



The Physicians' **ASSURANCE** Corporation (TPAC)

"From those you trust with your health"

The Physicians' Assurance Corporation

Notice of Privacy Practices

I. This notice describes how medical information about you may be collected, used and disclosed by us, and how you can get access to the information we have about you. Please review it carefully.

The terms of this Notice of Privacy Practices apply to The Physicians' Assurance Corporation ("TPAC") operating in Ohio as an insurance company to carry out payment and health care operations as permitted by law. For the purposes of this Notice of Privacy Practices, "we" and "us" refers to The Physicians' Assurance Corporation.

II. We have a legal duty to protect your health information

We are required by law to protect the privacy of your health information. We are also required to send you this notice which explains how we may use the information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice. Your health information includes all non-public personal information about you, such as whether you are enrolled in a TPAC health care coverage plan, your premium information and your claims information. We are required to comply with all of the terms described in the current version of our Notice of Privacy Practices. You can request a copy of this notice from the contact office listed in Section X at any time and can view a copy of this notice on our website at: www.tpacinsurance.com.

III. How we collect information

We collect information about you that is related to your participation in a TPAC health care coverage plan. We receive information from you on applications and other forms that you submit to us, and from your transactions with us, or others.

IV. How we may use and disclose your health information

A. Uses and disclosures that do not require your authorization

We collect health information from you and store it in a paper file and on computers. Except as outlined below, we will not use or give out information about you for any purpose unless you have signed an authorization form.

1. To carry out payment. When you enroll with TPAC, we may disclose information about you to carry out payment functions. For example, we may use information about you for the purpose of:



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- claims payment
- collection of premiums
- coordination of benefits
- subrogation of health benefit claims

2. For regular health care operations. When you enroll with TPAC, we may disclose information about you to operate and manage our business and to help manage your health care coverage. For example, we may use information about you for the purpose of:

- referrals, pre-certification and case management
- distribution of disease management educational notices and preventive care reminders
- quality assessment and improvement activities
- medical review and auditing functions including fraud and abuse detection
- underwriting and premium rating
- customer service and requests for internal reviews
- accreditation activities and program licensure

Additionally, we give your information to our business associates, such as a pharmacy benefit manager and others, that process our claims. We may also provide information about you to our accountants, attorneys, consultants and others in order to make sure we are complying with the laws that affect us.

3. When required by federal, state or local law, judicial or administrative proceedings or law enforcement. For example, we give out your information when the law requires that we report information to government agencies and law enforcement personnel in response to a subpoena, when ordered by the court or in response to a discovery request.

4. For health oversight activities. For example, we will provide information to assist the government when it conducts an investigation or audit to determine beneficiary eligibility and compliance with program standards.

5. To avoid harm. In order to avoid a serious threat to the health or safety of a person or the public, we may give your information to law enforcement personnel or persons able to prevent or lessen such harm.

6. For specific government functions. We may give out information on military personnel and veterans in certain situations. We may give your information to correctional institutions and law enforcement in custodial situations. We may also give your information for national security or intelligence activities.



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7. For workers' compensation purposes. We may give out your information in order to comply with workers' compensation laws.

8. To family and friends involved in your care. If you are unavailable, incapacitated, or facing an emergency medical situation and we determine that a limited disclosure may be in your best interest, we may share limited personal health information with family, friends, or others who are involved in your care or in payment for your care.

B. Disclosures that require your authorization

Before we use or disclose your personal health information for any reason other than those reasons listed in Section IV A., we will need to get your written authorization. If you authorize us to use or disclose your information, you can revoke your TPAC NOTICE OF PRIVACY PRACTICES authorization by notifying us, in writing, at the office listed in Section X.

V. Your health information rights

A. The right to request limits on how we use and disclose your health information

You have the right to ask that we limit how we use and give out your information. We will carefully consider your request, but are not required to accept it. If we accept your request, we will put it in writing and abide by it.

B. The right to choose how we send your information to you

You have the right to ask that we send information to you at an alternate address. For example, you may ask us to send information to your work address rather than your home address. You can also ask that it be sent by alternate means. For example, you can ask that we send information by fax instead of regular mail. We will agree to your request if we can easily provide the information in the format you request.

C. The right to see and get copies of your health information

Most of the time, you have the right to look at or get copies of your health information that we have. Your request must be on the appropriate form and signed by you or your legally authorized representative. In certain situations, we may deny your request. If we do, we will tell you, in writing, our reasons why and explain how you can have the denial reviewed.

D. The right to get a list of who we have given your information to

You have the right to get a list of certain instances in which we have given out your health information after June 1, 2008.



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E. The right to correct or update your health information

If you believe that there is a mistake in your information or that a piece of important information is missing, you have the right to request that we correct the existing information or add the missing information. Your request and your reason for the request must be submitted on the appropriate form. Each request will be carefully considered. If we approve your request, we will make the change to your information, tell you that we have done it and tell others that need to know about the change.

F. How to make requests

To make requests under Section V.A. through E, complete the appropriate form available from the contact office listed in Section X and send it to the address indicated.

G. The right to get this notice

You have the right to get a copy of this notice by e-mail. You also have the right to request a paper copy of this notice.

VI. Procedures to maintain confidentiality and security

TPAC restricts access to health information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with applicable law.

VII. Changes to the policy

If our privacy policy should change at any time in the future, we will promptly change, post and distribute the new notice. We will also distribute this Notice of Privacy Practices annually. We reserve the right to apply any changes to our privacy policy or this notice to all of the personal health information that we maintain, including information collected before the date of the change.

VIII. Complaints

If you think that we may have violated your privacy rights or you disagree with a decision we made about your health information, you may file a complaint with the office listed in Section X. You also may send a written complaint to the Secretary of the Department of Health and Human Services in Washington, D.C. We will take no action against you if you file a complaint about our privacy practices.

IX. Protections apply to former members



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TPAC does not destroy information about you when you terminate your coverage with us. However, the policies and procedures outlined in this notice continue to apply to protect the information of former members.

X. Office to contact for information about this notice

If you have any questions about this notice or any complaints about our privacy practices, please contact:

The Physicians' ASSURANCE Corporation
Attn: Privacy Compliance Officer
300 West Wilson Bridge Rd., Suite 250
Worthington, OH 43085
614-310-0546
866-929-8722

XI. Effective date of this notice

This notice goes into effect on June 1, 2008. To the extent state privacy laws apply, these state laws (rather than the terms of this notice) might impose the privacy standard under which TPAC is required to operate.