

PRIVACY NOTICE STATEMENT FOR FEDERAL & STATE HEALTHCARE EXCHANGES

Why am I receiving this notice? This Privacy Notice Statement sets forth information: **Northwoods Insurance Agency** is legally required by federal and/or state law to provide to you before any Personally Identifiable Information (“PII”) is collected from you. Please read this notice carefully, and contact your agent with any questions or concerns.

What information will I need to provide? We will need to collect certain information about you, including PII, for exchange-related and other permitted purposes, including for purposes of providing you with information regarding your health insurance coverage options, and your eligibility for Insurance Affordability Programs. PII is information which can be used, either on its own or in conjunction with other information, to identify you or trace your identity.

The following types of information are examples of PII:

- ◆ Name
- ◆ Home and/or e-mail address
- ◆ Date of birth
- ◆ Telephone number
- ◆ Social Security Number
- ◆ Household income
- ◆ Marital status
- ◆ Checking account and routing numbers
- ◆ Race or ethnicity
- ◆ Credit or debit card number, and name on card

This is not a complete list.

How will my information be used? **Northwoods Insurance Agency** will use only the information needed to perform Authorized Functions approved by the Federally-Facilitated Exchange, or to provide other services as permitted under applicable law. Following are a few of the Authorized Functions we may conduct, or services we may provide:

- ◆ Providing you with information about your health insurance coverage options and Insurance Affordability Programs for which you may be eligible
- ◆ Helping with your application for insurance
- ◆ Assisting with plan selection
- ◆ Answering questions about your eligibility
- ◆ Helping to enroll you in a qualified health plan

- ◆ Helping with filing appeals of eligibility determinations
- ◆ Correcting errors in your application
- ◆ Other services as permitted under applicable law

This is not a complete list.

Will my information be shared with anyone? Your information will only be used as is described in this notice. We may share your information with certain Federal and/or State agencies, health insurance issuers, subcontractors who help us to provide services to you, and/or your authorized or legal representative. Your permission is required in order to share your information for any purpose which is not described in this notice.

Is it mandatory or voluntary for me to provide my Personally Identifiable Information? Your decision to provide your personal information is voluntary. We are required to obtain your written authorization prior to collecting, creating disclosing, accessing, disclosing, maintaining, storing or using your PII. Your authorization may be revoked by you or your legal or authorized representative at any time. Neither you, nor your legal or authorized representative, are required to provide more information than you choose to provide.

Can I amend, correct, substitute, or delete my PII after I provide it? You, and/or your legal or authorized representative, have the right to access your PII, and to request amendment, correction, substitution, or deletion of PII that we maintain and/or store if you believe the PII is not accurate, timely, complete, relevant or necessary to accomplish an exchange-related function, except where the information questioned originated from other sources, in which case you would need to contact the originating source.

What happens if I decline to provide the requested information? You have the right to refuse to provide PII, or to limit the PII you provide, to us. However, if you do not provide your PII, or limit the amount of PII you provide, we may be unable to successfully enroll you in a Qualified Health Plan or otherwise assist in facilitating your receipt of Advance Premium Tax Credits or Cost-Sharing Reductions. In such case, we may refer you or your legal or authorized representative to another person or entity who may be able to help you, as well as to the call center for the Federally Facilitated Exchange.

Under what legal authority are you permitted to collect my PII? Both Federal and/or State laws and regulations permit us to collect PII for the reasons referenced above. Federal laws and regulations include Section 1411(g) of the Patient Protection and Affordable Care Act (42 U.S.C. 18081(g) and 45 C.F.R. 155.260).