

Important Information about Highmark Health Services and WebMD Health Services As of August 1, 2013

Health Promotion Resources:

Highmark Health Services' goal is to be a leading national health and wellness company. Similarly, Industry / Certification guidelines require that Health Insurance companies offer health and wellness resources to its members. Specific examples of resources identified by these rating agencies include a Personal Health Record (PHR) and a Wellness Profile.

The Personal Health Record is for the member's personal use in tracking care they received, medications and supplements, and preparing for doctor visits. This is particularly useful for members who must see multiple doctors, have significant illnesses or injury, or are going to a new doctor that they had not seen before. The Wellness Profile enables members to evaluate daily habits applicable to diet, exercise and stress and identify changes they may make to improve their overall health.

Why WebMD:

WebMD Health Services is one of the leading health and wellness authorities in the country and offers a Personal Health Record, Wellness Profile, and many other related resources designed for a group of individuals to manage their health. WebMD Health Services differs from WebMD.com which operates a separate public website that allows free access to health and wellness information and generates revenue through the sale of advertising on its site. The services and resources offered by WebMD Health Services are purchased by health plans and employer groups and WebMD Health Services does not allow any advertising on its websites. Like many other national health insurance plans, Highmark Health Services determined it was more efficient and cost advantageous for our clients and members to partner with WebMD Health Services than to build these resources internally. Therefore, we entered into a business associate relationship with WebMD Health Services. The decision to partner with WebMD Health Services (referenced as WebMD forward) was made after a year-long process that evaluated available resources and tools, proven success in enabling individuals to modify lifestyle behaviors, and information security.

Information Security and Privacy:

Included in our contract with WebMD are specific terms / provisions that require strict compliance with federal laws and regulations applicable to Privacy and Information Security. As a business associate, WebMD is also required by law to fully comply with relevant HIPAA privacy and security standards. All member information at Highmark Health Services or WebMD must be maintained on secure servers with access limited only to those Highmark Health Services or WebMD employees who need it for business purposes such as WebMD customer service representatives and Highmark Health Services Health Coaches. Any Highmark Health Services or WebMD employee who violates the contract terms or the applicable laws referenced in that document will face immediate disciplinary action up to and including possible termination and or prosecution. In addition, Highmark Health Services and / or WebMD may also face significant financial penalties.

Members must access WebMD via the Highmark Health Services website. Like many company websites, the Member must accept Highmark Health Services Privacy Policy and then create a log-in ID on the Highmark Health Services website via a two step process. First is validating Member identity by answering security questions that must agree with our enrollment records. Second, the member creates their own log-in ID (username and password) using a combination of letters and numbers. Like any username and password, the Member is responsible for selecting words and numbers that are not easily guessed and then keeping this information secure. Highmark Health Services incorporates additional controls such as limited log-on attempts to detect and block unauthorized access.

At the time a member links from the Highmark Health Service's website to WebMD, Highmark Health Services remits identifying information to WebMD via secure single sign on process such as name, gender, birth date and a unique member identifier known as EC-ID. WebMD does not know who our members are until this secure single sign on process is initiated. Members are not able to access their personal information at WebMD (such as wellness profile information) outside of the Highmark Health Services website.

The WebMD Privacy Policy must be accepted by all first time users of WebMD before they can gain access. The policy promotes transparency through notice to individuals regarding the collection, disclosures and uses of personal information that is collected online including in this case providing notice of, among other things, the types of information exchanged between Highmark Health Services and WebMD. Online privacy policies like this one are an industry standard. Any information exchanged between Highmark Health Services and WebMD must go through a secure FTP site (File Transfer Protocol) which ensures that only pre-determined files are accepted and received by the intended recipient. Information exchanged between a member and the WebMD website always uses https, a secure communications protocol. Other companies who exchange personal information to complete a web-based transaction or process personal records follow similar processes to protect that information. Members who have already created a log-on ID can obtain a copy of Highmark Health Services Privacy Policy from the Highmark Health Services Website. From the "Home" page, scroll down to bottom of screen and click on the Privacy Policy link. Members may also obtain a copy of WebMD's Privacy Policy by accessing any of the WebMD links from Highmark Health Services website. Scroll to very bottom and click on the "Policies" link at bottom left of the screen.

In addition to the above described controls and processes to prevent unauthorized disclosure of personal information, there are also controls in place to identify if an unauthorized disclosure occurred. In the event of any suspected unauthorized disclosure, both Highmark Health Services and WebMD would immediately begin an intensive review to determine if and what information was disclosed, how was the information disclosed, and to whom. Applicable laws define when this review must be complete and when impacted Members must be notified as well as the steps that Highmark Health Services and / or Web-MD must take to minimize harm to those members.

Claims Auto Loaded to Personal Health Record (PHR):

As noted above, the PHR is a record of a Member's medical history and is useful when coordinating with multiple doctors or managing a serious illness or injury. To help Members maintain their PHR, claim data is auto loaded directly to their PHR. Details include a brief description of the diagnosis, provider name, and diagnosis date. The diagnosis description reflects the diagnosis code entered by the provider when the claim was submitted. Sometimes the code entered on the claim may differ from the provider's verbal diagnosis when meeting with the Member. Neither Highmark nor WebMD can change the diagnosis description once loaded to the PHR. If Member believes the diagnosis description for a specific claim is not accurate, then it is recommended that the Member delete that claim from their PHR. WebMD does not maintain any record of the claim once deleted from the PHR. Likewise, Members may add claim information to their PHR if it was not auto loaded by Highmark.

E-mail Policy:

WebMD may send e-mails to members participating in some of their programs as a reminder to track information or finish it. Also, e-mails may be sent to members when updated claim information is loaded to their PHR. All of these e-mails contain a link that allows the member to opt-out of getting future e-mails. Finally, neither Highmark Health Services nor WebMD will send "Advertisement" e-mails to members nor sell member data to a marketing firm.

Trouble Accessing Highmark Health Services or WebMD websites:

Occasionally, Members have trouble accessing Highmark Health Service and / or WebMD's websites. This is usually due to an old browser version or firewalls established by the Member's employer if accessing the websites from a work computer. Generally, the best advice we can provide is to access the websites from another computer.

About Highmark Health Services:

Highmark Health Services is among the largest health insurers in the United States and the fourth-largest Blue Cross and Blue Shield-affiliated company. Highmark Health Services operates health insurance plans in Pennsylvania, Delaware and West Virginia that serve 5.3 million members. Its diversified health businesses serve group customer and individual health needs across the United States through dental insurance, vision care and other related health businesses. Highmark Health Services is an independent licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. For more information, visit www.highmark.com.

About WebMD:

WebMD Health Services is a registered trademark of WebMD, LLC. WebMD Health Services is an independent and separate company that supports Highmark Health Services online wellness services. WebMD Health Services does not provide Blue Cross and/or Blue Shield products or services. WebMD Health Services is solely responsible for its programs and services, which are not a substitute for professional medical advice, diagnosis or treatment. WebMD Health Services does not endorse any specific product, service or treatment.