



# Sensitive Health Care Services

## Current Issue

Traditional billing practices include sending the policyholder an Explanation of Benefits (EOB) notice after insured members receive care. This creates a safety and privacy gap for insured dependents, particularly when accessing sensitive health care services, like mental health care, domestic violence services, and reproductive health care. This gap can prevent insured dependents (spouses, teens, and young adults) from seeking necessary health care services out of fear the policyholder will become aware of their private services through this notification.

## Key Solution

When individuals can depend on confidentiality safeguards, they are more likely to seek the care they need. The Department of Insurance should work with carriers to implement a Common Summary Payments Form that does not contain details of sensitive health care services and protects confidentiality.

## HB 400

- (1) Requires health carriers to use a common summary payment form for defined sensitive health care services
- (2) Prohibits health carriers from specifying or describing sensitive health care services in the form
- (3) Allows health carriers to address the form to the insured member
- (4) Allows insured member to choose their preferred method of receiving said form
- (5) The common summary of payment form will not be sent if the insured member has no liability for payment
- (6) Requires the Department of Insurance and Division of Public Health to educate health care providers and health carriers on the new law

**Take Action! Join DCADV and others in supporting the passage of HB400 to support the safety, privacy, and health of Delawareans.**