROVIDERS
[HTTPS://SIECUS.ORG/RESOURCES/PREP-EDUCATION-FOR-YOUTH-SERVING-PRIMARY-CARE-PROVIDERS-TOOLKIT/](https://siecus.org/resources/prep-education-for-youth-serving-primary-care-providers-toolkit/)
- UCSF: EOB POLICY BRIEF JUNE 2014
[HTTPS://WWW.SLIDESHARE.NET/UCSF-IHPS/EOB-POLICY-BRIEF-FINAL](https://www.slideshare.net/ucsf-ihps/eob-policy-brief-final)
- NORTHEASTERN UNIVERSITY: NAVIGATING MINOR CONSENT LAWS TOWARD CONFIDENTIAL PREP ACCESS FOR ADOLESCENTS
[HTTPS://WWW.PUBLICHEALTHLAWWATCH.ORG/BLOG/2017/10/5/NAVIGATING-MINOR-CONSENT-LAWS-TOWARD-CONFIDENTIAL-PREP-ACCESS-FOR-ADOLESCENTS](https://www.publichealthlawwatch.org/blog/2017/10/5/navigating-minor-consent-laws-toward-confidential-prep-access-for-adolescents)
- AMA JOURNAL OF ETHICS: PRIVACY PROTECTION IN BILLING AND HEALTH INSURANCE COMMUNICATIONS
[HTTPS://WWW.PUBLICHEALTHLAWWATCH.ORG/BLOG/2017/10/5/NAVIGATING-MINOR-CONSENT-LAWS-TOWARD-CONFIDENTIAL-PREP-ACCESS-FOR-ADOLESCENTS](https://www.publichealthlawwatch.org/blog/2017/10/5/navigating-minor-consent-laws-toward-confidential-prep-access-for-adolescents)
- ALTARUM: HOW THE CHANGING HEALTH CARE LANDSCAPE HAS AFFECTED SERVICE USE AND BILLING PRACTICES
[HTTPS://ALTARUM.ORG/SITES/DEFAULT/FILES/UPLOADEDRELATEDFILES/AFFORDABLE%20CARE%20ACT%20AND%20TITLE%20X%20FAMILY%20PLANNING%20SERVICES%20CROSS-CUTTING%20REPORT.PDF](https://altarum.org/sites/default/files/uploadedrelatedfiles/affordable%20care%20act%20and%20title%20x%20family%20planning%20services%20cross-cutting%20report.pdf)
- GUTTMACHER: STATE-SPECIFIC LAWS
[HTTPS://WWW.GUTTMACHER.ORG/STATE-POLICY/EXPLORE/PROTECTING-CONFIDENTIALITY-INDIVIDUALS-INSURED-DEPENDENTS](https://www.guttmacher.org/state-policy/explore/protecting-confidentiality-individuals-insured-dependents)
- MYHEALTHYINFO.ORG: CONFIDENTIAL COMMUNICATIONS
[HTTP://MYHEALTHYINFO.ORG/SITES/DEFAULT/FILES/CONFIDENTIAL-COMMUNICATIONS-REQUEST.PDF](http://myhealthyinfo.org/sites/default/files/confidential-communications-request.pdf)

Explanation of Benefits (EOB)

For Dependents under Someone Else's Health Insurance Plan

What specific steps can PrEP navigators and providers take to provide privacy for clients under someone else's insurance plan?

- Find out if the state has any specific confidentiality protections (EOB, HIV services, STD prevention services).
- Call the client's health insurance carrier.
 - Ask to have the client's EOBs sent to the client's address instead of the policyholder's.
 - Ask to change WHO can access the client's information so no one can access it without their permission.
 - Ask whether or not the EOB will still be accessible online to the insurance account.
 - Ask if names or locations of providers are included in the EOB.
 - Ask if a parent can request information about the client's healthcare without their permission.
- Confirm total privacy by asking the following:
 - Is there any way for the policyholder to see details about what services I am receiving?
 - Can the policyholder see any information about me on the insurance website?
 - Can the policyholder see where I received treatment?
- If an insurance company does not want to or cannot ensure privacy, **don't give up!**
 - Talk to another agent- sometimes the problem is the person on the phone and not the insurance company!
 - See if the EOBs will actually reveal PrEP use. Ask the insurance company if preventative services or services without an unresolved bill require an EOB.
 - If the client is worried about disclosure of services leading to harm, inform the insurance company. Most states have specific laws if a person is in danger from their health information being disclosed.

If there is still no way for privacy, what can you do?

- Help the client work through how to disclose to the policyholder the services they wish to use so that the privacy is unneeded.
- Help the client **access charitable or free clinics** that do not bill insurance and see if the manufacturer's medication assistance program will cover the medication. Write to the manufacturer if needed.