Borealis Health PLLC

HIPAA Privacy Policy

Effective Date: 08/01/2025
[www.borealishealthcare.com]

At Borealis Health PLLC, we are committed to protecting your privacy and the confidentiality of your health information. This policy describes how your protected health information (PHI) may be used and disclosed, and outlines your rights under federal and state law. This serves both as our official HIPAA Privacy Policy and as the Notice of Privacy Practices required under HIPAA and Minnesota law.

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1. Our Pledge Regarding Health Information

We understand that health information about you and your care is personal. We create a record of the care and services you receive to provide quality care and comply with legal requirements. This notice applies to all records of your care generated by Borealis Health PLLC and describes how we may use and disclose PHI and your rights regarding that information.

We are required by law to:

- Maintain the privacy and security of your PHI in accordance with HIPAA and the Minnesota Health Records Act (Minn. Stat. §144.291 – §144.298).
- Provide you with this Notice of Privacy Practices.
- Notify you promptly if a breach occurs that may have compromised your unsecured PHI.
- Follow the terms of this Notice.
- Train our workforce on HIPAA compliance and safeguard your PHI.

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2. Your Protected Health Information (PHI)

PHI refers to health information that identifies you and relates to your past, present, or future physical or mental health, healthcare services, or payment for those services.

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3. How We May Use and Disclose Your PHI Without Written Authorization

We may use and disclose your PHI for the following purposes:

For Treatment: To provide, coordinate, or manage your care, including consultations and referrals.

For Payment: To bill for services and receive payment from you, insurance companies, or third parties.

For Health Care Operations: To manage internal operations such as staff training, quality assurance, credentialing, and compliance.

When Required by Law: For example, for mandatory reporting (e.g., abuse, neglect), public health activities, or in response to a court order.

To Avert a Serious Threat: To prevent or lessen a serious and imminent threat to health or safety.

For Public Health and Oversight Activities: For reporting diseases, reactions, recalls, or audits.

For Judicial and Administrative Proceedings: In response to legal processes (e.g., subpoenas or court orders).

For Workers' Compensation: As necessary to comply with laws regarding workers' compensation.

Appointment Reminders and Health-Related Services: We may use your PHI to remind you of appointments or inform you of treatment alternatives or services.

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4. Uses and Disclosures Requiring Your Written Authorization

We will obtain your written authorization before:

- Disclosing psychotherapy notes (except as allowed by HIPAA).
- Using PHI for marketing unrelated to your care.
- Selling your PHI.

You may revoke your authorization at any time in writing.

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5. Your Rights Regarding Your PHI

You have the right to:

Access Your Records: Request a copy of your PHI in paper or electronic form. We will respond within 30 days (with a 30-day extension if needed).

Amend Your Records: Request corrections if you believe your PHI is inaccurate or incomplete. We will respond within 60 days.

Confidential Communications: Request to be contacted in specific ways (e.g., at a certain phone number or address).

Request Restrictions: Ask us to limit certain uses or disclosures. We are not required to agree, except if you pay out-of-pocket in full and request we not share that information with your insurer.

Accounting of Disclosures: Request a list of certain non-routine disclosures made in the past six years (excluding those for treatment, payment, and healthcare operations).

Paper or Electronic Copy: Request a paper or digital copy of this policy at any time.

Notice of a Breach: Be informed if there is a breach of your unsecured PHI within 60 days of discovery.

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6. Website Privacy and Security

We collect minimal personal information through our website (e.g., contact forms or appointment requests). Any submitted information is handled in accordance with HIPAA and secured using industry-standard technology.

Note: Our website may use third-party tools that have their own privacy policies. Avoid submitting sensitive health information through unsecured channels unless directed by our office.

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7. Changes to This Notice

We reserve the right to update this Privacy Policy at any time. Changes will be posted to our website with a revised effective date. You may request a printed copy of the current policy at any time.

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8. Questions, Concerns, or Complaints

If you believe your rights have been violated or have questions about this notice, please contact:

Privacy Officer
Borealis Health PLLC
813 S Pokegama Ave, Suite A
Grand Rapids, MN 55744
Phone: (218) 297-1900
Email: borealishealth@gmail.com

You may also contact the U.S. Department of Health and Human Services (HHS) at www.hhs.gov/ocr or 1-877-696-6775.

We will not retaliate against you for filing a complaint.

Patient Bill of Rights

Effective Date: 08/01/2025

At Borealis Health PLLC, we believe every client deserves to be treated with respect, dignity, and compassion. As a mental health client receiving care in Minnesota, you are guaranteed the following rights under Minnesota law and federal regulations.

Your Rights as a Patient

1. Respectful Treatment
You have the right to:

- Be treated with courtesy and respect
- Receive care free from discrimination or harassment based on race, ethnicity, gender, age, sexual orientation, religion, disability, or financial status

2. Participation in Care
You have the right to:

- Be involved in decisions about your mental health treatment and care plan
- Refuse treatment and be informed of the potential consequences
- Choose or change your provider within the clinic (subject to availability)

3. Privacy and Confidentiality
You have the right to:

- Confidential treatment of your personal and health information, consistent with HIPAA and Minnesota privacy laws
- Know how your information will be used and shared
- Request restrictions on disclosures and confidential communication methods

4. Access to Your Records
You have the right to:

- Access and request copies of your health records within 7 working days of a written request
- Request corrections or additions to your health information

5. Cultural and Spiritual Considerations
You have the right to:

- Receive care that is sensitive to your cultural and spiritual values and beliefs

6. Safety and Freedom from Abuse
You have the right to:

- Receive care in a safe and secure environment
- Be free from physical, emotional, verbal, or sexual abuse or exploitation

7. Clear and Honest Communication
You have the right to:

- Receive information in a way you understand, including access to interpreters if needed
- Know the name and qualifications of your provider
- Be informed of fees, billing practices, and insurance coverage

8. Complaints and Grievances
You have the right to:

- Voice concerns or complaints without fear of retaliation
- Receive a prompt response and, if necessary, appeal decisions regarding your care

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If You Have a Concern or Complaint

You may contact the clinic directly:
Borealis Health PLLC
813 S Pokegama Ave, Suite A
Email: borealishealth@gmail.com
Phone: (218) 297-1900

You may also file a complaint with:

- Minnesota Board of Nursing: https://mn.gov/boards/nursing | Phone: (612) 317-3000
- Minnesota Department of Human Services – Licensing Division: https://mn.gov/dhs
- U.S. Department of Health and Human Services – Office for Civil Rights: https://www.hhs.gov/ocr/complaints

We encourage you to ask questions and participate actively in your care. Your voice matters, and your rights are protected.

Access to Health Records: Notice of Patient Rights

Borealis Health PLLC
Effective Date: 08/01/2025

At Borealis Health PLLC, we are committed to ensuring that you understand your rights regarding access to your health records. Under Minnesota law and federal HIPAA regulations, you have important rights regarding your protected health information (PHI).

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1. Your Right to Access Your Health Records

As a patient, you have the right to:

- View or obtain a copy of your medical records, including progress notes, diagnoses, treatment plans, prescriptions, test results, and billing information.
- Request access in paper or electronic format (if available).
- Access records within 7 working days after making a written request (MN law).
- Access mental health records, though providers may withhold parts if release is deemed likely to cause serious harm.

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2. How to Request Your Records

To request access, please submit a written request that includes:

- Your full name and date of birth
- Description of the records requested
- Dates of service (if known)
- Whether you would like a paper copy, secure electronic copy, or to view the records
- Your signature

Submit to:
Privacy Officer
Borealis Health PLLC
813 S Pokegama Ave, Suite A
Email: borealishealth@gmail.com
Phone: (218) 297-1900

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3. Right to Amend Your Records

If you believe any part of your record is inaccurate or incomplete, you have the right to:

- Request a correction or amendment in writing
- Receive a response within 30 days

We may deny your request in some circumstances, but you will be informed of the reason and how to file a disagreement.

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4. Right to an Accounting of Disclosures

You may request a list of disclosures of your health information made for purposes other than treatment, payment, or operations, for up to six years prior.

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5. Charges for Copies

Per Minnesota Statute §144.292, we may charge:

- A reasonable fee for copies of records
- No charge for viewing records
- No fee for copies sent to another provider for continuing care

You will be notified of any applicable fees before the records are released.

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6. Right to Request Restrictions

You may request limits on:

- The information we share
- Who we share it with (e.g., insurance companies)

We are not required to agree, except when you fully pay out-of-pocket and request that we not disclose information to your insurer.

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7. Right to Confidential Communications

You may request to be contacted in a specific way (e.g., only by mail, or at a certain phone number) for privacy reasons.

8. Denial and Appeal Process

In limited situations (especially in mental health care), access may be denied if a provider determines release may cause serious harm. You may appeal this decision. If denied, you will be given written notice of:

- The reason for denial
- Instructions for appealing the decision

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9. Privacy and Security Commitment

We protect your health records through physical, administrative, and technical safeguards, and only authorized staff have access to your records.

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10. Questions or Complaints

If you have concerns or believe your rights have been violated, you may contact:
Privacy Officer
Borealis Health PLLC
813 S Pokegama Ave, Suite A
Email: borealishealth@gmail.com
Phone: (218) 297-1900

You may also file a complaint with:

- Minnesota Department of Health
- U.S. Department of Health and Human Services (OCR)

We will not retaliate against you for filing a complaint.

This notice is provided in compliance with the Minnesota Health Records Act and the Health Insurance Portability and Accountability Act (HIPAA).

Patient Protections Against Surprise Billing (No Surprises Act Notice)

Borealis Health PLLC
Effective Date: 08/01/2025

You have the right to receive a **Good Faith Estimate** of what your services may cost. This notice explains your protections under the federal No Surprises Act and how Borealis Health PLLC supports transparency in billing.

Your Rights and Protections Against Surprise Medical Bills

When you get emergency care or are treated by an out-of-network provider at an in-network facility, you are protected from surprise or balance billing under federal law.

However, in a private mental health clinic setting like ours (where services are often self-pay or out-of-network), this law also ensures that you are informed of the expected costs ahead of time.

What is Balance Billing (or Surprise Billing)?

When you see a health care provider who isn't in your health plan's network, you may owe more than your regular copay or deductible. This is called "balance billing" — the difference between what your plan pays and what the provider charges.

The No Surprises Act protects you from balance billing in specific situations. It also gives you the right to receive a Good Faith Estimate of your expected charges if you're uninsured or self-paying.

Good Faith Estimate (GFE) for Uninsured or Self-Pay Patients

If you are uninsured or choose not to use your insurance, you have the right to receive a Good Faith Estimate (GFE) in writing:

- Before your scheduled service
- Detailing the expected cost of services, including fees for therapy, medication management, evaluations, or other services

- In a clear, understandable format
- At no charge

You can request a GFE at any time, even if you haven't scheduled an appointment yet.

Disputing a Bill

If you receive a bill that is at least $400 more than your Good Faith Estimate, you may be eligible to dispute the bill through a formal process.

- You must start the dispute process within 120 calendar days of receiving the bill.
- You can contact the U.S. Department of Health & Human Services (HHS) to begin the process.
- For more information, visit: https://www.cms.gov/nosurprises or call 1-800-985-3059.

Minnesota Law

Minnesota also protects patients from unfair billing practices. If your services are covered by insurance, you can contact the Minnesota Department of Commerce or your health plan for further protections regarding balance billing or disputes.

Contact Us for Your Good Faith Estimate

To request your estimate or if you have questions about your bill, please contact:
Billing Coordinator
Borealis Health PLLC
Phone: (218) 297-1900

Remember: You have the right to receive a Good Faith Estimate explaining how much your medical care will cost.

Telehealth Information: Benefits, Risks, and Technology Requirements

At Borealis Health PLLC, we offer telehealth services to increase access to care while maintaining high standards of privacy, safety, and clinical effectiveness. Below is important information for clients considering or participating in virtual care.

Benefits of Telehealth

- Increased access to care — especially for clients in rural, remote, or underserved areas
- Convenience — attend sessions from home, work, or another private location
- Continuity of care — maintain therapeutic support during illness, travel, or other disruptions
- Reduced travel time and costs
- Expanded provider options — choose a clinician based on fit rather than geography

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Potential Risks of Telehealth

While telehealth is generally safe and effective, clients should be aware of certain risks:

- Technology limitations — sessions may be interrupted or delayed by poor internet connection or hardware issues
- Privacy concerns — although we use HIPAA-compliant platforms, there is always a minimal risk of unauthorized access or data breaches
- Limited emergency response — in a crisis, the provider may not be able to respond as quickly or directly as in person
- Not appropriate for all conditions — some symptoms or needs may require in-person care or referral

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Technology Requirements

To participate in telehealth sessions, you will need:

- A reliable internet connection
- A device with a webcam, microphone, and speaker (e.g., smartphone, tablet, or computer)
- A private, quiet space to protect your confidentiality
- Access to our secure, HIPAA-compliant telehealth platform (we will provide instructions)

If technical issues arise, we will attempt to reconnect or offer a phone session as a backup when appropriate.

Emergency Considerations

Telehealth is not appropriate for emergency situations. If you are experiencing a mental health crisis, please call 911, go to your nearest emergency room, or contact the Minnesota Crisis Line by dialing 988.

Telehealth Services

Borealis Health PLLC offers secure, HIPAA-compliant virtual mental health services. In accordance with Minnesota Statute §62A.673 (Telemedicine Parity Law), telehealth services are covered by insurance at the same rate as in-person visits when clinical standards are met. Telehealth is available only to individuals physically located in Minnesota at the time of the session unless otherwise permitted by law.

APPOINTMENTS AND CANCELLATIONS

- Please remember to cancel or reschedule 24 hours in advance. You will be responsible for the entire fee if cancellation is less than 24 hours.
- A $10.00 service charge will be charged for any checks returned for any reason for special handling.
- Cancellations and re-scheduled visits will be subject to a full charge if NOT RECEIVED AT LEAST 24 HOURS IN ADVANCE. This is necessary because a time commitment is

made to you and is held exclusively for you. If you are late for a session, you may lose some of that session time.