

Right to Request Confidential Communications

California state law requires health insurers to accommodate requests made by its members to send or otherwise communicate medical information related to “sensitive services” to an alternative mailing address designated by the individual insured. Any member may now designate an alternative address by filling out the Confidential Communication Request Form and returning it to Nippon Life Benefits.

“Sensitive services” are defined as health care services, obtained by a patient at or above the minimum age statutorily specified for consent, related to: mental or behavioral health; sexual and reproductive health; sexually transmitted infections; substance use disorder; gender affirming care; intimate partner violence; and those services described in Sections 6924 through 6930 of the California Family Code and Sections 121020 and 124260 of the Health and Safety Code. Nippon Life Benefits will not accommodate requests made by members who are not at or above the age of consent for the relevant medical service.

Requests for communications to be sent to alternative destinations are confidential. Nippon Life Benefits will not disclose to any third party, policyholder, or associated member, its receipt of a Confidential Communication Request Form. Nor will Nippon Life Benefits disclose to any third party the fact that information pertaining to sensitive services are being sent to alternative addresses designated by the insured.

Please note that once a Confidential Communication Request Form has been submitted, all communications will be directed to that alternate mailing address for the member.