



Notice of Privacy Practices

**MVP Health Plan, Inc.
MVP Health Services Corp.
MVP Health Insurance Company**

Effective Date

This Notice of Privacy Practices is effective as of April 1, 2014 and revised February 13, 2026.

This notice describes how medical information about you may be used and disclosed, and how you can get access to this information. Please review it carefully.

MVP Health Plan, Inc., MVP Health Services Corp., and MVP Health Insurance Company (collectively “MVP”, “we”, or “us”) respect the confidentiality of your health information and will protect your information in a responsible and professional manner. We are required by law to maintain the privacy of your health information, provide you with this notice of our privacy practices and legal duties, and to abide by the terms of this notice.

In compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and state laws and regulations regarding the confidentiality of health information, MVP provides this notice to explain how we may use and disclose your health information to carry out payment and health care operations and for other purposes permitted or required by law. Health information is defined as enrollment, eligibility, benefit, claim, and any other information that relates to your past, present, or future physical or mental health.

The terms and conditions of this privacy notice supplement any other communications, policies, or notices that MVP may have provided regarding your health information. In the event of conflict between this notice and any other MVP communications, policies, or notices, the terms and conditions of this notice shall prevail.

MVP’s Duties Regarding Your Health Information

MVP is required by law to:

- Maintain the privacy of information about your health in all forms including oral, written, and electronic
- Train all MVP employees in the protection of oral, written, and electronic protected health information (PHI)
- Limit access to MVP’s physical facility and information systems to the required minimum necessary to provide services
- Maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard PHI
- Notify you following a breach of unsecured health information
- Provide you with this notice of our legal duties and health information privacy rules
- Abide by the terms of this notice.

We reserve the right to change the terms of this notice at any time, consistent with applicable law, and to make those changes effective for health information we already have about you. Once revised, we will advise you that the notice has been updated, provide you with information on how to obtain the updated notice, and will post it on **mvphealthcare.com**.

How We Use or Disclose Your Health Information

As a member, you agree to let MVP share information about you for treatment, payment,

and health care operations. The following are ways we may use or disclose your health information.

For Treatment

We may share your health information with another health care provider in order for them to provide you with treatment.

For Payment

We may use and/or disclose your health information to collect premium payments, determine benefit coverage, or to provide payment to health care providers who render treatment on your behalf.

For Health Care Operations

We may use or disclose your health information for health care operations that are necessary to enable us to arrange for the provision of health benefits, the payment of health claims, and to ensure that our members receive quality service. For example, we may use and disclose your health information to conduct quality assessment and improvement activities (including, e.g., surveys), case management and care coordination, licensing, credentialing, underwriting, premium rating, fraud and abuse detection, medical review, and legal services. We will not use or disclose your health information that is genetic information for underwriting purposes. We also use and disclose your health information to assist other health care providers in performing certain health care operations for those health care providers, such as quality assessment and improvement, reviewing the competence and qualifications of health care providers, and conducting fraud detection or investigation, provided that the information used or disclosed pertains to the relationship you had or have with the health care provider.

Health-Related Benefits and Services

We may use or disclose your health information to tell you about alternative medical treatments and programs, or about health-related products and services that may be of interest to you.

Disclosures to a Business Associate

We may disclose your health information to other companies that perform certain functions on our behalf. These companies are called Business Associates. These Business Associates must agree in writing to protect your privacy and follow the same rules we do.

Disclosures to a Plan Sponsor

We may disclose limited information to the plan sponsor of your group health plan (usually your employer) so that the plan sponsor may obtain premium bids, modify, amend, or terminate your group health plan and perform enrollment functions on your behalf.

Disclosures to a Third-Party Representative

We may disclose to a Third-Party Representative (family member, relative, friend, etc.) health information that is directly relevant to that person's involvement with your care or payment for care if we can reasonably infer that the person is involved in your care or payment for care and that you would not object.

Disclosures to a Third-Party Application

You may direct MVP to provide specific information it maintains about you, including health information, through a third-party application chosen by you. If so, MVP may disclose your information to one or more third-party applications as directed by you.

Email or Telephonic Communications to You

You agree that we may communicate as allowed by applicable law via email or phone, including by text message, with you regarding insurance premiums or for other purposes relating to your benefits, claims, or our products/services. Your agreement includes consent to receive email, phone, or text message communications from us to the extent such consent is required or allowed by applicable law, including as may be allowed or required under the Telephone Consumer Protection Act. Further, you understand that such communications (utilizing encryption software for our email transmissions

or other security controls for phone and text message) may contain confidential information, protected health information, or personally identifiable information.

Disclosures Authorized by You

Except for the scenarios described in this notice, HIPAA prohibits the disclosure of your health information without first obtaining your authorization. MVP will not use or disclose your health information to engage in marketing, other than face to face communications, the offering of a promotional gift, or as set forth in this notice, unless you have authorized such use or disclosure. MVP will not use or disclose your health information for any reason other than those described above, unless you have provided authorization. We can accept an *Authorization to Disclose Information* form if you would like us to share your health information with someone for a reason we have not stated above. Using this form, you can designate whom you would like us to share information with, what information you would like us to share, and how long you want us to be able to share your information with that individual. A copy of this form is available by calling the MVP Member Services/Customer Care Center. Or visit mvphealthcare.com/ADI. You must complete this form and return it to MVP by mail or fax. You can cancel this Authorization at any time in writing and per the requirements on the form.

SUD Treatment Information

Some information we receive may be protected by federal law 42 CFR Part 2 (“Part 2”). Part 2 provides added privacy protections for substance use disorder (SUD) treatment information and may prohibit or limit certain uses and disclosures that would otherwise be allowed under HIPAA. This means that, in some situations, we may be required to follow Part 2 before we may use or share your information, including for treatment, payment, or health care operations. If we receive or maintain any information about you from a Part 2 Program through a general consent you provide to that Program, we may

use and disclose your Part 2 Program record for treatment, payment and health care operations purposes as permitted by Part 2 and as described in this Notice. If we receive or maintain your Part 2 Program record through specific consent you provide to us or that you give to another party authorizing disclosure to us, we will use and disclose your Part 2 Program record only as allowed under the terms of that consent and consistent with Part 2.

In no event will we use or disclose your Part 2 Program record, or testimony that describes the information contained in your Part 2 Program record, in any civil, criminal, administrative, or legislative proceedings by any Federal, State, or local authority, against you, unless authorized by your consent or the order of a court after it provides you notice of the court order.

Disclosures to Parents (or Other Third-Party Representatives) of Minors

MVP has a policy in place to protect the privacy of minors with sensitive diagnoses. MVP has developed this position based upon legal requirements together with MVP’s commitment to safeguarding the privacy of its members who receive care for sensitive needs.

If a minor 12–18 years old receives services or treatment related to mental health, chemical dependency or substance use, venereal disease, HIV/AIDS, family planning, prenatal care, or abortion-related services, MVP must have an *Authorization to Disclose Information* form on file from the minor to disclose most information to a parent, guardian, or other third-party representative. Please note that MVP can always share benefit/eligibility/cost-share information with a subscriber for their dependents.

Information that we disclose in accordance with HIPAA may be subject to redisclosure by the recipient and may no longer be protected by HIPAA.

To download the *Authorization to Disclose Information* form, visit mvphealthcare.com/ADI.

You can also call the MVP Member Services/ Customer Care Center at the phone number listed on the back of your MVP Member ID card (TTY 711).

Special Use and Disclosure Situations

Under certain circumstances, as required by law, MVP would be required to share your information without your permission. Some circumstances include the following:

Uses and Disclosures Required by Law

We may use and disclose health information about you when we are required to do so by federal, state, or local law.

Public Health

We may disclose your health information for public health activities. These activities include preventing or controlling disease, injury, or disability; reporting births or deaths; or reporting reactions to medications or problems with medical products, or to notify people of recalls of products they have been using.

Health Oversight

We may disclose your health information to a health oversight agency that monitors the health care system and government programs for designated oversight activities.

Legal Proceedings

We may disclose your health information in the course of any judicial or administrative proceeding, in response to an order of a court or administrative tribunal (to the extent such disclosure is expressly authorized) and, in certain situations, in response to a subpoena, discovery request, or other lawful process.

Law Enforcement

We may disclose your health information, so long as applicable legal requirements are met, for law enforcement purposes.

Abuse or Neglect

We may disclose your health information to a public health authority, or other government authority authorized by law to receive reports

of child abuse, neglect, or domestic violence consistent with the requirements of applicable federal and state laws.

Coroners, Funeral Directors, and Organ Donation

We may disclose your health information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose your health information to funeral directors as necessary to carry out their duties. If you are an organ donor, we may release your health information for procurement, banking, or transplantation.

Research Purposes

In certain circumstances, we may use and disclose your health information for research purposes.

Criminal Activity

We may disclose your health information when necessary to prevent or lessen serious and imminent threat to the health and safety of a person or the public.

Military Activity

We may disclose your health information to authorized federal officials if you are a member of the military (or a veteran of the military).

National Security

We may disclose your health information to authorized federal officials for national security, intelligence activities, and to enable them to provide protective services for the President and others.

Workers' Compensation

We may disclose your health information as authorized to comply with workers' compensation laws and other similar legally established programs.

What are your rights?

The following are your rights with respect to your health information. Requests for restrictions, confidential communications, accounting of disclosures, amendments to your health information, to inspect or copy your health

information, or questions about this notice can be made by using the Contact Information below.

Right to Request Restrictions

You have the right to request a restriction or limitation on your health information we disclose for payment or health care operations. You also have the right to request a limit on the information we disclose about your health to someone who is involved in your care or the payment for your care, like a family member, relative, or friend. While we will try to honor your request, we are not legally required to agree to restrictions or limitations. If we agree, we will comply with your request or limitations except in emergency situations.

Right to Request Confidential Communications

You have the right to request that we communicate with you about your health information in a certain way or at a certain location if the disclosure of information could endanger you. We will require the reason for the request and will accommodate all reasonable requests.

Right to an Accounting of Disclosures

You have the right to request an accounting of disclosures of your health information made by us other than those necessary to carry out treatment, payment, and health care operations, disclosures made to you or authorized by you, or in certain other situations.

Right to Inspect and Obtain Copies of Your Health Information

You have the right to inspect and obtain a copy of certain health information that we maintain. In limited circumstances, we may deny your request to inspect or obtain a copy of your health information. If we deny your request, we will notify you in writing of the reason for the denial and if applicable the right to have the denial reviewed.

Right to Amend

If you feel that the health information we maintain about you is incomplete or inaccurate, you may ask us to amend the information. In certain circumstances we may deny your request. If we deny the request, we will explain your right to file a

written statement of disagreement. If we approve your request, we will include the change in your health information and tell others that need to know about your changes.

Right to a Copy of the Notice of Privacy Practices

You have the right to obtain a copy of this notice at any time. You can also view this notice at **mvphealthcare.com/privacy-notice**.

Exercising Your Rights

Unless you provide us with a written authorization, we will not use or disclose your health information in any manner not covered by this notice. If you authorize us in writing to use or disclose your health information in a manner other than described in this notice, you may revoke your authorization, in writing, at any time. If you revoke your authorization, we will no longer use or disclose your health information for the reasons covered by your authorization; however, we will not reverse any uses or disclosures already made in reliance on your authorization before it was revoked.

You have a right to receive a copy of this notice at any time. You can also view this notice at **mvphealthcare.com/privacy-notice**.

If you believe that your privacy rights have been violated, you may file a complaint by contacting an MVP Member Services/Customer Care Representative at the address or phone number indicated in the **Contact Information** at the end of this notice.

You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services. Complaints filed directly with the Secretary must: (1) be in writing; (2) contain the name of the entity against which the complaint is lodged; (3) describe the relevant problems; and (4) be filed within 180 days of the time you became or should have become aware of the problem. We will provide you with this address upon request.

We Will Not Take Any Action Against You for Filing a Complaint

We will not retaliate in any way if you choose to file a complaint in good faith with us or with the U.S. Department of Health and Human Services. We support your rights to the privacy of your medical information.

Contact Information

If you have questions, or would like to request this notice in an alternate language or format, call the MVP Member Services/Customer Care Center at the phone number listed below. The phone number is also on the back of your MVP Member ID card for your convenience.

MVP Medicare Customer Care Center

October 1–March 31, call seven days a week, 8 am–8 pm Eastern Time. April 1–September 30, call Monday–Friday, 8 am–8 pm Eastern Time.

1-800-665-7924 (TTY 711)

MVP Member Services/Customer Care Center

Monday–Friday, 8 am–6 pm Eastern Time.

MVP Medicaid, Child Health Plus, and MVP Harmonious Health Care Plan[®] Members

1-800-852-7826 (TTY 711)

MVP DualAccess (D-SNP) Members

1-866-954-1872 (TTY 711)

All Other MVP Members

1-888-687-6277 (TTY 711)

Mail written communications to MVP at:

MVP CUSTOMER CARE CENTER
625 STATE STREET
SCHENECTADY NY 12305