

Teague Financial Insurance Services Privacy Policy

Your Information. Your Rights. Our Responsibility

Effective Date: October 2024

Your Privacy Matters to Us

At Teague Financial Insurance Services, our core principle is “Consumers First.” This commitment guides every decision we make, including how we collect, use, and safeguard your personal information. We want you to feel confident when using our services, and to remain informed and empowered regarding your privacy.

In summary:

- We do not collect personal information without your knowledge or consent.
- We do not disclose your information to third parties except as outlined in this policy or required by law.
- We allow you to access and correct your personal information.
- We take all reasonable steps to protect your information.
- We will notify you if your privacy is ever compromised.

This Privacy Policy explains our data collection, usage, and protection practices in detail.

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1. Application

This Privacy Policy applies to all websites used by Teague Financial Insurance Services to provide quotes, submit enrollment applications for health and life policies, evaluate benefits; include but are not limited to:

- www.CoveredCA.com
- www.warnerpacific.com
- www.leadadvantagepro.com
- www.portal.cms.gov
- www.medicareinsurancedirect7.destinationrx.com
- www.BlueShield.com
- www.Anthem.com
- www.broker.brokersecureportal.com
- www.brokerifp.sharphealthplan.com
- www.account.humana.com
- www.cignaforbrokers.com
- www.agents.alignmenthealthcare.com
- www.uhcjarvis.com
- www.apps.pingone.com

By using our sites or services, you agree to this Privacy Policy, which is incorporated into our Terms of Use.

2. Consent

By providing personal information through our appointments for the sites we use, you consent to the collection, use, and disclosure of that information as described in this policy or as required by law. If you do not agree, please do not submit personal information.

3. Information We Collect

Personal Information (PII)

Collected as required under federal and California law, including but not limited to:

- Name, Social Security number, address, phone number
- Financial, medical, or employment history
- Immigration status or other data relevant to insurance eligibility

This information may be provided directly by you or obtained from other government agencies as part of your health coverage application.

4. How We Use Your Information

We use your information only for purposes directly related to health coverage services, including:

- **Determining Eligibility:** Sharing necessary data with the IRS, the California Department of Health Care Services, Centers of Medicare and Medicaid, or other authorized entities to assess your eligibility.
 - **Facilitating Enrollment:** Assisting you with enrollment in a health plan or Medi-Cal, sometimes through certified enrollment representatives.
 - **Managing Coverage:** Sending updates or reminders related to your coverage and using contractors to support system operations.
 - **Required Exchange Functions:** Conducting outreach, administering surveys, and sharing data for healthcare marketplace operations; this happens automatically when enrolling in CoveredCA.
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5. With Whom We Share Information

We only share your information with:

- Federal or state agencies (e.g., IRS, Department of Health Care Services)
- Qualified health plans for enrollment
- Certified enrollment partners with your consent
- Authorized contractors who help fulfill our obligations

All third-party partners are bound by strict data security agreements and protected accordingly.

6. How We Protect Your Information

We implement rigorous physical, technical, and administrative safeguards, including:

- Encryption/Password protection of sensitive data
- Secure storage of personal information
- Access restrictions for authorized personnel only
- Continuous staff training on privacy compliance
- Monitoring and auditing of systems for security breaches
- Secure disposal of data according to retention guidelines

In case of a suspected breach, we immediately investigate and, if required by law, notify you.

7. Your Privacy Rights

You have the right to:

- **Access and Inspect:** Log in to your carrier account or contact us for help.
- **Amend or Update:** Correct any personal information via your account or by contacting us.
- **Receive an Accounting:** Request a record of updates or amendments to your data.
- **Set Communication Preferences:** Choose how we contact you (e.g., mail, phone, email).
- **File a Complaint:** Submit a privacy complaint without fear of retaliation.

Contact Information for Privacy Rights Requests

- **Phone:** (619) 668-5200
- **Email:** myplan@teaguefs.com
- **Mail:** 4710 4th St #300, La Mesa CA 91941

You may also file a complaint with the U.S. Department of Health and Human Services at www.hhs.gov/ocr/privacy/hipaa/complaints.

8. Data Retention

In accordance with federal law, we retain enrollment and eligibility records for **10 years**. During this time, your data is protected as described in this policy. You may request that your account be **deactivated**, but we cannot delete your records until the required retention period ends.

9. Changes to This Policy

Teague Financial Insurance Services may revise this Privacy Policy at any time. Updates will be reflected on our website and automatically apply to all users and data collected prior to the change.
