

Matters Deemed to Be Covered by Comprehensive Implied Consent

YG Health Insurance Society

Under the Act on the Protection of Personal Information, businesses handling personal information, including the YG Health Insurance Society (the “Society”), are prohibited, in principle, from providing Personal Information to third parties without obtaining the prior consent of the individual concerned.

At the same time, the guidelines for health insurance societies and similar organizations issued by the Ministry of Health, Labour and Welfare provide that certain matters may be handled on the basis of consent deemed to have been given, provided that such matters are disclosed in advance. This applies, for example, to matters that are beneficial to insured persons, or to matters for which obtaining express consent would impose an excessive burden on the operator and would not necessarily be reasonable for the insured persons or other individuals concerned. In such cases, if the insured person does not make any particular clear indication to the contrary, consent may be treated as having been obtained.

The Society considers the following matters to fall within the scope of this approach. If you do not consent to any of the matters listed below, please notify the Society’s Personal Information Contact Point in writing. The Society will handle your request in accordance with its bylaws and Personal Information Handling Rules. If no such notice is received, the Society will deem that you have consented.

1. Payment of High-Cost Medical Care Benefits

The Society may pay High-Cost Medical Care Benefits, which are refunds of medical expenses incurred when high medical costs arise, through a Benefit Payment Receiving Agent (Note 1), without requiring a separate application from the individual concerned.

2. Payment of Additional Benefits

The Society may pay Additional Benefits, which are supplementary benefits added to amounts borne for medical expenses and similar costs, through a Benefit Payment Receiving Agent (Note 1), without requiring a separate application from the individual concerned.

3. Consolidated Household Medical Expense Notices

The Society may issue Medical Expense Notices, which include information such as the patient's name, month of medical treatment, medical expenses, and name of the medical institution, on a consolidated household basis.

4. Consolidated Household Generic Drug Notices

The Society may issue Generic Drug Notices, which include information such as the patient's name, month of prescription, name of prescribed drug, medication costs, and name of the dispensing pharmacy, on a consolidated household basis.

5. Consolidated Household Judo-Seifuku Therapy Expense Notices

The Society may issue Judo-Seifuku Therapy Expense Notices, which include information such as the name of the person receiving treatment, month of treatment, treatment fees, name of the treatment clinic, and injured body part, on a consolidated household basis.

6. Consolidated Household Access to Notices of Eligibility Information and Confirmation of the Last Four Digits of My Number

The Society may make Notices of Eligibility Information, including name, copayment rate, and date of acquisition of eligibility, available for viewing on a consolidated household basis, and may confirm the last four digits of My Number on a consolidated household basis.

Please note that the matters described in item 3, Medical Expense Notices, item 4, Generic Drug Notices, and item 5, Judo-Seifuku Therapy Expense Notices, require the consent not only of the Member concerned but also of family members. If any family member does not consent, please contact the Society's Personal Information Contact Point.

Note 1:

A Benefit Payment Receiving Agent means a person appointed by the employer to receive insurance benefit payments transferred in a lump sum to the business establishment.