

Consumers Respond to Privacy Concerns With Suspicion, Increased Scrutiny Over Health Care Decisions

In a recent survey conducted by the California HealthCare Foundation (CHCF), 67 percent of national respondents are “somewhat” or “very” concerned about the privacy of their personal medical records. These and other findings, in the wake of increased privacy regulation under HIPAA and President Bush’s advocacy of electronic medical records, are outlined in the results of this national consumer health privacy survey in which 1,000 Californians and 1,000 national consumers were asked a series of questions regarding their views on the privacy of health information.

Public awareness of privacy violations is sparking suspicion among consumers, so much so that one out of eight consumers has put their health at risk by engaging in “privacy protective behaviors.” Among those cited were avoiding physician visits or tests, asking a physician to alter a diagnosis and paying for tests out-of-pocket to avoid incurring a claim. According to the study, those most likely to practice such behaviors are the chronically ill, younger consumers, and ethnic minority respondents.

Misuse of claims information also ranked high on the list of concerns. Fifty two percent of respondents said they were “very concerned” or “somewhat concerned” about the use of such information in an employment setting (e.g. limiting job opportunities due to health status). This is a 44 percent increase over a similar study conducted in 1999.

Lack of knowledge about consumers’ rights to privacy as they relate to personal health information (PHI) is a significant contributor to the increase in protective

behavior. Two-thirds of those surveyed indicated that they were aware of federal protection of PHI under HIPAA and 59 percent recall receiving a notice of privacy practices. However, only 27 percent believe they have more rights today than they did prior to receiving such notices.

Given the level of insecurity about how and when PHI is used, an astonishing 98 percent of respondents said that they will readily share health information with their own personal physicians. Slightly more than 50 percent feel they have a duty to do so in order to achieve optimal

health outcomes and 60 percent indicated they would share PHI with doctors who are not directly involved in their care in an effort to have a higher level of coordination of care.

By contrast, only 27 percent of respondents say they would share their PHI with drug companies and just one in

five would disclose such information to government agencies.

These results suggest that we, as credible sources of health information for employers and insureds alike, should provide our clients with as much information as possible about employer and consumer privacy practices.

For more information and a copy of this study in its entirety, please visit the Foundation’s website at www.chcf.org. For information about HIPAA privacy laws, visit the United States Department of Health and Human Services website at www.hhs.gov.

“One in eight consumers has put their health at risk by engaging in ‘privacy protective’ behaviors.”

President's Message

Warm regards and happy December to you all.

Let me start by saying we had a blast at our Casino night. The CE attendance was good, the food was great, the Casino vendor was awesome, the music was perfect and, last but not least, the people who attended were pure fun. Everyone had a great time. We raised \$2,700 for our charity, The Pediatric Ward of the Ventura County Medical Center. We were able to do so by selling additional "play" money to the guests as well as by soliciting bids for our silent auction items. We auctioned off fabulous items such as tickets to a Laker game, a Kings game and Mama Mia, as well as a spa package, art work, sporting memorabilia and more.

I would like to thank my Casino Night Planning Committee for all of their hard work. They worked so hard to put on a fabulous event. Many thanks go out to Brandan Martin, Chris McConathy and our MHP (Most Hardworking Player)...KAREN WOOD.

We would like to have the event again next year and hope that if you could not make it this year, you will plan on being there next year. In addition, if you were not at the event and you still wish to make a donation to the charity, you may do so by completing the Holiday Charity Event Flyer that was emailed to you. For your convenience, we have also included it in this issue of The Voice. We are trying to hit a goal of \$4,000 in contributions, and your help would mean a lot to the kids who are in the hospital at this time of year.

Our annual holiday luncheon will be on December 20 at the Courtyard by Marriott in Oxnard. Make a \$25 donation to the Pediatric Ward, enjoy lunch on VCAHU and hear about the trip to the hospital direct from Santa and his elves. Please remember to RSVP for this annual celebration.

Wishing you and yours a safe and happy holiday season.

Debbie Blander
VCAHU President
2005-2006



Membership Report

by Jason Herbison, Membership Chair

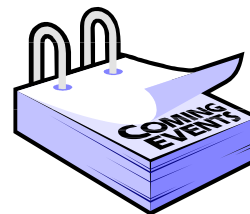
I'd like to offer a big VCAHU welcome to our newest members and also offer a big thank you to their respective sponsors.

They are: Mr. Matt Lockard, sponsored by Mr. William H. Hanna, and Ms. Shelley R. Pierson, sponsored by NAHU.

I'd also like to thank everyone who has helped with recruiting and retention this year. Your efforts continue to bring us closer to our membership goals for 2005/2006.

Coming Events

Remember to RSVP to all member events.



- **December 20** - Member Holiday Party, 11:30 a.m. - 1:30 p.m., Courtyard by Marriott - Oxnard
Admission and lunch are free with a \$25 donation to the Pediatric Ward of the Ventura County Medical Center.
- **January 3, 2006** - Board of Directors meeting, 10:30 a.m. - noon, Westlake Village
- **January 17** - Monthly Membership lunch meeting (11:30 a.m. - 1:30 p.m.), Courtyard by Marriott - Oxnard
Speaker: Steven Cain, Centerlink/Marsh, Long Term Care (1 hour CE)
- **February 7** - Board of Directors meeting, 9 - 10:30 a.m., Westlake Village
- **Thursday, February 16 (please note day change)** - Monthly Membership lunch meeting (11:30 a.m. - 1:30 p.m.), Courtyard by Marriott - Oxnard
Speaker: Tom Bruderle, NAHU, Legislative Update (1 hour CE pending)

Time is Running Out, Enter the PAC Raffle Today!

by *Christopher Denton, PAC Chair*

As you are hopefully aware, we have PAC raffle tickets for sale. The cost is \$20 per ticket. Don't know what to get that friend or relative that is hard to shop for? Buy a \$20 raffle ticket and have a chance to win an I Pod (20gb, holds 5000 songs). We are only selling 200 tickets, so hurry!

Oh, you say where do we purchase the raffle tickets? Call or email me, or see any current Ventura chapter board member. The drawing will be held at our December 20 meeting, and the winner doesn't have to be present. Please support your PAC!

I would like to thank those who are helping us reach our goal of \$23,200. Thank you to those members who are on automatic draft; your contributions are appreciated.

And now, for the monthly detailed report:

Credit card:	\$182
Debit card:	\$578
One-time donation:	<u>\$300</u>
Total:	\$1,060

VENTURA COUNTY ASSOCIATION OF HEALTH UNDERWRITERS

HOLIDAY CHARITY EVENT 2005

Yes, it is that time of year once again. For those of you who did not participate in our Casino Night on November 10th, we had a great time and we missed all of you. Through the Silent Auction we raised over \$2000 in contributions for our Holiday Charity, but as you can guess, it is not enough. In 2004 we raised approximately \$4000 with your generous donations. We would like to at least match last year's contribution total.

Please join us in making our 16th year a memorable one for the children and their families in the Pediatric Ward of Ventura County Medical Center. As we remind you every year, this is your opportunity to give something back to the community that has supported our businesses and careers over the years and to put a positive light on our industry.

For more information or questions, please call Ken Gutzke at (805) 339-2715 or Karen Wood at (805) 987-7555.

Enclosed is my donation of \$ _____
Or
My pledge for \$ _____


Name _____
Address _____
Phone _____

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(donations may be tax deductible)

Mail checks to:
CAHU/CCF
C/O Wood Insurance Services
Karen Wood
79 Daily Drive #197
Camarillo, CA 93010

Santa & Elves of Christmas' Past:

- 1995 Derek Story
Debi Rogers
- 1996 George Panteleeff
Trisha Romp
- 1997 Don Valenzano
Debi Rogers, Eva Casey &
Nancy Ferrell
- 1998 Don Valenzano
Trisha Romp & Debbie Blander
- 1999 Don Valenzano
Trisha Romp, Kim Bacciagaluppi
- 2000 Peter Aughney
Nancy Miller, Kenne Hoffman
- 2001 Stuart Avery
Chris Mc Conathy, Nancy Miller
- 2002 Greg Taylor
Nancy Miller, Elizabeth Holman
- 2003 Brandan Martin
Elizabeth Holman
Teresa Mc Adams
- 2004 Don Valenzano
Elizabeth Holman, Debbie Blander



Is Your NAHU Membership Information Current?

The March 2006 issue of the CAHU STATEment news magazine will include a membership directory for all California chapters. Make sure your contact information is correct by visiting the NAHU website at www.nahu.org, menu item "Update Your Membership Record" on the right-hand side of the home page.

Changes must be made to the NAHU site **before January 15, 2006** in order to be reflected in the upcoming membership directory.

Happy Holidays

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