



October 2009

Dear Valued Broker,

At Assurant Employee Benefits, our customers trust us to protect their personal financial and health information. We take this obligation seriously and maintain our customers' confidence by keeping their information safe and secure.

As a courtesy to you, our business associates, we want to make you aware of recent changes in the Health Insurance Portability and Accountability Act (HIPAA) laws and regulations. These changes may impact how you handle customer information.

#### [As our Business Associate](#)

As you may recall, you signed a Group Producer Agreement to conduct business on our behalf. When you signed the Agreement, you agreed to become our HIPAA business associate and abide by the applicable HIPAA privacy and security regulations.

Recently, these HIPAA regulations were amended with the enactment of the American Recovery and Reinvestment Act, which includes the Health Information Technology for Economic and Clinical Health Act (HITECH). HITECH has expanded the obligations of business associates. While you have always been contractually obligated to comply with HIPAA, this new law now legally requires you to be compliant with HIPAA.

#### [What does that mean for you?](#)

Some of the additional privacy and security obligations under the new HITECH are:

- Effective September 23, 2009 - Federal Security Breach Notification Rules
  - Notify us immediately if you discover a security breach of unsecured Protected Health Information. You must comply with both the new federal requirements as well as applicable state law requirements.
- Effective February 17, 2010
  - Assess and implement of a robust security program
  - Comply with various privacy provisions

There are governmental penalties associated with non-compliance with the new laws and regulations for the HIPAA covered entities and its business associates.

*Although we will continue to require an authorization for the release of claims information, this does not relieve you of your obligations to comply with the new privacy and security laws and regulations, if applicable to you.*

For additional information, please view the Frequently Asked Questions on the Privacy page of [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com). You may also visit Centers for Medicare & Medicaid Services web site at [www.cms.hhs.gov](http://www.cms.hhs.gov). We also highly recommend you consult legal counsel on exactly what your obligations may be, because it is not our intent to provide legal advice.

We appreciate your attention to this matter to ensure our customers' information is kept safe and secure.

Thank you.

Assurant Employee Benefits  
Privacy Office  
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