

Privacy Policy

This website is owned and operated by the healthinsplans.org network. healthinsplans.org is a leading online source of information for people seeking to learn more about their insurance options. healthinsplans.org also matches people in need of insurance services with insurance professionals who can provide those services. The use of our matching service (hereinafter "Service" or "Services") is free for consumers.

healthinsplans.org believes it is important for you to know and understand how our websites collect and use your information, and the steps we take to protect your privacy. Please read this privacy policy carefully.

Please note that this privacy policy only applies to this website, <https://www.healthinsplans.org>. Other websites in the healthinsplans.org network may have different privacy policies.

By accessing this website and/or using our Service, you agree to abide by this Privacy Policy and Terms and Use.

Services Offered By healthinsplans.org

healthinsplans.org works with a nationwide network of insurance professionals. When you use our Service, we will attempt to match you with professionals who are qualified to provide you with the insurance information you have expressed interest in. The professionals you are matched with may contact you with information and offers for the services you have expressed interest in. Please note that you have no obligation to accept any offer.

healthinsplans.org is not an insurance agency. We are solely a referral service for connecting consumers with qualified professionals.

Information Collected By healthinsplans.org

healthinsplans.org uses this website to collect two (2) kinds of information: personally-identifiable information and non-personally-identifiable information.

Personally-identifiable information:

When you use our Service you are authorizing the sharing of your inquiry and your personally-identifiable information with other businesses who provide services that match your inquiry. The personally-identifiable information we collect may include, but is not limited to:

Name
Address
Email address
Phone number
Demographic information
Credit information
Health information
Other financial information

Please note that insurance institutions and other services who subscribe to our system compete for the opportunity to provide insurance products and services that match your inquiry. By submitting your information to us, you are also authorizing these businesses to contact you directly by e-mail and telephone with information about insurance products or services they offer that match your inquiry. You expressly consent to receive phone calls and email regardless of whether you are on any Federal or state DNC ("Do Not Call") and/or DNE ("Do Not Email") list or registry.

Non-personally-identifiable information:

While you are visiting this website, our hosting service will automatically track information that may include:

IP addresses
Referral information
Browser details
Number of page views
Number of repeat visits
Internet Service Provider
Region or geographic location

How Information Is Collected

Personally-identifiable information:

We only collect your personally-identifiable information when you choose to share it with us. We will not collect any personally-identifiable information without your consent.

The information you choose to share with us may be collected through this website, another website in the healthinsplans.org network, or a website owned by of one of our third-party partners, including our network of affiliated marketing partners. Any personally-identifiable information collected by a healthinsplans.org affiliated marketing partner is used to provide the services described above. Information may also be collected over the phone by one of our Customer Service Representatives, or by a Customer Service Representative working for one of our third-party partners.

By agreeing to the Terms of Use of this privacy policy, you are consenting to share your information you supply to us, and, you are authorizing the sharing of your inquiry information and your personally-identifiable information with other businesses that provide insurance products or services that match your inquiry. By submitting your information to us, you are also authorizing these businesses to contact you directly by e-mail and telephone with information about insurance products or services they offer that match your inquiry, as well as other services and offers you may be interested in.

We follow generally accepted industry standards to protect the personally-identifiable information submitted to us, including SSL (Secure Sockets Layer), both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100 percent secure, however. Therefore, while we strive to use commercially acceptable means to protect your personally-identifiable information, we cannot guarantee its absolute security.

We provide you the opportunity to 'opt-out' of having your personally-identifiable information used for certain purposes, when we ask for this information. For example, if you purchase a health plan but do not wish to receive any additional marketing material from us, you can indicate your preference on our order form.

If you no longer wish to receive our newsletter and promotional communications from healthinsplans.org or our affiliated marketing partners, you may opt-out of receiving them by following the instructions included in each newsletter or communication or by emailing us at customerservice@healthinsplans.org or calling us or writing to the address below:

[healthinsplans.org](https://www.healthinsplans.org)

Any personally-identifiable information you submit in our blog comments or forum can be read, collected, or used by other users of these forums, and could be used to send you unsolicited messages. We are not responsible for the personally-identifiable information you choose to submit in blog comments or forums.

Non-personally-identifiable information:

While you are visiting this website the following information will be automatically tracked: IP addresses, referral information, browser details, operating system information, information about your Internet Service Provider, geographic location, and other non-personally-identifiable information. We may use cookies, web beacons/pixels, tracking scripts, and other monitoring technologies to gather non-personally-identifiable information.

How Information Is Used

Consumers:

If you choose to give us personally-identifiable information, we may share this information with our network of insurance professionals to help answer your questions, fulfill your request, or for any purpose in our sole discretion. We may also share your personally-identifiable information with selected third parties to offer you products or services that may interest you. The professionals we match you with may contact you by phone, email, or mail to fulfill your inquiry and provide you with other offers you may be interested in. The personally-identifiable information we share with selected third parties includes name, e-mail address, phone number, and/or postal address. If you do not want us to share this information with other companies or organizations, please let us know by following one of the methods for opting-out of our communications.

The professionals in our network may include, but are not limited to, insurance agents, discount program representatives, and other financial services brokers.

In addition, you may be contacted by healthinsplans.org's Consumer Protection or Quality Assurance departments in order to verify information you submitted or to collect additional information from you about your experience using our Service.

You should be aware that we have no control over how other businesses with which we share your information may use it, or whether they will sell or share your information with third parties.

If you choose to send us an email, we may forward your request on to third parties if we cannot answer your question. We may also respond to your email with correspondence or offers which we believe may be relevant to your request. You can opt-in or opt-out of having your request or personally-identifiable information sent to third parties using any of the contact information provided in the penultimate paragraph in this Privacy Policy.

In addition, we may provide you with a free subscription to one of our newsletters. You may unsubscribe to these newsletters and any other correspondence or offer from healthinsplans.org at any time.

In the event that we cannot match you with a member of our network of insurance professionals, your information may be shared with other third-party networks of professionals. Any contact or communication you have with members of these third-party networks is not covered by the terms of this privacy policy.

Please note that we have no control over and cannot be held responsible or liable for the privacy policies, if any, of our third-party partners. This includes third-party websites that link to healthinsplans.org, third-party websites linked from healthinsplans.org, any insurance agent or financial professional in our network that we match you with, any third-party network to whom we forward your information, or any member of such third-party network.

Finally, your agreement with our privacy policy also allows that we may share your information with other third parties who may be able to provide you with other offers or services in which you may be interested.

We reserve the right to disclose your personally-identifiable information by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on our Website. If healthinsplans.org is involved in a merger, acquisition, change of ownership, or sale of substantially all or a portion of its assets, you will be notified via email and/or a prominent notice on our Web site if the changes affect the uses of your personally-identifiable information, as well as any choices you may have regarding your personally-identifiable information.

Prospective business partners and affiliates:

The information you submit to healthinsplans.org's affiliate and/or referral program may be used to qualify you for participation in affiliate and/or referral programs.

Non-personally-identifiable information:

Our website development team uses non-personally-identifiable metrics to improve the content, layout, navigation, and overall site experience for all visitors. We may analyze traffic patterns and statistics to improve this site, provide additional services, and better serve our visitors.

Cookies

A cookie is a small text file stored on a user's computer for record-keeping purposes. We use cookies on this site, but do not link the information we store in cookies to any personally-identifiable information you submit while on our site.

The cookies we use collect non-personally-identifiable information in order to provide data including, but not limited to, the amount of time spent on our Website and the pages visited.

Our website uses both session ID cookies and persistent cookies. A session ID cookie is used to make it easier for you to navigate our site and expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time.

Persistent cookies enable us to track and target the interests of our users to enhance the experience on our site. We also use persistent cookies to denote a user's repeat visit within 60 days, which is commonly known as a 60-day persistent cookie.

You can remove persistent cookies by following directions provided in your Internet browser's "help" file. Refer to Microsoft® online for more information about cookies.

If you reject cookies, you may still use our site, but your ability to use some areas of our site may be limited.

We employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our site by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. We do not tie the information gathered by clear gifs to our customers' personally-identifiable information. We use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns. If you would like to opt-out of these emails, please contact customerservice@healthinsplans.org to opt-out.

We use local storage objects (LSOs) to store content information. Various browsers may offer their own management tools for removing HTML5 LSOs. To manage Flash LSOs please click here http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager07.html.

Some of our business partners (e.g., advertisers) use cookies on our site. We have no access to or control over these cookies.

Our third party partners employ clear gifs (a.k.a. Web Beacons/Web Bugs), images, and scripts that help them better manage content on our site. We do not tie the information gathered to our Customers' or Users' personally-identifiable information.

This privacy policy covers the use of cookies by healthinsplans.org only and does not cover the use of cookies by any advertisers or third parties.

Your Consent

By visiting, agreeing with and accepting this privacy policy, and then sharing your information with this website, you consent to the collection and use of your information by our site development team. In so doing, you agree to abide by this Privacy Policy, this site's Terms of Use, and this site's disclaimer.

You further acknowledge that this website's Privacy Policy and Terms of Use constitute the only understanding and agreement between you and healthinsplans.org, and that this understanding and agreement supersedes any and all previous understandings and agreements.

You further acknowledge that you agree to be contacted by insurance professionals, the healthinsplans.org Consumer Protection and/or Quality Assurance departments, and other third party partners of healthinsplans.org, regardless of the presence of your telephone number, or if you registered on any state or Federal DNC ("Do Not Call") of DNE ("Do Not Email") list or registry. If the company or third party is marketing products to you or are offering services other than what you originally requested, then contact us using the contact information in the penultimate paragraph in this Privacy Policy or contact the DNC or DNE registry. Find there contact information online <https://www.donotcall.gov/>.

You further agree to receive quotes, policy updates, and other customized content to your wireless phone. In addition to any fee of which you are notified, your provider's standard messaging rates apply to our confirmation and all subsequent SMS correspondence. healthinsplans.org does not charge you for sending or receiving text messages. You may opt-out and remove your SMS information by sending "STOP", "END", "QUIT" to the SMS text message you have received.

California Residents Privacy Rights

Companies that collect personally-identifiable information from California residents and disclose such information to Third Parties (including affiliated entities) for marketing purposes must, in response to a request by a consumer, either (1) provide a list detailing the categories of information shared and the entities to which such information was provided, or (2) provide a mechanism by which the consumer may opt-out of having their information shared with Third Parties.

healthinsplans.org has elected the second option, and you may request that your personally-identifiable information not be shared with third parties by sending your request, including your full name, email address and postal address to:

[healthinsplans.org](https://www.healthinsplans.org)

CAN-SPAM Compliance

healthinsplans.org is committed to be compliant with all Federal regulations, including the Federal CAN-SPAM Act of 2003.

healthinsplans.org only sends email to those of our visitors who have "opted in" to receive these communications. Individuals "opt in" to our email communications by voluntarily providing us with their email address and submitting a form that acknowledges their agreement with our Terms of Use and Privacy Policy.

You may "opt-out" of any communication from healthinsplans.org at any time. Use the "unsubscribe" link at the bottom of any email you receive from healthinsplans.org, and we will remove you from our mailing list. In addition, you may contact us at the address above and request to be removed from our mailing list.

Occasionally healthinsplans.org will partner with a third party email server who may provide additional relevant email advertisements to our consumer's requests.

Unsubscribing from communications from healthinsplans.org does not guarantee that you will no longer receive communications from our third party partners; you must contact that third party directly.

Be advised that we cannot control the policies of our third party partners, nor can we guarantee or represent their compliance with the CAN-SPAM Act or any other state or Federal law.

Links to Other Websites

This website may feature links to other websites owned and operated by third parties. Be advised that healthinsplans.org is not responsible for the content or services of these third party sites. Privacy Policies and Terms of Use, if any, of these third party sites may differ from healthinsplans.org's Privacy Policy and Terms of Use. We encourage you to read the Privacy Policies and Terms of Use of any website you visit.

Social Media Features and Widgets

Our Web site includes Social Media Features, such as the Facebook Like button and Widgets, such as the Share this button or interactive mini-programs that run on our site. These Features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the Feature to function properly. Social Media Features and Widgets are either hosted by a third party or hosted directly on our Site. Your interactions with these Features are governed by the privacy policy of the company providing it.

Information from Minors

healthinsplans.org does not knowingly solicit or collect information from anyone under the age of 13.

Changes to This Policy

healthinsplans.org reserves the right to modify this privacy policy at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page prior to the change becoming effective. An updated copy of this Privacy Policy will be clearly posted and accessible on this website at all times.