

Courter Financial Services, LLC

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Protected Identifiable Information (PII) and Protected Health Information (PHI) Notice

Agent Information:

Name: <u>Justin P Doherty</u>	FFM User ID: <u>DIS.JPD</u>
Phone: <u>888-669-5591</u>	NPN: <u>15671034</u>
Website: <u>http://profile.ebrokersoftware.com/1204#!/health?ac=false</u>	

The agent listed above, has been certified by and registered with The Centers for Medicare & Medicaid Services (CMS) as a Licensed Agent/Broker to assist potential enrollees in searching and/or applying for health coverage available from the Federally-facilitated Marketplace (FFM) using a CMS approved Web Broker (ebroker Software).

Agent/Broker will provide the following services:

- > Provide information related to all available Qualified Health Plans (QHP's) for which consumers may be eligible.
- > Provide information on approved alternatives to QHP's as well as any ancillary insurance products.
- > Assist with applications for coverage in a QHP, an approved alternative, or an ancillary insurance product.
- > Assist with the enrollment process for a QHP, an approved alternative, or an ancillary insurance product.
- > Assist with problems/issues/changes throughout the year related to the QHP, approved alternative, or ancillary insurance product that was purchased.

Agent/Broker will not sell, transfer, transmit, or otherwise provide information obtained from Consumers, Applicants, Enrollees, etc. to any person or entity other than those necessary to complete the enrollment process for a QHP, an approved alternative, or an ancillary insurance product.

Agent/Broker will need to create, collect, disclose, access, maintain, store, and use PII and PHI in order to complete the services listed above. With regard to PII & PHI, Agent/Broker agrees to the following:

- > Maintain confidentiality pertaining to any services related to this notice.
- > Maintain secure collection, storage, access, and use of all PII & PHI.
- > Notify any Consumer, Applicant, Enrollee, etc. of any breach or potential breach of his/her PII and/or PHI.

Consumers, Applicants, Enrollees, etc. are not required to provide more information that they wish to provide. If a Consumer, Applicant, Enrollee, etc. does not feel comfortable providing the required information, they may choose at any time to end the consultation and complete the process on their own.

Agent/Broker will provide recommendations at the request of a potential enrollee. Such recommendations will be based solely on the information provided by the potential enrollee. Any inaccurate or incomplete information provided by the potential enrollee will negatively effect any recommendations provided by the Agent/Broker.

Agent/Broker may be compensated by receiving a commission from a Health Insurance Company if I choose to purchase a QHP, an approved alternative, or an ancillary insurance product.

Agent/Broker may charge a fee for services related to a potential enrollees interest in a QHP or issues that arise while enrolled in the QHP. Such a fee will be communicated prior to any assistance being provided by the Agent/Broker.

Agent/Broker will NOT charge any fee(s) for the Agent's time/work spent completing/processing a QHP enrollment application on behalf of a potential enrollee.

Potential enrollees are not required to use the Agent/Broker services and are free to complete their enrollments on their own by contacting the Marketplace free of charge.