Peak Health Marketplace Privacy Notice

Effective Date: October 1, 2026

Notice

This notice explains how we collect, use, disclose, and safeguard personally identifiable information (PII) in connection with Marketplace applications, eligibility, enrollment, and related authorized services. It is a Marketplace Privacy Notice, not a HIPAA Notice of Privacy Practices.

Contact Information

Peak Health Privacy Officer
1085 Van Voorhis Road, Suite 300, Morgantown, WV 26505
PeakHealthPrivacyOfficer@peakhealth.org | 1-855-962-7325
www.peakhealth.org/privacy

Uses and Disclosures of Protected Health Information

Protected health information (PHI) is individually identifiable information about your health, health care, or payment for health care that we hold as your health plan, in any form. Subject to the special protections below, we may use and disclose PHI without your written authorization for treatment, payment, and health care operations. Treatment: We may share PHI with health professionals treating you, for example, to help your doctor arrange additional services based on your diagnosis and treatment plan.

Our separate Notice of Privacy Practices explains further how we handle PHI as your health plan and the rights that apply to that information. Contact the Privacy Officer listed above to obtain that separate notice. This Marketplace notice does not replace or limit any additional protections required by applicable law.

What Is PII?

PII is information that identifies you or can be linked to identify you, alone or combined with other information. Depending on the application and services you request, it may include your name, address, telephone number, email address, date of birth, Social Security number, identity-verification documents, household and tax-filing information, income and employment information, citizenship or immigration information for people applying for coverage, eligibility results, enrollment and coverage information, and information in supporting documents. We request only information appropriate to the authorized purpose and your circumstances.

Marketplace PII: Collection and Handling

Marketplace PII is information identifying you that we collect or receive when assisting with Marketplace applications, eligibility, enrollment, or related authorized functions. We may receive it from you, your authorized representative, the Marketplace, or an authorized enrollment partner. We collect, access, use, maintain, store, and disclose Marketplace PII only as necessary for authorized Marketplace functions, as required by law, or as otherwise specifically permitted under applicable Marketplace rules and agreements. Where other privacy laws also apply to the information, we comply with those protections as well.

Legal Authority

Marketplace information handling is governed by the Affordable Care Act (42 U.S.C. § 18081(g)), 45 C.F.R. § 155.260, applicable Marketplace agreements, and applicable state law. Direct-enrollment activities are also subject to applicable requirements of 45 C.F.R. §§ 155.221 and 156.1230. These authorities do not authorize every use or disclosure of every category of information; we follow the legal and contractual limits applicable to the particular Marketplace activity.

Purpose of Information Collection

We use information needed to help you submit and update a Marketplace application, verify identity and application information, obtain eligibility results, enroll or disenroll, address verification issues, assist with appeals, and administer enrollment and premium payments. Advance payments of the premium tax credit (APTC) help pay premiums and cost-sharing reductions (CSR) reduce certain out-of-pocket costs for eligible individuals. The Marketplace and the agencies administering the relevant programs, not Peak Health acting alone, make eligibility determinations. We also use information for authorized Marketplace customer service, reporting, oversight, and program-integrity functions, subject to applicable law and Marketplace agreements.

Authorized Uses and Disclosures

Marketplace PII may be used or disclosed only to the extent necessary for the authorized functions described above and permitted by applicable law and Marketplace agreements. We do not sell Marketplace application PII or use or disclose it for unrelated advertising, cross-selling, or other unauthorized commercial purposes. A new use or disclosure outside the existing authorized scope requires any legally required approval and your specific informed consent where required; consent alone does not authorize a prohibited purpose.

Recipients of Information

We share Marketplace PII only as appropriate to the recipient's authorized role. For eligibility, enrollment, and related authorized services, recipients may include: (i) CMS or

the applicable state Marketplace; (ii) agencies administering Medicaid or the Children's Health Insurance Program (CHIP); (iii) authorized enrollment platforms; (iv) agents, brokers, or representatives authorized to assist you; and (v) vendors and their authorized service providers performing Marketplace services for us under required privacy and security agreements. Auditors, regulators, and government agencies receive information only under applicable legal authority. CMS or the state Marketplace may separately share information with verification sources and agencies, as permitted, for its functions.

HealthSherpa and Enrollment Platforms

You may use enrollment services offered on our website or an outside enrollment platform. Peak Health may receive information from approved Enhanced Direct Enrollment entities and web-broker platforms, including Geozoning Inc. d/b/a HealthSherpa, and other authorized partners. The operator of an outside platform has its own privacy notice explaining its handling of information. Our information exchanges with enrollment partners must comply with applicable Marketplace permissions and privacy and security agreements. A partner's separate notice does not remove our obligations for information we handle.

Important information when using our website or an enrollment partner to communicate with the federal Marketplace: These private websites are not government-owned or government-operated. By using them to communicate with CMS or the Marketplace, you provide nongovernmental third parties with access to your PII. With the required permission, application information is transmitted to CMS, which maintains Marketplace application records and uses them to verify information, determine eligibility, administer enrollment and financial assistance, communicate with you, and operate and oversee Marketplace programs. CMS may share information with authorized agencies, verification sources, contractors, enrollment partners, and the plan you select under its authorities and other applicable law. Details are available at https://www.healthcare.gov/ and https://www.healthcare.gov/privacy/.

You do not have to use our website or an outside enrollment platform to apply. For the federal Marketplace, you may apply at HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325). For a state-operated Marketplace, use its official website or call center.

Voluntary and Mandatory Information

Providing information to apply for coverage is generally voluntary. Some information is necessary to process the coverage or financial assistance you request, while other questions are optional.

Effects of Non-Disclosure

If necessary information is missing or cannot be verified, your application, enrollment, financial assistance, or another requested service may be delayed or unavailable, subject to applicable notice, verification, and appeal procedures. Declining optional information does not by itself make you ineligible.

Security Safeguards

We maintain administrative, technical, physical, and operational safeguards designed to protect the confidentiality, integrity, and availability of information and prevent unauthorized access, use, disclosure, alteration, or destruction. These include access controls, workforce privacy and security procedures, secure information exchanges, and monitoring and assessment of controls. We require service providers and downstream entities to follow the privacy and security obligations applicable to their work.

Data Retention

We retain information under applicable legal and contractual retention schedules, including audit, reporting, and litigation-hold requirements, rather than solely for as long as an account remains open. We securely dispose of information when retention is no longer required. Withdrawal of consent or closure of an account does not require deletion of records we must retain.

Website Privacy

Our websites may use cookies, analytics, and similar technologies for functionality, security, and service improvement, subject to applicable privacy restrictions. We do not use those tools to collect or disclose Marketplace PII for advertising, cross-selling, or other unauthorized purposes.

Fraud Prevention and Compliance

We may use or disclose Marketplace PII for authorized audits, eligibility verification, fraud investigations, program integrity, and regulatory oversight only when permitted or required by the law and agreements governing that information. Additional legal protections applicable to the information continue to apply.

Breach Notification

We investigate privacy and security incidents involving Marketplace PII, take required mitigation steps, and follow applicable Marketplace incident-reporting and breach-response requirements. These include required reporting to CMS or the applicable Marketplace and

notice to affected individuals or other parties when required by applicable law or Marketplace agreements, within the applicable reporting and notification deadlines.

Your Rights

You may request access to your Marketplace PII in a readable form, dispute its accuracy or completeness, and ask for correction. If a correction request is denied, you may request that the dispute be documented. Contact the Privacy Officer using the information above for assistance or to submit a request. We may verify your identity and the authority of anyone acting for you before providing access or making changes. Corrections to Marketplace applications and appeals of eligibility decisions must follow the applicable Marketplace's procedures. For questions about enrollment permissions or how to withdraw a permission where withdrawal is available, contact the Privacy Officer or the enrollment platform or representative to which you gave permission.

Complaints

If you have a concern about our handling of Marketplace PII, contact our Privacy Officer by mail, telephone, or email using the information above and describe your concern. You may report federal Marketplace privacy or enrollment concerns to the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). We will not retaliate against you for filing a complaint.

Changes to This Notice

We may revise this Marketplace Privacy Notice to reflect changes in applicable requirements or our authorized practices. We will identify the effective date and make the current notice available on our website and on request, and provide any additional notice required by applicable law or Marketplace agreements.

Our Responsibilities

We must comply with the privacy and security requirements applicable to Marketplace PII, including applicable limitations on collection, access, use, disclosure, retention, and disposal. We must also require applicable protections of service providers and downstream entities performing Marketplace functions for us. This notice does not waive your privacy rights, authorize a use or disclosure that the law or applicable Marketplace agreements prohibit, or replace any separate consent required for Marketplace activities.

Product Applicability

This notice applies to Peak Health Insurance Corporation (PHIC), the issuer of Marketplace Qualified Health Plans, and Peak Health, LLC, PHIC's Marketplace Qualified Health Plans

administrator (collectively referred to as “Peak Health,” “we,” or “us”), in states where those plans and services are available. It does not purport to be the privacy notice of every Peak Health affiliate, provider, or independent enrollment platform. The Marketplace’s own privacy policy and any independent platform’s notice explain their respective practices; they do not replace this notice or expand our permissions. For the federal Marketplace, see https://www.healthcare.gov/ and https://www.healthcare.gov/privacy/. For a state-operated Marketplace, consult that Marketplace’s official website and privacy notice.