

Bobbi Farabaugh Insurance

Privacy Policy

Effective Date: 9/17/2025

Bobbi Farabaugh (“we,” “our,” or “us”) values the trust you place in us to protect your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you engage with us for health insurance services.

1. Information We Collect

We may collect the following types of information:

- **Personal Identifiable Information (PII):** Name, address, phone number, email, date of birth, Social Security number, and other identifiers.
 - **Protected Health Information (PHI):** Medical history, claims information, prescription details, and other health-related data.
 - **Financial Information:** Payment details, banking information, or premium billing information.
 - **Technical Information:** IP address, browser type, and usage data when visiting our website.
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2. How We Use Your Information

We use your information to:

- Provide and manage health insurance products and services.
 - Process applications, claims, billing, and payments.
 - Communicate with you regarding your coverage and benefits.
 - Comply with legal, regulatory, and contractual obligations.
 - Improve our website, services, and customer support.
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3. How We Share Information

We may share your information with:

- **Insurance carriers and underwriters** for policy issuance and claims processing.
- **Third-party service providers** (IT support, billing processors, compliance partners) bound by confidentiality agreements.
- **Government agencies and regulators** as required by law.
- **Business partners** with your consent, when necessary for providing insurance products.

We do **not** sell your personal information to third parties.

4. HIPAA Compliance

As a health insurance agency, we comply with the **Health Insurance Portability and Accountability Act (HIPAA)**. We implement administrative, technical, and physical safeguards to protect your PHI. You have specific rights under HIPAA, including:

- The right to access and request copies of your health information.
- The right to request corrections or amendments to your records.
- The right to request restrictions on certain uses or disclosures.
- The right to receive an accounting of disclosures.
- The right to request confidential communications.

To exercise these rights, please contact us at [Insert HIPAA Compliance Contact Information].

5. Data Security

We use industry-standard security measures to protect your information, including encryption, firewalls, access controls, and secure data storage. Despite these measures, no system is completely secure, and we cannot guarantee absolute protection.

6. Data Retention

We retain personal and health information as long as necessary to provide services, comply with legal obligations, resolve disputes, and enforce agreements.

7. Your Choices & Rights

You may:

- Opt out of certain non-essential communications.
 - Request access to or deletion of your personal data, subject to applicable laws.
 - File a complaint with the U.S. Department of Health & Human Services' Office for Civil Rights if you believe your privacy rights have been violated.
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8. Website & Cookies

If you use our website, we may collect limited technical data through cookies and analytics tools to improve performance. You may adjust your browser settings to refuse cookies, but this may affect website functionality.

9. Children's Privacy

Our services are not directed to children under 13, and we do not knowingly collect information from them.

10. Changes to This Policy

We may update this Privacy Policy periodically. Any revisions will be posted with a new effective date.

11. Contact Us

For questions about this Privacy Policy or to exercise your privacy rights, please contact:

Bobbi Farabaugh Insurance

Privacy Officer: Bobbi Farabaugh

Address: 128 5th Street, Twin Rocks, PA 15960

Phone: 814-615-7086

Email: insurancehelpbybobbi@gmail.com