

SEDERA HEALTH PRIVACY FAQs

1. Do the privacy laws under HIPAA (Health Insurance Portability and Accountability Act of 1996) apply to Sedera?

Answer: No. For HIPAA to apply to a company, that company must be either a “Covered Entity” or a “Business Associate.” A “Covered Entity” can be (1) a Health Plan, (2) a Health Care Provider, or (3) a Health Care Clearinghouse. Sedera is not insurance, so it is not a health plan. Sedera provides no health care (like a doctor or other medical service) so it is not a health care provider. And Sedera is not an information exchange network for medical information, so it does not qualify as a Health Care Clearinghouse.

Neither is Sedera a “Business Associate,” which is a person or organization that does work on behalf of a covered entity, such as legal work, data analysis, or claims processing. Sedera does none of those functions.

2. If Sedera is not required to follow the privacy laws of HIPAA, on what basis is my information protected?

Answer: Your information is protected under state law, which Sedera follows to ensure your information is secure. Each state in which Sedera operates has adopted various information privacy provisions to protect your personal information, which Sedera calls “Sensitive Information.” A copy of our privacy policy is directly accessible from the Sedera homepage and is linked [here](#). Sedera also requires each vendor Sedera uses to maintain the same level of safeguards for your Sensitive Information. Further, Sedera trains its employees annually and within 30 days of being hired on how to keep your information protected as well as conducting periodic audits and reviews of our process and procedures to ensure your information is secure.

3. Who outside of Sedera has access to my Sensitive Information?

Answer: You, anyone who you authorize, or anyone as required by law, such as a court order or other legal requirement. Sedera will not release your Sensitive Information without your express permission or as required by law. Each of these disclosures is tracked and a history is maintained for six years. It is understood that to work within the Sedera framework, Sedera may have to communicate with a provider or other entity on your behalf. When that necessity arises, Sedera will request a medical information release to interact with your provider. At all points of the process, you, the member, control access to your information.

4. What does my Sensitive Information include?

Answer: Your Sensitive Information includes any information provided in your application and in any bills you send to Sedera.

5. What is my Sensitive Information used for?

Answer: Your Sensitive Information is only used for Health Care Sharing.

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6. Can I request my Sensitive Information to be changed?

Answer: Yes. All reasonable requests to change, or “amend” your Sensitive Information will be approved and amended.

7. Can I inspect or get a copy of my Sensitive Information?

Answer: Yes, you can. Sedera will allow you to access your Sensitive Information within 15 days if the copy is electronic and within 30 days if the copy requested is written. You will be responsible at a reasonable cost for its production¹. Sedera employees may not retaliate against you for this request.

8. Can I get my communications at a different location than my mailing address?

Answer: Yes. Members may request to receive communications regarding their Sensitive Information by reasonable alternative means and locations.

9. What do I do if I have feedback or a complaint about Sedera’s policy or an employee’s handling of my Sensitive Information?

Answer: There is a complaint procedure in the Sedera Privacy Policy with an address where you can send a written complaint. It is reprinted here for convenience. Address your complaint to the address below. You will not be discriminated against for making a complaint. Include the facts and circumstances of your experience that generated the situation about which you are sending the complaint.

Attn: Privacy Officer
Sedera, Inc.
5113 Southwest Parkway, Ste. 175
Austin, TX 78735

¹ For California residents, this copy will be provided at no cost.