

Laughlin Insurance

Health Insurance Marketplace Privacy Notice (HealthCare.gov Consumers)

Laughlin Insurance respects your privacy and is committed to protecting the personal information you share with us when seeking assistance with health insurance coverage through the Health Insurance Marketplace (HealthCare.gov).

This notice explains how we collect, use, disclose, and protect your information in accordance with the Affordable Care Act (ACA), Centers for Medicare & Medicaid Services (CMS) regulations, and Marketplace agent/broker certification requirements.

Information We Collect

As a licensed insurance agency and CMS-certified Marketplace agent/broker, we collect personally identifiable information (PII) and, when necessary, health-related information solely to assist you with Marketplace coverage.

This may include:

- Name, address, phone number, and email
- Date of birth and Social Security number
- Household composition and income information
- Employment and tax filing status
- Current or prior health coverage information
- Eligibility and enrollment data

We collect only the information necessary to perform Marketplace eligibility, application, enrollment, and servicing functions.

Authority to Collect Information

We are authorized to collect and use your information under:

- The Affordable Care Act (ACA)
- CMS Marketplace regulations and agent/broker agreements
- HealthCare.gov enrollment and servicing requirements

Providing requested information is voluntary; however, failure to provide required information may prevent eligibility determinations, enrollment in coverage, or access to financial assistance.

How We Use Your Information

Your information is used only to:

- Determine eligibility for Marketplace coverage
- Compare health insurance plan options
- Apply for advance premium tax credits and cost-sharing reductions
- Complete enrollment through HealthCare.gov
- Maintain and service your Marketplace coverage
- Provide renewal and ongoing support as your authorized agent/broker

When and With Whom Information Is Shared

We may disclose your information, as permitted by law and CMS regulations, to:

- The Health Insurance Marketplace (HealthCare.gov)
- The Centers for Medicare & Medicaid Services (CMS)
- Qualified Health Plan (QHP) insurance carriers
- Approved enrollment platforms and agency systems used to assist with Marketplace applications and policy servicing

Information is shared only for purposes directly related to eligibility, enrollment, coverage maintenance, and renewal.

We do not sell your personal information.

Federal System of Records

If you apply for or enroll in coverage through HealthCare.gov, your information will be transmitted to CMS and maintained within a federal System of Records in accordance with:

- The Privacy Act of 1974
- Federal information security standards
- Applicable ACA and CMS regulations

How We Protect Your Information

Laughlin Insurance maintains administrative, technical, and physical safeguards designed to protect your personal information against unauthorized access, disclosure, alteration, or misuse.

Access to consumer information is limited to licensed personnel, authorized staff, and secure systems necessary to perform Marketplace agent/broker services.

Your Privacy Rights

You have the right to:

- Request access to your personal information maintained by our agency
- Request correction of inaccurate information
- Withdraw authorization for us to assist you as your Marketplace agent/broker
- Ask questions about how your information is used or shared

Please note: withdrawing authorization may limit our ability to provide enrollment or servicing assistance.

Data Retention

We retain consumer information only as long as necessary to meet CMS agent/broker requirements, Marketplace servicing needs, and applicable legal and regulatory obligations.

Privacy Questions or Concerns

If you have questions about this notice or how your information is handled, please contact:

Laughlin Insurance
10746 NE Halsey St
Portland OR 97220
(503) 282-0827
rachel@laughlinagency.com

Updates to This Notice

This notice may be updated periodically to reflect changes in Marketplace requirements, CMS regulations, or agency practices. The most current version will be provided upon request and maintained by our agency.

Effective Date: February 17, 2026