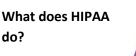
Legal Compliance

Courtesy of Meridian Benefits Consulting



do?

The Health Insurance Portability and Accountability Act (HIPAA) provides improved portability and continuity of health coverage in the following ways:

- It provides individuals with additional rights through its pre-existing condition, special enrollment and nondiscrimination requirements;
- It imposes insurance market rules that apply to health insurance carriers, • which require guaranteed availability and renewability of health insurance plans;
- It governs the privacy and security of health information; and
- It requires that claims information be exchanged in a standardized format. •

Insured and self-funded group health plans and health insurance carriers that offer group health insurance coverage must comply with HIPAA's pre-existing condition, special enrollment and nondiscrimination requirements.

HIPAA privacy and security rules apply to covered entities including:

- Health plans •
- Health care clearinghouses •
- Certain health care providers and endorsed sponsors of the Medicare ٠ prescription drug discount card

Business associates that perform services for covered entities must also comply with certain aspects of HIPAA's privacy and security rules.

