

The Five Titles of HIPAA

While most of the HIPAA focus is on Titles I and II (and we cover more on Title II next week) there are actually five sections to HIPAA. It is far more than simply a "privacy law" as is often said. The overarching goal of HIPAA is to protect the public.

- Title I: Protects health insurance coverage for workers and their families that change or lose their jobs. It limits new health plans the ability to deny coverage due to a pre-existing condition.
- Title II: Prevents Health Care Fraud and Abuse; Medical Liability Reform; Administrative Simplification that requires the establishment of national standards for electronic health care transactions and national identifiers for providers, employers, and health insurance plans.
- Title III: Guidelines for pre-tax medical spending accounts. It provides changes to health insurance law and deductions for medical insurance.
- Title IV: Guidelines for group health plans. It provides modifications for health coverage.
- Title V: Governs company-owned life insurance policies. Makes provisions for treating people without United States Citizenship and repealed financial institution rule to interest allocation rules.

[\(https://www.ncbi.nlm.nih.gov/books/NBK500019/\)](https://www.ncbi.nlm.nih.gov/books/NBK500019/)

There is a great divide between the pro-ACA and the anti-ACA groups. Exploring this divide is beyond the scope of this course. However, the regulations infused within the ACA which govern much of the provision of health care such as HIPAA are changing. It is important to understand the scope of the impact of changes. The statements below are true. HIPAA contains some of the protections provided here.

Consumer Rights and Protections

In the past, insurance companies could take advantage of you. They could deny coverage to children who had asthma or were born with a heart defect, put a lifetime cap on the amount of care they would pay for, or cancel your coverage when you got sick just by finding an accidental mistake in your paperwork. The Affordable Care Act creates a Patient's Bill of Rights that protects you from these and other abusive practices.



End to Pre-Existing Condition Discrimination: Insurance companies can no longer deny coverage or charge more because of a pre-existing condition.

End to Limits on Care: In the past, some people with cancer or other chronic illnesses ran out of insurance coverage because their health care expenses reached a dollar limit imposed by their insurance company. Under the health care law, insurers can no longer impose lifetime dollar limits on essential health benefits and annual limits are being phased out by 2014. More than 105 million Americans no longer have lifetime limits thanks to the law.

End to Coverage Cancellations: Insurance companies can no longer drop your coverage when you get sick due to a mistake you made on your application.

(<https://obamawhitehouse.archives.gov/healthreform/healthcare-overview>)

Analyze one of the Titles (not Title II, which is covered more next week).

Include each of the following points in your assignment:

- Locate a current scholarly reference that explores your chosen Title
- Summarize the purpose of the Title and what it intended to do
- How can this Title protect the rights of an individual and assist with obtaining health care?
- Cite any references. Use proper grammar, sentence structure, and spelling at all times. Copying and pasting are not allowed. Always use your own words.

[View your assignment rubric.](#)