

## Oklahoma State University

Title: Uses and Disclosures for Underwriting and	Policy #: PRV-07.07
Related Purposes	
Category: HIPAA Compliance	Authority: 45 CFR §
	HIPAA SECTION: 164.514(g)
Standard: Uses and Disclosures for	Responsibility: Health Care Components
<b>Underwriting and Related Purposes</b>	
Effective Date: 4/14/2003	Page 1 of 1
Approved By: OSU Legal Counsel	Revised: 7/1/2013

## **PURPOSE:**

To identify the rules for Underwriting.

## **POLICY:**

If a health plan receives protected health information for the purpose of underwriting, premium rating, or other activities relating to the creation, renewal, or replacement of a contract of health insurance or health benefits, and if such health insurance or health benefits are not placed with the health plan, such health plan may only use or disclose such protected health information for such purpose or as may be required by law, subject to the prohibition at  $\S 164.502(a)(5)(i)$  with respect to genetic information included in the protected health information.  $\S 164.514(g)$ 

## **PROCEDURE:**

OSU is not and does not operate as a health plan, and will not use or disclose protected health information for underwriting or related purposes.