

GLBA HIPAA COMPLIANT PRIVACY NOTICE

For Brokers And Licensed TPAs Providing Benefits to Fully-Insured Group Health Plans. The HIPAA regulations do not require an agent, broker or licensed TPA providing services or benefits to a fully insured group health plan to provide a HIPAA privacy notice to plan enrollees. Nothing in HIPAA, however, suspends or eliminates the agent's/broker's/licensed TPA's obligation to provide a GLBA compliant privacy notice to the group plan. Any such notice also must satisfy the HIPAA requirements. Attached is a sample notice that complies with the GLBA that a broker or licensed TPA can use to satisfy this obligation. It is written on the assumption that the agent/broker/TPA does not disclose information except as necessary to carry out its business operations.

Privacy Notice
(as of *[insert date]*)

PURPOSE OF THIS NOTICE

In compliance with Title V of the Gramm-Leach-Bliley Act (GLBA), we are providing you with this document, which notifies you of the privacy policies and practices of *[insert name of your institution/agency]*.

OUR PRIVACY POLICIES AND PRACTICES

1. Information we collect:

- Information we receive from the plan, health care providers, other insurance carriers or agents and brokers regarding current or prospective plan participants.
- Information regarding current or prospective plan participants we obtain about them on applications or other forms.
- Information about the plan's transactions with us, our affiliates or others.
- *[Insert any other categories of information that you collect]*

2. Information we disclose:

We disclose the information we receive regarding current or prospective plan participants only in accordance with the terms and conditions of the Business Associate contract in place between the plan and our company signed on *[date or other reference to business associate contract]*.

3. Our practices regarding information confidentiality and security:

We restrict access to nonpublic personal information about the plan and its participants to those employees who need to know that information in order to provide products and services to the plan. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard nonpublic personal information.