Protected health information

The United States Letter Carriers Mutual Benefit Association (MBA) offers annuities, life and hospital confinement products designed exclusively for letter carriers and their families. MBA is a covered entity within the description of the Health Insurance Portability and Accountability Act of 1996, commonly known as HIPAA. Under HIPAA, MBA is legally required to provide all participants with notice of our legal duties and privacy practices with respect to protected health information (PHI).

PHI includes any individually identifiable information that relates to a member’s physical or mental health, health care received or payment for health care—including the member’s name, address, date of birth and Social Security number.

The notice of privacy practices describes how medical information about a member may be used and disclosed and how the member can get access to this personal information.

The MBA is considered a “hybrid entity” because not all of the benefits offered by the MBA are covered by HIPAA privacy protections. Currently, the only plan offered by the MBA that is subject to HIPAA is the Hospital Plus plan.

However, the MBA is legally required to maintain the privacy of a member’s PHI. The primary purpose of our privacy practices notice is to describe the legally permitted uses and disclosures of PHI, some of which may not apply to the MBA in practice. The notice also describes a member’s right to access and control PHI.

Permitted uses and disclosures

We use and may disclose a member’s PHI under certain circumstances. Generally, we will make every effort to disclose only the minimum necessary amount of PHI to achieve the purpose of:

- **Treatment**—This means the provision, coordination or management of health care. While we do not provide treatment, we may use or disclose PHI to support the provision, coordination or management of care. For example, we may disclose PHI to an individual responsible for coordinating the member’s health care, such as a spouse or adult child.
- **Payment**—This means activities in connection with processing claims for health care. We may need to use or disclose PHI to determine eligibility for coverage, medical necessity and for utilization review activities. For example, we could disclose PHI to physicians engaged by the MBA for their medical expertise to help us determine eligibility for coverage.
- **Health Plan Operations**—We may use and disclose PHI to support the plan’s operations. For example, we may disclose PHI to another health plan, if we are managing your enrollment or other administrative activities.
- **Disclosures for Certain Laws**—We may use and disclose PHI as required by law. For example, we may disclose PHI to the paramilitary and federal law enforcement agencies.
- **Disclosures to a Business Associate**—We may disclose PHI to a business associate or request that a business associate perform an activity or function on our behalf and agree to appropriately safeguard the PHI.
- **Disclosures for Public Health Activities**—We may use and disclose PHI for public health activities or functions, such as for maternal and child health programs or to prevent or control disease, injury, disability or other condition in a population.”

We may disclose PHI to anyone a member may authorize. Contact the MBA to obtain a copy of the appropriate form to authorize the people who may receive this information.

For information regarding any of the MBA products, please call the MBA office toll-free at 800-424-5184, Tuesdays and Thursdays, 8 a.m. to 3:30 p.m., or call 202-638-4318, Monday through Friday, 8 a.m. to 3:30 p.m. Eastern time. You also can visit our website at nalc.org/mba.