

Affordable Care Act Privacy Notice Statement

This notice explains how Tompkins Insurance Agency may collect, use and share your information. Information in this statement applies in addition to our normal privacy statement, in accordance with the Affordable Care Act.

Why is this notice published and/or given to me? We are legally required to give you this notice and/or make it available for your review by applicable law and our agreement with the federal government. **We respect your personal information and want you to fully understand how we may use and share your information.**

What information will you ask me to give you? We must collect certain information about you, called **Personally Identifiable Information** ("PII") in order to help you complete your application for health insurance on the Federally-Facilitated Marketplace (also known as an Exchange). PII is information that can be used to identify you or trace your identity. Though not a complete list, these are a few examples of PII:

- Name
- Address
- Date of birth
- Telephone number
- Social security number
- Household income
- Marital status
- Race or ethnicity
- Credit or debit card numbers

Additional details about the meaning of PII are contained in the government's guidance, OMB Memoranda M-07-16 (issued May 22, 2007)

How will you use my information? We will use only the information that we need to help you obtain health insurance through the FFM and to provide authorized functions approved by the FFM or other services as permitted under applicable law.

Though not complete, these are a few of the authorized functions that we may conduct:

- Helping you with your application for insurance
- Answering questions about your eligibility
- Helping you enroll in a qualified health plan
- Helping with filing appeals of eligibility determinations
- Correcting errors in your application

Will you share my information with anyone? 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 you select or subcontractors who help us provide services to you. We must get your permission to share your information for any other purpose not described in this notice.

What happens if I don't share my information with you? To successfully enroll in a Qualified Health Plan (QHP) or otherwise facilitate your receipt of an Advance Premium Tax Credit (APTC) or Cost-Sharing Reduction (CSR), certain PII may be required. This is voluntary and not mandatory under applicable law; however if you do not share this information with us, you may not be able to enroll in a QHP on the FFM. If an individual chooses not to provide certain PII in the course of enrolling or receiving assistance in enrolling in a QHP on the FFM, the accuracy of an individual's enrollment in a QHP, or receipt of APTCs or CSRs may be compromised and/or invalidated.

Will you keep my information safe? Yes. We are required to keep your information safe. We have developed privacy and security policies we must follow to make sure we protect your PII.

Legal Authority for Collection of PII: Agents, Brokers and other Entities (ABEs) have been granted the legal authority to collect this information by Section 1312(e) of the Affordable Care Act (ACA), which required the Secretary of the U.S. Department of Health and Human Services establish procedures under which ABEs may participate in the Federally-Facilitated Marketplace (or Exchange). ABEs are further permitted by federal regulation (45 C.F.R. 155.220) to enroll individuals in a Qualified Health Plan offered on the Federally-Facilitated Marketplace (or Exchange) and to assist individuals in applying for enrollment, Advance Premium Tax Credits, and Cost-Sharing Reductions to the extent permitted to do so under state law and regulation.