

# Charlie Smith's 2020 HealthCo Platinum Patient EPO Plan

Account Number: XXX00000000000 | Group Number: 01234567 | Valid from 00/00/0000 - 00/00/0000

### Health Care Service Status

Keep track of how much you owe for your health care and how much your insurance will cover.

✔️

We'll Pay Our Part

Rite Aid #10892

For: Alexander Smith

Date of Service: 04/10/2018

\$49.25

➤

VIEW ALL

### Spending Account Balance

You have a spending account, and you can use this money to help pay for eligible expenses.

Health Reimbursement Arrangement

\$168.16

Plan Year: 03/01/2019 – 12/28/2019

MANAGE

### Prior Authorization

This needs some sort of content that describes what prior authorizations are.

⊖

Partially Approved

Physical Therapy

For: Jane Smith

Attend Appointment by 04/10/2018

➤

### ID Card

Charlie Smith ▾

🏠Medical

👁️

📄Rx

🦷

MEMBER IDENTIFICATION

FIRSTNAME

LASTNAME

YYU100465762001

Group

01234567

Medical Copays

\$10

BCBS Plan

377/877

Office Visit

\$10

RxGrp

HMRK001

Specialist Visit

\$35

RobIN

610014

Emergency Room

\$35

🏠PPO

📄Rx

VIEW ID CARD

### Who Is Covered?

👤Charlie Smith

Subscriber

➤

👤Nate Woodson

Dependent

➤

👤April Woodson

Dependent

➤

VIEW MEMBERS

### Messages

👤

Your E-Statement for the month of March 2020 is available now

Billing & Statements

12/12/2018

10:26

👤

Rite-Aid #10892 was approved for Alexander Smith, amount: \$49.25

Activity Notifications

12/12/2018

10:26

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### Care Close to You

Need care now? Here are some options near 12345

🏠

MedXpress

Urgent Care

➤

🚚

AHN Bakerville

Hospital & ER

➤

👤+

Your primary doctor

Find a doctor now...

➤

FIND CARE

Hi, I'm Sam.

I'm here 24/7 if you have questions about your benefits.

LET'S CHAT

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MedXpress

Urgent Care

>

🚑

AHN Bakerville

Hospital & ER

>

👤+

Your primary doctor

Find a doctor now...

>

FIND CARE

### \$5,000.00

Benefit Period: 01/01/2019 – 12/31/2019

### \$875.00

\$4,275 remaining

Updated 9 days ago

VIEW ALL

Hi Charlie. I'm Sam, the chatbot.

Providing 24/7 plan & care help

Before we begin, I want to make sure you understand that any personal health information you share here will be available to our third party partner, Google Cloud.

Please review the Digital HIPAA Authorization. You can learn more about specifically what you are authorizing in the Resources section.

View Resources

View Digital HIPAA Authorization

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Digital HIPAA Authorization – Retail Health/Customer Journey

HealthCo is partnering with industry-leading technology companies and other service providers to create a remarkable digital member experience. Our goal is to enhance your health-related journey and make your experience on our digital tools and channels more customized and applicable to your specific needs. This collaborative effort (the “Program”) involves HealthCo gathering, utilizing, and sharing appropriate customer information with our business partners to help design, implement, and manage innovative capabilities that enable our members to quickly access up to date plan information and other details through a cloud-hosted digital member website, mobile app, and an integrated conversational chatbot tool.

To offer this personalized experience, HealthCo must collect, use, and disclose personal information across our digital tools and channels. This information **can include**, among other things, demographics such as your name and date of birth, contact information such as phone number, address, and email address, details about receipt of healthcare services such as dates of service and medical conditions and procedures, details about your insurance benefits such as policy number and claims, and information about your activities on our digital tools and channels such as internet protocol (IP) address, device identifier, and cookie ID (collectively, “Personal Information”). By studying the ways in which you navigate through our digital tools and channels, we can continuously improve and optimize the information and programs that match your needs and interests to deliver the right information at the right time throughout your healthcare experience.

HealthCo is collaborating with companies including Google on digital improvement projects supporting the Program. Our collaborations allow us to offer capabilities such as real-time chat sessions where users can ask questions on our member portal like “have I met my deductible this year” and similar inquiries. These projects require that HealthCo share your Personal Information with its business partners (like Google) for product and solution development, testing, and refinement purposes.

HealthCo recognizes that its business partners may not be subject to the same range of federal and/or state laws governing the collection, use, and disclosure of Personal Information. Nevertheless, we have taken a number of steps to ensure that your information is handled responsibly, such as by maintaining a rigorous internal privacy and data ethics program, negotiating restrictive contract terms with third party service providers, and seeking to obtain your affirmative authorization, as applicable.

As an entity subject to the Health Insurance Portability and Accountability Act (HIPAA), HealthCo must meet standards set by federal regulations regarding the collection, use, and disclosure of Personal Information relating to your healthcare and payment for your care (“Protected Health Information” or “PHI”). We are asking you to sign the below HIPAA Authorization to ensure we comply with relevant legal requirements when collecting, using, and disclosing your PHI in connection with the Program.

HIPAA Authorization

I understand the nature of the digital member experience and the work HealthCo is conducting. I realize the value of HealthCo partnering with technology and service providers to create pioneering products and solutions, such as a chatbot tool, that will benefit consumers like me. I further understand that HealthCo must collect, use, and disclose my Personal Information and PHI in order to deliver this Program, and must also share this information with certain parties who are not subject to the same laws as HealthCo.

Accordingly, I authorize HealthCo as follows: I authorize HealthCo to disclose my PHI, including but not limited to information maintained in my health plan’s member portal such as policy number, co-pay, co-insurance, and deductible information, dates of service, and claims information, and any information I freely share through the two-way chatbot interface.

I authorize HealthCo to disclose my PHI to its business partners, including but not limited to Google, for purposes of supporting the Program. This Authorization will remain in effect until I revoke it by notifying HealthCo in writing as specified herein.

I acknowledge that when information is shared with these third parties that they are not subject to certain federal and/or state privacy and security laws and regulations in the same manner, or to the same degree, as HealthCo.

I understand that my information, when disclosed to these third parties, may no longer be protected by federal privacy laws.

I further acknowledge that these third parties may be able to use my information for their own commercial purposes.

I am aware that my PHI might include certain sensitive medical information regarding HIV, behavioral health, or drug and alcohol conditions, if such information is contained in my member portal or if I volunteer such information, and I authorize disclosure of this information for Program-related purposes.

I understand the risks to my information by participating in this Program and I hereby authorize the collection, use, and disclosure of my PHI.

I acknowledge that under certain laws or regulations, HealthCo’s disclosure of my information could be deemed a “sale” of information. I authorize HealthCo’s disclosure of my information in connection with Program activities even if such disclosure constitutes a “sale” under applicable law.

This Authorization will remain in effect until I revoke it by notifying HealthCo in writing. I understand that I may revoke this Authorization at any time by sending an email to [healthcoplanITsupport@health.co](mailto:healthcoplanITsupport@health.co) indicating my intent to revoke, whereafter my account credentials will be removed from the digital tool. I understand that my revocation will not apply to any information collected, used, or disclosed by HealthCo in reliance upon my prior authorization.

I understand that I am not required to provide my authorization in order to receive healthcare services or insurance benefits. I also acknowledge that I am entitled to a copy of this Authorization upon request.

If I choose to revoke this Authorization, I understand that my interactions and experience with HealthCo may no longer be customized to my unique preferences as when I was participating in the Program.



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## Sam, The Chatbot

## Share data for better results

HealthCo is partnering with Google to develop interactive chat (“chatbot”) functionality. We have obtained your informed consent to ensure we comply with relevant legal requirements when collecting, using, and disclosing your information in connection with the Chatbot.

## Benefits to providing your data

- Continuously improved chatbot
- Get more accurate information
- Better user experience as we look into your issues & concerns & address them
- Get other new programs that we have determined would be necessary to help

## Why HealthCo needs this

Our collaborations with Google to develop the "chatbot" functionality would allow us to n  
over time to help you with all your insurance queries and provide you accurate quick sol

This collaboration requires that we share your information with Google for chatbot and c development, testing, and refinement purposes.

### What data will be shared?

The information exchanged during the chatbot session may be transmitted to and stored by Google in its cloud platform. Other information includes internet protocol (IP) addresses, browser type, Internet Service Provider (ISP), date/time stamp, referring/exit pages, and in some cases, the number of clicks. Additionally, your PHI will be made available by virtue of you logging into the member portal.

## Risks

Since information exchanged during the chat may be stored by Google in its cloud platform, it will no longer be secured within HealthCo's data center. HealthCo has made a choice to work with Google for good reasons, but we do not have control over how they use that data. Because Google is not subject to the same information management laws and regulations as HealthCo, any information provided or made available to Google through this pilot program can be used and disclosed by Google at its sole discretion. Additionally, because Google will be storing information in a cloud environment, it is possible that information could be accessed from or sent to locations outside of the United States.

[View Chatbot HIPAA Authorization](#) 

Hi Charlie. I'm Sam, the chatbot.

Providing 24/7 plan & care help

Before we begin, I want to make sure you understand that any personal health information you share here will be available to our third party partner, Google Cloud.

Please review the Digital HIPAA Authorization. You can learn more about specifically what you are authorizing in the Resources section.

[View Resources](#)[View Digital HIPAA Authorization](#) 

When you are ready, please click "I Agree" button. This will confirm your authorization. You can easily revoke your consent anytime by clicking 'Revoke' in the chat settings at any time.

**NEVER MIND**

**I AGREE**



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Select A Language

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Hello, Charlie Smith

Logout

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TASK COMPLETE:

RETURN TO QUALTRICS SURVEY TAB

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Hi Charlie. I'm Sam, the chatbot.

Providing 24/7 plan & care help

Glad to have you on board, Charlie. How may I help you today?

Type your question here...

Send