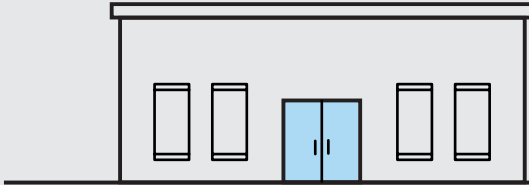


# UNDERSTANDING THE PATCH LAW

**1** Jesse is 23 and on their mom's health insurance.



**2** Jesse goes to get an STD test at their local health center.



**3** Jesse's insurance covers the test, and there is no cost due.



**4** Jesse's insurance company generates a "Summary of Payments" form, detailing the type and cost of the medical services received.



## What's a "Summary of Payments"?

Insurance companies send a Summary of Payments (SOP) form, detailing the type and cost of medical services received, each time someone accesses health care services. An SOP is not a bill and can be sent even when there is no out-of-pocket cost due.

**5** Instead of it being sent home to their mom, Jesse has two options. They can request to receive their SOP at their apartment or via a secure website. Or, because there are no out-of-pocket costs for an STD test, they can also request that no SOP be sent.



## How the PATCH Law protects Jesse's privacy:



- Jesse's insurance company must clearly inform them of their options to request confidential SOPs.
- Their SOP will use generic information, like "office visit," to describe sensitive services.
- Because there are no out-of-pocket costs, Jesse can request no SOP be sent.
- Jesse can request to receive their SOP at their apartment or via a secure website.
- The SOP will no longer inadvertently reveal to Jesse's mom that they accessed STD testing.

*PATCH became law on April 1, 2018.*