

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1796 Session of
2025

INTRODUCED BY GUZMAN, HOWARD, CEPEDA-FREYTIZ, RIVERA, HILL-
EVANS, SANCHEZ AND K.HARRIS, AUGUST 10, 2025

REFERRED TO COMMITTEE ON INSURANCE, AUGUST 11, 2025

AN ACT

1 Providing for confidentiality in certain communications between
2 insurers and protected individuals.

3 The General Assembly of the Commonwealth of Pennsylvania
4 hereby enacts as follows:

5 Section 1. Short title.

6 This act shall be known and may be cited as the Confidential
7 Insurance Communications Protection Act.

8 Section 2. Legislative findings.

9 The General Assembly finds and declares as follows:

10 (1) Survivors of domestic violence and others at risk
11 may face serious threats to their safety and privacy when
12 insurance communications disclose sensitive information to
13 abusers or unintended parties.

14 (2) To protect access to medical and behavioral health
15 services, confidentiality in insurance communications must be
16 guaranteed.

17 Section 3. Definitions.

18 The following words and phrases when used in this act shall

1 have the meanings given to them in this section unless the
2 context clearly indicates otherwise:

3 "Confidential communication." A written, electronic or
4 verbal communication from an insurer, including an explanation
5 of benefits, claims notification, billing statement or
6 appointment reminder.

7 "Insurer." An entity authorized to issue health insurance
8 policies or administer health plans in this Commonwealth.

9 "Protected individual." A person covered under a health
10 insurance policy who has provided a written request for
11 confidentiality due to fear of endangerment.

12 Section 4. Confidential communication requests.

13 (a) Right of protected individuals.--A protected individual
14 may submit a written request to the insurer for confidential
15 communications. The request must:

16 (1) State that disclosure of health information could
17 endanger the protected individual.

18 (2) Specify the desired alternative communication
19 method, such as:

20 (i) a mailing address different from that of the
21 policyholder;

22 (ii) a secure email address; or

23 (iii) a private telephone number.

24 (b) Duty of insurer.--Not later than 10 business days after
25 receipt of a request under subsection (a), the insurer shall
26 accommodate the request and may not require documentation of
27 abuse beyond the protected individual's attestation.

28 Section 5. Nondisclosure requirement.

29 An insurer may not:

30 (1) Disclose the existence or nature of a confidential

1 communication request to the primary policyholder or a third
2 party.

3 (2) Refuse coverage or deny benefits based on a
4 confidentiality request.

5 (3) Require a protected individual to obtain
6 authorization from the policyholder.

7 Section 6. Enforcement.

8 Failure to comply with this act shall constitute a violation
9 of the act of July 22, 1974 (P.L.589, No.205), known as the
10 Unfair Insurance Practices Act, and may subject the insurer to
11 administrative penalties, including fines and corrective action
12 orders, issued by the Insurance Department.

13 Section 7. Effective date.

14 This act shall take effect in 120 days.