

## **Benefit Design Management LLC**

### **Privacy Policy for GetCoveredNJ**

#### **Permission for information submitted**

By submitting this application, you represent that you have permission from all of the people whose information is on the application to both submit their information to the Marketplace and receive any communications about their eligibility and enrollment.

#### **Privacy Notice Pertaining to Personally Identifiable Information**

This Privacy Notice (“Notice”) explains how Benefit Design Management LLC, ( also referred to herein as “we” or “us”) may collect, use and disclose certain personally identifiable information (“PII”) in the course of assisting you in comparing health insurance plans, obtaining determinations of eligibility for coverage, enrolling in qualified health plans (“QHPs”) through the GetCoveredNJ (“GCNJ”) or direct through the carrier, and/or applying for federal subsidies and New Jersey Health Plan Savings (NJHPS) where applicable.

PII includes any information that can be used to distinguish or trace your identity, either alone or in combination with other personal or identifying information that is linked or linkable to you. Examples of PII include your name, address, phone number, Social Security Number, date, place of birth, and mother’s maiden name.

We will take reasonable steps to ensure that any of your PII in our possession is complete, accurate, and up to date – to the extent necessary to assist you in comparing health insurance plans, obtaining subsidies – and has not been altered or destroyed in an unauthorized manner. We have implemented operational, administrative, technical, and physical safeguards and procedure, including privacy and security training programs for members of our workforce, to protect your PII and ensure its confidentiality, integrity, and availability, and prevent unauthorized or inappropriate access, use, or disclosure.

#### **Purpose of Collection of PII**

The purpose of our collection of PII is to assist you in comparing health insurance plans, obtaining determinations of eligibility for coverage, enrolling in QHPs through GCNJ, and/or applying for federal subsidies.

#### **To Whom and for What Purpose PII May be Disclosed**

We may disclose your PII to GCNJ (or employees, agents or sub-contractors thereof), certain federal or state agencies, a health insurance issuer offering a QHP that you have selected (or such issuer's employees, agents, or subcontractors), or any individual who is duly and legally authorized to act on your behalf in connection with your PII. This includes any individuals acting under an appropriate power of attorney or appointment that complies with applicable state and federal law. Your PII may be disclosed to the extent necessary for us to assist you in comparing health insurance plans, obtaining determinations of eligibility for coverage, enrolling in QHPs through GCNJ, and/or applying for federal subsidies.

### **Authorized Uses and Disclosures of Collected PII**

We may use and disclose PII if and to the extent reasonably necessary to assist you in comparing health insurance plans, obtaining determinations of eligibility for coverage, enrolling in QHPs through GCNJ, and/or applying for federal subsidies. We will obtain your informed consent, which you may revoke at any time, for any other uses or disclosures of PII.

### **Whether Request to Collect PII is Voluntary or Mandatory under Applicable Law**

Our request to collect your PII, for purposes of assisting you in comparing health insurance plans, obtaining determination of eligibility for coverage, enrolling in QHPs through GCNJ, and/or applying for federal subsidies, is voluntary.

### **Effects of Nondisclosure of PII**

If you choose not to provide the requested PII to us, then we may be unable to assist you in comparing health insurance plans, obtaining determinations of eligibility for coverage, enrolling in QHPs through GCNJ, and/or applying for federal subsidies.

### **Your Choices and Rights**

UNDER CERTAIN CIRCUMSTANCES AND IN ACCORDANCE WITH APPLICABLE LAWS, RULES AND REGULATIONS:

- **Withdrawing Your Consent:** You may withdraw any consent that you have provided to us to process your information at any time.
- **Accessing your information:** You may have rights to access the personal information we process about you.
- **Deleting your Information:** You may request we delete personal information we hold about you.

We will assess your request(s) and determine, under applicable law, whether or not we are required to comply with your request.

### **Retention Period**

We will retain your personal information for the period necessary to fulfill the purposes outlined in this Privacy Notice unless a longer retention period is required or permitted by law.