

Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Your Rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

You have the right to:

- Get a copy of your health and claims records
 - You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
 - We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.
- Correct health and claims records
 - You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
 - We may say “no” to your request, but we’ll tell you why in writing within 60 days.
- Request confidential communications
 - You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
 - We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.
- Ask us to limit what we use or share
 - You can ask us not to use or share certain health information for treatment, payment, or our operations
 - We are not required to agree to your request, and we may say “no” if it would affect your care
- Get a list of those with whom we’ve shared information
 - You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why.
 - We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.
- Get a copy of this privacy notice
 - You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.
- Choose someone to act for you
 - If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
 - We will make sure the person has this authority and can act for you before we take any action.
- File a complaint if you feel your rights are violated
 - You can complain if you feel we have violated your rights by contacting us at (833) 928-0569 or Taro Health, P.O. Box 10110, Austin, TX 78766.
 - You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696- 6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.

- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

Note: If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety

In these cases we never share your information unless you give us written permission:

- Marketing purposes
- Sale of your information

Our Uses and Disclosures

How do we typically use or share your health information? We typically use or share your health information in the following ways.

- Help manage the health care treatment you receive
 - We can use your health information and share it with professionals who are treating you.
 - Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services
- Run our organization
 - We can use and disclose your information to run our organization and contact you when necessary.
 - We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.
 - Example: We use health information about you to develop better services for you.
- Pay for your health services
 - We can use and disclose your health information as we pay for your health services.
 - Example: We share information about you with your dental plan to coordinate payment for your dental work.
- Administer your plan
 - We may disclose your health information to your health plan sponsor for plan administration.
 - We may disclose your health information to business associates that perform services on our behalf and have agreed in writing to maintain the privacy of your health information.
 - Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge

How else can we use or share your health information? We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html.

- Help with public health and safety issues
 - We can share health information about you for certain situations such as:

- Preventing disease
 - Helping with product recalls
 - Reporting adverse reactions to medications
 - Reporting suspected abuse, neglect, or domestic violence
 - Preventing or reducing a serious threat to anyone's health or safety
- Do research
 - We can use or share your information for health research.
- Comply with the law
 - We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
 - We can share health information about you with organ procurement organizations.
 - We can share health information with a coroner, medical examiner, or funeral director when an individual dies.
- Address workers' compensation, law enforcement, and other government requests
 - We can use or share health information about you:
 - For workers' compensation claims
 - For law enforcement purposes or with a law enforcement official
 - With health oversight agencies for activities authorized by law
 - For special government functions such as military, national security, and presidential protective services
- Respond to lawsuits and legal actions
 - We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Additional Protections for your health information

- HIV Information and Records: Maine law provides special protections for HIV information and records. We will protect HIV information and records to the extent required by Maine law.
- Substance Abuse Program Information and Records: Federal law provides special protections for certain substance abuse program information and records (42 C.F.R. Part 2). We will protect this information and these records to the extent required by federal law.

Our Responsibilities

We are responsible for the following:

- We are required by law to maintain the privacy and security of your protected health information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information, see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the terms of this Notice

- We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our website, and we will mail a copy to you.

For more information, contact: compliance@tarohealth.com or 1-833-928-0569.

Gramm-Leach-Bliley Act and Maine Insurance Information and Privacy Protection Act Privacy Notice

Why are you receiving this?

Taro Health Plan of Maine, Inc. (“Taro” and “we”, “us”, and “our”) is subject to various privacy laws. This Privacy Notice is about two similar laws: the federal Gramm-Leach-Bliley Act (“GLBA”) and Maine’s Insurance Information and Privacy Protection Act (“Maine Act”). Both of these laws regulate what health insurance companies can do with your “personal information.” We are required to provide our Members this notice after enrolling with Taro and then on at least an annual basis. This notice describes what personal information we collect about you and when we may disclose this information.

We also provide Members a separate Notice of Privacy Practices to comply with the Health Insurance Portability and Accountability Act (“HIPAA”). The HIPAA Notice of Privacy Practices describes our obligations under HIPAA and the ways in which we may use and disclose “protected health information” about you.

Both notices are available at www.tarohealth.com, or you may request a paper copy of each by calling Member Services at 1-833-928-0569.

What is “personal information”?

“Personal information” is any information that identifies an individual, including information related to an insurance transaction from which judgments can be made about an individual’s character, habits, avocations, finances, occupation, general reputation, credit, health or any other personal characteristics. “Personal information” includes but is not limited to an individual’s name and address and health care information. “Personal information” can relate to former Members.

How do we collect personal information? What personal information do we collect?

We may collect personal information about our Members and individuals who apply for coverage. We collect personal information, for example, when you apply for insurance, pay insurance premiums, file an insurance claim, provide employment information, and provide your contact information. We may collect personal information from other sources, such as your health care providers who submit bills to us for the services they provide to you, and other insurance companies for coordination of benefits purposes.

We collect various types of personal information, including:

- Demographic information, such as name, address, age, social security number, and contact information;
- Your health information that we receive from you and health care providers; Information related to payment and claims; and
- Information related to applications for coverage and investigating claims for benefits.

Except as permitted by law, we will only collect information from you, or from other sources with appropriate authorization.

If an individual does not disclose their information we will not be able to provide them with the services that they are seeking. This may include, but is not limited to, access to the website, the ability to purchase products or services, or the ability to contact us for support.

When may we disclose personal information to third parties?

We will only disclose personal information about you as allowed by applicable law or with prior authorization. We may disclose your personal information without prior authorization:

- To third parties so that they can perform business, professional, or insurance functions for us;
- To third parties so they can help us determine Member eligibility or detect or prevent criminal activity, fraud, or misrepresentation in connection with an insurance transaction;
- To health care providers to verify coverage or benefits, inform a Member of a medical problem of which the Member may not be aware, or conduct an audit to verify treatment;
- To the extent allowed by law, to an insurance regulatory authority;
- To the extent allowed by law, to law enforcement or other government agency to protect Taro and prevent or prosecute fraud;
- In response to certain court or administrative orders, subpoenas, search warrants, and other legal process;
- For actuarial or research studies, provided that certain legal requirements are met;
- In connection with the potential sale, merger, consolidation, or transfer of all or a part of our business;
- To group policyholders for the purpose of reporting claims experience or conducting audits of Taro;
- To professional peer review organizations to review the services or conduct of a health care provider;
- To a certificate holder or policyholder to provide information about the status of an insurance transaction;
- As permitted by law, to lienholders, mortgagees, assignees, lessors, or other persons who may have a legal interest in a policy;
- To any affiliates of Taro whose only use of the information will be to audit Taro;
- To governmental agencies for the purpose of protecting public health and welfare when reporting is permitted or required by law;
- For treatment, health care operations, and payment purposes as allowed by HIPAA; and
- As otherwise required or permitted by law.

We will not disclose your personal information to third parties for marketing purposes without your prior authorization. Information obtained by persons or entities that assemble or collect information for health insurance companies may be retained by such persons or entities and disclosed to other persons.

What are your rights with respect to personal information?

- You have the right to access your recorded personal information by submitting a written request to Taro's Privacy Officer at the address provided below.
- You have the right to know the source of information and the identity of persons and institutions to whom we have shared such information in the 2 years prior to your request.
- You may review your personal information in person or obtain copies. We may charge a reasonable fee to cover costs in providing copies.
- You have the right to request that we correct, amend, or delete your personal information. We are not required to agree to a request. We will let you know our decision within 30 days after receiving your request. If you disagree with our decision, you may file a rebuttal statement with us. ● You have the right to know the reasons for an adverse underwriting decision. Previous adverse underwriting decisions may not be used as the basis for subsequent underwriting decisions unless we make an independent evaluation of the underlying facts.
- You have the right, except for very narrow exceptions, not to be subjected to pretext interviews.

How do we protect your personal information? Who has access to your personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We give access to personal information only to those persons needing to know such information to perform their functions for Taro. We train our employees on how to protect personal information. Employees who violate our privacy policies and procedures are subject to discipline, up to and including termination.

Changes to our policies and procedures:

We reserve the right to change our policies and procedures on personal information at any time. We will notify you when we make material changes.

Conflicts between Taro's Privacy Notice and Taro's Notice of Privacy Practices:

In the event that there is a conflict between the privacy protection afforded to your protected health information under this Privacy Notice and Taro's Notice of Privacy Practices, the document affording you greater privacy protection or a greater right with respect to your protected health information will determine how we use or disclose your protected health information.

For more information:

If you have questions or would like more information, you may contact Member Services or Taro's Privacy Officer at: Taro Health, 421 8th Avenue #1174, New York, NY 10116; Phone: 1-833-928-0569.

Legal Notices

Statement for New Technology

Taro recognizes the need to evaluate coverage of new clinical technology in our health plans. Taro reviews requests to evaluate new technologies from a variety of sources. If you would like a copy of Taro's procedure for reviewing new technology, please call Member Services at 1-833-928-0569.

Notice Regarding the Newborns' and Mothers' Health Protection Act

Under federal law, health insurance issuers generally may not restrict Benefits for any Hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the issuer may pay for a shorter stay if the attending Provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, issuers may not set the level of Benefits or Out-of-Pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, an issuer may not, under federal law, require that a physician or other health care Provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain Providers or facilities, or to reduce your Out-of-Pocket costs, you may be required to obtain precertification. For information on precertification, please contact Member Services at 1-833-928-0569.

Notice Regarding the Women's Health and Cancer Rights Act of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain Benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related Benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These Benefits will be provided subject to the same Deductibles and Coinsurance applicable to other medical and surgical Benefits provided under this Plan.