

## Privacy and Security for Insurance Agents Class Outline

	<b>Time</b>	<b>Topic</b>
11:00 – 11:05 am	5 minutes	1. Introduction <ol style="list-style-type: none"><li>Growing concern about privacy within society</li><li>Importance to protect client information for legal and business protection</li></ol>
11:05 – 11:10 am	5 minutes	2. Gramm-Leach-Bliley <ol style="list-style-type: none"><li>Why it applies to agents: mandate under state insurance law to protect non-public personal information (“NPPI”)</li><li>Obligations to provide notice to clients</li><li>Regulatory authority under state DOI and Federal Trade Commission</li></ol>
11:10 – 11:30 am	20 minutes	3. HIPAA Privacy <ol style="list-style-type: none"><li>Evolution of HIPAA Privacy rules: 1996 law, 2003 regulations, HITECH, 2013 regulations</li><li>Covered Entities &amp; Business Associates</li><li>Protected Health Information</li><li>How it relates to agents’ relationships with agents and insurance carriers</li><li>Requirements<ol style="list-style-type: none"><li>Notice of Privacy Protections</li><li>Subcontractors</li><li>Training</li><li>Policies &amp; Procedures</li></ol></li></ol>
11:30 – 11:40 am	10 minutes	4. HIPAA Security <ol style="list-style-type: none"><li>Protecting health information in all electronic formats (email, storage, transmission)</li><li>Ensuring confidentiality, availability and integrity of ePHI in agent’s possession</li><li>Why encryption is critical to compliance</li><li>Breach Notification requirements</li></ol>
11:40 – 11:50 am	10 minutes	5. The importance of ensuring HIPAA Compliance within your insurance agency <ol style="list-style-type: none"><li>Criminal and Civil Penalties</li><li>Recent fines for HIPAA Privacy and Security violations</li><li>PII mandate for Marketplaces</li></ol>

- i. How different than PHI, NPPI
- ii. Requirements under CMS agreements
- iii. Penalties
- d. Impact on multi-line agencies

11:50 am – 12:00 pm 10 minutes 6. Questions/Conclusion