

**From:** [Medlock, Diana](#)  
**To:** [E-OHPSCA2713.EBSA](#)  
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STD testing and treatment services without parental consent or knowledge are assured to teens by the federal government as well as most state governments. However, the government also requires that health insurance companies send an explanation of benefits to the primary card holder. These two rules are often in direct contradiction. The confidentiality (from parents) of STD testing services does not carry over to the health insurance companies. The provider can offer confidential services, in compliance with the law, but the confidentiality is broken when the insurance company sends an EOB, also in compliance with the law. With the expansion of health insurance to dependants up to 24, this becomes a bigger issue. All services to patients 18 and over should be confidential. Many patients are out of school and parents do not have a legal right to know all their medical business, yet an EOB is sent to the card holder (most often the parent).

Thank you for the opportunity to address this issue.

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