

# Know Your Rights!

## Data-collection companies must tell you what they tell health insurers about you



Consumers 1-800-686-1526 • Medicare 1-800-686-1578 • Fraud & Enforcement 1-800-686-1527

Ohio health insurance consumers may be unaware that there are insurance-related businesses, or insurance support organizations, that collect and provide information to health (and life) insurers about an individual's medical conditions and prescription drug usage.

As people look to individual health insurance after losing their jobs and with small businesses sometimes dropping coverage because it's too expensive, consumers may be wise to confirm the accuracy of any health information collected by these companies.

Often, insurance companies become members or customers of insurance support organizations, also referred to as data-collection or data-mining companies. Some of these organizations offer many services, including claims and billing data that helps insurers determine the "usual and customary" (UCR) charge for services within a given area. Others offer information similar to a clearinghouse.

For example, when an insurer takes an application for health insurance, the insurer may submit certain personal identifying information to one of these insurance support organizations to find out if any other insurer has had the same applicant. If the insurance support organization does have a "match," the information is sent to the insurer, using certain codes. The insurer receiving the coded information can then question the applicant further about any undisclosed health information.

Consumers consent to the insurer making inquiries of any person or organization that has health information about them when they sign the application form. These consents uniformly list insurance support organizations as entities from which information may be obtained.

If you would like to determine what information, if any, has been collected about you by one of the insurance support organizations, you can contact the insurance support organization directly. Each company's website has information about how consumers can obtain such information. If there is misinformation, you have a right to correct it, similar to credit reports from credit reporting agencies.

Sections 3904.08 to 3904.09 of the Ohio Revised Code govern the insurance information practices of insurers and insurance support organizations that collect consumer information. Under Ohio law, you have a right to know what information has been collected. Any company collecting insurance health information about consumers is also required to comply with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and must safeguard the confidentiality, including limiting access to, any information collected.

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## How to Get Your Personal Information under Ohio Law

If an individual provides proper identification and submits a written request for information, the organization within 30 business days of receiving request must:

- Inform the individual of the nature and substance of such recorded personal information in writing, by telephone or by oral communication, whichever the organization prefers.
- Permit the individual to see and copy such recorded personal information in person or have it mailed, whichever the individual prefers.
- Disclose to the individual the identity, if recorded, of entities the organization has disclosed such personal information to within two years prior to such request. If the identity is not recorded, they must provide to the individual the organizations to which such information is normally disclosed.
- Provide the individual with a summary of procedures by which to request a correction, amendment, or deletion of recorded personal information.
- Except under certain circumstances, the organization may charge a reasonable fee to cover the costs in providing the information.

## How to Correct Your Personal Information

Within 30 business days from the date of a written request from an individual to correct, amend or delete any recorded personal information about the individual within its possession, the insurance support organizations must:

- Correct, amend or delete the portion of the recorded personal information in dispute.
- Notify the individual in writing that a correction has been made and furnish the correction to other organizations, as described in Ohio Revised Code section 3904.09.
- Notify the individual of its refusal to make such a change, the reasons why and inform the individual of their right to file a concise statement with the organization that stays with the disputed information, explaining what the individual thinks is the correct, relevant or fair information and why the individual disagrees with the organization's refusal.

## Insurance Support Organizations

- Optum Insight  
1-866-876-2791  
ingenixsubrogation@ingenix.com  
www.optuminsight.com/
- Milliman Intelliscript  
1-877-211-4816  
IntelliScriptSupport@milliman.com  
www.rxhistories.com
- Medical Information Bureau  
1-866-692-6901  
infoline@mib.com  
www.mib.com