

## **BROKER SOURCE, INC.**

### **Notice of Personally Identifiable Information (PII) Privacy Practices**

This privacy policy applies to the products and services offered to individual consumers by Broker Source, Inc. (“we”, “us”, “Broker Source”), and which includes the application services software Broker Source uses to manage the quoting and enrollment process for individual health insurance.

Personally Identifiable Information or PII means that information which can be used to distinguish or trace an individual’s identity, such as their name, date of birth, Social Security number, among others, alone or when combined with other personal or identifying information that is linked or linkable to a specific individual, such a place of birth, mother’s maiden name, etc. Additional details about the meaning of PII is contained in the government’s guidance, OMB Memoranda M-07-16 (issued May 22, 2007).

#### **Should You Prefer Not to Share Your PII**

Use of our quoting and enrollment services is completely voluntary. If you do not agree to the terms of this privacy policy or any revised policy, please do not share any personally identifiable information to any Broker Source employee or licensed health agent who may work on your behalf to secure a health insurance quote or to complete the health insurance enrollment process. If you do not want to share your information, we cannot assist you in enrolling in health insurance coverage.

Broker Source respects your privacy and has created this privacy statement to demonstrate our commitment to customer privacy. We have established this policy as a means to communicate our information gathering and dissemination practices. This online privacy policy describes the information we collect, how we use, share and protect personally identifiable information that you share with us.

#### **Information We Collect**

To provide an individual health insurance we collect only the minimal necessary information that you voluntarily provide or authorize us to collect and use for the purposes of quoting and enrolling in health insurance coverage. Examples of information we collect are name, email, phone number, postal address, Tax Identification Number, Social Security Number, and Protected Health Information. In some instances we may need to request business information such as company name and address that you choose to provide to us.

We also provide outside licensed agents functionality to enter clients information that has been voluntarily provided into our quoting and enrollment platform and generate quotes through our system. This information is not shared by Broker Source with any third parties for their promotional purposes and is only disclosed to healthcare.gov or health issuer in response to a request for a health insurance quote.

You may also provide personal information about other people, such as your dependents, such as date of birth and address. This information is only used for the sole purpose of providing a quote for health insurance coverage.

### **Children's Information**

We do not knowingly collect personal information from children. We would be pleased to work with parents and guardians to delete from our records personal information that a child may have disclosed improperly on this site.

### **Information We Use**

We will use only the information that we need to help you obtain health insurance through healthcare.gov and to provide Authorized Functions approved by the federally facilitated marketplace, or other service as permitted under applicable law. These are a few of the authorized functions that we may conduct. This is not a complete list: Helping with your application for insurance, answering question about your eligibility, helping to enroll you in a qualified health plan, helping with filing appeals of eligibility determinations, correcting errors in your application.

### **Information We Share**

We may only share your information as described in this notice. We may share your information with certain federal or state agencies, the health insurance issuer that you select or subcontractors that help us to provide services to you. We do not share with third parties any personal Information you provide to us except with your consent or as described in this Privacy Policy.

### **How We Protect/Safeguard Your Information**

We are required to keep your information safe. We have developed comprehensive privacy and security policies/practices required by law that we must follow to make sure that we protect your PII. For your protection, please do not send e-mails to us that contain your personal health information. We cannot guarantee the security of these e-mails before they reach us. We are sincerely committed to protecting your personal privacy. While information is important for our ability to provide superior service, our most important asset is our customer's trust. Keeping information secure and using it in a responsible manner is our top priority.

### **Disposal and Retention of Your Data**

Your information is retained for 10 years per the Centers for Medicaid and Medicare Services (CMS). Once your information is no longer required to be maintained, it will be disposed in accordance with CMS requirements.

### **Correcting and Updating Your Information**

Upon your request, Broker Source will provide you an accounting of any of your personal information we maintain. Such a request should be made in writing or by phone to the privacy officer. See Contact Us & Questions later in this policy. Your request will be responded to within seven working days. Should corrections be warranted, we will make those changes and discuss how these changes will be communicated to other parties. For example, a request to make a

change of request, will also need to be shared with healthcare.gov and possibly the health insurance issuer to ensure billing and mailing information is current.

### **Obligations and Activities of Broker Source**

Broker Source shall:

A. Not use or disclose PII other than as permitted or required by law; Except as otherwise limited, Broker Source may use or disclose PII to perform functions, activities, or services for, or on behalf of the covered entity, provided that each use or disclosure would not violate the Privacy Rule. Broker Source must obtain reasonable assurances from any person to whom the information is disclosed that it will remain confidential and used or further disclosed only as Required By Law or for the purpose for which it was disclosed to the person, and the person notifies the producer of any instances of which it is aware in which the confidentiality of the information has been breached.

B. Use appropriate safeguards to prevent use or disclosure of PII other than as permitted or required by law. Broker has implemented administrative, physical and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of Electronic PII (e-PII) that it creates, receives, maintains or transmits on behalf of the consumer.

C. Report to the covered entity immediately any use or disclosure of PII not permitted or required by law of which it becomes aware, including breaches of unsecured PII, and any security incident of which it becomes aware.

D. Notify the covered entity of a Breach of Unsecured PII within 24 hours of the discovery of such Breach, followed by a report in writing, except where a law enforcement official determines that a notification would impede a criminal investigation or cause damage to national security. Broker Source's written notification to the covered entity hereunder shall:

1. Be made to the covered entity within 48 hours of the initial oral report, and
2. Include the individual whose Unsecured PII has been, or is reasonably believed to have been, the subject of a Breach.

E. In the event of an unauthorized use or disclosure of PII or a Breach of unsecured PII, the producer shall mitigate to the extent practicable any harmful effects of said disclosure that are known to it;

F. If applicable, ensure that any subcontractors that create, receive, maintain, or transmit PII on behalf of the producer agree to the same restrictions, conditions, and requirements that apply to the producer with respect to such information;

G. Within 7 days of request, make available PII in a Designated Record Set to the covered entity as necessary to satisfy the covered entity's obligations;

H. Make any amendment to PII in a Designated Record Set as directed or agreed to by the covered entity pursuant to 45 CFR 164.526, or take other measures as necessary to satisfy the covered entity's obligations under 45 CFR 164.526;

I. Maintain and make available, within 7 days after a request for such information, the information required to provide an accounting of disclosures to the covered entity as necessary;

J. With respect to any use, disclosure or request for PII, the producer shall limit the PII to the extent practicable to the limited data set as defined in 45 CFR 164.514(e)(2) or, if needed, to the minimum necessary to accomplish the intended purpose of such use, disclosure or request;

L. Make its internal practices, books, and records available to the covered entity for purposes of determining compliance with the HIPAA Rules; and

M. The producer shall be directly responsible for full compliance with the relevant requirements of the Privacy Rule to the same extent as the covered entity.

#### **Opt Out Choice**

If you do not want to receive e-mail about coverage options from Broker Source in the future, please let us know by sending a reply e-mail or if applicable, select the "opt out" option within the email.

#### **Changes to our PII Privacy Practices**

If changes are made to our privacy policy, we will post those changes on our website and quoting and enrollment platform. Please review these pages periodically for changes. Your use of the quoting and enrollment platform constitutes acceptance of the provisions of this privacy policy and your continued usage after changes are posted constitutes acceptance of each revised policy.

#### **Contact Us & Questions**

If you have an unresolved privacy or data use concern, please contact the Broker Source Privacy Officer by calling 913-333-3380, emailing [admin@broker-source.com](mailto:admin@broker-source.com) or mailing Broker Source, Attn: Privacy Officer, 4601 College Boulevard, Suite 210, Leawood, KS 66211