CONSUMER PRIVACY

PROMOTING HEALTH PRIVACY IN A DIGITAL WORLD

CareFirst is committed to providing consumers with the best service while protecting their information and respecting their right to privacy. Consumers entrust us with their personal and medical information. We take protecting that information seriously.

Recognizing the importance of the privacy of Americans' health information, Congress passed the Health Insurance Portability and Accountability Act (HIPAA) in 1996. Since then, HIPAA has become the cornerstone of privacy and data security in the healthcare industry. While a lot has changed since 1996, the regulatory framework established under HIPAA continues to provide essential consumer privacy protections by holding health insurers and healthcare providers accountable.

Policymakers can do more to protect consumer privacy while promoting innovation:

1 Expand HIPAA's Protections

HIPAA provides strong consumer protections for data controlled by Covered Entities and their Business Associates. With more sensitive health information being collected, used and stored by entities not subject to HIPAA, Congress should expand HIPAA or apply similar requirements to these entities.

2 Support Interoperability That Improves Care

Innovation in interoperability standards can enable the secure and fast sharing of clinical and billing information that would transform the healthcare industry. Greater interoperability of patients' health data can improve the quality-of-care consumers receive, reduce overall healthcare costs and advance health equity.

MORE THAN

3,600,000

members entrust CareFirst with their data.

HIPAA DOES

- Require covered entities and their business associates, including providers, health plans, and clearinghouses to protect health data they collect.
- Give patients control over their health information, including rights to know how their information is used and to examine and correct health records.
- Limit how covered entities can use and disclose health records, including prohibiting the sale of identifiable health data.

HIPAA DOES NOT

- Protect all health data.
- Cover all data collected by websites, search engines, smart devices and health apps.
- Prevent individuals from sharing their own medical information with friends, family or the public.

3 Limit Required Reporting of Sensitive Information

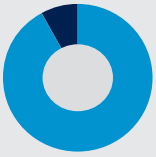
While disclosing certain types of information can be helpful to consumers, other types can pose risks to consumers. Policymakers should consider the risks to consumer privacy when mandating specific disclosures and opt for the minimal amount of disclosure possible.

4 Promote Technologies that Improve Access to High-Quality Care

The COVID-19 pandemic pushed the rapid adoption of technology in the healthcare sector. Policymakers should continue to support policies and programs that promote telehealth and other technologies that improve consumer access to high-quality care and reduce costs while ensuring privacy is protected.

5 Data Should Be Used to Advance Public Health and Reduce Disparities

Consumer data is essential to improving health outcomes and reducing disparities. Policymakers should support the use of demographic information to improve the health of individuals, reduce inequalities and advance public health. Data should not be used in a discriminatory manner.



MORE THAN 92%

of people believe privacy is a right and their health data should not be available for purchase by corporations or other individuals. (AMA Survey)

3 OUT OF 5 AMERICANS

believe stronger protections of privacy are more important than easier access to health data. (AHIP Survey 2020)

6,174% INCREASE



in Medicare visits conducted via Telehealth in 2020, going from approximately 840,000 to 52.7 million according to the ASPE.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc., which are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

SUM6085-1E (2/23)