

For Payment

Your information may be used when paying your dental claims submitted to us by you or your dental care provider or to coordinate benefits with other benefit plans you may have.

Health Care Operations

Certain dental information may be used or shared for necessary health care operations. These may include, but are not limited to, performing quality assessment and improvement activities, evaluating provider performance, performing auditing functions, resolving complaints and appeals, and making benefit determinations. Please note that DDWA may not use or share your genetic information for underwriting purposes, to adjust premiums, or to make enrollment or eligibility determinations based on your predisposition to a genetic condition. DDWA is also prohibited from requesting, requiring, or purchasing genetic information about an individual prior to enrollment. Incidental collection of genetic information does not violate the law.

Business Associates

Your information may also be shared with other individuals or entities, known as business associates, which perform payment or health care operations on behalf of DDWA. We will not share your information with these business associates unless they agree in writing to protect the privacy of your information.

Communications

Your information may be shared with third-parties acting on behalf of DDWA in order to provide you with information about alternative treatments and programs or about dental-related products and services that may be of value to you. We may also inform you about enhancements, replacements or substitutions to your dental coverage. If we wish to contact you to inform you about a product or service for which we are paid by a third party, we will ask you for your written permission.

Non-personally Identifiable Information

Information that is "de-identified" may be used or shared. Information is considered de-identified when it does not personally identify you. We may also use a "limited data set" that does not contain any information that can directly identify you. The limited data set is used only for purposes of research, public health matters or health care operations.

Employee Benefit Plan

Under certain circumstances, we may share limited information about you with an employee benefit carrier through which you receive benefits in order to perform administrative functions. Examples of information we may share include summary health information so that the carrier may obtain bids from other plans or modify, amend or terminate coverage with DDWA. We may share information related to your enrollment, disenrollment and/or participation in a DDWA plan. Detailed information is not shared with your benefit carrier unless it agrees to maintain the privacy of your information.

Enrolled Dependents and Family Members

Generally, we will mail explanation of benefit (EOB) forms and other mailings containing PHI to the address we have on record for the subscriber of the dental plan. If you are unable to consent to the disclosure of your PHI, such as in an emergency situation, we may disclose your PHI to a family member or a friend to the extent necessary to help with your dental care. We will do so only if we determine that the disclosure is in your best interest. For a minor, we may disclose PHI to parents or guardians, consistent with state law.

Special Circumstances and State and Federal Laws

In special situations and under certain state and federal laws, we are required to use or release your health information to you or to your authorized personal representative (with certain exceptions), when required by the U.S. Secretary of Health and Human Services to investigate or determine our compliance

