

MUTUAL OF OMAHA
PRIVACY NOTICE—MEDICAL INFORMATION
ATTACHMENT FOR RESIDENTS OF MINNESOTA

Genetic Information: When determining eligibility for coverage or terms of coverage, we will not require or request an individual or blood relative to take a genetic test or make any inquiry to determine whether an individual or blood relative has taken or refused a genetic test, or what the results of any such test were.

Utilization Review: Utilization review means the evaluation of the necessity, appropriateness, and efficacy of the use of health care services, procedures, and facilities, by a person or entity other than the attending health care professional, for the purpose of determining the medical necessity of the service or admission. Our utilization review standards will include procedures to ensure that patient-specific information obtained during the process of utilization review is kept confidential, used solely for the purposes of utilization review, quality assurance, discharge planning, and case management, and shared only with those organizations or persons that have the authority to receive such information.

Unique Identifiers: We will encrypt unique identifiers as required by Minnesota law. We will protect medical records, including social security numbers if used as unique patient identifiers, in accordance with Minnesota law.

Authorizations to Disclose Medical Information: If we request an authorization that permits disclosure of medical information to another insurer, insurance-support organization, or insurance agent, it shall remain valid for not longer than 26 months, or if we obtain the authorization for

claim purposes, for the term of the related insurance coverage.

If we request an authorization that permits disclosure of medical information to a person other than an insurer, insurance-support organization, or insurance agent, it must be obtained one year or less prior to the date of disclosure.

Access/Accounting: You have a right of access to personal information we have about you. We will respond to your request for access or an accounting within 30 business days from the date your request is received. We will inform you of the nature and substance of such personal information.

You have a right to receive an accounting of disclosures of your personal information that we have made within two years prior to the request for the accounting, whether the disclosure was made before or after April 14, 2003. Under your state's law, you are entitled to an accounting of disclosures to carry out our payment or health care operations.

Amendments: We will respond to your written request to correct, amend, or delete any personal information about you within our possession within 30 business days from the date your request is received.