



## MNSure Terms and Privacy

### Terms of Use

The Minnesota Eligibility Technology System (METS) is the property of the State of Minnesota and is subject to the Minnesota Government Data Practices Act.

In order to purchase insurance online through MNSure, an applicant will have to create a METS account. This account access is granted subject to compliance with law and the terms and conditions for use. You are responsible for maintaining confidentiality of your personal account information. MNSure applicants certify that the information provided is true and accurate. MNSure applicants and account holders have a duty to ensure the accuracy, relevance, timeliness and completeness of personally identifiable information, as is reasonably necessary, to assure fairness in making determinations about an individual. MNSure applicants and account holders may not knowingly or willfully conceal, remove, mutilate, obliterate, falsify or destroy information.

Providing false information or using information obtained through MNSure for unauthorized purposes is a violation of law and may subject you to criminal and/or civil penalties. Fraud, waste, abuse and any attempt to breach the security of the system are strictly prohibited, and any suspected misuse, fraud, waste or abuse should be reported by emailing MNSure at [mnsurecompliancehotline@mnsure.org](mailto:mnsurecompliancehotline@mnsure.org) or calling MNSure's anonymous complaints telephone line at 1-844-466-7873.

MNSure applicants or individuals who provide and view information on behalf of household members, dependents, employees or others verify that they have the permission of the individual data subject, or are the legal guardian, or are otherwise authorized to access and submit the information, and must agree to safeguard it. Individuals who view or submit information on behalf of another individual also agree to only use personally identifiable information for the purpose of completing the proper application or as otherwise allowed by state or federal law and to safeguard the data from unauthorized access, use, modification, destruction, theft or disclosure.

### Copyright Notice

The webpage(s) you just visited are protected by the copyright laws of the United States of America. Pursuant to Title 17 of the United States Code, the author of original visually perceivable work validly provides notice of a copyright by placing the "AF," "©," or the word

"Copyright" in a conspicuous location followed by the first year of publication and text identifying the name of the owner of the copyright.

The author of the web site you just visited has clearly published notice of the copyright and the intention to protect the rights associated therewith. Unless otherwise indicated, a link from your web site to the copyrighted web page(s) is NOT an infringement upon the copyright.

The fair use of a copyrighted work for purposes such as criticism, comment, news reporting, teaching (including multiple copies for classroom use), scholarship, or research, is not an infringement of copyright. Any other use is a violation of the laws of the United States of America.

## **Rules of Behavior for Authorized Users**

The Minnesota Eligibility Technology System (METS) is the property of the State of Minnesota and is subject to the Minnesota Government Data Practices Act. The state of Minnesota grants authorized users the authority to access, view and, in some cases, modify the not-public data within METS, including the private information of applicants, state employees, contractors, community assistance partners and other system users. By accessing METS, authorized users agree to use the system only for the authorized purposes and in compliance with state and federal law. All authorized users must also adhere to rules of behavior for protection of private information. These rules are consistent with and in addition to state and federal laws and the privacy and security policies and procedures for MNsure and the state of Minnesota, including the Enterprise Security Policies and Standards, and the Appropriate Use of Electronic Communication and Technology Policy (applicable only to state employee users). Non-compliance with the rules and associated security policies may be cause for disciplinary actions including suspension and/or termination of access privileges, employment consequences, and/or civil and criminal legal action.

### **1. System Use**

System use must comply with all applicable state policies and standards, and all applicable state and federal laws.

### **2. Unauthorized Access Prohibited**

Unauthorized access to METS or use of the system for any act or use other than official, assigned duties is strictly prohibited. This prohibition includes access in excess of the minimum necessary to perform assigned job duties and training.

### **3. Monitoring**

System and equipment use are subject to monitoring to ensure proper performance of applicable security features or procedures. Such monitoring may result in the acquisition, recording and analysis of all data being communicated, transmitted, processed or stored in this system. If monitoring reveals possible evidence of criminal activity, such evidence may be provided to Law Enforcement Personnel.

#### **4. Data Integrity**

Authorized users have a duty to ensure the accuracy, relevance, timeliness and completeness of personally identifiable information, as is reasonably necessary, to assure fairness in making determinations about an individual. Authorized users may not knowingly or willingly conceal, remove, mutilate, obliterate, falsify or destroy information outside of appropriate retention periods.

#### **5. Authorized Purposes Only**

Authorized users may only use personally identifiable information for the purpose for which it was authorized to be collected and used.

#### **6. Security Obligations**

Authorized users have an obligation to protect the system and information from unauthorized access, use, modification, destruction, theft or disclosure by maintaining security and control over devices accessing the system, refraining from sharing account information, and using secure methods of access, storage and transmission of system information.

#### **7. Incident Reporting**

Authorized users must immediately report any lost or stolen equipment, known or suspected security incidents or breaches, known or suspected policy violations, or suspicious activity in accordance with established procedures. Known or suspected security incidents involve the actual or potential loss of control or compromise, whether intentional or unintentional, of sensitive information maintained by or in possession of MNsure, or information processed by contractors and third parties on behalf of MNsure.

#### **8. Disclosures**

Authorized users shall not disclose or disseminate personally identifiable information except as authorized by law and consistent with assigned duties or with the consent of the subject of the data, where applicable.

### **Privacy Policy**

MNsure has taken a number of steps to safeguard the integrity of its data and prevent unauthorized access to information that is maintained in agency computer systems. These measures are designed and intended to ensure the integrity of information that is transmitted, to block unknown or unauthorized access, and to provide reasonable protection of private information within the system.

When you visit the MNsure public website and browse or download information, including browsing and comparing insurance plans on the anonymous shopping feature, we automatically collect and store information about your visit, including the Internet Protocol (IP) address and domain name used, the type of browser and operating system used, the date and time you visited this site, the pages or services you accessed, and the website you visited prior to coming to this website. This information is not readily identifiable to an individual and is used to analyze web traffic and improve our web service.

We use cookies to customize your browsing experience with the MNsure public website. A cookie contains unique tracking information for lists of pages you have visited and the date when you last looked at a specific page, to identify your session, distinguishing among visitors. These session cookies are deleted at the conclusion of your internet browsing session.

MNsure also uses pixel tracking—a persistent cookie that remains after your internet browsing session—through its advertising partners. This type of tracking does not collect personal information about you but is used to customize and personalize services to you. For example, you may see subsequent messages or advertising from MNsure as you visit other websites based on your visit to our website and in an effort to encourage users to revisit MNsure.org for news and an opportunity to complete enrollment in health insurance coverage. Please visit <https://choozle.com/privacy-policy> for more information about our advertising partners' use of pixel tracking. MNsure never sells or discloses your personal information submitted on an application for health coverage to any advertising vendor.

If you do not wish to have session or pixel tracking cookies placed on your computer, you can disable them using your web browser. If you opt out of cookies, you will still have access to all information and resources at MNsure.org. Instructions for disabling or opting out of cookies in the most popular browsers are located at [http://www.usa.gov/optout\\_instructions.shtml](http://www.usa.gov/optout_instructions.shtml). Please note that by opting out of cookies, you will disable cookies from all sources, not just from MNsure.org.

This website contains links to other sites, and when you link to another website, or visit another linked website by clicking or following a link, you are no longer on the MNsure website and no longer subject to this Privacy Policy. The State of Minnesota, MNsure, and/or any agents, officers or employees do not warrant the accuracy or reliability of the linked site nor endorse any content, products or services from the linked site. Any person or entity that relies on any information obtained from a linked site does so at his or her own risk.

## Notice of Privacy Practices

This notice tells how protected information about you may be used and disclosed and how you can get this information. Please review it carefully.

### What information does MNsure ask for?

There are several activities you can do through MNsure and on MNsure.org. We collect different information for each of the different reasons you may interact with MNsure. [MNsure's privacy warnings](#) (also called Tennessen Warnings) are designed to provide you with information about how your private data may be used and shared in proximity to when that data is being collected. For example, as part of evaluating your eligibility for purchasing coverage through MNsure, we collect information including your name, address, citizenship status, residence, household members (if purchasing coverage for household members), contact information, Social Security number, and other private data. If you are seeking financial assistance to pay for insurance coverage, we also collect income information. These privacy warnings located through the online application will notify you of how the data will be used prior to collection and enable you to make an informed decision about whether or not to provide data about yourself or your

household members to MNSure. The MNSure privacy warnings in the online application are consolidated and [available for downloading and printing](#). Please note that not every notice will necessarily apply to your activities on MNSure.org.

**Why do we ask for this information?**

We need to tell you apart from other people with the same or similar name, to decide what you are eligible for, and to help you enroll in health insurance programs. We also need to make reports, conduct audits and research, evaluate our programs, investigate fraud, and may need to collect money from the state or federal government for the services we provide.

**Why do we ask you for your Social Security number and immigration information?**

We need 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. This information is voluntary, but you will not be able to receive an eligibility determination without it. 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. 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 through MNSure. 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). We only share it when the law allows it or requires it, and this includes verification against state and federal agencies such as the Department of Homeland Security, the Internal Revenue Service and the Social Security Administration. Pub. Law 111-148, Section 1411(b)(2). 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.

**Why do we ask for income information?**

We ask for income information to determine your eligibility for financial assistance, and we verify this income information against state and federal sources including the IRS and SSA. You are not required to provide income information. Income information is necessary in order to receive financial assistance, but you can proceed with purchasing a plan without it. If you apply for financial assistance, we may ask for more information to verify your income and eligibility. We do not share income information outside of the eligibility process except as authorized by law. It may be shared with state and local government entities to determine eligibility for other assistance programs, with our own staff to provide customer service, as part of the appeals process if you are challenging an eligibility determination, or with state and federal revenue agencies to reconcile tax credits. You are solely responsible for any tax consequences that result from your report of income or acceptance of subsidies and tax credits.

**Important information about text alerts**

When you sign up for text alerts we will send you important information about MNSure, including updates to our website, enrollment opportunities, news and other alerts. Your phone number you use to sign up for text alerts is private information pursuant to Minnesota Statutes, section

13.356 and will only be used by MNsure and GovDelivery to send you notifications about MNsure.

Messaging and data rates may apply. Refer to your wireless plan for more details.

To unsubscribe from all text alerts, text MNSURE STOP to 468311.

If you have any additional questions, please contact MNsure at [publicfeedback@mnsure.org](mailto:publicfeedback@mnsure.org).

**Do you have to answer the questions we ask?**

You do not have to give us your personal information. Without the information, we may not be able to help you. If you give us incorrect information on purpose, you can be investigated and charged with fraud.

**With whom may we share information?**

We will only share information about you as needed and as allowed or required by law. We may share your information with agencies or persons who need the information to do their jobs, such as MNsure employees, investigators and auditors, community assistance partners you are working with, law enforcement officials, other state, federal and local governmental agencies, your health care insurer, agency, managed care organization or others who pay for your care, and anyone else authorized by law to receive the information. Please see the applicable privacy warnings for specific information regarding with whom your data may be shared.

**How long will MNsure retain your private data?**

Information provided in an application for coverage through MNsure will be retained for ten years, as required by federal law. Other information you provide will be retained as required by the MNsure records retention schedule.

**What are your rights regarding the information we have about you?**

You and people you have given informed consent to may inspect and copy public and private information we have about you. This is called a data practices request. If you request data held by MNsure, you may view and inspect it at no charge, or if you request copies, you may have to pay copy costs as outlined below.

If you believe the public or private information we have about you is not accurate or complete, please send your concerns in writing along with an explanation of the information you do not agree with to the MNsure Privacy and Security Manager. Within 30 days, MNsure will either (1) correct the data found to be inaccurate or incomplete and attempt to notify past recipients of inaccurate or incomplete data; or (2) notify you that MNsure believes the data to be correct. If there is a request to disclose data in dispute, MNsure will attach your statement of disagreement to the disclosed data. You can appeal MNsure's determination to the Commissioner of Administration according to Minnesota Statutes, section 13.04, subdivision 4.

You also have the right to see a record of the people or organizations with which we have shared your information. You must ask for a copy of this record in writing to our Privacy and Security Manager.

As a parent, you have the right to look at and get copies of public and private data about your minor children (under the age of 18). As a legally appointed guardian, you have the right to look

at and get copies of public and private data about an individual for whom you are the appointed guardian.

Minors have the right to ask MNSure not to give data about them to their parent or guardian. We may ask you to put your request in writing and to include the reasons that we should deny your parents access to the data. We will make the final decision about your request based on your best interests.

### **How can you request public information?**

The MNSure website provides a large variety of public information about MNSure, its contracts and funding, and commonly asked questions related to enrolling in health insurance coverage through MNSure. You may request to inspect or obtain copies of additional data held by MNSure pursuant to the Minnesota Government Data Practices Act (Minnesota Statutes, Chapter 13). Your request should be in writing using this [data practices request form \(PDF\)](#) and submitted to [datarequests@mnsure.org](mailto:datarequests@mnsure.org) or:

MNSure Privacy and Security Manager  
81 East Seventh Street, Suite 300  
St. Paul, MN 55101

### **Costs for copies and data collection:**

You may have to pay for copies of information that you request. MNSure may charge for time spent searching and retrieving when the request is by someone other than the subject of the data. Searching and retrieving is time spent identifying files, databases, or other storage devices (paper or electronic) to locate data or to determine whether data exist to respond to a request, and retrieving the relevant data. There is no charge to view or inspect data.

- (1) Requests for paper copies are charged at \$.25 per page for requests involving fewer than 100 pages. A two-sided paper copy counts as two copies.
- (2) For data requests involving more than 100 pages or requests for electronic data, MNSure may charge the actual costs. Actual costs may include employee time (including time for searching and retrieving data and making copies), mailing costs, and costs for materials (paper, CDs, DVDs). There is no charge for separating private data from public data, and there is no requirement to create summary data from existing public data. For calculation of staff time costs in responding to the request, MNSure uses the following rates:
  - Administrative staff: \$15.88 per hour
  - Professional staff: \$24.59 per hour
  - Technical staff: \$32.42 per hour
  - Managerial staff: \$34.21 per hour
- (3) MNSure does not charge for viewing or inspecting public records or private records by the data subject, searching and retrieving costs when the requestor is the data subject, or when providing data to another government agency or for law enforcement purposes. A MNSure participant who requests copies of his or her own eligibility or enrollment

information for purposes of pursuing an appeal should work with the MNSure Appeals Office. MNSure has discretion to waive copy costs.

**How long will it take to receive or inspect the information requested?**

If you are the subject of the data requesting data about yourself, MNSure will respond as soon as possible, but no later than 10 business days after your request. For public data requests, MNSure generally responds to requests in the order received and within a reasonable time depending on the need for staff time to search and retrieve responsive public information as well as the size of the request.

**What are our responsibilities?**

We must protect the privacy of your private and confidential information according to the terms of this notice and under state and federal law. We may not use your information for reasons other than what is authorized by law and what is listed on this form. We will put changes to our privacy rules on our website at [www.mnsure.org](http://www.mnsure.org).

**What if you believe your privacy rights have been violated?**

You may complain if you believe your privacy rights have been violated. You cannot be denied service or treated badly because you have made a complaint. If you believe that your medical privacy was violated by your doctor or clinic, a health insurer, a health plan, or a pharmacy, you may send a written complaint either to the county agency, the organization, or to the federal civil rights office at: U.S. Department of Health and Human Services, Office for Civil Rights, Region V, 233 N. Michigan Avenue, Suite 240, Chicago, IL 60601. If you think that MNSure has violated your privacy rights related to health information, you may send a written complaint to the U.S. Department of Health and Human Services at the address above or to: MNSure Privacy and Security Manager, 81 Seventh Street East, St. Paul, MN 55101-2211.

**Download Privacy Documents**

**Data Practices Request Form**

- [Data Practices Request Form \(PDF\)](#)

**Privacy Documents**

- [Privacy Warnings \(PDF\)](#)
- [Terms and Privacy \(PDF\)](#)

EFFECTIVE DATE: August 30, 2017