

Background

The Insurance Guide is a Florida State-resident health insurance agency operating under an agent, Markas Sergalis, and licensed in other States, including (acronyms):

AL, AZ, CA, CT, DE, FL, GA, ID, IA, IL, IN, KS, KY, MD, MI, MN, MO, NJ, NM, NY, NC, OH, PA, SC, SD, TN, TX, UT, VA, WV.

Responsibilities

Agents and brokers are responsible for acting in the best interest of consumers, making recommendations about plans, and helping consumers enroll. They must also ensure that they are appointed with every carrier that offers Qualified Health Plans (QHPs) through GetCoveredNJ.

Agents and brokers must fulfill certain obligations and follow guidelines of, including:

- Procuring the insurance
- Securing a policy that is not void or materially deficient
- Providing the coverage they undertook to supply
- Conflict of interest requirements
- Rules about not accepting payment and providing gifts.

If an agent or broker fails to fulfill these obligations, they may be liable for a breach of the duty of care.

Authorized Functions & Privacy Policy Statements

Authorized Functions

1. Eligibility and Enrollment

We collect, verify, and manage personal information to determine eligibility for health insurance coverage and to process enrollment applications. This includes assessing qualifications for specific plans and ensuring compliance with regulatory requirements.

2. Claims Processing and Payment

We use personal and health-related information to process claims, verify services, and determine the appropriateness of payments. This includes communicating with healthcare providers and policyholders to resolve any issues related to claims.

3. Customer Service and Support

Our customer support team may access your information to respond to inquiries, provide assistance, and address concerns regarding benefits, claims, and other insurance-related services.

4. Utilization Management

To ensure cost-effective and quality healthcare, we may review medical information to approve or

deny certain treatments, medications, or services based on plan coverage, medical necessity, and best practices.

5. Plan Administration

We utilize your data to manage and improve our health plans, including plan design, quality assessments, and compliance with legal and regulatory requirements.

6. Fraud Prevention and Risk Management

We collect and analyze data to detect and prevent fraudulent activities, manage risks, and ensure the integrity of our services.

7. Marketing and Outreach

With your consent, we may use contact information to inform you about plan options, benefits, and health-related services that may be of interest to you.

8. Legal and Regulatory Compliance

We may disclose personal information to government authorities and regulatory bodies when required by law, such as compliance audits, legal proceedings, and reporting obligations.

Privacy Policy Statement

1. Introduction

The Insurance Guide (referred to as "we," "us," or "our") is committed to protecting your privacy and ensuring the confidentiality of your personal and health-related information. This Privacy Policy outlines how we collect, use, disclose, and protect your information in connection with our health insurance services.

2. Information We Collect

We may collect the following types of information:

- **Personal Information:** Name, address, date of birth, Social Security number, contact details, and payment information.
- **Health Information:** Medical history, diagnoses, treatment information, prescriptions, and claims data.
- **Demographic Information:** Age, gender, and other non-identifiable data for statistical purposes.
- **Communication Records:** Emails, phone calls, and other correspondence with our customer service team.

3. How We Use Your Information

We use your information for purposes such as:

- Determining eligibility and processing enrollment.

- Administering benefits and managing claims.
- Conducting utilization reviews and medical management.
- Providing customer support and responding to inquiries.
- Preventing fraud and ensuring compliance with applicable laws.
- Sending information about new products, services, or updates (with your consent).

4. How We Share Your Information

We may share your information with:

- **Healthcare Providers:** To coordinate care and manage claims.
- **Third-Party Service Providers:** To perform business operations such as claims processing, IT support, or marketing (with appropriate confidentiality agreements).
- **Government Authorities:** As required by law or to comply with legal proceedings.
- **Affiliated Companies:** For plan administration and other authorized functions.

We will not sell your personal information to third parties for their marketing purposes.

5. How We Protect Your Information

We employ various security measures, including:

- Data encryption, firewalls, and secure access protocols.
- Regular audits and monitoring of systems for vulnerabilities.
- Access controls to limit data access to authorized personnel only.

6. Your Rights and Choices

Depending on your jurisdiction, you may have the right to:

- Access or request copies of your personal information.
- Correct inaccuracies in your records.
- Request restrictions on certain uses of your data.
- Revoke consent for marketing communications.
- Request deletion of your personal information, subject to legal requirements.

To exercise your rights, please contact us by phone call or text message at 872-666-1324 or email: info@gotig.net.

7. Retention of Information

We retain your information for as long as necessary to fulfill the purposes outlined in this policy or as required by law. We will securely delete or anonymize your data when it is no longer needed.

8. Updates to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, legal requirements, or technological advancements. The updated version will be posted on our website with the effective date.

9. Contact Us

If you have any questions or concerns about this Privacy Policy or how we handle your information, please contact us at:

The Insurance Guide
3140 S Ocean Dr, 1904
Hallandale Beach, FL 33009
info@gotig.net
872-666-1324

Consumer protection standards in New Jersey

GetCoveredNJ

The state and federal government provide financial help to New Jersey residents through subsidies and advance premium tax credits. There are no longer income limits for consumers to qualify for financial help.

If you have concerns regarding your Get Covered New Jersey eligibility for financial help or enrollment or believe an error may have been made, please contact the Customer Assistance Center at 1-833-677-1010

New Jersey Division of Consumer Affairs

Consumers can file an online complaint or call 1-800-242-5846 to receive a form by mail.

Department of Banking and Insurance and Real Estate Commission

Consumers can file a formal complaint through the Consumer Inquiry and Response Center (CIRC). They can contact the unit by:

- Filing an online complaint
- Telephone
- Mail
- Fax
- In person

New Jersey Office of Attorney General

The office protects the online privacy of all residents.

New Jersey Consumer Protection Law

This law prohibits misrepresentations, unconscionable practices, bait-and-switch practices, and similar tactics in consumer transactions.