

# Privacy policies

—questions and answers >>

## What information does Alberta Blue Cross collect?

Alberta Blue Cross collects only the personal information needed to manage the services that you, as a plan member or your employer who is the plan's sponsor, contracted us to provide. This includes personal information including full address, birth date, Alberta Blue Cross ID number, names and birth dates of eligible dependents and dates and descriptions of health and dental services provided.

## What is the information used for?

Your information is used to

- determine eligibility for coverage;
- verifying, assessing and paying claims; and
- conducting audits of claims and provider practices to ensure appropriate use of the plans.

## How do you collect my personal information?

Your personal information and the personal information of all eligible dependents is collected from you or your employer as part of the enrolment process. It will also be collected from you, your dependents or the service provider when a claim is made for a service received.

The consent statement on the Alberta Blue Cross application or claim form acknowledges the purposes for which the personal information is needed and allows the information to be used and disclosed for those purposes. It also acknowledges that as part of providing benefits, the member, in whose name the plan coverage is registered, has the authorization of their spouse and/or other adult dependents to submit and receive their personal information for the purposes listed.

When you, or your dependents, present an Alberta Blue Cross ID cards to a health service provider, you are giving consent to the provider and Alberta Blue Cross to use your personal information to administer the benefit plan as described in the Alberta Blue Cross Privacy Policy.

## What if I refuse to give my personal information or consent?

It is your right to refuse to give any personal information. However, Alberta Blue Cross requires some personal information to provide specific services, such as paying your claims. As a condition for providing these products and services, we require you to consent to the collection, use or disclosure of information required to fulfill specified purposes. Consent may be withdrawn at any time, subject to legal or contractual restrictions and reasonable notice. We will inform you of any implications of withdrawal including rescinding of coverage and denial of coverage or claims.

## Who is my information shared with?

With the consent we have gathered, your personal information may be shared with an outside party such as a health service provider or other benefit carrier, solely to serve you in regard to your benefit plan (except with your additional consent for other third parties or as required by law). This exchange is conducted with strict adherence to our privacy policies. Under those circumstances, we limit the disclosure to what is necessary for the purposes identified.

## If I have group benefits, can my employer access personal health or claim information about me?

No. Alberta Blue Cross does not provide individually identifiable information to employers or employer group administration personnel, except with the explicit consent of the individual who is the subject of the information.

## Privacy policies continued

### Do you sell personal information to third parties?

No. Alberta Blue Cross does not sell personal information or customer lists to other companies regardless of their intentions.

### How is my information protected?

We have numerous industry best-practices to physically and electronically protect the personal information in our custody against loss, theft, unauthorized access, disclosure, copying, use or modification of data.

### Who has access to my information within Alberta Blue Cross?

Only designated Alberta Blue Cross employees have access to your information and only to perform the duties required to administer your benefit plan. Anyone carrying out work for Alberta Blue Cross is required to sign a confidentiality agreement on an annual basis and to comply with specific privacy procedures.

### When is my information disposed of?

Alberta Blue Cross disposes of personal information in a secure manner when it is no longer required for the purposes identified in your consent.

### Can I get claim information about my spouse or an adult dependent covered under my plan?

Yes, but only with the appropriate consent. As the plan member (the person in whose name the coverage is registered), you are expected to inform your spouse and all other adult dependents covered on your plan that you are submitting and receiving personal information on their behalf. For example, in certain circumstances you will receive a benefit statement that lists information about the service or product that has been claimed, date of service, quantity (if applicable) and claimed and paid amount.

If you require more information than has been reported to you regarding a claim for your spouse or another adult dependent on your plan, you must provide Alberta Blue Cross with the written consent of the individual who is the subject of the information. Use the *Consent to Disclose Personal Health Information* form found on our web site. If you, the requestor, have been granted the appropriate legal authority to act on behalf of the person through, for example, a personal directive, power of attorney (with appropriate reference to receiving personal health information) or court order issued under the Dependant Adult Act, then contact our Customer Services department for the appropriate consent form to be submitted.

### Can I obtain benefit and claims information on behalf of a parent, friend or relative even if they are not covered on my plan?

With written consent or the required proof of legal authority (if they are unable to act on their own behalf), you can receive benefit and claims information about an individual not covered on your plan. Use the *Consent to Disclose Personal Health Information* form found on our web site if the person is able to sign the consent themselves, or contact our Customer Services department if you have been granted the appropriate legal authority to act on behalf of that person.

### Can I see or obtain copies of the information Alberta Blue Cross has about me?

Upon request, Alberta Blue Cross will inform you of the existence, use and disclosure of your personal information and will provide access to it within a 30 days at minimal or no cost.

### What happens if I find incorrect information?

We endeavor to keep personal information as complete, accurate and current as is necessary to fulfill the purpose for which it was collected. An individual can question the accuracy and completeness of his or her information and arrange to have it amended.

### Who can I contact for more information?

For more information about our privacy policies or questions and concerns related to privacy, please contact our Privacy Matters toll-free line at **1-855-498-7302 (780-498-7302)** in the Edmonton area) or email us ([privacy@ab.bluecross.ca](mailto:privacy@ab.bluecross.ca)).

Or, send by mail to

Alberta Blue Cross  
Privacy Compliance Officer  
10009 108 Street  
Edmonton, Alberta T5J 3C5



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