BUSINESS ASSOCIATE AGREEMENT

Date

To ensure compliance with 45 CFR Parts 160 and 164 Standards for Privacy of Individually Identifiable Health Information we are submitting a Business Associate Agreement for your files.

Definitions

Terms used, but not otherwise defined, in this Agreement shall have the same meaning as those terms in the Privacy Rule.

- a. <u>Business Associate.</u> "Business Associate" shall mean **Regal Collections**.
- b. Covered Entity. "Covered Entity" shall mean [Insert Name of Covered Entity].
- c. <u>Individual.</u> "Individual" shall have the same meaning as the term "individual" in 45 CFR § 164.501 and shall include a person who qualifies as a personal representative in accordance with 45 CFR § 164.502(q).
- d. <u>Privacy Rule.</u> "Privacy Rule" shall mean the Standards for Privacy of Individually Identifiable Health Information at 45 CFR Part 160 and Part 164, Subparts A and E.
- e. <u>Protected Health Information.</u> "Protected Health Information" shall have the same meaning as the term "protected health information" in 45 CFR § 164.501, limited to the information created or received by Business Associate from or on behalf of Covered Entity.
- f. Required By Law. "Required By Law" shall have the same meaning as the term "required by law" in 45 CFR § 164.501.
- g. <u>Secretary.</u> "Secretary" shall mean the Secretary of the Department of Health and Human Services or his designee.

Obligations and Activities of Business Associate

- a. Business Associate agrees to not use or disclose Protected Health Information other than as permitted or required by the Agreement or as Required By Law.
- b. Business Associate agrees to use appropriate safeguards to prevent use or disclosure of the Protected Health Information other than as provided for by this Agreement.
- c. Business Associate agrees to report to Covered Entity any use or disclosure of the Protected Health Information not provided for by this Agreement of which it becomes aware.
- d. Business Associate agrees to ensure that any agent, including any attorney, to whom it provides Protected Health Information received from, or created or received by Business Associate on behalf of Covered Entity agrees to the same restrictions and conditions that apply through this Agreement to Business Associate with respect to such information.
- e. Internal practices regarding the handling and disclosure of Protected Health Information by the Business Associate shall be available to the Covered Entity upon request.
- f. Business Associate agrees to document such disclosures of Protected Health Information and information related to such disclosures as would be required for Covered Entity to respond to a request by an Individual for an accounting of disclosures of Protected Health Information in accordance with 45 CFR § 164.528.

Permitted Uses and Disclosures by Business Associate

General Use and Disclosure Provisions

a. Purposes:

Business Associate may use or disclose Protected Health Information on behalf of, or to provide services to, Covered Entity for the following purposes, if such use or disclosure of Protected Health Information would not violate the Privacy Rule if done by Covered Entity or the minimum necessary policies and procedures of the Covered Entity:

COLLECTION OF UNPAID ACCOUNTS ARISING FROM, BUT NOT LIMITED TO, SELF-PAY ACCOUNTS, INSURANCE DENIALS, INSURANCE CO-PAY, AND INSURANCE DEDUCTIBLE.

FORWARDING SUCH ACCOUNTS, WHEN APPROVED, TO ATTORNEY'S FOR LITIGATION.

Specific Use and Disclosure Provisions

- a. Business Associate may use Protected Health Information for the proper management and administration of the Business Associate or to carry out the legal responsibilities of the Business Associate.
- b. Business Associate may disclose Protected Health Information for the proper management and administration of the Business Associate, provided that disclosures are Required By Law, or Business Associate obtains reasonable assurances from the person to whom the information is disclosed that it will remain confidential and used or further disclosed only as Required By Law or for the purpose for which it was disclosed to the person, and the person notifies the Business Associate of any instances of which it is aware in which the confidentiality of the information has been breached.

Obligations of Covered Entity

Provisions for Covered Entity to Inform Business Associate of Privacy Practices and Restrictions

- a. Covered Entity shall notify Business Associate of any limitation(s) in its notice of privacy practices of Covered Entity in accordance with 45 CFR § 164.520, to the extent that such limitation may affect Business Associate's use or disclosure of Protected Health Information.
- b. Covered Entity shall notify Business Associate of any changes in, or revocation of, permission by Individual to use or disclose Protected Health Information, to the extent that such changes may affect Business Associate's use or disclosure of Protected Health Information.
- c. Covered Entity shall notify Business Associate of any restriction to the use or disclosure of Protected Health Information that Covered Entity has agreed to in accordance with 45 CFR § 164.522, to the extent that such restriction may affect Business Associate's use or disclosure of Protected Health Information.

Permissible Requests by Covered Entity

- a. Covered Entity shall not request Business Associate to use or disclose Protected Health Information in any manner that would not be permissible under the Privacy Rule if done by Covered Entity.
- b. Covered Entity shall hold Business Associate harmless from damages of any kind caused or relating to a material breach of the Privacy Rule by the Covered Entity.

Term and Termination

- a. <u>Term.</u> This Agreement shall be effective from the date of the agreement and shall terminate when you choose to dismiss, in writing, Regal Collections as your Agent / Business Associate.
- b. <u>Termination for Cause.</u> Upon Covered Entity's knowledge of a material breach by Business Associate, Covered Entity shall either:
 - 1. Provide an opportunity for Business Associate to cure the breach or end the violation.
 - 2. Immediately terminate this Agreement if Business Associate has breached a material term of this Agreement and cure is not possible; or
 - 3. If neither termination nor cures are feasible, Covered Entity shall report the violation to the Secretary.
- c. Effect of Termination.
 - Upon termination of this Agreement, for any reason, Business Associate shall return or destroy all
 Protected Health Information received from Covered Entity, or created or received by Business Associate
 on behalf of Covered Entity. This provision shall apply to Protected Health Information that is in the
 possession of subcontractors or agents of Business Associate. Business Associate shall retain no copies
 of the Protected Health Information.
 - 2. In the event that Business Associate determines that returning or destroying the Protected Health Information is infeasible, Business Associate shall provide to Covered Entity notification of the conditions that make return or destruction infeasible. If return or destruction of Protected Health Information is infeasible, Business Associate shall extend the protections of this Agreement to such Protected Health Information and limit further uses and disclosures of such Protected Health Information to those purposes that make the return or destruction infeasible, for so long as Business Associate maintains such Protected Health Information.

Miscellaneous

- a. <u>Regulatory References.</u> A reference in this Agreement to a section in the Privacy Rule means the section as in effect or as amended.
- b. <u>Amendment.</u> The Covered Entity agrees to provide Business Associate with information from time to time as necessary to amend this Agreement so as to comply with the requirements of the Privacy Rule and the Health Insurance Portability and Accountability Act of 1996, Pub. L. No. 104-191.
- c. <u>Interpretation.</u> Any ambiguity in this Agreement shall be resolved to permit Covered Entity to comply with the Privacy Rule.

For Covered Entity.	For Business Associate
Sign	Sign
Print	Print