

NOTICE OF PRIVACY POLICY AND INSURANCE INFORMATION PRACTICES

Your privacy is important to us, and maintaining your trust is one of our top priorities. We take great care to protect the information you share with our agency.

Our privacy policy describes the types of personal information our agency collects, how we use it and the steps we take to safeguard this information and your confidentiality. Each time you provide personal information to Cathy Merz Insurance, Inc., it is used only in accordance with this privacy policy. "Personal information" refers to the identifying information of an individual, including but not limited to, name, address, phone number, email, date of birth and Social Security number.

How We Collect And Use Your Information

We collect personal information to help people apply for, evaluate and purchase health coverage, as well as to help people apply for financial assistance paying for coverage. As such, we ask not only for information such as names and contact information, but for a lot of other information as well. We use this information to make determining your qualification easier, allowing us to provide you with the services you request.

When we collect, use and/or share personal information, it is only used toward specific purposes related to applying for coverage and helping people find assistance through the Federal Marketplace. Under federal law, discrimination isn't permitted on the basis of race, color, national origin, sex, age, sexual orientation, gender identity or disability.

The Affordable Care Act (ACA) and related federal regulation (45 CFR 155.260) authorize the collection and use of personal information. This information is required in order to enroll in a health plan through the FFM (Federally Facilitated Marketplace), also known as The Exchange. Your responses are voluntary. However, if you don't provide the requested information you may not be able to use this option to obtain coverage.

Unless you provide explicit permission, the information you provide to Cathy Merz Insurance, Inc. is never used for any purpose other than to apply for health insurance, see if you qualify for health coverage or financial assistance and for research purposes, such as evaluating the quality of our service; it will not be disclosed to any unauthorized parties. We may share your information with another agency in order to administer financial assistance programs, verify your eligibility to benefits and/or coverage or coordinate with the Oregon Health Authority (OHA) or other state and federal agencies.

We only share your personal information for health coverage purposes unless we are compelled to disclose your information in accordance with state or federal laws, or at the request of an authorized agency such as the Department of Homeland Security.

We take appropriate steps to ensure that all personally identifiable information is complete, accurate and up-to-date to the extent necessary for its intended purposes. If your personally identifiable information changes, you should update your contact information with us. You will also be notified via email if your personal information is to be used in a different manner than stated at the time of collection, and you will have a choice to opt out.

Cathy Merz Insurance, Inc. does not share your personal information with third parties for marketing purposes.

The following are your rights in regards to your personal information:

- You may restrict us in how to use or share your personal information, although doing so may inhibit or even prevent our ability to assist you in obtaining health coverage through the Federal Marketplace and/or financial assistance to help pay your premiums for your coverage.
- For confidential communications, you may request that we contact you at a specific telephone number or email address.
- You can request a list of the entities or people we have shared your personal information with for the prior six years and the reason for sharing the information. We will provide this list at no cost to you once in every 12-month period but reserve the right to charge a reasonable fee for providing this list if requested again within a 12-month period.



How We Keep Your Information Safe

We work hard to protect our agency's database from unauthorized access, alteration or destruction of the information we hold. We protect all personally identifiable information with operational, administrative, technical and physical safeguards to ensure its confidentiality, integrity and availability, and to prevent unauthorized or inappropriate access, use or disclosure. In particular, all information provided through online Cathy Merz Insurance, Inc. forms or secure messaging is encrypted during transmission.

We have also implemented policies and procedures to restrict access to personal information to authorized individuals only. We keep all personal information in a physically secure environment.

Your Rights

You have the right to access and obtain any personally identifiable information you've provided to us in a readable format. You may also dispute any of your personally identifiable information that you believe is incorrect. We will either correct all information that is not accurate, or, if your request for a correction is denied, we will document the request and reasons for denial.

By agreeing to this privacy policy, you consent to provide information that is accurate and not misleading and free of any damaging content.

Rules and Regulations

Cathy Merz Insurance, Inc. will not use any personal information collected for any reason other than as allowed by 45 CFR 155.260. Tax return information—and information from other federal and state sources—must be kept confidential and used only in accordance with applying for health coverage and financial assistance for health coverage. Any person who knowingly and willfully uses or shares information in violation of Section 1411(g) of the ACA will be subject to a civil penalty of not more than \$25,000 per person or entity, per use or disclosure, in addition to other penalties that may be prescribed by law.

Under a federal regulation (42 CFR 435.910), you must provide the Social Security number of anyone in your household—including yourself—who has a Social Security number and applies for health coverage or premium tax credits. Cathy Merz Insurance, Inc. uses Social Security numbers to check identity, citizenship, alien status and income, as well as to prevent fraud and verify health care claims. Social Security numbers are also used along with other federal and state agencies to manage our programs and follow the law. Again, this enables us to provide you with the services you request.

Changes

Our privacy policy may change from time to time. We will post any privacy policy changes to the Cathy Merz Insurance, Inc website. If the changes are significant, we will provide a more prominent notice.

If you have any questions or concerns about any of the information provided in this privacy policy, please feel free to contact us at (503) 715-2220.

I have read the privacy policy and understand that unless I give explicit permission, my information will only be shared for the purposes of determining eligibility.

X _____

X _____

Date: _____

Date: _____

