

COMMUNICATIONS WITH INSURANCE COMPANIES

Question

What documents, if any, need to be completed before protected health information (PHI) can be disclosed to insurance companies?

Answer

Under the HIPAA Privacy Rule, health care providers must comply with specific requirements for disclosing PHI to insurance companies. This table provides guidance on the specific paper work that needs to be completed before releasing PHI to insurance companies:

	Brief Description	Required HIPAA Paper Work
A	Insurance Company requests additional information to facilitate claims payment to the University of Chicago.	None , this is considered "payment" as defined under "treatment, payment, and health care operations" in the HIPAA Privacy Rule. As with all disclosures, only the minimum amount of information necessary to satisfy the request should be disclosed.
B	Insurance Company requests additional information to facilitate claims payment to a non-University of Chicago health care provider.	None . However, only the minimum amount of information necessary to satisfy the request should be disclosed (e.g. date of service applicable to the claim)
C	Insurance Company requests information in support of insurance underwriting, disability claim, or other activity not directly related to the payment of a University of Chicago claim and it is not B above.	A written authorization - http://hipaa.bsd.uchicago.edu/authDisabilityDetermination.pdf from the patient, including Specific Consent if highly confidential information is involved.
D	Patient provides an insurance form to the physician or nurse and wants the form returned to the patient.	None
E	Patient provides an insurance form to the physician or nurse and wants the physician or nurse to send the form to the insurance company.	If the form is required for the insurance company to pay U of C for its services, then none is necessary. Otherwise, a written authorization - http://hipaa.bsd.uchicago.edu/authDisabilityDetermination.pdf from the patient is required. The authorization must include Specific Consent if highly confidential information is involved.