THE HEALTH & WELFARE BENEFITS PLAN OF DARTMOUTH COLLEGE
NOTICE OF PRIVACY PRACTICES (“Notice”)
Issued Pursuant to the Health Insurance Portability and Accountability Act
(“HIPAA”)

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.

If you have any questions about this notice, please contact, the Privacy Official, Karen Wilson, the Director of Benefits & Wellness, at the Office of Human Resources, 7 Lebanon St., Hanover, NH 03755, (603) 646-3588.

Protected Health Information (“PHI”) is information, including demographic information, that may identify you and that relates to health care services provided to you, payment for health care services provided to you, or your physical or mental health or condition, in the past, present or future. This Notice of Privacy Practices describes how the Health & Welfare Benefits Plan of Dartmouth College (“Plan”) may use and disclose your PHI under HIPAA. It also describes your rights to access and control your PHI.

As a group health plan we are required by Federal law to maintain the privacy of PHI and to provide you with this notice of our legal duties and privacy practices with respect to your PHI.

We are required to abide by the terms of this Notice but reserve the right to change the Notice at any time as allowed or required by law. Any change in the terms of this Notice will be effective for all PHI that we are maintaining at that time. If a material change is made to this Notice, a copy of the revised Notice will be mailed (or with permission e-mailed) to all individuals covered under the Plan at that time.

Under HIPAA, the Plan is required to comply with State laws, if any, that also are applicable and are not contrary to HIPAA (for example, where state laws may be stricter). The Plan maintains a policy to ensure compliance with these laws.

PERMITTED USES AND DISCLOSURES

Treatment, Payment and Health Care Operations

Federal law allows a group health plan to use and disclose PHI for the purposes of treatment, payment and health care operations, without your consent or authorization. Examples of the uses and disclosures that the Plan may make under each section are listed below:
- Treatment. Treatment refers to the provision and coordination of health care by a doctor, hospital or other health care provider. As a group health plan we do not provide treatment.
- Payment. Payment refers to the activities of a group health plan in collecting premiums and paying claims under the Plan for health care services you receive. Examples of uses and disclosures under this section include sending PHI; sharing PHI with other insurers to determine coordination of benefits or settle subrogation claims; providing PHI to a plan vendor for pre-certification, case management, or reimbursement account services; providing PHI in the billing, collection, and payment of premiums and fees to plan vendors such as a claims administrator; and sending PHI to a reinsurance carrier to obtain reimbursement of claims paid under the Plan.

- Health Care Operations. Health Care Operations refers to the basic business functions necessary to operate a group health plan. Examples of uses and disclosures under this section include conducting quality assessment studies to evaluate the Plan’s performance or the performance of a particular network or vendor; the use of PHI in determining the cost impact of benefit design changes; the disclosure of PHI to underwriters for the purpose of calculating premium rates and providing reinsurance quotes to the Plan; the disclosure of PHI to stop-loss or reinsurance carriers to obtain claim reimbursements to the Plan; disclosure of PHI to Plan consultants who provide legal, actuarial and auditing services to the Plan; and use of PHI in general data analysis used in the long term management and planning for the Plan and the College.

Note that the Genetic Information Nondiscrimination Act ("GINA") prohibits using PHI that is genetic information for underwriting purposes.

Other Uses and Disclosures Allowed Without Authorization

The Plan also may use or disclose your PHI where required or permitted by law. HIPAA generally allows a group health plan to use and disclose PHI, without your consent or authorization, in the following ways:

- To you, as the covered individual.
- To a personal representative designated by you to receive PHI or a personal representative designated by law such as the parent or legal guardian of child, or the surviving family members or representative of the estate of a deceased individual.
- To the Secretary of Health and Human Services (HHS) or any employee of HHS as part of an investigation to determine our compliance with HIPAA.
- To a Business Associate as part of a contracted agreement to perform services for the Plan.
- To a health oversight agency, such as the Department of Labor (DOL), the Internal Revenue Service (IRS) and the Insurance Commissioner’s Office, to respond to inquiries or investigations of the Plan, requests to audit the Plan, or to obtain necessary licenses.
- In response to a judicial or administrative proceeding. For example, in response to a court order, subpoena, discovery request or other lawful process.
• As required for law enforcement purposes. For example, to notify authorities of a criminal act.
• As required to comply with Workers’ Compensation or other similar programs established by law.
• To the Plan Sponsor (Dartmouth College), as necessary to carry out administrative functions of the Plan such as evaluating renewal quotes for reinsurance of the Plan, funding check registers, reviewing claims and appeals, approving subrogation settlements, and evaluating the performance of the Plan.
• For public health activities and purposes.
• To a government authority to report abuse, neglect or domestic violence.
• To a coroner, medical examiner, or funeral director to obtain information about a deceased individual.
• For organ, eye, or tissue donation purposes.
• For certain government-approved research activities.
• To avert a serious threat to an individual’s or the public’s health or safety.
• For certain government functions, such as related to military service or national security.
• To notify a family member of other individual involved in your care of your location, general condition, or death or to a public or private entity authorized by law or its charter to assist in disaster relief efforts to make such notifications.
• Where required by law.

OTHER USES AND DISCLOSURES

Other uses and disclosures of your PHI will only be made upon receiving your written authorization. You may revoke an authorization at any time by providing written notice to us that you wish to revoke an authorization. We will honor a request to revoke as of the day it is received and to the extent that we have not already used or disclosed your PHI in good faith with the authorization.

The Plan will obtain your written authorization to use or disclose PHI for marketing purposes where the Plan receives financial remuneration, for the sale of PHI, or with respect to psychotherapy notes, except for limited health care operations purposes.

YOUR RIGHTS IN RELATION TO PROTECTED HEALTH INFORMATION

You have several rights with respect to your PHI, which are described below. Please contact the Privacy Official listed in this Notice if you have questions about your rights.

Right to Request Restrictions on Uses and Disclosures

You have the right to request that the Plan limit its uses and disclosures of PHI in relation to treatment, payment and health care operations or not use or disclose your PHI for these reasons at all. You also have the right to request that the Plan restrict the use or disclosure of
your PHI to family members or personal representatives. Any such request must be made in writing to the Privacy Official listed in this Notice and must state the specific restriction requested and to whom that restriction would apply.

The Plan is not required to agree to a restriction that you request. However, if it does agree to the requested restriction, it may not violate that restriction except as necessary to allow the provision of emergency medical care to you.

**Right to Receive Confidential Communications**

You have the right to request that communications involving PHI be provided to you at an alternative location or by an alternative means of communication. The Plan is required to accommodate any reasonable request if the normal method of disclosure would endanger you and that danger is stated in your request. Any such request must be made in writing to the Privacy Official listed in this Notice.

**Right to Access to Your Protected Health Information**

You have the right to inspect and copy your PHI that is contained in a designated record set or to request an electronic copy for as long as the Plan maintains the PHI. The Plan may charge a reasonable, cost-based fee for such copies. A designated record set contains claim information, premium and billing records, and any other records the Plan has created in making claim and coverage decisions relating to you. Federal law does not permit you to obtain access from the Plan to the following records: psychotherapy notes; information compiled in reasonable anticipation of or for use in litigation; and PHI that is subject to a law that otherwise prohibits access to that information. If your request for access is denied, you may have a right to have that decision reviewed. Requests for access to your PHI should be directed to the Privacy Official listed in this Notice.

**Right to Amend Protected Health Information**

You have the right to request that PHI in a designated record set be amended for as long as the Plan maintains the PHI. The Plan may deny your request for amendment if it determines that the PHI was not created by the Plan, is not part of a designated record set, is not information that is available for inspection, or that the PHI is accurate and complete. If your request for amendment is declined, you have the right to have a statement of disagreement included with the PHI and the Plan has a right to include a rebuttal to your statement, a copy of which will be provided to you. Requests for amendment of your PHI should be directed to the Privacy Official listed in this Notice.

**Right to Receive an Accounting of Disclosures**

You have the right to receive an accounting of all disclosures of your PHI that the Plan has made, if any, other than: disclosures for treatment, payment and health care operations, as
described above, disclosures made to you or your personal representative, disclosures you have authorized, and disclosures we are not legally permitted to provide to you in the accounting. Your right to an accounting of disclosures applies only to PHI created by the Plan after April 14, 2003, and cannot exceed a period of six years prior to the date of your request. Requests for an accounting of disclosures of your PHI should be directed to the Privacy Official listed in this Notice.

**Right to be Notified of a Breach**

You have the right to be notified in the event that we (or a Business Associate) discover a breach of your unsecured PHI.

**Right to Receive a Paper Copy of this Notice**

You have the right to receive a paper copy of this Notice upon request. This right applies even if you have previously agreed to accept this Notice electronically. Requests for a paper copy of this Notice should be directed to the Privacy Official listed in this Notice. This Notice can be found online at [http://dartgo.org/hipaa](http://dartgo.org/hipaa)

**COMPLAINTS**

If you believe your privacy rights have been violated, you may file a complaint with the Plan or the U.S. Department of Health and Human Services Office for Civil Rights. [http://www.hhs.gov/hipaa/filing-a-complaint/](http://www.hhs.gov/hipaa/filing-a-complaint/)

Complaints to the Plan must be submitted in writing to the Privacy Official listed in this Notice. The Plan will not retaliate against you for filing a complaint.

**PRIVACY OFFICIAL**

If you have any questions, contact the Privacy Official for the Plan, Karen Wilson, the Director of Benefits & Wellness, at the Office of Human Resources, (603) 646-3588.

**EFFECTIVE DATE OF NOTICE**

This notice becomes effective on April 14, 2003. This notice was most recently updated on March 23, 2024.