



TELESALE HIPAA DISCLOSURE

I have to read you a disclosure called the HIPAA authorization and disclosure. Are you familiar with HIPAA? The same thing when you go to the doctor, the form you fill out giving permission to release your health information to them so they can treat you.

This is the same thing for the insurance company. It is a series of 4 yes or no statements. If you have any questions please ask me, but please respond with a very clear yes or no for the recording.

- 1) Do you understand that if you provide any false or incomplete answers and if your health changes before the policy effective date and you do not notify _____ then the benefits might be denied or the policy canceled?
- 2) Do you understand that you are authorizing the medical information bureau or any medically related person or facilities to provide your health information about you to _____?
- 3) This information regarding your insurability and health is treated completely confidential. The company or its reinsurers may make a brief statement to the medical information bureau, which is a medical information exchange only. This information will be used to determine your insurability. Do you understand this?
- 4) Under federal tax laws the company is required that you certify your true and correct social security number. It is important that you provide your complete and accurate social security number for the purposes of accurate identity verification and medical information review. Do you understand this?