

## What is HIPAA?

HIPAA, or the Health Insurance Portability and Accountability Act, was enacted by Congress in 1996. It protects the rights and coverage of employees and their families covered by group health plans. These rights include the protecting of employees by limiting exclusions for pre-existing conditions, prohibiting discrimination based upon health status and keeping secure and private the health data of employees and their families. Health data protected, also called Protected Health Information (PHI), includes any part of a patient's medical record or payment history. Non-compliance to the HIPAA regulations can lead to severe civil and criminal penalties.