



Benefits and Me

Boyd
Consulting
Group Inc.

Sharing Health Information With Family and Friends

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a federal law that sets rules for health care providers and health plans about who can look at and receive your health information, including those closest to you (e.g., your family members and friends). The HIPAA Privacy Rule ensures that you have rights over your health information, including the right to get your information, make sure it's correct and know who has seen it.

HIPAA requires doctors, nurses, hospitals, nursing homes and other health care providers to protect the privacy of your health information. However, a health care provider or health plan may share relevant information with family members or friends involved in your health care or payment for your health care, but only in certain circumstances, such as the following:

- You give your provider or plan permission to share the information.
- You are present and do not object to sharing the information.

For more information about HIPAA, check out the U.S. Department of Health and Human Services' [website](#).

Understanding Commuter Benefits

Sometimes called transportation benefits, commuter benefits help cover costs associated with traveling to and from work. Provided tax-free, commuter benefits can pay expenses related to qualified parking, transit passes and rides in commuter highway vehicles. Commuter benefits will vary by workplace, but here are some common examples:

- **Qualified parking** is parking provided at or near your workplace. It also includes parking at or near the location from which you commute to work using mass transit, commuter highway vehicles or carpools. It doesn't include parking at or near your home.
- **Transit passes** include passes, tokens, fare cards, vouchers or similar items that allow you to ride free or at a reduced rate on mass transit.
- **Vanpooling** is transportation between your residence and place of employment in a commuter highway vehicle that seats at least seven adults (including the driver).

You typically enroll in commuter benefits just like other benefits, so talk to your HR representative to learn more about your available options.

5 Ways to Stretch Your Health Care Dollars

The continuing trend of rising health care costs can significantly impact your budget. While it's difficult to control all the contributing factors of growing costs, stretching your health care dollars is easier than you may think.

First and foremost, it's important to understand how your health plan works so you know what is and what isn't covered, along with deductibles, copayments and other out-of-pocket costs. Consider these five easy ways to get the most bang for your buck:

1. Use in-network providers.
2. Ask your doctor about home testing and monitoring for blood pressure, diabetes and other conditions.
3. Only go to the hospital emergency room for true emergencies.
4. Carefully check all medical bills for errors.
5. Use programs or discounts provided by your employer or health plan.