

# THE Leader

Fourth Quarter 2009

A Publication for GuideOne Insurance Church Policyholders

## Privacy Rules and Prayer Requests

Since the privacy rules of the Health Insurance Portability and Accountability Act (HIPAA) went into effect, some churches have been confused over HIPAA's applicability and have abandoned the long-time practice of publicizing prayer requests regarding their members.

Churches should be aware most prayer requests\* are not covered by HIPAA's privacy rules; however, one impact of HIPAA has been to raise awareness of privacy concerns. Thus, it's not HIPAA but "invasion of privacy" laws already existing in most states that can be the basis of a lawsuit by persons who feel their private information has been publicly shared without their consent.

While HIPAA does not generally keep churches from sharing medical concerns of their members, churches should still use caution and sensitivity in doing so. The best practice is to obtain consent (preferably written) from the affected individual or, if that is not possible, from the individual's family. A less effective safeguard is to adopt an "opt-out" policy by which the church will publicize prayer requests unless the individual notifies the church they do

not want their information shared. When the information is shared, it's best to provide as little specific detail about the condition as needed, even listing a family member's contact information (with their consent) so that she or he can decide whether to provide additional detail. Also, recognize information published in a church bulletin or at the church itself will be limited to church attendees, while e-mailed or posted information on the church's Web site can be accessed by anyone.

By providing the information only with consent and by limiting the amount of detail and distribution of the information, the church is better positioned to protect itself while still meeting the need for prayer for the individual. ☺

\*Churches with employees on church-sponsored health plans and churches that provide medical care, such as through a health clinic, should talk to their counsel about HIPAA's applicability to their situation.

If you have questions on safeguarding your ministry, or any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our Web site at [www.guideone.com](http://www.guideone.com).

To report a claim, call the **Guideline**<sup>®</sup> toll-free at **1-888-748-4326** anytime — **24 hours a day, 7 days a week.**

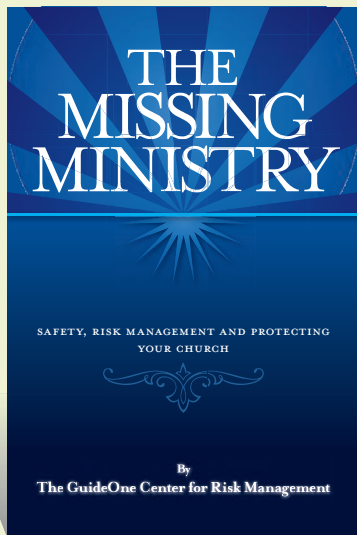


### IMPORTANT INFORMATION

Please read this newsletter, initial below and route to others within your organization:

- \_\_\_ Pastor
- \_\_\_ Trustee chair
- \_\_\_ Treasurer
- \_\_\_ Children's coordinator
- \_\_\_ Administrator
- \_\_\_ Youth coordinator
- \_\_\_ Board chair
- \_\_\_ Secretary/Office






## Shepherd Your Flock and Keep it From Harm

### GuideOne's New *The Missing Ministry* Book Shows You How

As a devoted leader or volunteer at your church, the Bible calls upon you to shepherd your flock and keep it from harm. To help you safeguard the people, property and gifts God has entrusted to your care, the GuideOne Center for Risk Management gives you "The Missing Ministry." This informative guide provides you with a step-by-step approach to creating a ministry of safety and security — one that can help prevent child sexual abuse, vehicle accidents, fires and a host of other tragedies

Patti Mallott, in a review of "The Missing Ministry" for the *NACBA Ledger* states, "This book not only raises the level of awareness, it provides solutions to help church leaders prevent or minimize the risk. Our bookshelves at Upright Ministries are full of risk management books and literature. This book, however, will be the preferred book when consulting with churches."

Make your church safer and more secure with the "Missing Ministry." GuideOne customers receive a 20 percent discount! To order, visit our risk management Web site, [SafeChurch.com](http://SafeChurch.com), and click on The Missing Ministry Book link on the top right hand side. 



# Preventing Insurance Fraud: Keeping Money in Your Pocket


Insurance fraud costs the average household \$300 each year, money that comes out of your pocket. Fraudsters cheat innocent families and insurance companies out of an estimated \$100 billion annually. There are several different ways criminals try to take advantage of you, some of which include:

- Padded claim amounts (legitimate claim but inflated damage amounts);
- Bogus auto thefts;
- Arson;
- Staged slip and fall;
- Faked burglaries;
- Deceptive disabilities;
- Premium fraud (workers' compensation); and
- Staged auto accidents (sometimes called swoop and squat).

Reporting suspected fraudulent activity is key to stopping fraud and keeping valuable money in your pocket. However, two out of every five Americans say they are "not very likely" or "not likely at all" to report someone who defrauded an insurer. Fortunately, GuideOne has a Special Investigation Unit (SIU) that is here to help if you suspect someone is committing insurance fraud.

Here's how you can report suspected fraudulent activity:

- Call the GuideOne SIU toll free at 1-877-448-4331, ext. 5407
- E-mail the GuideOne SIU at [CL-SIU@guideone.com](mailto:CL-SIU@guideone.com)
- Text the word "FRAUD" to Tip411 (847411)

For more information on fraud prevention and reporting insurance fraud, visit [www.guideone.com](http://www.guideone.com) and click on the "Report a Claim" link. 

## Protect Your International Travelers with MissionGuard®

For many churches, taking mission trips abroad is a key part of their ministry. As valuable as these mission trips are, it is important to recognize the potential risks of traveling and working in a foreign country. MissionGuard international travel coverage provides one of the industry's finest packages of insurance coverages to protect churches, schools and their employees and volunteers on mission trips outside of the United States.

MissionGuard not only provides the most comprehensive insurance coverages available, it also includes a broad array of travel assistance services to help church travelers handle any problems that may arise. Special features of MissionGuard coverage include Foreign Travel Liability coverage, Executive Assistance® Service, Accident and Sickness Medical, Foreign Travel Property Coverage and more.

To find out more about MissionGuard, contact your GuideOne agent today or call 1-888-218-8561. 