



## **MNsire Privacy Warnings**

### **Account Creation**

Creating an account is the first step to determine eligibility for benefits and to choosing a plan, and MNsure must verify your identity during the account creation process.

#### **The purpose and intended use of collecting the requested data**

In order to verify your identity, MNsure collects private data, including your name, address, Social Security number, and birthdate. MNsure does not collect, maintain or use genetic information. Your social security number is used to tell you apart from other people. MNsure shares identity information with the Federal Data Services Hub and Experian, an external identity verification provider, in order to retrieve information necessary to perform identity verification. You will be prompted to answer identity verification questions based on your credit history and federal sources. An inquiry will be made against your consumer report and will not affect your credit score. MNsure does not retain the credit report questions and answers that you are prompted to answer. The inquiry for “CMS Proofing Services” will be removed from your Experian consumer report after 25 months. For information on this service, please see <http://www.experian.com/help/>.

#### **Whether legally required**

You are not legally required to provide this data, and you may refuse to provide the data. However, we may not be able to create your account without it.

#### **Known consequences for supplying or refusing to provide the data**

If you provide the data, you are doing so in accordance with our Privacy Policy and Rules of Behavior. If you knowingly provide false information, you may be subject to investigation and possibly face criminal or civil penalties. Refusal to provide data means we may be unable to verify your identity in order to create an online account.

#### **Identities of persons or entities authorized by state or federal law to receive the data**

Designated employees within MNsure may use this data to provide customer service or assistance in identity verification. Designated employees within MNsure may also access this data to perform quality and technical assurance, conduct audits, and investigate fraud. MNsure also shares identity information with dedicated staff in federal agencies in order to retrieve information necessary to perform eligibility verifications. An inquiry will be made against data held by federal agencies including the Department of Homeland Security to verify citizenship and immigration status, the Social Security Administration to verify incarceration status, and other federal insurance sources to verify minimum essential coverage. Others who may have access include: designated DHS employees working on behalf of MNsure, representatives of

the Legislative Auditor, MN.IT information technology staff, your community assistance partner, enforcement agencies with statutory authority, and persons authorized by court order.

## **Records Retention**

Certain identity information collected and shared with the Federal Data Services Hub and Experian (an external identity verification provider), including credit report questions and answers that you are prompted to answer, are not retained by MNsure. MNsure's complete record retention schedule is available [here](https://www.mnsure.org/resources/terms-conditions.jsp) (https://www.mnsure.org/resources/terms-conditions.jsp) After the appropriate time period, MNsure will destroy the data in a manner that prevents their contents from being determined, including the shredding of paper files and permanently removing electronic data so as to prevent the possibility of recovery.

## **MNsire Individual Eligibility Determination (Purchase Without Subsidy or Tax Credits)**

Applicants may elect to purchase a health plan without seeking a subsidy, tax credits, or Medicaid eligibility determination. To do so, MNsure collects certain data to ensure eligibility to purchase insurance through MNsure.

### **The purpose and intended use of collecting the requested data**

In order to verify your eligibility to participate in MNsure and purchase a qualified health plan, MNsure collects private data, including Social Security number and immigration information, and verifies this information against state and federal sources. MNsure is required to collect this information to confirm that you reside in Minnesota, are lawfully present in the United States, and are not incarcerated. MNsure does not collect, maintain or use genetic information. We collect your social security number to tell you apart from other people and to verify information that may affect your eligibility and benefits. You do not have to give us a Social Security number for persons in your home who are not applying for coverage or if you have religious objections. Immigration information you give to us is used to see if you are eligible to get coverage. Pub. Law 111-148, Section 1312(f)(3). You do not have to give us immigration information about yourself if you are helping someone else apply or about anyone in your household who is not applying for coverage.

### **Whether legally required**

You are not legally required to provide this data, and you may refuse to provide the data. However, you may not be able to receive an eligibility determination and enroll in a plan without it.

### **Any known consequences for supplying or refusing to provide the data**

If you provide the data, you are doing so in accordance with our Privacy Policy and Rules of Behavior. Our Privacy Policy requires that if you are providing information on behalf of another individual in your household, you must have consent to provide and view information on all the people who you have listed on the application and agree to safeguard their information. If you knowingly provide false information, you may be subject to investigation and possibly face

criminal or civil penalties. Refusal to provide data or answers in response to questions means we may be unable to make an eligibility determination, and you will not be able to purchase a qualified health plan through MNSure.

### **Identities of persons or entities authorized by state or federal law to receive the data**

Designated employees within MNSure may use this data to provide customer service or conducting eligibility and enrollment functions. Designated employees within MNSure may also access this data to conduct quality and technical assistance, and investigate fraud. MNSure shares identity information with the Federal Data Services Hub in order to retrieve information necessary to perform eligibility verifications. An inquiry will be made against data held by federal agencies including the Department of Homeland Security and the Internal Revenue Service to verify citizenship and immigration status, the Social Security Administration to verify incarceration status, and other federal insurance sources to verify minimum essential coverage. Others who may have access include representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order.

### **Records Retention**

Information provided in an application for coverage through MNSure is subject to the False Claims Act and may be retained for up to ten years. MNSure's complete record retention schedule is available [here](https://www.mnsure.org/resources/terms-conditions.jsp) (<https://www.mnsure.org/resources/terms-conditions.jsp>).

## **MNSure Income Assistance and Subsidy Eligibility**

Applicants may be eligible for Medicaid, cost sharing reductions, advanced payment of premium tax credits, subsidies, and other benefits, and MNSure collects data in order to determine eligibility for financial assistance and for participating in coverage through MNSure.

### **The purpose and intended use of collecting the requested data**

In order to verify your eligibility for Medicaid, cost-sharing reductions, advanced payment of premium tax credits, and public assistance programs, MNSure collects private data, including household size, Social Security number, immigration information and income, and verifies this information against state and federal sources. MNSure will also collect information to confirm that you reside in Minnesota, are lawfully present in the United States, and are not incarcerated. MNSure is required to collect the information in order to determine eligibility for Medicaid, cost-sharing reductions and advanced payment of premium tax credits. MNSure does not collect, maintain or use genetic information.

MNSure collects your social security number to tell you apart from other people, to prevent duplication of state and federal benefits, and to verify income, resources or other information that may affect your eligibility and benefits. You do not have to provide a Social Security number for persons in your home who are not applying for coverage or if you have religious objections. If you are permanently living in the U.S. without permission or approval from the U.S. Citizenship and Immigration Services, you do not need to provide your Social Security number, but you may not be eligible to enroll in benefits or plans offered on MNSure.

Immigration information is used to see if you are eligible to get coverage. Pub. Law 111-148, Section 1312(f)(3). You do not have to give us immigration information about yourself if you are helping someone else apply or about anyone in your household who is not applying for coverage. For Medicaid, you do not have to provide immigration information if you are applying for emergency medical care only or are a pregnant woman living in the U.S.

### **Whether legally required**

You are not legally required to provide this data, and you may refuse to provide the data. Income information is necessary in order to make an eligibility determination for Medicaid, cost-sharing reductions, and advanced payment of premium tax credits. If you elect to purchase a plan without seeking financial assistance, you do not have to provide income information.

### **Any known consequences for supplying or refusing to provide the data**

If you provide the data, you are doing so in accordance with our Privacy Policy and Rules of Behavior. Our Privacy Policy requires that if you are providing information on behalf of another individual in your household, you must have consent to provide and view information on all the people who you have listed on the application and agree to safeguard their information. If you knowingly provide false information, you may be subject to investigation and possibly face criminal or civil penalties. Refusal to provide data or answers in response to questions means we may be unable to determine whether you are eligible for income assistance, subsidies, or other benefits. You may proceed with purchasing a qualified health plan without supplying the requested income information, provided you meet identity verification and other requirements as necessary under state or federal law.

### **Identities of persons or entities authorized by state or federal law to receive the data**

Designated employees within MNsure may use this data to provide customer service or eligibility and enrollment functions. Designated employees within MNsure may also access this data to conduct quality and technical assistance, and investigate fraud. For information you provide for income assistance programs, the Department of Human Services is also authorized to view and use the information you provide pursuant to Minn. Stat. § 13.46.

MNsure will also share identity information with the Federal Data Services Hub in order to retrieve information necessary to perform eligibility verifications. An inquiry will be made against data held by federal agencies including the Department of Homeland Security to verify citizenship and immigration status, the Internal Revenue Service to verify federal tax information, the Social Security Administration to verify income and incarceration status, Centers for Medicaid and Medicare Services to verify health insurance tax credits, and other federal insurance sources to verify minimum essential coverage. An inquiry will also be made against data held by state agencies including the Department of Human Services and the Department of Employment and Economic Development. Others who may have access include representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order.

## **Records Retention**

Information provided in an application for coverage through MNsure is subject to the False Claims Act and may be retained for up to ten years. MNsure's complete record retention schedule is available [here](https://www.mnsure.org/resources/terms-conditions.jsp) (https://www.mnsure.org/resources/terms-conditions.jsp).

## **MNsure SHOP Employee Eligibility**

Some Minnesotans will be eligible to purchase a qualified health plan through their employer. To participate, MNsure collects data to confirm your eligibility to purchase a qualified health plan through your employer.

### **The purpose and intended use of collecting the requested data**

MNsure collects private data to confirm that you reside in Minnesota, are lawfully present in the United States, and are not incarcerated. MNsure also needs to verify that you are an employee of the designated employer. MNsure eligibility data for employees is obtained by verifying identity data against Department of Employment and Economic Development data. MNsure does not collect, maintain or use genetic information. Participants in the Safe at Home address confidentiality program should not disclose home, work, or other addresses that may reveal his or her physical location. Rather, a secure P.O. Box address may be used.

### **Whether legally required**

You are not legally required to provide this data, and you may refuse to provide the data. However, we may not be able to process your enrollment in an employer-sponsored plan if you do not provide it.

### **Any known consequences for supplying or refusing to provide the data**

If you provide the data, you are doing so in accordance with our Privacy Policy and Rules of Behavior. Our Privacy Policy requires that if you are the providing information on behalf of another individual in your household, you must have consent to provide and view information on all the people who you have listed on the application and agree to safeguard their information. If you knowingly provide false information, you may be subject to investigation and possibly face criminal or civil penalties. Refusal to provide data or answers in response to questions means we may be unable to make an eligibility determination or process enrollment.

### **Identities of persons or entities authorized by state or federal law to receive the data**

Designated employees within MNsure may use this data to provide customer service or SHOP eligibility and enrollment functions. Designated employees within MNsure may also access this data to conduct quality and technical assurance and to investigate fraud. Others who may have access include representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order.

## **Records Retention**

MNsure follows the general records retention schedules for state agencies and for the Department of Human Services, and maintains data in accordance with state and federal law. Information provided in an application for coverage through MNsure is subject to the False

Claims Act and may be retained for up to ten years, and electronic transaction data is retained for seven years per the DHS retention schedule. MNSure's complete record retention schedule is available on the Terms and Privacy page. After the appropriate time period, MNSure will destroy the data in a manner that prevents their contents from being determined, including the shredding of paper files and permanently removing electronic data so as to prevent the possibility of recovery.

## **MNSure SHOP Employer Eligibility**

Some Minnesotans will be eligible to purchase a qualified health plan through their employer. To participate, MNSure collects data from your business to confirm your eligibility to offer qualified health plans for employees.

### **The purpose and intended use of collecting the requested data**

MNSure collects private data to confirm that your business is located in Minnesota, that you have 50 or fewer employees, and are not a sole proprietor. MNSure eligibility data for employers is obtained by verifying data against Department of Employment and Economic Development records. MNSure does not collect, maintain or use genetic information.

### **Whether legally required**

You are not legally required to provide this data, and you may refuse to provide the data. However, we may not be able to process your enrollment in SHOP if you do not provide it.

### **Any known consequences for supplying or refusing to provide the data**

If you provide the data, you are doing so in accordance with our Privacy Policy and Rules of Behavior. Our Privacy Policy requires that if you are the providing information on behalf of another individual in your household or organization, you must have consent to provide and view information on all the people who you have listed on the application and agree to safeguard their information. If you knowingly provide false information, you may be subject to investigation and possibly face criminal or civil penalties. Refusal to provide data or answers in response to questions means we may be unable to make an eligibility determination or process enrollment.

### **Identities of persons or entities authorized by state or federal law to receive the data**

Designated employees within MNSure may use this data to provide customer service or SHOP eligibility and enrollment functions. Designated employees within MNSure may also access this data to conduct quality and technical assurance and to investigate fraud. Others who may have access include representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order.

### **Records Retention**

Information provided in an application for coverage through MNSure is subject to the False Claims Act and may be retained for up to ten years. MNSure's complete record retention schedule is available [here](https://www.mnsure.org/resources/terms-conditions.jsp) (<https://www.mnsure.org/resources/terms-conditions.jsp>).

## **Qualified Health Plan Enrollment**

After determining eligibility and selecting a plan, MNsure collects certain data and transmits it to your selected health plan carrier.

### **The purpose and intended use of collecting the requested data**

In order to proceed with purchasing and enrolling in a qualified health plan, MNsure collects private data, including your name, Social Security number, date of birth, and private health information (not including genetic information or information on pre-existing conditions), and sends this information to your selected health plan. MNsure does not collect or retain any credit card or banking information. We collect your social security number to tell you apart from other people and to verify information that may affect your eligibility and benefits. You do not have to give us a Social Security number for persons in your home who are not applying for coverage or if you have religious objections.

### **Whether legally required**

You are not legally required to provide this data, and you may refuse to provide the data. However, if you choose not to provide the information, you will be unable to proceed with your purchase.

### **Any known consequences for supplying or refusing to provide the data**

If you provide the data, you are doing so in accordance with our Privacy Policy and Rules of Behavior. Our Privacy Policy requires that if you are the providing information on behalf of another individual in your household, you must have consent to provide and view information on all the people who you have listed on the application and agree to safeguard their information. If you knowingly provide false information, you may be subject to investigation and possibly face criminal or civil penalties. Refusal to provide data or answers in response to questions means we may be unable to process your enrollment.

### **Identities of persons or entities authorized by state or federal law to receive the data**

Designated employees within MNsure may use this data to provide customer service or conducting enrollment operations and payment transactions. Designated employees within MNsure may also access this data to conduct quality and technical assistance, and investigate fraud. MNsure shares this information with your selected health plan carrier. Others who may have access include representatives of the Legislative Auditor, MN.IT information technology staff, enforcement agencies with statutory authority, and persons authorized by court order.

### **Records Retention**

Information provided in an application for coverage through MNsure is subject to the False Claims Act and may be retained for up to ten years. MNsure's complete record retention schedule is available [here](https://www.mnsure.org/resources/terms-conditions.jsp) (https://www.mnsure.org/resources/terms-conditions.jsp).