

TelePrEP and Explanation of Benefits (EOB)

What is EOB?

Explanation of Benefits (EOB) is a document that describes services billed to a health plan that is sent to the policy holder. It is usually mailed or accessible from the Insurance's website/app. This is the same for a Telehealth visit.

Why is it important?

For clients who may be a dependent under some else's health insurance plan, it can inadvertently reveal to the policyholder that someone under their insurance is using PrEP.

What should clients on someone else's (parent/guardian/partner) health insurance know to help protect their privacy?

- One of HIPPA's privacy rules allows people to request that their health plan suppress the disclosure of sensitive information about their health care. Clients can ask their insurer to not send their EOB to the policy holder's address.
 - Instead clients can ask for their EOBs to be sent to another address or via email.
 - The insurer is not legally obligated to honor these requests.
 - Provider follow-up or pharmacy information may still show service provided.
- Additional emergency protections are available for clients who notify the insurer that disclosing information would endanger them.
- Some states have taken further steps to clarify and strengthen the health insurance confidentiality protections in HIPPA and their enforcement.
- Be sure to have a safe, private space to conduct the telePrEP visit with your provider
 - Let TelePrEP navigators know to further assist with an EOB about your care.

Additional Resources on State-Specific consent and Confidentiality

- CDC Minor's Consent Laws for HIV and STI Services
<https://www.cdc.gov/hiv/policies/law/states/minors.html>
- National Family Planning & Reproductive Health Association's page on Confidentiality
<https://www.nationalfamilyplanning.org/confidentiality>
- AmfAR's Brief on PrEP for Adolescents and Young Adults: Models for Addressing Consent, Confidentiality and Payment Barriers
<https://www.amfar.org/prep-in-youth/>
- PrEP Education for Youth-Serving Primary Care Providers Toolkit
<https://siecus.org/resources/prep-education-for-youth-serving-primary-care-providers-toolkit/>
- Guttmacher Institute: Protecting Confidentiality for Individuals Insured as Dependents
<https://www.guttmacher.org/state-policy/explore/protecting-confidentiality-individuals-insured-dependents>