WHEN MAY I TELL ON SOMEONE ELSE?

In Jewish tradition malicious gossip is called *lashon hara*, literally, the evil tongue. Malicious gossip even if it is true is forbidden by Jewish Law. One must have a defined and specific constructive purpose before one has permission to disparage another. It is always considered a moral dilemma.

*Maimonides, The Laws of Values, Chapter 7*
One who gossips in front of a person or behind his back, and he tells things that would cause this person financial or personal damage, or even grieve him or frighten him, this is considered malicious speech...

YOUR MAIMONIDES NAVIGATOR
What if the intent is to help the person and not to harm him?
What if a person is involved in self destructive behavior, and I were to tell on her, would that be considered malicious speech?
Who is the one to determine what is idle gossip?
When does one decide they are obliged to tell on a friend?