Health Insurance Portability and Accountability Act (HIPAA) of 1996

The primary goal of HIPAA is to make it easier for people to keep health insurance, protect the confidentiality and security of healthcare information and to help the healthcare industry control administrative costs. Specifically, the Privacy Rule assures that individuals' health information is properly protected while allowing the flow of health information needed to provide and promote high-quality healthcare and protect the public's health and well being.

HIPAA Requirements Applicable to Secure Destruction

...protect individually identifiable health information that is transmitted or maintained in any form or medium...this affects the day-to-day operations of all organizations that provide medical care and maintain personal health information

Health plans must provide a notice of its privacy practices to its enrollees...thereafter, health plans must send reminders at least once every three years

Covered entities must maintain documentation for six years as evidence for conducting certain activities

Covered Groups

Health Plans - Individual and group plans that provide or pay medical care costs

Health Care Providers - Providers of medical or health services as defined by Medicare

Health Care Clearinghouses - Entities that process nonstandard information received from another entity into a standard or vice versa

Business Associates - Organizations that perform functions on behalf of a covered entity

Document Types

- Explanation of Benefits (EOB)
- Medical Summary Notice
- Health Insurance Forms
- Healthcare Bills
- Medical Records
- Accounting of Disclosures
- Physicians Statements
- Prescription Statements
- Notice of Privacy Practices

Secure Destruction Potential Benefits

Removes undeliverable-as-addressed (UAA) return to sender (RTS) mail that contains confidential patient healthcare information from the mail stream earlier in the mail process

Reduces in-house costs for handling and destroying UAA RTS mail

Provides daily notifications of mailpieces processed for Secure Destruction

Potential to create recycling benefits and reduce greenhouse gasses

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Telecommunications

Telecommunications Act of 1996

The Privacy of Customer Information section of the Telecommunications Act focuses on protecting the confidentiality of proprietary information of customers, equipment manufacturers, and other telecommunication providers, including carriers reselling telecommunications services.

Telecommunications Act Requirements Applicable to Secure Destruction

A telecommunications carrier that receives customer network information (e.g., service use) through providing a telecommunications service may only use, disclose, or permit access to individually identifiable customer information in cases where it is required to provide telecommunications service.

A telecommunications carrier may disclose customer proprietary network information to any person designated by the customer through a written request from the customer.

Covered Groups

- **Telecommunications Carriers** - Operators of telecommunications systems with regulatory approval
- **Local Exchange Carriers** - Providers of landline telecommunication services within a local area

Proprietary Network Information

- Billing
- Type, quantity, and destination of services used and subscribed to
- Technical configuration of services

Secure Destruction Potential Benefits

- Removes undeliverable-as-addressed (UAA) return to sender (RTS) mail that contains confidential customer information from the mail stream earlier in the mail process
- Reduces in-house costs for handling and destroying UAA RTS mail
- Provides daily notifications of mailpieces processed for Secure Destruction
- Potential to create recycling benefits and reduce greenhouse gasses

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Financial Services Modernization Act of 1999 and Payment Card Industry Data Security Standard (PCI DSS)

The Financial Privacy Rule clause of the Financial Services Modernization Act of 1999 requires financial institutions to provide each consumer with a privacy notice at the time the consumer relationship is established and annually thereafter. The PCI DSS seeks to create an additional level of protection for credit card issuers by ensuring that merchants meet minimum levels of security when they store, process, and transmit cardholder data.

Legislation Requirements Applicable to Secure Destruction

Financial institutions must protect information collected about individuals and explain the information collected about the consumer, where the information is shared, how that information is used, and how that information is protected via a privacy notice.

A privacy notice must be given to individual customers or consumers by mail, via in-person delivery, or online when the initial relationship is established, annually thereafter, and anytime the privacy policy changes.

PCI DSS compliance requires businesses to physically secure or restrict access to printouts of cardholder data.

covered Groups

**Financial Institutions** - Banks, debt collectors, loan brokers, real estate settlement service providers, etc. that offer financial products or services to individuals, like loans, financial or investment advice, or insurance

**Credit Card Issuer** - Banks or credit unions that offer credit cards, including from major card brands

Document Types

- Privacy Policy Explanation
- Privacy Policy Changes
- Credit card statements
- Additional billing notices

Secure Destruction Potential Benefits

- Removes undeliverable-as-addressed (UAA) return to sender (RTS) mail that contains confidential customer financial information from the mail stream earlier in the mail process
- Reduces in-house costs for handling and destroying UAA RTS mail
- Provides daily notifications of mailpieces processed for Secure Destruction
- Potential to create recycling benefits and reduce greenhouse gasses

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Privacy Act of 1974

The Privacy Act of 1974 established a code of fair information practices that governs the collection, maintenance, use, and dissemination of personally identifiable information about individuals that is maintained in systems of records by federal agencies. The act defines a system of records as a group of records under the control of an agency from which information is retrieved by the name of the individual or by some identifier assigned to the individual.

Privacy Act Requirements Applicable to Secure Destruction

Agencies should not disclose any records by any means of communication to another person or agency except when a written request or prior consent is provided by the individual to whom the record pertains.

When records are communicated externally to an agency, agencies must establish appropriate administrative, technical, and physical safeguards to protect against any anticipated threats to the security or integrity of the records to ensure their confidentiality is maintained.

Common Data Uses

All Federal Agencies are impacted by the Privacy Act
Exceptions allowing the use of personal records include for:

- Statistical purposes by the Census Bureau and the Bureau of Labor Statistics
- Routine uses within a US government agency
- Archival purposes
- Law enforcement purposes
- Congressional investigations

Personal Data Types

Any documents with personally identifiable information including:

- Home address
- Email address
- Date of birth
- Telephone number
- Social security number
- Drivers license number
- Fingerprints

Secure Destruction Potential Benefits

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