

Privacy Notice Statement

The Federally facilitated Marketplace requires insurance brokers/agents to provide a Privacy Notice Statement to all Marketplace clients via a public-facing website or electronic or paper form before collecting Personally Identifiable Information (PII). This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Insuring Sources, Inc. is authorized to collect Personally Identifiable Information (PII) from you. Any PII we collect is used to assist with your health insurance eligibility, and may be shared or disclosed in the following ways:

Our Uses and Disclosures

We may use and share your information as we:

- Assist with your enrollment for health insurance coverage through the health insurance Marketplace and determine subsidy eligibility. The information you provide may be submitted to CMS (a Federal agency) and will be maintained in a Federal system of records.
- Help manage verifications and information requested by you, your insurance carrier, and the Marketplace, such as:
 - Income, tax household size, citizenship or eligible immigration status, permanent move, divorce, marriage, the birth of a child, adoption, social security number, tax filing, and premium tax credit reconciliation, Federally recognized tribe status.
 - Claim, billing inquiries, and premium payment information
 - S.A. enrollment
 - Other information we receive from you as requested on insurance enrollment forms and applications.
- We can use and share your information to run our organization and contact you when necessary. We use health and demographic information about you to develop better services for you.

If you choose to give us PII, we may share this information with certain entities under the following circumstances:

- Comply with the law. We will share information about you if a state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.
- Address workers' compensation, law enforcement, and other government requests
- Respond to court or administrative orders, lawsuits, legal actions, subpoenas, and health oversight agencies for activities authorized by law.
- We may be required to collect specific personal information about you as required by the law and insurance carrier. If you choose not to provide us with the PII requested, or not to respond to specific questions, your enrollment may be denied or delayed, and we will inform you of such consequences.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your data.
- We must follow the duties and privacy practices described in this notice and make the information available to you.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

Changes to the Terms of this Notice

We can change the terms of this notice, and the amendments will apply to all the information we have about you. The new notice will be available upon request and on our website.

Producer Compensation Disclosure

Compensation includes: commission, fees, awards, overrides, bonuses, contingent commissions, loans, stock options, gifts, prizes, or any other form of valuable consideration.

Regular commissions: Most revenues come from regular commissions paid on policies placed through Insuring Sources, Inc. varying by product and insurer. Commissions change annually and will range from a percentage to flat dollar amount and can also be paid based on the number of family members enrolled.

Overrides: A few of the insurers that Insuring Sources, Inc. also grants Insuring Sources, Inc. the opportunity to earn an override. These overrides are based on Insuring Sources, Inc.'s collective volume of business. These overrides are modest and are used for supportive services.