

HIPAA

Monthly Alert

DECEMBER 2018

The Health Insurance Portability and Accountability Act (HIPAA) is divided into five (5) titles:

1. Title I: Access, Portability and Renewability:

For health insurance plans and was intended to reform insurance. However, this only applies to employer – provided health insurance plans. Health insurance plans obtained by the individual fall under the Affordable Care Act.

2. Title II: Preventing Health Care Fraud and Abuse; Administrative Simplification (AS); Medical Liability Reform:

Requires the establishment of national standards for electronic health care transactions and national identifiers for providers, health insurance plans, and employers. This takes HIPAA from privacy to enforcement and includes both the Privacy Rule and the Security Rule.

3. Title III: Tax-related health provisions governing medical savings accounts:

Standardizes the amount you can save per person in a pre-tax medical savings account.

4. Title IV: Application and enforcement of group health insurance requirements:

Specifies conditions for group health plans regarding coverage of persons with pre-existing conditions, and modifies continuation of coverage requirements. It also clarifies continuation coverage requirements and includes COBRA clarification.

5. Title V: Revenue offset governing tax deductions for employers:

Includes provisions related to company-owned life insurance for employers providing company-owned life insurance premiums, prohibiting the tax-deduction of interest on life insurance loans, company endowments, or contracts related to the company.

References:

<https://www.hhs.gov/hipaa/for-professionals/security/laws-regulations/index.html>

<https://www.highmark.com/hmk2/hipaa/titles.shtml>

Please look for next month's HIPAA alert delivered through your email.
You can also find the HIPAA monthly alerts on Employee Self Service (ESS).

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