

## PRIVACY NOTICE STATEMENT

We are legally required to give you this notice 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.

This notice dated Oct 1, 2013, explains how Samuel Quintanar, DBA INICIA Insurance Group, and [www.iniciausa.com](http://www.iniciausa.com), may collect, use and share your information. Please read carefully and contact us if you have any questions.

We must collect certain information about you, called Personally Identifiable Information (“PII”) in order to help you complete your application for health insurance coverage. PII is information that can be used to identify you or trace your identity.

Personally Identifiable Information or PII means that information which can be used to distinguish or trace an individual’s identity, such as their name, 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 as date and place of birth, mother’s maiden name, etc.

Additional details about the meaning of PII can be found in the government’s guidance, OMB Memoranda M-07-16 (issued May 22, 2007).

These are a few examples of PII:

Name, address, zip code and county of residence, date of birth, telephone number, social security number, household income, number of individuals residing in your household, marital status race or ethnicity, credit or debit card numbers, checking account numbers.

**Our Legal Authority for Collection of PII:**

Agents, Brokers, and other Entities (ABE’s) have been granted the legal authority to collect this information by Section 1312(e) of the Affordable Care Act (ACA), which required that the Secretary of the U.S. Department of Health and Human Services establish procedures under which ABE’s may participate in the Federally-facilitated Marketplace (or Exchange). ABE’s are further permitted by federal regulation (45 C.F.R. 155.220) to enroll individual in a Qualified Health Plan offered on the Federally-facilitated Marketplace (or Exchange) and to assist individuals in applying for Enrollment, Advance Payments of the Premium Tax Credits (APTC’s) and Cost-Sharing Reductions (CSR’s) to the extent permitted to do so under State law and regulation

We do not collect Personal Information through our website unless you voluntarily submit it. This information is used to complete transactions and provide the information, products and services that you have ordered or requested, and for administrative and analytical purposes.

In addition, Personal Identifiable Information may be used to contact you (by telephone, regular mail, email, facsimile or other means) to answer your questions or respond to your comments, to send you information about our products and services, to provide emails, newsletters and other communications, to conduct market research, and to ensure compliance with our policies and applicable laws and regulations.

When you opt not to receive emails or newsletters from us, we collect and store certain Personal Information, such as your email address, in order to comply with your preferences regarding such materials.

We will use only the information that we need to help you obtain health insurance through the Federally Facilitated Exchange (“FFE”) and to provide Authorized Functions approved by the FFE, or other service as permitted under applicable law.

The following below are some of the authorized functions that we may conduct:

Help with your application for insurance, help filing appeals of eligibility determinations, answer question about your enrollment eligibility, correct errors in your application.

Additional functions may be necessary to successfully perform as your insurance agent for your enrollment application.

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.

We may share non-Personal Information with others from time to time.

Examples of such non-Personal Information are:

The number of users who visit our office or website during a specific time period.

The general geographic location of visitors.

This information is shared in an aggregate form.

We reserve the right to transfer any information we have about you, including Personal Information, in connection with the sale or transfer of all or a portion of our business or assets to a third party such as Health Insurance Companies.

If you want to opt-out of receiving certain communications from us, please contact us at [info@iniciausa.com](mailto:info@iniciausa.com).

Parents and legal guardians are free to use our website on behalf of their children, but we do not direct our forms or website to children or 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 our forms or website.

If you do not want to provide certain information we request, we may not be able to assist you in enrolling in a health insurance plan through our agency.

We are required to keep your information safe. We have developed privacy and security policies/practices 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, since we cannot guarantee the security of these e-mails before they reach us, in contrast to the security precautions in place when you send us personal information via an online form on our website.

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 customers' trust. Keeping information secure and using it in a responsible manner is our top priority.

Our forms and website will continue to evolve to bring you new features and services and to implement technological advances and as a result, we may change this Privacy Policy from time to time without prior notice. But, revised versions of this Privacy Policy will be posted on our forms and website, together with an updated effective date. You can check our Web site periodically to see if any recent changes to this Privacy Policy have occurred. By continuing to use our forms or website after we post any such changes, you accept the Privacy Policy as modified.