

Access Health CT Privacy Policy Statement

Access Health CT is a new health insurance marketplace developed by the State of Connecticut to satisfy the requirements of the federal Patient Protection and Affordable Care Act (the "ACA"). This Privacy Policy describes our policies and procedures regarding our collection, use and disclosure of the personal information that we receive in the course of our activities. Our collection, use and disclosure of personal information are regulated by applicable federal and state law, including, without limitation, the regulations created by the federal Department of Health and Human Services under the ACA.

How We Collect Information

Information You Choose to Share

Primarily, we collect personal information that you voluntarily provide to us. For example, when you register on the Access Health CT website for a User ID and password, we request that you provide your name and email address. If you use our website to learn more about or enroll in one of our available plans or programs, we may request additional information from you, including additional contact information (such as your address and phone number), demographic information (such as your age, gender and annual income), your Social Security number or other government-issued ID number, information regarding your employer, and similar information about the members of your family. We may also collect similar personal information from you in person through one of our assistors, navigators or brokers, or at one of our exhibits or offices, or through one of our call centers.

As discussed below, we may also supplement the information we collect with information we receive from other federal and state government agencies (such as the IRS, Medicare, Medicaid and the Connecticut Department of Social Services) as well as private information clearinghouses.

Information Collected Automatically

.Log Files

When you use our website, our servers automatically record information that your browser sends whenever you visit a website. These server logs may include information such as your Internet Protocol (IP) address, browser type, browser language, the date and time of your request and one or more cookies that may uniquely identify your browser. This information is periodically deleted as part of normal maintenance routines.

.Cookies

Cookies are small text file stored on your computer by a website that assigns a numerical user ID and stores certain information about your online browsing. We use cookies on this site to help us recognize you as a prior user. No personal information is stored on any cookie that we use. If you wish, you can adjust your web browser's privacy settings to delete cookies upon exiting websites or when you close your browser. You may also configure your browser to block cookies; however, doing so may negatively impact your user experience.

.Digital Fingerprinting

We use digital fingerprinting technology, also known as "machine identification" technology, to gather certain data about you and/or your computer. This identification number is based on data that is automatically transmitted by your browser, such as your IP address and computer operating system and browser version number. This technology creates a unique computer identifier which may be used by Access Health CT to identify your device, which will allow us to improve the user experience, better safeguard your personal information, and to protect the integrity of the enrollment process.

How We Use and Disclose Personal Information

We use your information for the purposes of providing our services helping you determine your eligibility for participation and enrolling in qualified health plans and relevant health insurance affordability programs. We may also use your information (i) to support our internal operations and the improvement of our website and services, (ii) to comply with applicable law, and (iii) to communicate with you, including responding to your inquiries. We may also use information that you provide to us, in combination with information that we receive from the sources described below, to directly contact you to inform you regarding health plans and programs that you may qualify for.

We do not sell any of your personal information that we collect through this website or otherwise received by Access Health CT. We may disclose your personal information to employees and agents of Access Health CT with a need to know in the course of performing services on behalf of Access Health CT. We require these employees and agents to keep your information confidential and to use your personal information only in the performance of services for Access Health CT. In addition, in order to verify and supplement the personal information we receive from you, we may disclose personal information you provide to us to several state and federal government agencies, including, without limitation, Medicare, Medicaid, the IRS, the Connecticut Department of Social Services and the Connecticut Department of Revenue Services, as well as to private data clearinghouse firms.

Information that we automatically collect through our website is used to improve our website and the user experience, better safeguard your personal information, and to protect the integrity of the enrollment process.

In the event Access Health CT is merged into any other state or federal agency, Access Health CT may disclose your personal information to such successor agency and such successor agency may use your personal information for the purposes contemplated in this Privacy Policy.

Safeguards We Have Implemented to Help Ensure the Security of Your Personal Information

The security of your personal information is very important to us. We have put in place reasonable operational, administrative, technical and physical safeguards to protect the information we collect, as required by applicable law. We cannot guarantee, however, that all communications between us or information stored on our servers will be free from unauthorized access by third parties, such as hackers.

How Can You Review and Correct Your Personal Information That We Have Collected, Used or Disclosed

We will make available to you the personal information in our custody or control that we have collected, used or disclosed, upon your written request, to the extent required and/or permitted by law.

You can access your User ID profile information by logging into the Access Health CT website, Account Home. To request any other personal information that we hold about you, please submit your request in writing at the email address or postal address shown below in the Contact section. When we receive an access request from an individual, we will attempt to fulfill your request within 30 days. For your security, we may request additional verification of your identity before providing any information. In certain circumstances, we may not be able to give you access to all of your personal information. This may occur, for example, where revealing personal information to you may also reveal personal information of a third party or where the information has been collected for the purposes of a legal investigation. We make reasonable efforts to keep personal information in our possession or control accurate and complete, based on the most recent information available to us. We also, however, rely on you to keep your personal information accurate and complete. If you register with us, you have the right, and we encourage you, to view and update your registration

information at any time. To update your information, please log into the Access Health CT website, Account Home or email us at questions@accesshealthct.com. If you believe your personal information is inaccurate, you can demonstrate in writing the inaccuracy or incompleteness of the personal information we have on you. If you successfully demonstrate that the personal information we have on you is inaccurate or incomplete, we will amend it as required.

Changes to this Policy

We reserve the right, at our discretion, to modify our privacy practices and update and make changes to this Privacy Policy at any time. This Privacy Policy is current as of the "last revised" date which appears at the top of this page. We will treat personal information in a manner consistent with the Privacy Policy under which it was collected, unless we have your consent to treat it differently. By using this website following any Privacy Policy change, you freely and specifically give us your consent to collect, use, transfer and disclose your personal information in the manner specified in our then-current Privacy Policy.

Links to Third Party Websites

This Privacy Policy applies solely to this website and the services provided by Access Health CT, and not to any other product or service. This website may contain links to a number of third party websites that we believe may offer useful information. The policies and procedures we describe here do not apply to those websites. We recommend that you carefully read the privacy policies of each site that you visit for information on their privacy, security, data collection and distribution policies.

How to Contact Access Health CT

If you have questions, comments or suggestions, please e-mail us at Questions@accesshealthct.com in the US or call us at 860-757-5300.