Jesse is 23 and on their mom’s health insurance.

Jesse goes to get an STD test at their local health center.

Jesse’s insurance covers the test, and there is no cost due.

Jesse’s insurance company generates a “Summary of Payments” form, detailing the type and cost of the medical services received.

What’s a “Summary of Payments”? Insurance companies send a Summary of Payments (SOP) form, detailing the type and cost of medical services received, each time someone accesses health care services. An SOP is not a bill and can be sent even when there is no out-of-pocket cost due.

Instead of it being sent home to their mom, Jesse has two options. They can request to receive their SOP at their apartment or via a secure website. Or, because there are no out-of-pocket costs for an STD test, they can also request that no SOP be sent.

How the PATCH Law protects Jesse’s privacy:

- Jesse’s insurance company must clearly inform them of their options to request confidential SOPs.
- Their SOP will use generic information, like “office visit,” to describe sensitive services.
- Because there are no out-of-pocket costs, Jesse can request no SOP be sent.
- Jesse can request to receive their SOP at their apartment or via a secure website.
- The SOP will no longer inadvertently reveal to Jesse’s mom that they accessed STD testing.

PATCH became law on April 1, 2018.