



Privacy Policy

The Washington Health Benefit Exchange is committed to protecting your privacy. We collect personal information through Washington Healthplanfinder to help you find, apply, and determine eligibility for health insurance, including both public and private health insurance products. **We do not sell, trade, or give away your personal information to any unauthorized parties.** "Personal information" refers to identifying information of an individual, such as name, phone number, address, date of birth, email address, Social Security number, etc. We use industry-leading technologies to ensure that your personal information is protected.

This Washington Healthplanfinder Privacy Policy describes the information privacy practices for the websites of www.wahealthplanfinder.org or www.wahbexchange.org as well as the Washington Healthplanfinder mobile application, WAPlanfinder.

1. The personal information that we collect is used only for authorized purposes.
2. Your personal information is not disclosed to unauthorized third parties, and may be disclosed in the following authorized situations.
 - **To the insurance company whose plan you select or authorize us to pre-select for you, to licensed agents/brokers and Navigators that help you shop for a health plan, to state and federal government (as required by law and specified below), or to administrators for Washington Healthplanfinder business purposes.**
 - **To Authorized Service Providers.**
We may disclose your personal information to our authorized service providers (e.g., Washington Healthplanfinder Customer Support Center representatives) to help us process or service your insurance application, correspond with you, or process appeals. Such authorized service providers are contractually obligated to maintain confidentiality of personal information received through Washington Healthplanfinder.
 - **Legal Obligations.**
We may disclose your personal information when the disclosure is permitted or required by law.

Outside of these exceptions, we will not share your personal information with any third parties.

3. We collect personal information in the normal course of business in order to process your insurance application and to serve you better.
 - **Registering With Us.**
We collect personal information when you register with us for the first time. We require your email address to create an account so that we can communicate via email. You may also

register with us through a Washington Healthplanfinder Customer Support Center representative by providing certain personal or contact information (e.g., email address, phone number, date of birth, etc.). The Customer Support Center is a trusted partner of the Exchange and Customer Support Center representatives are authorized to handle your personal information.

- **Applying for health insurance and other products.**

When you apply for health insurance through our website, we may ask you to provide us with your or your family's personal information to be included with your application. This information will be used by your chosen insurance company to process your application.

- **Processing your application and providing you with a quote.**

We may use your personal information to contact you when it is necessary to process your application or to provide you with a quote.

- **Customer satisfaction, referrals, and other products.**

We may contact you to conduct a satisfaction survey to improve the quality of our services or to inform you of renewals. You may opt out of receiving certain types of communications by following the opt-out procedures listed below. Please note that you will still receive communications from us regarding your insurance quote, application renewal, or policy changes even if you opt out of receiving our surveys or notices of additional products and services. The federal government may contact you to conduct a satisfaction survey regarding your experience with Washington Healthplanfinder even if you elect to opt out of receiving certain communications from us.

4. We gather anonymous information that may be shared with third parties.

- Anonymous information is any information that does not personally identify you, including aggregate demographic information such as the number of visitors to our website from a particular region of Washington.
- We may use anonymous information to improve the services we offer.
- We may use "Cookies," "Clear Gifs," and other monitoring technologies to gather anonymous information. For a more detailed discussion on cookies and clear gifs, please see below.

5. We protect the confidentiality and security of your personal information.

- We maintain physical, electronic, and procedural safeguards to protect your personal information. For additional details of the electronic safeguards within Washington Healthplanfinder, please see below.

6. We continue to evaluate our efforts to protect your personal information.

- When your personally identifiable information changes, you should update your contact information with Washington Healthplanfinder. You may update and correct your information online directly through Washington Healthplanfinder.
- We will retain your information as necessary to comply with federal requirements. Any information you provide in an application that is not submitted will be deleted after 90 days.

Per federal regulations, the Washington Health Benefit Exchange is required to preserve all data recorded in Washington Healthplanfinder accounts and/or in a submitted application for a period of no less than 10 years.

7. We will provide notice of changes in our information privacy practices. A notice will be posted on Washington Healthplanfinder and all printed materials will be updated to include the new privacy practice information.
8. You will 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 by email at customersupport@wahbexchange.org.
9. We are available to answer any questions you may have about our privacy policy or our information privacy practices. Please email us at customersupport@wahbexchange.org.

"Cookies" and "Clear Gifs"

"Cookies" are small files that are stored by your web browser to help a particular system recognize the pages you have recently visited through Washington Healthplanfinder. Our website uses cookies to make your online experience more convenient. For example, we may use cookies to store your account information between sessions or to maintain information about the quotes you've requested during your session. Additionally, we may use data from cookies for a variety of internal purposes, such as studying how users navigate Washington Healthplanfinder. We do not collect any personal information from cookies. Further, no other information we collect from cookies can be linked back to your personal information. Most browsers automatically accept cookies, but if you prefer, you can set yours to refuse cookies. Even without cookies being enabled, you can still use most of the features on Washington Healthplanfinder, including obtaining quotes and applying for an insurance policy.

"Clear gifs" are tiny graphics with a unique identifier, similar in function to cookies that are used to track the online movements of website users. The main difference between the two is that clear gifs are invisible on the page and are much smaller than cookies. We do not collect any personal information from clear gifs, and no information we collect from clear gifs can be linked back to your personal information.

We use third party web analytics services to track and analyze anonymous usage and volume statistical information from visitors to help us administer Washington Healthplanfinder, analyze trends, improve the performance of Washington Healthplanfinder, and report website traffic. These web analytics services use cookies, clear gifs, log files and other web monitoring technologies to help track visitor behavior on our behalf. These services do not use these technologies to collect any personally identifiable information from website visitors.

Experian Identity Verification

To protect your privacy, you will need to complete Identity Verification successfully, before completing an application for eligibility. You are providing consent to Experian to access your personal information to conduct ID Verification on behalf of CMS. Below are a few items to keep in mind.

Ensure that you have entered your legal name, current home address, primary phone number, date of birth, and email address correctly. We will only collect personal information to verify your identity with Experian, an external identity verification provider.

Identity Verification involves Experian using information from your consumer report profile to help confirm your identity. As a result, you may see an entry called a “soft inquiry” on your Experian consumer report. Soft inquiries are only visible to you, will never be presented to third parties, and do not affect your credit score. The soft inquiry will be titled “CMS Proofing Services” and will be removed from your Experian consumer report after 25 months.

You may need to have access to your personal and consumer report information, as the Experian application will pose questions to you, based on data in their files.

Links to Other Websites

Please note that Washington Healthplanfinder has a lock icon displayed in your internet browser that communicates to you that our site is secure. Washington Healthplanfinder may contain links to other websites. Please note that when you click on one of these links you are transferring to another website. Washington Healthplanfinder is not responsible for the information privacy practices or the content of such websites. We encourage you to read the privacy policies of these linked websites as their information privacy practices may differ from ours.

Email Subscriptions

If you choose to receive alerts or newsletters by email, we collect your email address to complete the subscription process or as your personal identifier.

In order to manage Washington Healthplanfinder email subscription lists, we retain the names and email address of our email subscribers, as well as other information they may have shared with us (e.g., addresses and phone numbers).

We also retain logs of emails we send and automatically generated email data used to improve our email communications. This automatically generated email data includes:

- Whether the email was opened
- If a link in the message was clicked
- Whether an email was delivered

If, at any time, you wish to stop receiving emails from us, simply click on the “Unsubscribe” link provided at the bottom of each email message.