



PRIVACY POLICY NOTICE

FOR VIRGINIA INSURANCE MARKETPLACE FUNCTIONS

As a customer of Virginia Farm Bureau Service Corporation (VFBSC) in connection with the Virginia Insurance Marketplace (“the Marketplace”) which is administered by the Health Benefit Exchange Division of the Virginia State Corporation Commission, you may occasionally entrust VFBSC with certain nonpublic, personally identifiable information (“PII”), including your name, address, telephone number, medical and financial information, social security number, income, insurance history and information, credit or debit card information, tobacco use, health coverage, marital status, race/ethnicity, student status, email address, biometric records, information that could be used to distinguish or trace your identity, such as date and place of birth, mother’s maiden name, and the like.

We believe that your PII is, and should remain, strictly private and confidential. If we obtain you PII, we will keep it strictly confidential and use it only for Authorized Functions described below, and will not reuse your PII for any other purpose.

Our privacy and security policies are maintained in accordance with applicable laws, regulations, and standards for security and privacy, including but not limited to section 155.260 of the Affordable Care Act’s (ACA) regulations. We will not sell information about you to any company, group or individual.

Authorized Functions

If we create, collect, disclose, access, maintain, store, or use your PII in connection with the Marketplace, we will do so only for the following Authorized Functions to:

- Assist with application for Qualified Health Plan ¹ (“QHP”) eligibility;
- Support QHP selection and enrollment by assisting with plan selection and plan comparisons;
- Assist with application for the receipt of advance payments of the Premium Tax Credit (“APTC”) of Cost-sharing Reduction (“CSR”), and with selection of an APTC amount;
- Facilitate the collection of standardized attestations acknowledging the receipt of the APTC of CSR determination, if applicable;
- Assist with the application for and determination of certificates of exemption;
- Assist with filing appeals of eligibility determinations in connection with the Marketplace;
- Transmit information about the Consumer Applicant’s, Qualified Individuals of Enrollee’s decisions regarding QHP enrollment and/or CSR and APTC information to the Marketplace;
- Facilitate payment of the initial premium amount of appropriate QHP;
- Facilitate Enrollee’s ability to dis-enroll from a QHP;
- Educate Consumers, Applicants, or Enrollees in insurance and affordability programs,



and if applicable, informing such individuals of eligibility for Medicaid of Children's Health Insurance Program "(CHIP)";

- Assist an Enrollee's ability to report changes in eligibility status to the Marketplace throughout the coverage year, including changes that may impact eligibility (e.g., adding a dependent);
- Correcting errors in the application for QHP enrollment;
- Informing or reminding Enrollees when QHP coverage should be renewed, when Enrollees may no longer be eligible to maintain their current QHP coverage because of age, or to inform Enrollees of coverage QHP options at renewal;
- Provide appropriate information, materials, and program to inform and educate Consumers, Applicants, Qualified Individuals, and Enrollees about the use and management of their health information and services and options offered through the selected QHP and among the available QHP options;
- Contact Consumers, Applicants, Qualified Individuals, and Enrollees to assess their satisfaction or resolve complaints with services provided by VFBSC in connection with the Marketplace or QHPs;
- Provide assistance in communicating with QHP issuers;
- Carry out VFBSC's legal responsibilities related to QHP Issuer functions in the Marketplace, as permitted or required by VFBSC's contractual relationships with QHP Issuers; and
- Perform other functions substantially similar to those listed above and such other function that shall or may be approved by CMS in writing from time to time.

Access to Your PII

We will provide you or your authorized representative with a simple and timely means of appropriately accessing your PII in a physical or electronic readable form and format, in accordance with CMS standards.

Questions may be addressed to:

Brett Denton
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