

TelePrEP and Explanation of Benefits (EOB) - Steps for Navigators

What steps can TelePrEP Navigators and providers take to give privacy for clients under some else's insurance plan?

- Find out if your state has any specific confidentiality protections (EOB, HIV and STI prevention services).
 - 14 states have provisions that protect individuals insured as dependents.*
- Call the client's health insurance carrier with them
 - Ask to have the client's EOBs sent to the client's address instead of the policyholder's.
 - Ask to change WHO can access the client's information.
 - This way no one can access it without their permission.
 - Ask if the EOB will still be accessible on the online insurance account.
 - Ask if names or locations of providers are included in the EOB.
 - Ask if a parent can request information about the client's healthcare without their permission.
- Confirm total privacy by having the client asking the following:
 - Is there any way for the policyholder to see details about the services I am receiving?
 - Can the policyholder see any information about me on the insurance app/website?
 - Can the policyholder see where I received treatment?
- If an insurance company does not want to or cannot ensure privacy, don't give up!
 - Talk to another agent.
 - sometimes the problem is the person on the phone and not the insurance company.
 - See if the EOBs will actually reveal PrEP use.
 - Ask the insurance company if preventative services or service without an unresolved bill require an EOB.
 - If the client is worried about disclosures of services leading to harm, inform the insurance company.
 - Most states have specific laws if a person is in danger from their health info being disclosed.

If there is still no way for privacy, what can you do?

Help the client access charitable or free clinics that do not bill insurance and see if PrEP assistance programs will cover the medication. Writing to the PrEP manufacturer can be done if needed.

*information for state specific protection can be found here:
<https://www.gutmacher.org/state-policy/explore/protecting-confidentiality-individuals-insured-dependents>