

PRIVACY NOTICE STATEMENT

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 is contained in the government's guidance, OMB Memoranda M-07-16 (issued May 22, 2007).

This notice dated October 1, 2013 explains how Josh Williams Enterprises, Inc dba WNC Health Insurance may collect, use and share your information. Please read carefully and contact Suzanne Wisnoski if you have any questions or would like to file a complaint. Contact information is as follows: Suzanne Wisnoski, WNC Health Insurance, PO Box 2287, Skyland, NC 28776, via email suzanne@wnchealthinsurance.com or call 828-681-8223.

If you believe your Personally Identifiable Information has been or may have been compromised in any way and you would like to file a complaint with the Centers for Medicare & Medicaid Services (CMS), please go here: <http://www.hhs.gov/ocr/privacy/hipaa/complaints/index.html>.

WHY DID YOU RECEIVE THIS NOTICE

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.

WHAT INFORMATION WILL YOU ASK ME TO GIVE YOU AND HOW DO WE USE IT

We must collect certain information about you, called Personally Identifiable Information ("PII") in order to help you complete your application for health insurance. PII is information that can be used to identify you or trace your identity. These are a few examples of PII. This is not a complete list, 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 and/or any information necessary to assist you with your request for assistance with your healthcare coverage.

INFORMATION THAT YOU VOLUNTARILY PROVIDE ON MY WEBSITE

We do not collect Personal Information through this Web site 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 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 and will do so promptly upon your request.

HOW WILL YOU USE MY INFORMATION

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. 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.

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 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 through this Web site 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 include the number of users who visited this Web site during a specific time period and 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 Blue Cross Blue Shield of North Carolina.

CAN I INDICATE MY PREFERENCE FOR RECEIVING COMMUNICATION

If you want to opt-out of receiving certain communications from us, please contact us at suzanne@wnchealthinsurance.com.

CHILDREN’S INFORMATION

Although parents are free to use this Web site on behalf of their children, we do not direct this site 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 this site.

WHAT HAPPENS IF I DO NOT SHARE MY INFORMATION WITH YOU

If you do not want to share your information, we would not be able to assist you in enrolling in a health insurance plan through our agency.

WILL YOU KEEP MY INFORMATION SAFE

Yes. 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. 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 this Web site.

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.

HOW WILL YOU INFORM ME ABOUT CHANGES TO THIS PRIVACY NOTICE

Our Web site will continue to evolve to bring you new features and services and to implement technological advances. 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 this Web site, together with an updated effective date. You should check this Web site periodically to see if any recent changes to this Privacy Policy have occurred. By continuing to use this Web site after we post any such changes, you accept the Privacy Policy as modified.