

Medical Associates Clinic

CODE OF CONDUCT

2024



CONNECTING YOU WITH CARE

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Introduction to Medical Associates Clinic and Health Plans

Medical Associates Clinic, P.C., (MAC) is a multi-specialty medical group practice dedicated to providing quality, accessible, and cost-effective primary and specialty care services to the residents of the tri-state areas of Northeastern Iowa, Northwestern Illinois and Southwestern Wisconsin. Medical Associates Clinic has ownership of an affiliated company, Medical Associates Health Plan, Inc., and is the controlling entity of Medical Associates Clinic Health Plan of Wisconsin. These two entities collectively do business as Medical Associates Health Plans (MAHP). MAHP is a managed care organization, offering managed care products and services to employer groups and Medicare-eligible individuals within Illinois, Iowa, and Wisconsin.

Reference throughout these documents to Medical Associates (MA) shall encompass the following organizations: MAC and MAHP.

Medical Associates' Commitment to Compliance

At Medical Associates, we are committed to conducting our business with the highest standards of ethics and integrity. That means every Medical Associates employee, contractor or agent, regardless of their position, is expected to conduct themselves in a professional manner that is free from even the appearance of improper or unethical conduct.

Our Code of Conduct ("the Code") is a formal statement of that commitment, which sets forth the standards and rules for ethical business conduct. In addition, as a government contractor, Medical Associates must abide by special standards and rules in the laws and regulations that apply for each government program. It is the responsibility of each Medical Associates employee, contractor, and agent to conduct all business dealings in accordance with these laws, standards, and rules.

Every Medical Associates employee, contractor or agent is also responsible for reporting any violations of this Code. Those who see or hear something that might be a violation of the Code should report it immediately to their supervisor, MAC or MAHP management, a member of the Compliance Committee, the MA Compliance Hotline at (563) 584-4291, or the MAHP Compliance Hotline at (563) 584-4795. To remain anonymous when making a report, an individual may call the MA Compliance Hotline at (563) 584-4291, or the MAHP Compliance Hotline at (563) 584-4795. If you encounter a situation and aren't sure what the right course of action may be, you are encouraged to consult your supervisor or the Human Resources Department for advice. In any case, remember that Medical Associates does not tolerate retaliation against an employee who in good faith reports an actual or suspected violation of the Code. Such reports may be made without fear of retribution or retaliation.

We all have a personal responsibility to guard the company's most valuable asset -- its reputation for integrity and honesty.

Equal Employment Opportunity Statement

It is the policy of Medical Associates to ensure that all employees are provided with a work environment free from all forms of unlawful discrimination and harassment. We conduct our business operation in full adherence to the letter and spirit of federal, state, and local laws governing equal employment opportunity.

All Company activities are conducted without regard to race, religion, creed, color, sex, sexual orientation, gender identity, national origin, age, disability, and veteran status. All employment decisions will be made in accordance with these principles, and all Human Resource programs will be administered in a manner consistent with these principles.

Medical Associates also maintains a strict prohibition against any form of harassment. Harassment, like other types of discrimination, is a violation of company policy and the law. All employees must demonstrate professional behavior at all times. All cases of alleged harassment will be fully investigated by Human Resources. Employees who are found to have harassed another employee will be subject to disciplinary action up to and including termination.

With respect to sexual harassment, Medical Associates prohibits unwelcome sexual advances, requests for sexual favors, inappropriate humor and other conduct of a sexual nature that has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

It is the responsibility of all employees to comply with this policy and to report all known violations of this policy to the appropriate supervisor, manager, or Human Resource representative so that corrective action may be taken.

Supervisors and managers who have knowledge of unlawful harassment in their immediate departments or working groups and who fail to take action to eliminate the unlawful behavior will be subject to disciplinary action up to and including termination.

Personal Conduct

At Medical Associates, responsibility to maintain a high standard of employee conduct is placed on all employees and management. Our Medical Associates policies and this annual Code of Conduct provide guidance on proper behavior in the workplace. Where policy language is silent, Senior Management will determine whether a given behavior and any related discipline is appropriate.

Certain violations of company policies and regulations are so serious that an employee who commits a violation will be disciplined. This includes violations of the Compliance Program and/or related policies or laws applicable to our business or workplace. Depending on individual circumstances, discipline can result in immediate termination of employment. Such actions include, but are not limited to:

- Refusing to carry out job duties or reasonable directives of the supervisor.
- Deliberate or reckless action that causes loss to the company or employees, or damage to company or employee property or physical injury to employees.
- Action that is or can reasonably be expected to be seriously detrimental to the company or its reputation.
- Unauthorized access to, use of, or disclosure of protected health information or confidential Company information.
- Misrepresentation, including falsification of reports, timekeeping data, or records, or deliberate failure to accurately complete reports or records in a timely manner.
- Misappropriation of company funds or other assets.
- Processing transactions for own account/records or accounts/records belonging to family members.
- Theft, pilferage or unauthorized removal of company or others' property.
- Willful discrimination in hiring, firing, pay, promotion, transfer, development of terms and conditions of employment of employees for reasons of race, color, religious creed, ancestry, age, sex, sexual orientation, national origin, handicap, or status as a veteran or disabled veteran.
- Sexual harassment, which is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature.
- Serious or continued violation of safety standards.
- Acquisition or use of unauthorized copies of copyrighted computer software.
- Offensive, inappropriate, or non work-related use of the Internet or computer assets.
- The use, sale, manufacture, distribution, illegal dispensing, or inappropriate possession of alcohol or other controlled substance in the workplace.
- Engagement in activities that would be construed as fraud, waste, or abuse under federal health care programs or other applicable law.

Compliance with the Law

The rules governing the healthcare and managed care industries are unusually complex. Activities which may be legal in other industries, could be considered a crime when done in a medical practice or managed care company. Medical Associates must conduct all business in compliance with all federal, state, and local laws and regulations. Since the law is so complex, Medical Associates has elected to implement a compliance plan. The term "Compliance Plan" is a very basic concept; every corporation is responsible for ensuring that it complies with the law. To make this possible, the Compliance Plan requires a partnership between the company and every employee.

Medical Associates is also subject to numerous other laws in addition to healthcare laws, regulations, and the conditions of participation in programs such as Medicare. We have

developed policies and procedures to address many legal, accreditation, certification, and regulatory requirements. However, it is impractical to develop policies and procedures that encompass the full body of applicable law, standards, conditions, and regulation. Obviously, those laws, standards, conditions, and regulations not covered in organization policies and procedures must be followed. There is a range of expertise within Medical Associates, including supervisors, subject matter experts and corporate counsel, who should be consulted for advice concerning human resources, legal and regulatory standards, and other requirements.

It is important for all employees to be aware of applicable laws and regulations, and to comply with them. This includes making every effort to make sure other employees are also in compliance. As part of the Compliance Program, Medical Associates monitors our practice through audits performed by employees and/or outside consultants. It is crucial that all employees cooperate with any audit to ensure Medical Associates is complying with the law.

If an employee violates any applicable law, he/she could face substantial penalties (including jail) and/or disciplinary action up to and including termination of employment. A form is available online or in the Human Resources Department for employees who wish to ask compliance questions or identify concerns. If you suspect circumstances where Medical Associates or its employees could be placed in violation of law, you must take actions to prevent the violation. Every employee has the obligation to report any activity that the employee suspects violates any law, regulation, or rule. Such a report can be made to an employee's supervisor. If you feel uncomfortable discussing the issue with your supervisor, or if you believe he/she has not properly addressed your concerns, you should report the problem to another manager or director, or to a member of the Compliance Committee. If you still feel your concerns are not being addressed, you can contact the Compliance Officer or corporate attorneys. The telephone numbers for the Compliance Committee and the attorneys are located at the back of this manual.

In addition, reports also may be made anonymously to the Medical Associates Compliance Hotlines. The Compliance Hotlines are available by dialing (563) 584-4291 (MAC) or (563) 584-4795 (MAHP). Dialing all seven digits of the phone number allows the caller to remain anonymous. These telephone numbers are routed to a voice mailbox which is checked daily. Note: anyone calling anonymously is encouraged to provide as much specific information as possible (including names of potential witnesses) so that the report can be investigated thoroughly and effectively.

Be assured that Medical Associates will make every reasonable effort to maintain the anonymity of any employee who reports suspected misconduct. However, it may be necessary to disclose the reporter's identity under some circumstances. Medical Associates prohibits retaliation or retribution against any employee who makes a good faith report of a suspected violation of law.

Coding, Billing and Financial Reporting

Medical Associates has implemented policies, procedures, and systems to facilitate accurate billing to government payers, commercial insurance payers, patients, and health plan members. These policies, procedures, and systems conform to pertinent federal and state laws and regulations. We prohibit any employee, contractor, or agent of Medical Associates from knowingly presenting or causing to be presented claims for payment or approval which are false, fictitious, or fraudulent, or from taking any action that results in Medical Associates presenting such claims. Such activities may violate the Federal False Claims Act (as well as other laws).

It is also a violation of the False Claims Act to knowingly retain funds from Medicare, Medicaid or any other Federal health care program to which an individual or entity is not entitled. Thus, Medical Associates must report and return any overpayment it receives from federal health care programs, regardless of whether such overpayments resulted from intentional or unintentional acts, or through any fault of Medical Associates, its employees, or agents. If an overpayment is suspected, it should be immediately reported so that it can be investigated, and if confirmed, reported and returned within the timeframe required by law.

Medical Associates is required by federal and state laws and regulations to submit certain reports of our operating costs and statistics. Medical Associates complies with federal and state laws, regulations, and guidelines relating to all cost reports. These laws, regulations, and guidelines define what costs are allowable and outline the appropriate methodologies to claim reimbursement for the cost of services provided to program beneficiaries.

Medical Associates has established and maintains a high standard of accuracy and completeness in documenting, maintaining, and reporting financial information. This information serves as a basis for managing our business and is important in meeting our obligations to patients, employees, members, suppliers, and others. It is also necessary for compliance with tax and financial reporting requirements. All financial information must reflect actual transactions and conform to generally accepted accounting principles. All funds or assets must be properly recorded in the books and records of the Company. Medical Associates maintains a system of internal controls to provide reasonable assurances that all transactions are executed in accordance with management's authorization and are recorded in a proper manner so as to maintain accountability of the organization's assets. We diligently seek to comply with all applicable auditing, accounting, and financial disclosure laws.

Inspections and Audits

From time to time, government agencies and other entities conduct surveys, inspections or audits in our organization and/or its facilities. Medical Associates responds with openness and accurate information. In preparation for or during a survey, audit or inspection, Medical Associates employees must never conceal, destroy, or alter any documents; lie; or make misleading statements to the agency representative. Medical Associates employees also must never attempt to cause another employee to fail to provide accurate information or obstruct,

mislead, or delay the communication of information or records relating to a possible violation of law.

Safeguarding Confidential Information

Medical Associates is committed to complying with the Health Insurance Portability and Accountability Act (HIPAA) and the requirements of the HIPAA privacy and security regulations, to protect the privacy and security of electronic health information, as well as to meet our duty to protect the privacy, security and integrity of confidential health information, as required by law, professional ethics and accreditation requirements. Any failure to safeguard such information or improper use or disclosure of such information will result in disciplinary action up to and including termination of employment.

Medical Associates maintains detailed policies and procedures for the use and disclosure of protected health information that all employees and agents handling protected health information should be familiar with. In addition, Medical Associates requires all its employees with access to protected health information to undergo training on their privacy, security, and confidentiality obligations. For detailed guidance concerning HIPAA obligations, employees should refer to Medical Associate's HIPAA policies and procedures.

1. Privacy of Communications – Medical Associates has earned the public's trust with respect to privacy of communications over all networks. The rules of privacy for which we are all accountable for are:

- Never access patient or employee information unless there is a legitimate business reason.
- Never disclose employee or patient information, i.e., billing information, medical history, etc. to any unauthorized person.
- Never listen to, monitor, or record any conversation between patients.
- Never permit anyone to tamper with the communication facilities of the company or to have unauthorized access to company premises.
- Never e-mail confidential information except to an authorized individual over a secure connection.
- When disclosing confidential information for business purposes to authorized persons, only disclose the minimum amount necessary to achieve the business purpose.

If a law enforcement organization or any other government authority asks for information that should be kept private either by law or by company policy, including personally identifiable information, refer the request immediately to your supervisor, a manager or director, or a member of the Compliance Committee.

2. Proprietary and other Confidential Information - Medical Associates tries to keep all employees informed about all areas of the company. Because of this philosophy, a great deal of proprietary and other confidential data is shared that must be restricted to

employees only, and not become known to competitors or others outside of the company. Proprietary and confidential data could include such things as medical and financial records, documents, and related equipment, etc. Employees who handle this type of material are responsible for its safekeeping. Employees are not to disclose any of the following items outside of the company without permission from his or her Chief/Director:

- All phases of new and existing product or service development.
- Operating and strategic plans.
- Regulatory information and communications.
- Financial data such as sales volumes, profit margins, fee schedules, contracts, etc.
- Any data affecting business or profit.

Employees are encouraged to discuss issues and concerns pertaining to Medical Associates' commitment to ethical business practices with their supervisors. All supervisors/managers shall be responsible for the enforcement of compliance with this policy.

3. Records – Medical Associates maintains records and reports to meet medical, financial, legal and management obligations. Employees and Physicians are accountable for the accuracy, completeness, relevancy and confidentiality of records and reports. They must ensure that all record keeping complies with applicable federal laws and rules and with Medical Associates practices.

All records (written, electronic, etc.) containing personal data on patients and employees are considered by Medical Associates to be confidential. Such records may not be accessed except in the course of employment and on a “need to know basis”. Information may be disclosed only to persons within the company having a "need to know" or outside the company in compliance with applicable law or lawful process, such as a signed patient release, subpoena, court order or search warrant.

Physicians may access their personal medical record. Physicians who are not acting as a treating physician and wish to access a family member’s (i.e., spouse, minor children, etc.) medical information at Medical Associates, whether maintained in paper, electronic or other media, must do so using the standard patient access process. This process requires contacting the Health Information Services Department (HIS) to obtain an Authorization to Release Information form, completing the form with the applicable family member, and forwarding it back to the HIS Department. Non-physician employees are not to access their own medical record or that of their family members without following the established process through the HIS Department.

Employees who misuse Medical Associates records, either through mishandling of records or handling personal records improperly, or if employees misuse their position of responsibility, will be subject to disciplinary action, up to and including immediate termination.

Employees are reminded to be particularly careful with records and other confidential information stored on laptops and external media such as portable memory. Such information should be protected using required security procedures and any loss of such information or device should be immediately reported.

Medical and business documents and records are retained in accordance with the law and Medical Associates' record retention policies, which includes comprehensive retention schedules. Medical and business documents include paper documents such as letters and memos, computer-based information such as e-mail or computer files on disk or tape, and any other medium that contains information about Medical Associates or its business activities. It is important to retain and destroy records only according to our policies.

Medical Associates employees, contractors and agents must not tamper with records. No one may remove or destroy records prior to the specified date without first obtaining permission as outlined in Medical Associates' policies. Finally, under no circumstances may Medical Associates employees, contractors and agents use patient, member or any other individual's or entity's information for personal benefit (e.g., perpetrate identity theft).

Records will be destroyed/disposed of per established company policies.

4. Security of Computer Systems- Each employee is accountable for maintaining the security of information in Medical Associates' systems and ensuring information integrity. Prohibited acts that could compromise the security of Medical Associates' computer, internet, and telecommunications systems include:
 - Introduction of fraudulent records or data
 - Unauthorized access to or use of computer-related facilities or computer-based records
 - Sharing of passwords
 - Unauthorized alteration, fraudulent manipulation or destruction of software, data, information, or files.

In addition, each employee should abide by the following rules to ensure security of Medical Associates' systems and confidentiality of information on those systems:

- Internet connections must be through the company's secured connection. Any other connection will increase the possibility for viruses to pass onto the internal network and cause damage.
- All software downloaded from the Internet must be screened with virus detection software prior to being used. Please contact the I.T. Department before downloading information from the Internet.
- Clinic and Health Plan internal information should not be posted in any location on the Internet.
- All employees should be vigilant in their use of email to protect against malicious activities and "phishing" attempts from outside the organization and should not open links in emails or attachments unless the sender is known and trusted. When in doubt, I.T. should be contacted.

- The I.T. Department must approve all software before installation on company equipment.

Any possible security problems should be reported immediately to the I.T. Department.

Safeguarding and Proper Use of Assets and Medical Associates' Name

1. **Funds** – Medical Associates requires every employee who is responsible for Company funds, revenues, and the associated records to be fully accountable for safeguarding them. Every employee is also responsible for making sure that Medical Associates receives proper value in return for appropriate expenditures. This applies to the expenditure of company funds, as well as personal funds, for which reimbursement will be sought. Each employee must ensure that all expenses are proper and that vouchers are prepared accurately. Our accounting practices and instructions provide information on the proper way to account for expenditures.
2. **Property** – Protection of Medical Associates property is vital to the Company's business. How well it is protected from improper use or theft may affect Medical Associate's integrity. Examples of property include:
 - Tools, supplies and technical equipment
 - Computer hardware and software
 - Telecommunications service, communication networks, i.e., telephones, e-mail, internet
 - Systems management equipment
 - Reports and records

Regardless of condition or value, company property must not be taken, sold, loaned, given away or otherwise disposed of except with specific authorization from appropriate management. The use of company property by an employee for personal use is prohibited without specific approval in accordance with company procedures and then, the employee is responsible for that property. No employee's outside activity should involve the use of company property, assets, funds, materials, facilities or the services of other Medical Associates employees without specific approval.

Each employee must take all necessary steps to prevent theft, loss, damage to or misuse of company property. Actual or suspected theft or misuse of property must be reported immediately to a supervisor.

Each employee is accountable for becoming familiar with and following company policies.

3. **Systems**- Computer systems are essential for the daily operation of Medical Associates. They are used to provide services to patients, process information necessary for internal operations, and maintain records of company activities, assets, and revenues. Each employee is accountable for following measures to protect those systems, related

intellectual property of Medical Associates and its vendors, and Medical Associates' other assets. Prohibited acts involving computer, Internet, and telecommunications systems include:

- Theft, whether by electronic means or otherwise, of money, financial instruments, property, services, hardware, software, or data.
- Reproduction of software. Medical Associates generally does not own computer software but is licensed to use this software by a variety of outside companies. Illegal reproduction of software can be subject to civil fines of \$50,000 or more and criminal penalties including fines and imprisonment.
- Unauthorized access to software for which we do not hold a license agreement. With regard to local area networks or on multiple machines, employees may only use the software in accordance with the license agreement.
- Inappropriate and/or offensive material should not be sent via the company e-mail system or viewed on the Internet from company computers. Non-work-related internet activity should not take place during working time.
- Copying of software in a manner that is not consistent with the vendor's license is strictly forbidden.
- Corporate purchasing policies apply to all acquisitions over the internet. Medical Associates will not be responsible for payment of products or services ordered over the internet unless the transaction occurs under the corporate purchasing policy.

The I.T. Department must approve all software before installation on company equipment. Employees will need to provide proof of ownership to protect the company from copyright infringements. Any personal use of a computer system, which could interfere with the efficient operations of Medical Associates, is forbidden.

Employees who observe or learn of any misuse of software, data, or related documentation, including loss or theft of laptops or external memory, within the company should notify the I.T. Department or their department manager or supervisor.

4. Intellectual Property – Employees are responsible for ensuring the protection of all intellectual property. Employees should disclose to their manager or supervisor any innovation (any invention, discovery, improvement, work of authorship, computer, or apparatus program) developed on Company time or with the use of Company equipment or proprietary information. Medical Associates has certain legal rights to such innovations, and employees should cooperate with company efforts to obtain patent, copyright, or trade secret protection.
5. Speaking for Medical Associates – Medical Associates values its good standing in the community with patients and employees. We want to ensure the information or opinions attributed to the Company accurately reflect our policies, positions, and internal events. Employees who receive inquiries, whether in person, by telephone, email, or in writing, should direct them to the appropriate Medical Associates spokesperson. For example, inquiries regarding employment references of current or former employees are handled by the Human Resources Department. Many of us are also involved in community,

professional and cultural activities unrelated to our jobs. When expressing our views on an issue, it should be understood that it is our personal view and that we are not speaking on the company's behalf.

6. Endorsements and Testimonials - Vendors, suppliers, and others with business relationships to Medical Associates sometimes ask to use the Company name or a testimonial from an employee in advertising, promotional material, or a press release. Employees are not authorized to agree to the use of the company's name or to participate in testimonials without approval from their Chief/Director.
7. Video Surveillance - Medical Associates may use ongoing and periodic video surveillance to ensure HIPAA Privacy and Security compliance, facility/asset protection, patient/visitor and employee protection, theft and vandalism deterrence, and for reasonable investigative purposes. Employees should understand that cameras may be located at public and employee entrances to Medical Associates facilities and/or may be used in other non-private areas for incident-driven surveillance. All surveillance will be limited to business-related purposes.

Safeguarding Our Environment

Medical Associates is committed to preventing deterioration of the environment and minimizing the impact of our operations on the land, air, and water. We each have a responsibility to abide by safe operating procedures, to maintain and utilize pollution control systems, and to follow safe and sanitary procedures for the disposition of industrial and hazardous waste materials.

It is company policy to comply with the laws and regulations enforced by certain agencies and to attempt to develop a cooperative attitude with personnel from these agencies. Employees are required to report to their supervisor conditions which they feel to be unsafe, unhealthy, or hazardous to the environment. Employees are expected to contact a member of the Compliance Committee for any conditions that are not corrected by a supervisor.

Patient/Member Relations

Medical Associates' Mission Statement provides that: " Medical Associates Clinic is dedicated to providing superior healthcare and an excellent patient experience." It is the policy of Medical Associates to expect each individual associated with the Company to:

- Place a high degree of importance on establishing and maintaining an atmosphere of friendliness, courtesy, and concern for each patient, visitor, doctor, and co-worker to ensure a "favorable environment". A favorable environment would reflect the following:
 - Care provided to patients includes sensitivity, responsiveness, and

- confidentiality.
- Staff is courteous, concerned, and professionally competent at all times.
- Respect and cooperation exist among all individuals of this organization to ensure optimum patient care and support services.
- The environment is clean, quiet, comfortable, secure, and properly equipped.
- Be aware and concerned about how attitude and actions affect patients and co-workers within our organization.
- Demonstrate "appropriate demeanor." Demeanor refers to an attitude or action in interacting with others (fellow employees, medical staff, patients, patient's families, members and visitors). This includes:
 - Concern for patients'/members' well-being.
 - Sensitivity and prompt responsiveness to patients' wants and needs.
 - Cooperation with and helpfulness to patients, members of patients' families, visitors, and co-workers.
 - Respect for other human beings.
 - Courtesy, politeness, and friendliness.

Conflict of Interest

A conflict of interest may occur if a Medical Associates employee's outside activities, personal financial interests, or other personal interests influence or appear to influence his or her ability to make objective decisions in the course of the employee's job responsibilities. A conflict of interest may also exist if the demands of any outside activities hinder or distract an employee from the performance of his or her job or cause the individual to use Medical Associates resources for other than company purposes. Medical Associates employees are obligated to ensure they remain free of conflicts of interest in the performance of their responsibilities at Medical Associates. If employees have any question about whether an outside activity or personal interest might constitute a conflict of interest, they must obtain the written approval of their supervisor and/or Human Resources before pursuing the activity or obtaining or retaining the interest. Clinical decisions will be made without regard to compensation or financial risk to Medical Associates leaders, managers, clinical staff, or licensed, independent practitioners.

1. Gratuities – The term "gratuities" includes gifts of money, loans, services, meals, refreshments, tickets to events, travel, entertainment, or any other benefit. Employees should never solicit "gratuities" from a person or firm doing business, or proposing to do business, with the company. Gifts that may be offered or accepted, in part, to induce referrals or purchases for which payment may be made using Medicare or Medicaid funds are addressed in the following section of the Code and are subject to much more stringent rules.

Employees may not accept "gratuities" from people or firms doing business, or proposing to do business, with the company unless one of the following exceptions applies:

- Employees and their immediate families may accept unsolicited, non-monetary gifts from a business firm or individual doing or seeking business with Medical Associates only if the gift is primarily of an advertising or promotional nature (calendars, pens, note pads, etc.), not to exceed \$100 in value. Such gifts may include those which a vendor provides to a wide spectrum of existing and potential customers.
- Snacks and beverages such as coffee, sodas, and pastries, which are offered while on a customer's or supplier's premises may be accepted.
- Occasional meals and other hospitality in the normal course of a business relationship may be accepted as a matter of courtesy and/or convenience, provided the acceptance is approved by the immediate supervisor. When such hospitality is accepted, it should be reciprocated when possible, and as appropriate.

Employees who receive a gratuity outside of these exceptions should promptly report it to his/her supervisor. If it is determined that return of the gratuity is inappropriate, the supervisor should contact his/her Chief/Director for instructions on an appropriate charitable disposition.

Disclosure requirements may apply for employees aware of the receipt of gratuities from suppliers, customers, and competitors of Medical Associates by members of their immediate family or household.

2. Personal Accounts/Records/Claims Processing - Employees should not process transactions or claims for their own account/records or accounts/records belonging to family members.
3. Outside Employment - Employees may not receive any income/material gain from employment outside Medical Associates for materials produced or services rendered while performing their jobs at Medical Associates. – See policy # 208 for more information on outside employment.

The rules concerning conflict of interest cover a variety of ethical situations. What is common to each is that the employee's personal interest conflicts in actuality or appearance with the interests of Medical Associates.

If an employee has any doubt about the existence of a conflict or potential conflict of interest, the employee should make a verbal or a full written disclosure to Medical Associates through his/her supervisor or a member of the Compliance Committee. A form is available online or in the Human Resources Department for employees who wish to ask compliance questions or identify concerns. A Compliance Hotline is also available by dialing (563) 584-4291. Dialing all seven digits of the phone number allows employees to remain anonymous. This telephone number is routed to a voice mailbox which is checked daily. The telephone numbers for the Compliance Committee members are located at the end of this manual.

Kickbacks and Beneficiary Inducements

The anti-kickback law prohibits an individual or entity from offering or receiving anything of value (referred to as “remuneration”), either directly or indirectly, in return for referring an individual to a person for any item or service or for the purchasing of an item, for which payment may be made under the Medicare or Medicaid program. Individuals violating the law may be subject to both civil (monetary) and criminal penalties.

There is also a prohibition against beneficiary inducements. Under this law, an individual or entity may not offer or transfer to a Medicare or Medicaid beneficiary any remuneration that the person knows or should know is likely to influence the beneficiary’s selection of a particular provider, practitioner, or supplier of Medicare or Medicaid payable items or services. Individuals violating this law may be subject to a civil money penalty of up to \$10,000 for each wrongful act.

Both the anti-kickback and beneficiary inducement laws have exceptions for providing a nominal value (less than \$15) gift or several nominal value gifts not to exceed \$75 per year.

In addition, under both laws, remuneration includes waivers of copayments and deductibles (in whole or part) and transfers of items or services for free or for other than fair market value. Any waiver of copayments or deductibles must meet certain criteria found in the exceptions to these laws.

Consequently, in compliance with these laws, as well as the terms of contractual agreements with health insurance payers, Medical Associates will not waive co-pays or deductibles unless the following applies:

- When the cost of collecting the co-payment would exceed the amount of the co-payment. (Supporting documentation of billing costs is required before the balance can be written off.)
- When the practice determines the patient is indigent. (Indigence must be defined in writing and this definition must be consistent from patient to patient. Use of an indigence or financial hardship form to include a W-2 statement if the patient is employed.)
- In certain circumstances when the patient has filed a legitimate or substantiated complaint. (Complaints are recorded in the “Complaint Database” application.)

Professional Courtesy Adjustments and Treatment of Family Members

To avoid triggering anti-kickback or self-referral scrutiny, Medical Associates Clinic does not extend professional courtesy discounts. Professional courtesy adjustments may violate the federal anti-kickback law and/or the physician self-referral law (known as the Stark Act).

Professional courtesy adjustments and discounts include the acts of not charging for services provided, waiving co-payments or deductibles, and accepting “insurance only” as payment in full from other medical professionals or their families.

As previously noted, the anti-kickback law makes it both a crime and civil offense to offer or receive any remuneration directly or indirectly, in return for referring an individual to a person for the furnishing of any item for service or the purchase of an item for which payment may be made under the Medicare or Medicaid program. Waiving all or part of the fees for services furnished to a provider who could potentially refer others to the person or entity is an anti-kickback violation if one purpose of the arrangement is to induce referrals.

The Stark statute applies in instances where the referring physician or a member of the physician's immediate family has a financial relationship with the entity performing a designated health service billed to Medicare or Medicaid. This financial relationship may be an ownership or investment interest, or a compensation arrangement. Under the Stark law, professional courtesy arrangements can violate the law if they are not done in strict compliance with a narrow exception provided under the law.

EXCEPTION: Providing free care or submitting a “no charge” to a patient is permissible if the individual is not in a position to refer patients to the physician and if such activity is not a prohibited beneficiary inducement or kick-back

IN ADDITION:

Medicare (as well as some other payers) does not allow a physician to submit charges for any treatment provided to immediate family members. This prohibition is **not** imputed to other physicians in a group.

Conclusion

The policies expressed in this booklet reaffirm the important principles of integrity, trust and accountability that guide the conduct of our business and therefore the conduct of each of us. The reputation and profitability of Medical Associates rest upon our individual actions. Each of us, alone, is accountable for our own conduct. No one will be permitted to justify an illegal, unethical, or improper act by claiming it was ordered by a supervisor or management.

While this booklet reviews many business activities and situations, it is not all encompassing. Its contents have to be viewed within the framework of company values, policies, instructions, and the requirements of law. Violations of company policies and instructions governing the day-to-day performance of jobs can lead to disciplinary action up to and including termination.

Actual or suspected violations must be reported to a supervisor, management, the Compliance Committee, or anonymously to the Compliance Hotline. Any reprisal against an employee because the employee reported a suspected violation is strictly forbidden.

CONTACTS

Members of Medical Associates Compliance Oversight Committee are:

Compliance Officer, Chief Medical Officer/Chief Executive Officer, (563) 584-4111
Zach Keeling, Chief Executive Officer
Lynee Robson, Chief Financial Officer
TBD, Chief Operating Officer, MAC
Cheryl Syke, Chief Human Resources Officer
Jill Mitchell, Chief Operating Officer, MAHP, and MAHP Compliance Officer
Jeremy Wulfekuhle, Director, Information Technology
Elizabeth Heying, Counsel & Compliance Manager

Medical Associates Compliance Officer is:

Compliance Officer, Chief Medical Officer/Chief Executive Officer, (563) 584-4111

Medical Associates Health Plans Compliance Officer is:

Jill Mitchell, Chief Operating Officer, MAHP (563) 584-4831

Members of Medical Associates Clinic Compliance Operations Committee are:

Compliance Officer, Chief Medical Officer/Chief Executive Officer, (563) 584-4111
Zach Keeling, Chief Executive Officer
Megan Imhof, Director, Revenue Cycle
Jeremy Wulfekuhle, Director, Information Technology
Elizabeth Heying, Counsel & Compliance Manager
Kelsey Weinschenk, Director of Clinical Services

**Ad-hoc physicians and/or clinical staff members may be added as needed

Members of Medical Associates Health Plans Compliance Operations Committee are:

Jill Mitchell, MAHP Chief Operating Officer & Compliance Officer for MAHP

Compliance Officer, Chief Medical Officer/Chief Executive Officer

Becca Hoefler, MAHP Executive Assistant

Karen Hoffmann, Director of Operations

AJ Cogan, MAHP Controller

Barb Koerperich, Director of Quality & Health Care Services

Jon Klett, Director of Sales

Liz Cook, Manager of Financial Analysis & Underwriting

Jodi Digmann, MAHP Compliance Analyst (Medicare)

Kelsey Hughey, MAHP Compliance Analyst

Tammi Hollenback, Manager MAHP Health Care Services

Becca Hoefler, MAHP Compliance Specialist

Laura Boge, Member Services Manager

Sherie Simmons, Claims Manager

Lisa Kuhls, IT & Provider Relations Manager

Joan Heston, MAHP Configuration Supervisor

Rick Walters, Manager Quality Improvement

Elizabeth Heying, Counsel & Compliance Manager

Cassidy Keegan, HR Generalist

Kate Kurt, Clinical Pharmacist

Medical Associates Compliance Hotline: (563) 584-4291

The attorneys at Fredrikson & Byron, P.A. are assisting us with our Compliance Plan. Normally, you should contact your supervisor or the Compliance Officer before contacting the attorneys directly, but if it is an emergency or you are not satisfied with the response from the Clinic representatives, you may call:

David Glaser (612) 347-7143

2024 Annual Compliance Update

ACKNOWLEDGEMENT FORM

I certify that I have received, read, and understand Medical Associates Clinic and Health Plans' Annual Code of Conduct. I agree to read all updates to the Code of Conduct, to attend any required training sessions, and to speak with my supervisor(s) if I have any questions regarding the Code of Conduct or updates. I understand the importance of the Compliance Program and agree to conduct myself ethically and legally according to any applicable program policies and procedures and this Code of Conduct. I understand that failure to comply with the policies and procedures may lead to discipline, including possible termination of my employment and/or legal action. I agree to promptly report any known or suspected compliance concerns to my supervisor, the Compliance Officer, or any member of the Compliance Committee.

I understand that Medical Associates business information, statistics and plans are confidential. The Chief Executive Officer or his representative must authorize release of any such information.

Medical information may be released to most parties only with a properly signed authorization by the patient or his/her legal representative. A few exceptions to this rule apply, including release to treating providers within or outside of Medical Associates, release for payment and healthcare operations, Mandatory Reporting and Workers Compensation. Whenever possible, requests for release of medical information should be routed to Release of Information (ROI) personnel in the Health Information Services Department (HIS) for action. Employees with questions regarding release of information should contact ROI personnel, Manager HIS, or the Clinic Privacy Officer or designee. I will abide by all laws and Medical Associates' policies regarding the confidentiality of medical records and patient information.

As an employee of Medical Associates, I understand that I am never to discuss or review, for personal purposes, any business information or information from a patient's and/or member's medical record or information relating to the care and treatment of any and all patients and/or members.

Employee Signature

Date

Employee Number