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GRIST InDepth: Different strokes for different folks – HIPAA security compliance for various plan designs

*By Tami Simon, Barbara McGeoch, and Judy Bauserman of the Washington Resource Group
October 4, 2004*

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Summary

Employers that sponsor group health plans may have to undertake certain activities on behalf of their plans to comply with the HIPAA security rules. Those activities will differ among employers, depending on the funding and administrative structures of their plans and on whether the plan sponsor transmits or stores electronic protected health information, or e-PHI. In this article summarizing sponsor obligations, we find that in general, those with fully insured plans have fewer obligations than self-funded plans. And plan sponsors that limit the e-PHI they receive and maintain – either by restricting the amount they require or by transmitting and storing the information in non-electronic form – will have fewer obligations. Plans must comply with the security rules by April 21, 2005 – 2006 for small plans – and employers need to find out what they must do and give themselves enough lead time to address any deficiencies.

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GRIST InDepth: HIPAA electronic security rule compliance for employer group health plans

By Judy Bauserman, Barbara McGeoch, Mark Hamelburg and Tami Simon of the Washington Resource Group

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Summary

The HIPAA security rules require group health plans to safeguard electronic protected health information (e-PHI). Employers that sponsor group health plans may have to undertake certain compliance activities on behalf of their plans. And some employers may have to bring their own electronic systems into compliance with the rules. Compliance is not required until April 21, 2005 (or 2006 for small plans), but lengthy lead times to budget for and possibly implement technology systems changes mean employers should start compliance efforts now. This article outlines the obligations imposed on group health plans and the responsibility employers have with respect to the plans they sponsor.

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