



Your Privacy Matters to Us

Welcome to Maryland Health Benefit Exchange's Privacy Notice that is applicable to the three sites it maintains; namely MarylandHealthConnection.gov, MarylandHBE.com and Maryland Small Business. We are committed to protecting your personal information. Every decision we make is based upon that fundamental principle, including how we collect, maintain and utilize your personal information. We want you to enroll with confidence and to be informed and empowered regarding your personal privacy.

Simply put:

- We will not collect personal information from you without your knowledge or consent;
- We will take reasonable operational, administrative, technical, and physical measures to protect your personal information;
- We will create, collect, use and/or disclose your information only to the extent necessary to accomplish the purpose(s) specified by Federal and State law; and
- We will notify you if we think that the privacy of any personal information you provide may have been compromised.

Our Authority to Collect Personally Identifiable Information (PII)

We collect PII pursuant to federal and state laws namely the Affordable Care Act (ACA) and Title 31 of the Insurance Article of the Maryland Code Annotated ([MD Code Ann., Insurance §31-101 et seq.](#)).

Types of PII We Collect

A non-exhaustive list of the PII elements we may collect include your or your family member's name, date of birth, social security number, employment status, income information, citizenship information, immigration documents, address, email address, phone number, insurance member ID / policy number, military status, race, photographic identifiers, driver's license number, mother's maiden name, pregnancy / adoption / incarceration status, and legal documents.

We do not solicit information of any kind from children under age 13 as the law requires. If you believe that we have received information from a child under age 13, please contact Maryland Health Connection's customer service center at 1-800-318-2596. Deaf and hard of hearing, please use Relay service.

Purpose for Which We Collect PII

We collect, create, use, store and disclose your PII to determine your eligibility for health coverage, dental coverage and programs. These programs may make insurance more affordable for you if you are eligible for advance payment of premium tax credits (APTC), cost sharing reductions (CSR), and/or Maryland Medicaid or Maryland Children's Health Program (MCHP). We may also collect or disclose your information to carry out other functions as the law permits or if the Secretary of U.S. Department of Health and Human Services specifically allows it. We strive to ensure that all PII we collect and maintain is accurate, relevant, timely and complete for the intended purpose.

In addition, we collect user-specific information on pages you visit (through tools such as Google Analytics) and information you provide voluntarily (through means such as surveys or site registrations). This information is used for internal review to improve our web pages, customize content and/or layout for individual consumers, and to contact consumers for marketing purposes.

While our website uses "cookies" to improve the consumer experience with the services/products offered, we do not store information from cookies on our system. However, third-party tools on our websites may have persistent cookies that are stored on a user's local system, with different expiration time-periods depending upon their type.

- To opt out of our use of Google Analytics, visit the Google Analytics [Opt-Out](#) page.
- To customize or opt out of Google's use of cookies, click on the link for Google's [Ads Settings](#) page.

- To opt out of a third party vendor's use of cookies, visit the [Network Advertising Initiative Opt-Out](#) page.

How We Use PII Internally

We use your Personally Identifiable Information to:

- Verify your identity
- Determine whether you are eligible for health insurance or dental coverage, and whether you qualify for the insurance affordability programs;
- Enroll you in health insurance, dental coverage or insurance affordability programs;
- Create and maintain your online account;
- Communicate with you;
- Process appeals;
- Connect you via a PayNow button with certain insurers to make a premium payment;
- Conduct and participate in research initiatives that help improve our operations, increase consumers' understanding of healthcare, and better communicate with the community with a goal to improve healthcare outcomes. Whether you participate has no bearing on your health insurance eligibility, status or service;
- Combat fraud;
- Survey you about your customer experience to improve our service quality; and
- Respond to your email inquiries

Why and How We Share PII Externally

We may share your information with State and federal agencies, and other entities, to determine your eligibility for insurance and insurance affordability programs through secure electronic portals guided by data sharing agreements. The federal agencies may include, but are not limited to, the Health and Human Services (HHS), Centers for Medicare and Medicaid Services (CMS), Social Security Administration (SSA), the Internal Revenue Service (IRS), the Department of Homeland Security (DHS), the Department of Defense (DoD) and the Veterans Health Administration (VHA). In addition, we may share your information with the National Death Registry to ensure that deceased individuals' names are not fraudulently used.

State agencies may include the Maryland Department of Health (MDH), Maryland Medicaid and Children's Health Insurance Program (CHIP), Department of Human Services (DHS), Maryland Insurance Administration (MIA), Office of Comptroller of Maryland, Department of Information Technology (DoIT). In addition, if you choose to register to vote or update your registration through Maryland Health Connection, we share your information with the State Board of Elections (SBE) to effectuate the voter registration.

We may also share your information with the employer(s) listed on your application by mail for the limited purposes of verifying whether you are eligible for, or enrolled in, employer-sponsored coverage.

Other entities we share your PII with may also include consumer reporting agencies for income verification purposes; agents, brokers, issuers of health plans; and/or our contractors that are engaged to perform various functions of the Exchange such as consumer assistance services, information technology services, fulfillment services, third-party administration and other services as needed.

Additionally, we may partner with entities, such as the State-designated health information exchange (HIE), in order to obtain certain limited Protected Health Information (PHI) for individuals who want the Exchange to determine their eligibility for, and facilitate their enrollment in, Medicaid. Other entities may also include educational institutions to understand better ways of improving our consumers' understanding, use, and access of their health benefits.

Of course, we also share your information with you or an authorized representative you have designated to receive such information on your behalf.

Your Consent to Use and Share Your PII

We cannot – and do not – collect your information without your knowledge or consent. You provide your consent by electronically signing at the time of the application, providing a wet signature when applying in person, or verbally consenting when prompted by the call center representative in case of an over-the-phone application. Your consent means that under the penalty of perjury, you confirm the accuracy of the information provided and agree to promptly report any change in your or your family's personal circumstances such as, including, but not limited to, address, income, immigration or health insurance status.

Although providing information is voluntary – and your consent may be withdrawn at any time – failing to provide certain information may delay or prevent your ability to obtain insurance through us or enroll in insurance affordability programs such as advance payment of premium tax credits (APTC), cost sharing reductions (CSR), Maryland Medicaid or Maryland Children’s Health Program (MCHP). Please note that knowingly and willfully providing false or fraudulent information may make you subject to a penalty or other law enforcement actions. If you wish to rescind your consent to use your personal information, please either:

- Contact Maryland Health Connection’s consumer support center at 1-855-642-8572. Deaf and hard of hearing, please use the Relay service; or
- Contact the Privacy Officer at 410-547-6862. Deaf and hard of hearing, please use the Relay service.

Terms & Conditions for Text Alerts

We offer text messaging as a way to communicate with you. You do not have to receive text messages to apply for health coverage. To receive text messages from Maryland Health Connection, you must consent by providing a mobile phone number and opting in. Text messaging from Maryland Health Connection may also include one-time texts for Multi-factor Authentication (MFA).

- To stop delivery of text messages related to the status of your application, deadlines, health care benefits and general health information, reply STOP from your mobile phone.
- If you want to specify the type of text messages you will receive, you can go to Manage Account Settings to manage your text subscriptions.
- For security reasons, if you would like to stop MFA, go to the “Enable or Disable Additional Security” section on your account home page and click “Opt-out.”
- If you have any questions about text messages, you can contact Maryland Health Connection’s consumer support center at 1-855-642-8572. Deaf and hard of hearing, please use Relay service.

How You May Access, Inspect and Amend Your Record

You have the right to access, inspect or update any record containing your personal information, and print submitted applications at any time. A change in your information

may trigger the need for you to provide supporting documentation. If you would like to access, inspect or amend your Maryland Health Connection records, please either:

- Log in to your [online account](#) for immediate access, or
- Contact Maryland Health Connection's consumer support center at 1-855-642-8572. Deaf and hard of hearing, please use Relay service.
- If you believe your privacy rights have been violated, please contact the Privacy Office at 410-547-6862. Deaf and hard of hearing, please use Relay service. Maryland Health Connection will not take any retaliatory action against you if you make a complaint in good faith and the complaint will not affect your eligibility and enrollment in health insurance through Maryland Health Connection.

We maintain your information to achieve the specific objective for which you provided it to us. The data is then archived or destroyed in accordance with our record retention schedule, and pursuant to the Affordable Care Act data retention requirements.

How We Protect Your Personal Information

We strictly adhere to a wide range of federal and state privacy and information security related requirements under Affordable Care Act privacy regulations as enlisted in [45 C.F.R. §155.260](#), federal guidance on Preparing and Responding to a Breach of Personally Identifiable Information in [OMB M-17-12](#) memorandum, Acceptable Risk Controls for Affordable Care Act, Medicaid and Partner Entities ([ARC-AMPE](#)) Volume II, [privacy and security policy / guidance](#) by the Maryland Department of Information Technology and [Md. State Government Code Ann. § 10-1301 et. seq.](#) for the Protection of Information by Governmental Agencies and our Computer Matching Agreement with CMS.

Privacy and Information Security Safeguards

We have established and implemented technical, administrative and physical safeguards based upon these privacy and security-related legal requirements to ensure that:

- The confidentiality, integrity, and availability of any personal information created, collected, used or disclosed by or to us is preserved;
- Your personal information is only used by or disclosed to those authorized to receive or view it;
- Any federal tax information we receive from the Internal Revenue Service (IRS) is

- kept confidential in accordance with the Internal Revenue Code;
- Your personal information is protected against any reasonably anticipated threats or hazards;
- Your personal information is protected against any reasonably anticipated uses or disclosures that are not permitted or required by law;
- Any personal information you provide is securely destroyed or disposed of in an appropriate and reasonable manner and in accordance with retention schedules; and
- Your personal information is complete, accurate and up-to-date to the extent necessary for its intended purposes and has not been altered or destroyed in an unauthorized manner.

We utilize advanced encryption, data loss prevention measures, and strict access controls to safeguard your information. Our staff and third-party representatives receive ongoing privacy and information security training and attest to the adherence of our privacy and security practices on an annual basis.

Application to Non-Exchange Entities

In the event we are required to disclose your personal information to another government agency, a qualified health plan or any other non-exchange entity (NEE) in order to fulfill a required Exchange function, we first enter into a legally-binding contract with them in which they agree to abide by privacy and security controls as stringent as those developed and implemented by us, while accounting for the environment they operate in. We also monitor the performance of these agreements and may terminate our contract if they fail to comply.

Notification of Potential Privacy Breach

Our employees and non-exchange entities are required to immediately contact the Privacy Office if they suspect or know that the confidentiality of your personal information has been compromised. Upon notification, the Privacy Office immediately investigates and takes any remedial measures needed to ensure the continuing security of your personal information. If your personal information is disclosed in an unauthorized manner, we will notify you in accordance with the applicable law.

How We Protect Your Federal Tax Information (FTI)

During the course of performing Exchange functions mandated by the law, we legally receive your FTI from either the Internal Revenue Service (IRS) or from secondary sources such as the Social Security Administration. Pursuant to [Internal Revenue Code Section 6103](#), we have implemented adequate protections – physical and technological – to keep your FTI safe and only allow access to it on a need-to-know basis. We also require our procured contractors with access to FTI to adhere to the same security protocols. In addition, our procedures and protections pertaining to FTI security are frequently assessed by the IRS through on-site audits, Safeguard Review Reports, Safeguard Security Reports and Corrective Action Plans, if any.

Authorized Representative

You have the right to authorize a third party, in both the individual and the small group market, to act on your behalf, and in your best interest, to apply for health insurance eligibility, sign an application, update or respond to an eligibility redetermination, and carry out other ongoing communications with us. The designation remains in effect until you inform us that the representative is no longer authorized or the designated authorized representative informs us that they are not acting in that capacity anymore. To designate an authorized representative, or to remove/replace one, please either:

- Log into your Maryland Health Connection [account](#) and select Manage Account Settings;
- Download the Authorized Representative Form and mail it to: Maryland Health Connection, P.O. Box 6167, Fredericksburg, VA 22403; or
- For help designating an Authorized Representative call the consumer support center at 1-855-642-8572. Deaf and hard of hearing, use Relay service.

Activities Impacting Your Privacy Generally

Artificial Intelligence

Maryland Health Connection (MHC) employs Artificial Intelligence (AI), in a manner consistent with government and industry best practices, to automate certain tasks for efficiency purposes. These tasks may include, but are not limited to, verifying consumer

identity, transcribing phone calls and answering general inquiries about MHC services and programs. All uses of AI contain the appropriate safeguards to protect your personally identifiable information (PII) and prevent it from entering the public domain.

Use of PII for Research or Remuneration

We do not sell your information. We may use it for research but only to the extent the law permits it.

Non-Identifying Information Collected & Stored Automatically

When visitors / consumers browse Maryland Health Connection related websites or download information, we gather and store certain information about their visit for statistical purposes and to provide relevant experiences / advertisements to them. The following information, that may not identify the visitor individually, may be gathered:

- The internet domains (example: aol.com) and IP addresses of user
- The type of browser and operating system used to access the site
- The date and time of visits
- The pages visited by users
- The address from which users link to the website
- Browser language
- Device type
- Screen resolution
- Approximate geographic location based on the IP address of the user's local system
- Geographic location
- Scroll Depth – the measure of how much of a web page is viewed
- User events (e.g. clicking a button)
- Time spent on page

Marketplace Email Messages

If you have given us your permission to send you marketing messages via email, you will receive important updates, deadlines or reminders related to the health insurance marketplace via the email address provided. In sending these email reminders, MHBE remains compliant with [Federal Trade Commission's guidelines](#) on e-mail marketing.

- To opt out of emails, please use the “unsubscribe” link available at the bottom of every Maryland Health Connection email.

Surveys

We use electronic surveys (email, online) to collect opinions and feedback. You do not have to answer these questions. If you do answer these questions, please do not include any personally identifiable information in your answers. We analyze and use the information from these surveys to improve the site's operation and content. The information is available only to MHBE managers, members of the MHBE communications and web teams, and other designated state staff and contractors who require this information to perform their duties.

Third-Party Websites & Applications

We use a variety of third-party tools and links to third-party websites (public and private) to connect with you through social networking & media sites, for digital advertising and to gather information for web analytics. Your activity on the third-party websites that our websites link to (such as Facebook, Twitter, healthcare providers) is governed by the security and privacy policies of those sites. We do not own, manage, or control these third-party sites. You should review the privacy policies of all websites before using them so that you understand how your information may be used and adjust the privacy settings on your account with them to match your preferences.

Accounting of Disclosures

You have the right to request a report on non-routine disclosure(s) of your information including the type(s) of information disclosed, the date of disclosure, by whom, to whom and for what purpose. An example of a non-routine disclosure is when an external auditor reviews your record. There may be instance(s) where law enforcement requires us not to disclose such information for a period of time if such a disclosure could cause harm or impede justice. To request an accounting of disclosure(s), please:

- Fill out the [Accounting of Disclosures Request](#) and [Release of Information Authorization](#) forms in order to receive or release documentation containing your personal information (for example, a copy of your application); or
- Contact the Privacy Office at 410-547-6862. Deaf and hard of hearing, please use the Relay service.

Changes to Our Privacy Notice or IT Systems

At our discretion, and consistent with State and Federal law, we may update and revise

this Privacy Notice from time-to-time. Any updates or revisions will be automatically applicable to the personal information we have about you at the time of the change, and any personal information created or received after the change takes effect. Major changes relevant to the use of your personal information or changes in the system will be posted prominently on our website, as appropriate.

Contact the Privacy Officer

Should you have any questions or concerns regarding this Privacy Notice, please feel free to contact the Privacy Office at 410-547-6862. Deaf and hard of hearing, please use the Relay service.

Updates to This Notice

This notice was updated on July 24, 2026.