

## **PRIVACY NOTICE STATEMENT RELATED TO ENROLLMENT ASSISTANCE**

As an organization whose staff members (and, if applicable, whose volunteers) are certified in accordance with state and federal laws and regulations to provide you with assistance in seeking health care coverage, including but not limited to:

1. information about the full range of Qualified Health Plan (QHP) options and Insurance Affordability Programs for which you are eligible;
2. assistance with applications for coverage in a QHP through the Federally-Facilitated Exchange (FFE) and for Insurance Affordability Programs; and
3. help to facilitate enrollment in QHPs and Insurance Affordability Programs;

we are permitted and may need or be required to create, collect, disclose, access, maintain, store or use personally identifiable information (PII) pertaining to you as a consumer, applicant, qualified individual, enrollee, qualified employee, qualified employer, and/or your legal representative or authorized representative.

This Privacy Notice Statement sets forth the information we are required to provide you prior to collecting any personally identifiable information (PII).

### **1. What is PII?**

Generally speaking, PII refers to information used to distinguish or trace an individual's identity. Examples of PII include, but are not limited to, name, date of birth, Social Security Number, mother's maiden name, physical or e-mail address, protected health information such as your past or present physical or mental health or condition, and income information. Another way to think about PII is that this information, either alone or when combined with other personal or identifying information, identifies, or can identify, a specific person.

### **2. Under What Authority Are We Permitted to Collect PII?**

Both federal and state laws and regulations permit us to collect PII in order to assist you in seeking health care coverage. Federal laws and regulations include Section 1411(g) of the Patient Protection and Affordable Care Act (42 U.S.C. §18081(g) and 45 CFR 155.260). State law includes Indiana Code (IC) 27-19.

### **3. What is the Purpose for Collecting this Information?**

We are permitted and may need or be required to collect, disclose, access, maintain, store and use PII in order to (1) provide you with information about the full range of QHP options and Insurance Affordability Programs for which you are eligible, (2) assist you with an application for coverage in a QHP through the FFE and for Insurance Affordability Programs, (3) help to facilitate your enrollment in a QHP or Insurance Affordability Program, and (4) perform other functions authorized under 45 CFR 15.225 and IC 27-19, including functions substantially similar to those listed immediately above, and such other functions that may be approved by the Centers for Medicare and Medicaid Services (CMS), the Indiana Commissioner of Insurance, and/or the Indiana Family and Social Services Secretary from time to time.

### **4. To Whom May PII be Disclosed, and for What Purposes?**

Generally speaking, we are permitted and may need or be required to disclose PII to (1) inform you and/or your authorized representative about the full range of FFE health coverage options and insurance affordability programs for which you are eligible, (2) help you complete your application or health coverage in a QHP through the FFE and for insurance affordability programs, and (3) help you enroll in a QHP or in an insurance affordability program.

Staff members (and if applicable, volunteers) of our organization who are certified in accordance with state and federal laws to provide you with assistance in seeking health care coverage are permitted and may need or be required to disclose PII to individuals and/or entities who are duly qualified and designated (1) to provide you with enrollment assistance in QHPs offered on the FFE, (2) to determine your eligibility and qualify you for Advance Premium Tax Credits (APTC) and Cost-Sharing Reductions (CSR) that are available to qualified applicants seeking coverage in one or more QHPs offered on the FFE, and (3) to provide you with enrollment assistance in other Insurance Affordability Programs such as Indiana's Medicaid, Children's Health Insurance (CHIP) and Healthy Indiana Plan (HIP) programs.

In the normal course of record-keeping requirements directly related to providing you with enrollment assistance, we are also permitted and may need or be required to disclose PII to those within our organization on a "need to know" basis and/or who are required to properly safeguard and secure PII, and, if applicable, entities and/or individuals with whom we contract for the purpose of carrying out one or more requirements under federal and state laws and regulations related to providing you with enrollment assistance. Prior to disclosing PII to any individual or entity with whom we may contract for this purpose we will first verify that they are in compliance with the same federal and state laws and regulations, as specified above, regarding the collection, disclosure, access, maintenance, storage and use of PII.

## **5. Is the Request to Collect PII Voluntary or Mandatory Under Applicable Laws and Regulations?**

Your decision to provide PII is completely voluntary. Prior to creating, collecting, disclosing, accessing, maintaining, storing or using any PII, we will need to obtain your written authorization to do so. The authorization may be revoked by you or your legal or authorized representative at any time. Among other things, the authorization form states that you, or your legal or authorized representative, do not need to provide more information than you or your legal or authorized representative choose to provide. In other words, you have the ability to limit the PII you provide.

In addition, you, or your legal or authorized representative, have the right to timely access to your PII in accordance with our written privacy and security procedures and to request amendment, correction, substitution or deletion of PII that we maintain and/or store if you believe that the PII is not accurate, timely, complete, relevant, or necessary to accomplish an enrollment assistance-related function, except where the information questioned originated from other sources, in which case you will need to contact the originating source.

## **6. What are the Effects of Non-Disclosure if I Choose not to Provide the Requested PII?**

While you have the right to refuse to provide PII, or to limit the PII you provide to us, we may be unable to fully provide you with enrollment assistance. This means that we may not be able to provide all the assistance that is available for your particular situation. In such case we will attempt to refer you or your legal or authorized representative to another person who may be able to help you, as well as to the FFE call center.

- A. We will maintain our Privacy Notice Statement content by reviewing and revising as necessary on an annual basis, at a minimum, and before or as soon as possible after any change to our privacy policies and procedures.
- B. If we operate a Web site, we will ensure that descriptions of our privacy and security practices, and information on how to file complaints with CMS and/or us, are publicly available through our Web site.